

NON-CONSOLIDATED BALANCE SHEETS(UNAUDITED)

THE SUMITOMO BANK, LIMITED
MARCH 31,2000 AND 1999

	MILLIONS OF YEN		MILLIONS OF US\$	
	2000	1999	2000	1999
ASSETS:				
CASH AND DUE FROM BANKS	1,280,533	822,529	12,063	7,749
DEPOSIT WITH BANKS	2,502,386	819,961	23,574	7,724
CALL LOANS	202,615	491,952	1,909	4,634
COMMERCIAL PAPER AND OTHER DEBT PURCHASES	84,494	101,741	796	958
TRADING ASSETS	1,445,843	2,004,010	13,621	18,879
MONEY HELD IN TRUST	108,888	84,481	1,026	796
SECURITIES	8,982,244	6,679,892	84,618	62,929
LOANS AND BILLS DISCOUNTED	31,358,560	33,716,858	295,418	317,634
FOREIGN EXCHANGES	352,971	374,151	3,325	3,525
OTHER ASSETS	1,540,495	1,993,150	14,513	18,777
PREMISES AND EQUIPMENT	591,187	598,148	5,569	5,635
DEFERRED TAX ASSETS	624,585	719,913	5,884	6,782
CUSTOMERS' LIABILITIES FOR ACCEPTANCES AND GUARANTEES	2,923,570	3,124,504	27,542	29,435
RESERVE FOR POSSIBLE LOAN LOSSES	(909,039)	—	(8,564)	—
TOTAL ASSETS	51,089,338	51,531,297	481,294	485,457
LIABILITIES:				
DEPOSITS	34,229,831	33,001,309	322,467	310,893
CALL MONEY	2,739,363	3,351,490	25,806	31,573
COMMERCIAL PAPER	110,200	215,500	1,038	2,030
TRADING LIABILITIES	603,424	867,950	5,685	8,177
BORROWED MONEY	2,461,252	2,506,236	23,186	23,610
FOREIGN EXCHANGES	165,145	155,493	1,556	1,465
BONDS	432,343	148,068	4,073	1,395
CONVERTIBLE BONDS	101,106	101,106	952	952
OTHER LIABILITIES	5,173,303	4,856,861	48,736	45,755
RESERVE FOR POSSIBLE LOAN LOSSES	—	1,052,958	—	9,919
RESERVE FOR RETIREMENT ALLOWANCES	46,764	49,524	441	467
RESERVE FOR LOSS ON LOANS SOLD	111,588	134,753	1,051	1,269
OTHER RESERVES	8	9	0	0
DEFERRED TAX LIABILITIES FOR REVALUATION RESERVE FOR LAND	110,798	119,060	1,044	1,122
ACCEPTANCES AND GUARANTEES	2,923,570	3,124,504	27,542	29,435
TOTAL LIABILITIES	49,208,701	49,684,827	463,577	468,062
SHAREHOLDERS' EQUITY:				
PREFERRED STOCK	250,500	250,500	2,360	2,360
COMMON STOCK	502,348	502,348	4,733	4,733
CAPITAL SURPLUS	643,080	643,080	6,058	6,058
LEGAL RESERVE	103,319	99,179	973	934
REVALUATION RESERVE FOR LAND,NET OF TAX	167,379	164,551	1,577	1,550
RETAINED EARNINGS	214,008	186,810	2,016	1,760
TOTAL SHAREHOLDERS' EQUITY	1,880,637	1,846,470	17,717	17,395
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	51,089,338	51,531,297	481,294	485,457