

NON-CONSOLIDATED INTERIM BALANCE SHEET
AS OF SEPTEMBER 30, 2000

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

Millions of Yen

Assets:

Cash and due from banks	3,570,390
Call loans	78,980
Receivables under resale agreements	60,662
Commercial paper and other debt purchased	79,803
Trading assets	1,496,939
Money held in trust	61,275
Securities	11,328,126
Loans and bills discounted	31,790,839
Foreign exchanges	416,230
Other assets	1,984,127
Premises and equipment	587,071
Deferred tax assets	568,969
Customers' liabilities for acceptances and guarantees	2,831,782
Reserve for possible loan losses	(958,841)
Total Assets	53,896,358

Liabilities:

Deposits	28,474,042
Negotiable certificates of deposit	4,997,463
Call money	4,136,985
Payables under repurchase agreements	3,062,512
Bills sold	293,687
Commercial papers	123,000
Trading liabilities	551,896
Borrowed money	2,356,842
Foreign exchanges	108,460
Bonds	683,500
Convertible bonds	101,106
Other liabilities	4,033,899
Reserve for employee retirement benefit	48,292
Reserve for loss on loans sold	65,421
Other reserves	8
Deferred tax liabilities for revaluation reserve for land	104,756
Acceptances and guarantees	2,831,782
Total liabilities	51,973,658

Shareholders' equity:

Capital stock	752,848
Legal reserve	748,699
Revaluation reserve for land, net of taxes	170,555
Retained earnings	250,595
Voluntary reserve	165,535
Unappropriated retained earnings	85,059
Net income	48,361
Total shareholders' equity	1,922,699
Total liabilities and shareholders' equity	53,896,358