Nov.21, 2000 THE SUMITOMO BANK, LIMITED CONSOLIDATED UNAUDITED

## COMPARATIVE CONSOLIDATED INTERIM STATEMENTS OF RETAINED EARNINGS FOR THE SIX-MONTH PERIOD ENDED SEPTEMBER 30, 2000 AND 1999, AND FOR THE FISCAL YEAR ENDED MARCH 31, 2000

	Six-month period ended September 30			Fiscal year ended March 31
	2000	1999	Difference	2000
Miliions of Yen	(A)	(B)	(A-B)	2000
Retained earnings:				
Balance at begining of six-month				
period	253,573	209,178	44,395	209,178
Transfer from revaluation reserve for				
land, net of taxes	1,724	2,536	(812)	3,152
Cash dividends paid	11,199	9,433	1,766	20,633
Net income	75,881	53,477	22,404	61,875
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Ralance at end of six-month period	319.979	255.758	64.221	253.573

Note: Amounts less than millions are rounded down.