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

## CONSOLIDATED INTERIM STATEMENT OF RETAINED EARNINGS FOR THE SIX-MONTH PERIOD ENDED SEPTEMBER 30, 2000

Millions of Yen	
Retained earnings:	
Balance at begining of six-month period	253,573
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Transfer from revaluation reserve for land,	
net of taxes	1,724
Cash dividends paid	11,199
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Net income	75,881
Balance at end of six-month period	319,979
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Note: Amounts less than millions are rounded down.