

NON-CONSOLIDATED

STATEMENTS OF INCOME(UNAUDITED)

THE SUMITOMO BANK, LIMITED

YEARS ENDED MARCH 31,2000 AND 1999

	MILLIONS OF YEN		MILLIONS OF US\$	
	2000	1999	2000	1999
INCOME:				
INTEREST ON LOANS AND DISCOUNTS	766,285	971,144	7,219	9,149
INTEREST AND DIVIDENDS ON SECURITIES	142,745	175,223	1,345	1,651
OTHER INTEREST INCOME	507,548	499,542	4,781	4,706
FEES AND COMMISSIONS	106,565	104,338	1,004	983
TRADING PROFITS	34,227	37,156	322	350
OTHER OPERATING INCOME	61,072	115,264	575	1,086
OTHER INCOME	565,902	170,659	5,332	1,607
TOTAL INCOME	2,184,348	2,073,328	20,578	19,532
EXPENSES:				
INTEREST ON DEPOSITS	282,160	506,237	2,658	4,769
INTEREST ON BORROWINGS AND REDISCOUNTS	109,784	121,920	1,034	1,149
OTHER INTEREST EXPENSES	421,157	414,857	3,968	3,908
FEES AND COMMISSIONS	37,306	43,159	352	407
TRADING LOSSES	944	542	8	5
OTHER OPERATING EXPENSES	45,750	69,729	431	657
GENERAL AND ADMINISTRATIVE EXPENSES	350,791	366,369	3,305	3,451
TRANSFER TO RESERVE FOR POSSIBLE LOAN LOSS	292,209	566,279	2,753	5,335
OTHER EXPENSES	495,743	617,656	4,670	5,818
TOTAL EXPENSES	2,035,847	2,706,752	19,179	25,499
INCOME BEFORE INCOME TAXES	148,500	(633,423)	1,399	(5,967)
INCOME TAXES				
CURRENT	6,634	20,812	63	196
DEFERRED	93,047	(280,112)	876	(2,639)
NET INCOME	48,818	(374,123)	460	(3,524)