

**THE SUMITOMO BANK,LIMITED**

CONSOLIDATED FINANCIAL RESULTS  
 FOR THE PERIOD FROM APRIL 1, 2000 TO SEPTEMBER 30, 2000

HEAD OFFICE : 6-5, Kitahama 4-chome, Chuo-ku, Osaka, Japan

ACCOUNTING PERIOD : Year ending March 31

DATE OF APPROVAL BY THE BOARD OF DIRECTORS : November 21, 2000

LISTING : Tokyo, Osaka, Nagoya, Kyoto, Sapporo, London, Paris

1. PERFORMANCE (FOR THE PERIOD FROM APRIL 1, 2000 TO SEPTEMBER 30, 2000)

(1)FINANCIAL RESULTS

Amounts less than millions are rounded down.

	Operating Income		Operating Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
September 2000	1,294,470	(3.2)	262,337	81.4	75,881	41.9
September 1999	1,336,670	-	144,593	-	53,477	-
March 2000	3,002,923		237,285		61,875	

	Net Income per Share	Net Income per Share (Diluted)
	¥	¥
September 2000	23.64	23.04
September 1999	16.49	16.11
March 2000	18.61	18.17

Notes: 1. Net income/loss from unconsolidated entities by equity method

(a)Half of FY2000:JPY 16,675 million, (b)Half of FY1999:JPY (47,140) million, (c)FY1999:JPY (35,549) million

2. Unrealized net of gains and losses on derivative transactions as of Sept.30, 2000: JPY (19,422) millions

3. There is no change in accounting methods.

4. Percent means the rate of change from previous interim year.

(2)FINANCIAL CONDITIONS

	Total Assets	Shareholders' Equity	Shareholders' Equity to Total Assets	Shareholders' Equity per Share	Capital Ratio (BIS Guidelines)
	¥ million	¥ million	%	¥	%
September 2000	56,610,052	1,813,189	3.2	418.59	11.33(*)
September 1999	55,235,461	1,801,179	3.3	414.76	11.37
March 2000	53,767,504	1,804,358	3.4	415.77	11.60

Notes: (\*) Preliminary

(3)CASH FLOW STATEMENT

	Cash Flows from Operating Activities	Cash Flows from Investing Activities	Cash Flows from Financing Activities	Cash and Cash Equivalents at term end
	¥ million	¥ million	¥ million	¥ million
September 2000	(1,731,681)	1,328,103	(73,046)	846,235
September 1999	2,094,569	(2,253,135)	105,186	869,209
March 2000	2,630,143	(2,289,615)	63,179	1,323,157

(4)APPLICATION OF CONSOLIDATION AND EQUITY METHODS

(a)Number of consolidated subsidiaries : 71

(b)Number of unconsolidated subsidiaries accounted for equity method: 0

(c)Number of affiliated companies accounted for equity method : 39

(5)CHANGES UNDER APPLICATION OF CONSOLIDATION AND EQUITY METHODS (FROM SEPTEMBER 1999)

Consolidation: Newly consolidated	1	Equity method: Newly applied	20
Excluded	5	Excluded	2

2. PERFORMANCE PROJECTION FOR FY2000(YEAR THROUGH MARCH 31, 2001)

	Operating Income	Operating Profits	Net Income
	¥ million	¥ million	¥ million
March 2001	2,600,000	390,000	125,000

(reference) Forecast of net income per share is JPY 38.74.