

consolidated five-year financial summary

the sumitomo bank, limited and subsidiaries

Years ended March 31

	2000	1999	1998	1997	1996	2000
income statement data (Millions)						
Income						
Interest income	¥1,528,031	¥1,705,261	¥1,993,193	¥2,141,331	¥2,318,417	\$ 14,395
Fees and commissions	182,637	212,090	152,036	121,955	112,438	1,721
Trading profits	69,760	107,402	131,608	–	–	657
Other operating income	589,638	615,925	77,904	74,946	167,472	5,555
Other income	643,550	188,119	307,760	234,619	102,770	6,062
Total income	¥3,013,618	¥2,828,799	¥2,662,503	¥2,572,853	¥2,701,099	\$ 28,390
Expenses						
Interest expenses	¥ 874,315	¥1,049,017	¥1,324,009	¥1,499,751	¥1,661,996	\$ 8,237
Fees and commissions	36,775	33,634	60,537	50,823	45,252	346
Trading losses	22,853	81,847	148,427	–	–	215
Other operating expenses	510,433	466,419	63,309	36,754	70,176	4,809
General and administrative expenses	466,140	523,937	443,646	432,820	417,073	4,391
Transfer to reserve for possible loan losses	245,182	654,245	839,723	96,235	126,385	2,310
Other expenses	641,414	778,729	252,178	395,020	352,260	6,042
Total expenses	¥2,797,115	¥3,587,829	¥3,131,832	¥2,511,407	¥2,673,144	\$ 26,350
Income (loss) before income taxes and minority interests	¥ 216,503	¥ (759,030)	¥ (469,328)	¥ 61,446	¥ 27,954	\$ 2,040
Net income (loss)	¥ 61,875	¥ (568,889)	¥ (251,296)	¥ 34,048	¥ 37,539	\$ 583
balance sheet data (Billions)						
Total assets	¥ 53,767	¥ 54,973	¥ 64,369	¥ 60,229	¥ 56,139	\$ 506
Total liabilities	51,383	52,618	62,407	58,232	54,148	484
Minority interests	579	598	290	47	48	5
Total shareholders' equity	1,804	1,757	1,671	1,949	1,942	17
Deposits	35,231	33,908	38,506	40,895	40,115	332
Loans and bills discounted	32,940	35,589	36,928	38,843	37,045	310
Securities	8,968	6,642	7,096	5,888	5,907	84
Reserve for possible loan losses	950	1,267	1,278	554	640	9
per share data (Yen and U.S. Dollars)						
Net income (loss)	¥ 18.61	¥ (181.48)	¥ (80.00)	¥ 10.84	¥ 11.95	\$ 0.18
Net income-diluted	18.17	–	–	10.77	11.95	0.17
Shareholders' equity	415.77	400.71	532.18	620.71	618.36	3.92
Declared dividend on common stocks	6.00	6.00	8.50	8.50	8.50	0.06
Declared dividend on preferred stocks (first series type1)	10.50	0.03	–	–	–	0.10
Declared dividend on preferred stocks (second series type1)	28.50	0.08	–	–	–	0.27

All dollar figures herein refer to U.S. currency. Dollar amounts are translated from Japanese yen, for convenience only, at ¥106.15= US \$1, the exchange rate prevailing at March 31, 2000.