

CONSOLIDATED BALANCE SHEETS (UNAUDITED)
THE SUMITOMO BANK, LIMITED
AS OF MARCH 31, 2000 AND 1999

	MILLIONS OF YEN		MILLIONS OF US\$	
	2000/3/31	1999/3/31	2000/3/31	1999/3/31
ASSETS:				
CASH AND DUE FROM BANKS	1,323,157	928,701	12,465	8,749
DEPOSITS WITH BANKS	2,642,560	783,643	24,895	7,382
CALL LOANS	252,075	521,777	2,375	4,915
COMMERCIAL PAPER AND OTHER DEBT PURCHASED	178,331	146,649	1,680	1,382
TRADING ASSETS	1,745,425	2,677,442	16,443	25,223
MONEY HELD IN TRUST	109,039	85,942	1,027	810
SECURITIES	8,968,853	6,642,890	84,492	62,580
LOANS AND BILLS DISCOUNTED	32,940,880	35,589,779	310,324	335,278
FOREIGN EXCHANGES	362,889	404,760	3,419	3,813
OTHER ASSETS	2,425,278	2,919,089	22,848	27,501
PREMISES AND EQUIPMENT	680,334	686,079	6,409	6,463
LEASE ASSETS	823,859	834,401	7,761	7,861
DEFERRED TAX ASSETS	704,881	804,870	6,640	7,582
CUSTOMERS' LIABILITIES FOR ACCEPTANCES AND GUARANTEES	1,560,437	1,947,843	14,700	18,350
RESERVE FOR POSSIBLE LOAN LOSSES	(950,499)	---	(8,954)	---
TOTAL ASSETS	53,767,504	54,973,872	506,524	517,889
LIABILITIES:				
DEPOSITS	35,231,324	33,908,797	331,901	319,442
CALL MONEY	2,745,132	3,362,578	25,861	31,678
COMMERCIAL PAPER	192,507	528,229	1,814	4,976
TRADING LIABILITIES	952,649	1,379,903	8,975	13,000
BORROWED MONEY	2,518,700	2,817,809	23,728	26,546
FOREIGN EXCHANGES	163,951	155,485	1,545	1,465
BONDS	1,566,242	1,049,102	14,755	9,883
CONVERTIBLE BONDS	101,106	101,106	952	952
OTHER LIABILITIES	6,070,477	5,782,119	57,188	54,471
RESERVE FOR POSSIBLE LOAN LOSSES	---	1,267,935	---	11,945
RESERVE FOR RETIREMENT ALLOWANCES	49,715	52,433	468	494
RESERVE FOR LOSS ON LOANS SOLD	116,240	139,785	1,095	1,317
OTHER RESERVES	8	14	0	0
DEFERRED TAX LIABILITIES	3,585	5,322	34	50
DEFERRED TAX LIABILITIES FOR REVALUATION RESERVE FOR LAND	111,692	119,954	1,052	1,130
ACCEPTANCES AND GUARANTEES	1,560,437	1,947,843	14,700	18,350
TOTAL LIABILITIES	51,383,774	52,618,423	484,068	495,699
MINORITY INTERESTS	579,371	598,324	5,458	5,637
TOTAL SHAREHOLDERS' EQUITY	1,804,358	1,757,123	16,998	16,553
TOTAL LIABILITIES, MINORITY INTERESTS AND SHAREHOLDERS' EQUITY	53,767,504	54,973,872	506,524	517,889