

Nov.21, 2000

THE SUMITOMO BANK, LIMITED

CONSOLIDATED

UNAUDITED

Notes for Cash Flows Statement

1. Amounts less than millions are rounded down.
2. For the purposes of the consolidated statements of cash flows, 'Cash and cash equivalents' represents cash on hand and non-interest earning deposits with banks.
3. Relation between the balance of 'Cash and cash equivalents' at the term-end and the amount of a related account in the consolidated balance sheet (as of September 30, 2000) is as follows:

	Millions of Yen
Cash and due from banks	3,680,768
<u>Interest earning deposits</u>	<u>(2,834,533)</u>
Cash and cash equivalents	<u>846,235</u>
(= Cash on hand and non-interest earning deposits with banks)	