

CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
THE SUMITOMO BANK, LIMITED
FOR THE FISCAL YEARS ENDED MARCH 31, 2000 AND 1999

	MILLIONS OF YEN		MILLIONS OF US\$	
	FOR THE FISCAL	FOR THE FISCAL	FOR THE FISCAL	FOR THE FISCAL
	YEAR ENDED	YEAR ENDED	YEAR ENDED	YEAR ENDED
	MAR.31,2000	MAR.31,1999	MAR.31,2000	MAR.31,1999
INCOME:				
INTEREST INCOME	1,528,031	1,705,261	14,395	16,065
INTEREST ON LOANS AND DISCOUNTS	844,865	1,044,429	7,959	9,839
INTEREST AND DIVIDENDS ON SECURITIES	162,129	185,039	1,527	1,743
FEES AND COMMISSIONS	182,637	212,090	1,721	1,998
TRADING PROFITS	69,760	107,402	657	1,012
OTHER OPERATING INCOME	589,638	615,925	5,555	5,802
OTHER INCOME	643,550	188,119	6,062	1,772
TOTAL INCOME	3,013,618	2,828,799	28,390	26,649
EXPENSES:				
INTEREST EXPENSES	874,315	1,049,017	8,237	9,882
INTEREST ON DEPOSITS	288,363	537,301	2,717	5,062
FEES AND COMMISSIONS	36,775	33,634	346	317
TRADING LOSSES	22,853	81,847	215	771
OTHER OPERATING EXPENSES	510,433	466,419	4,809	4,394
GENERAL AND ADMINISTRATIVE EXPENSES	466,140	523,937	4,391	4,936
OTHER EXPENSES	886,596	1,432,975	8,352	13,500
TOTAL EXPENSES	2,797,115	3,587,830	26,350	33,800
INCOME BEFORE INCOME TAXES AND MINORITY INTERESTS	216,503	(759,030)	2,040	(7,151)
INCOME TAXES				
CURRENT	50,794	43,048	479	405
DEFERRED	96,387	(231,468)	908	(2,181)
MINORITY INTERESTS IN NET INCOME	7,444	(1,721)	70	(16)
NET INCOME:	61,875	(568,889)	583	(5,359)

(NOTE)Total Income and Total Expenses include Extraordinary Income and Extraordinary Expenses.