

## Combined Consolidated Statement of Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31, 2001

Millions of yen

<b>Income</b>	
Interest income:	
Interest on loans and discounts .....	¥1,659,745
Interest and dividends on securities .....	328,449
Interest on receivables under resale agreements .....	10,861
Other interest income .....	436,827
Fees and commissions .....	412,097
Trading profits .....	111,183
Other operating income .....	649,681
Other income .....	892,350
<b>Total income</b> .....	<b>¥4,501,200</b>
<b>Expenses</b>	
Interest expenses:	
Interest on deposits .....	¥ 643,840
Interest on borrowings and rediscounts .....	178,210
Interest on payables under repurchase agreements .....	22,224
Other interest expenses .....	268,071
Fees and commissions .....	95,781
Trading losses .....	2,146
Other operating expenses .....	560,664
General and administrative expenses .....	940,889
Transfer to reserve for possible loan losses .....	48,973
Other expenses .....	1,334,874
Transfer to other reserves .....	2
<b>Total expenses</b> .....	<b>¥4,095,685</b>
<b>Income before income taxes and minority interests</b> .....	<b>¥ 405,514</b>
Income taxes:	
Current .....	¥ 65,530
Deferred .....	198,227
	¥ 263,757
Minority interests in net income .....	¥ 9,346
<b>Net income</b> .....	<b>¥ 132,408</b>

Notes: 1. Amounts less than one million yen have been omitted.

2. Amounts are prepared for the former Sakura Bank and the former Sumitomo Bank on a combined basis.