

NONCONSOLIDATED INTERIM BALANCE SHEETS (UNAUDITED)

The Sumitomo Bank, Limited
As of September 30, 2000, March 31, 2000, and September 30, 1999

	Millions of Yen			Millions of U.S. Dollars
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999	Sept. 30, 2000
Assets				
Cash and due from banks	¥ 820,673	¥ 1,280,533	¥ 842,947	\$ 7,599
Deposits with banks	2,749,716	2,502,386	1,741,338	25,460
Call loans and bills bought	78,980	202,615	92,467	731
Receivables under resale agreements	60,662	—	—	562
Commercial papers and other debt purchased	79,803	84,494	68,717	739
Trading assets	1,496,939	1,445,843	1,297,820	13,861
Money held in trust	61,275	108,888	120,878	567
Securities	11,328,126	8,982,244	8,792,402	104,890
Loans and bills discounted	31,790,839	31,358,560	32,619,395	294,360
Foreign exchanges	416,230	352,971	377,230	3,854
Other assets	1,984,127	1,540,495	2,336,613	18,371
Premises and equipment	587,071	591,187	591,693	5,436
Deferred tax assets	568,969	624,585	698,566	5,268
Customers' liabilities for acceptances and guarantees	2,831,782	2,923,570	2,851,836	26,220
Reserve for possible loan losses	(958,841)	(909,039)	—	(8,878)
Total assets	¥53,896,358	¥51,089,338	¥52,431,906	\$499,040
Liabilities				
Deposits	¥33,471,506	¥34,229,831	¥33,482,720	\$309,921
Call money and bills sold	4,430,673	2,739,363	4,567,436	41,025
Payables under repurchase agreements	3,062,512	—	—	28,356
Commercial papers	123,000	110,200	210,500	1,139
Trading liabilities	551,896	603,424	894,941	5,110
Borrowed money	2,356,842	2,461,252	2,548,508	21,823
Foreign exchanges	108,460	165,145	152,493	1,004
Bonds	683,500	432,343	161,368	6,329
Convertible bonds	101,106	101,106	101,106	936
Other liabilities	4,033,899	5,173,303	4,197,653	37,351
Reserve for possible loan losses	—	—	1,106,366	—
Reserve for retirement allowances	—	46,764	47,592	—
Reserve for employee retirement benefit	48,292	—	—	447
Reserve for loss on loans sold	65,421	111,588	113,614	606
Other reserves	8	8	8	0
Deferred tax liabilities for revaluation reserve for land	104,756	110,798	117,224	970
Acceptances and guarantees	2,831,782	2,923,570	2,851,836	26,220
Total liabilities	¥51,973,658	¥49,208,701	¥50,553,371	\$481,237
Shareholders' equity				
Preferred stock	¥ 250,500	¥ 250,500	¥ 250,500	\$ 2,319
Common stock	502,348	502,348	502,348	4,651
Capital surplus	643,080	643,080	643,080	5,955
Legal reserve	105,619	103,319	101,079	978
Revaluation reserve for land, net of tax	170,555	167,379	162,014	1,579
Retained earnings	250,595	214,008	219,511	2,321
Total shareholders' equity	¥ 1,922,699	¥ 1,880,637	¥ 1,878,534	\$ 17,803
Total liabilities and shareholders' equity	¥53,896,358	¥51,089,338	¥52,431,906	\$499,040

Note: For the convenience of the readers, all items have been translated from Japanese yen at the rate of ¥108.00 to US\$1, the exchange rate prevailing at September 30, 2000.