

**COMPARATIVE NON-CONSOLIDATED INTERIM BALANCE SHEETS**  
**AS OF SEPTEMBER 30, 2000 AND 1999, AND MARCH 31, 2000**

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

Millions of Yen	As of September 30			As of March 31	
	2000 (A)	1999 (B)	Difference (A-B)	2000 (C)	Difference (A-C)
<b>Assets:</b>					
Cash and due from banks	3,570,390	2,584,285	986,105	3,782,920	(212,530)
Call loans	78,980	92,467	(13,487)	91,115	(12,135)
Receivables under resale agreements	60,662	-	60,662	-	60,662
Bills purchased	-	-	-	111,500	(111,500)
Commercial paper and other debt purchased	79,803	68,717	11,086	84,494	(4,691)
Trading assets	1,496,939	1,297,820	199,119	1,445,843	51,096
Money held in trust	61,275	120,878	(59,603)	108,888	(47,613)
Securities	11,328,126	8,792,402	2,535,724	8,982,244	2,345,882
Loans and bills discounted	31,790,839	32,619,395	(828,556)	31,358,560	432,279
Foreign exchanges	416,230	377,230	39,000	352,971	63,259
Other assets	1,984,127	2,336,613	(352,486)	1,540,495	443,632
Premises and equipment	587,071	591,693	(4,622)	591,187	(4,116)
Deferred tax assets	568,969	698,566	(129,597)	624,585	(55,616)
Customers' liabilities for acceptances and guarantees	2,831,782	2,851,836	(20,054)	2,923,570	(91,788)
Reserve for possible loan losses	(958,841)	-	(958,841)	(909,039)	(49,802)
<b>Total assets</b>	<b>53,896,358</b>	<b>52,431,906</b>	<b>1,464,452</b>	<b>51,089,338</b>	<b>2,807,020</b>
<b>Liabilities:</b>					
Deposits	28,474,042	28,229,028	245,014	27,388,205	1,085,837
Negotiable certificates of deposit	4,997,463	5,253,691	(256,228)	6,841,626	(1,844,163)
Call money	4,136,985	4,394,084	(257,099)	2,648,815	1,488,170
Payables under repurchase agreements	3,062,512	-	3,062,512	-	3,062,512
Bills sold	293,687	173,352	120,335	90,547	203,140
Commercial papers	123,000	210,500	(87,500)	110,200	12,800
Trading liabilities	551,896	894,941	(343,045)	603,424	(51,528)
Borrowed money	2,356,842	2,548,508	(191,666)	2,461,252	(104,410)
Foreign exchanges	108,460	152,493	(44,033)	165,145	(56,685)
Bonds	683,500	161,368	522,132	432,343	251,157
Convertible bonds	101,106	101,106	-	101,106	-
Other liabilities	4,033,899	4,197,653	(163,754)	5,173,303	(1,139,404)
Reserve for possible loan losses	-	1,106,366	(1,106,366)	-	-
Reserve for retirement allowances	-	47,592	(47,592)	46,764	(46,764)
Reserve for employee retirement benefit	48,292	-	48,292	-	48,292
Reserve for loss on loans sold	65,421	113,614	(48,193)	111,588	(46,167)
Other reserves	8	8	-	8	-
Deferred tax liabilities for revaluation reserve for land	104,756	117,224	(12,468)	110,798	(6,042)
Acceptances and guarantees	2,831,782	2,851,836	(20,054)	2,923,570	(91,788)
<b>Total liabilities</b>	<b>51,973,658</b>	<b>50,553,371</b>	<b>1,420,287</b>	<b>49,208,701</b>	<b>2,764,957</b>
<b>Shareholders' equity:</b>					
Capital stock	752,848	752,848	-	752,848	-
Legal reserve	748,699	744,159	4,540	746,399	2,300
Revaluation reserve for land, net of taxes	170,555	162,014	8,541	167,379	3,176
Retained earnings	250,595	219,511	31,084	214,008	36,587
Voluntary reserve	165,535	145,539	19,996	145,539	19,996
Unappropriated retained earnings	85,059	73,972	11,087	68,469	16,590
Net income	48,361	41,497	6,864	48,818	(457)
<b>Total shareholders' equity</b>	<b>1,922,699</b>	<b>1,878,534</b>	<b>44,165</b>	<b>1,880,637</b>	<b>42,062</b>
<b>Total liabilities and shareholders' equity</b>	<b>53,896,358</b>	<b>52,431,906</b>	<b>1,464,452</b>	<b>51,089,338</b>	<b>2,807,020</b>