

CONSOLIDATED INTERIM STATEMENTS OF INCOME (UNAUDITED)

The Sumitomo Bank, Limited, and Subsidiaries
Six-month periods ended September 30, 2000 and 1999

	Millions of Yen		Millions of U.S. Dollars
	Sept. 30, 2000	Sept. 30, 1999	Sept. 30, 2000
Income			
Interest income	¥ 596,758	¥ 727,851	\$ 5,525
Interest on loans and discounts	408,477	434,962	3,782
Interest and dividends on securities	77,851	77,697	721
Fees and commissions	98,051	86,718	908
Trading profits	31,938	46,287	296
Other operating income	270,285	297,090	2,503
Other income	298,349	188,169	2,762
Total income	¥1,295,382	¥1,346,117	\$11,994
Expenses			
Interest expenses	¥ 295,820	¥ 376,388	\$2,739
Interest on deposits	166,960	138,760	1,546
Fees and commissions	17,041	18,598	158
Trading losses	1,662	15,779	15
Other operating expenses	240,412	232,672	2,226
General and administrative expenses	220,105	240,449	2,038
Transfer to reserve for possible loan losses	146,932	96,674	1,360
Other expenses	127,635	238,600	1,182
Total expenses	¥1,049,610	¥1,219,162	\$ 9,718
Income before income taxes and minority interests	¥ 245,771	¥ 126,954	\$ 2,276
Income taxes			
Current	¥ 69,661	¥ 46,916	\$ 645
Deferred	95,166	21,037	881
	¥ 164,827	¥ 67,954	\$ 1,526
Minority interests in net income	5,062	5,522	47
Net income	¥ 75,881	¥ 53,477	\$ 703
	Yen	U.S. Dollars	
	Sept. 30, 2000	Sept. 30, 1999	Sept. 30, 2000
Per share data			
Net income (loss)	¥23.64	¥16.49	\$0.22
Declared dividend on common stock	3.00	3.00	0.03
Declared dividend on preferred stock (first series)	5.25	5.25	0.05
Declared dividend on preferred stock (second series)	14.25	14.25	0.13

See accompanying notes.