

# NONCONSOLIDATED INTERIM STATEMENTS OF INCOME (UNAUDITED)

The Sumitomo Bank, Limited  
Six-month periods ended September 30, 2000 and 1999

	Millions of Yen		Millions of U.S. Dollars
	2000	1999	2000
<b>Income</b>			
Interest income	<b>¥568,282</b>	¥695,980	<b>\$5,262</b>
Interest on loans and discounts	<b>370,521</b>	388,567	<b>3,431</b>
Interest and dividends on securities	<b>94,938</b>	69,949	<b>879</b>
Fees and commissions	<b>57,409</b>	51,655	<b>532</b>
Trading profits	<b>24,967</b>	18,568	<b>231</b>
Other operating income	<b>8,016</b>	35,180	<b>74</b>
Other income	<b>165,344</b>	107,810	<b>1,531</b>
<b>Total income</b>	<b>¥824,021</b>	¥909,195	<b>\$7,630</b>
<b>Expenses</b>			
Interest expenses	<b>¥267,311</b>	¥382,208	<b>\$2,475</b>
Interest on deposits	<b>165,256</b>	133,906	<b>1,530</b>
Interest on borrowings and rediscounts	<b>55,086</b>	53,592	<b>510</b>
Fees and commissions	<b>19,164</b>	21,005	<b>177</b>
Trading losses	<b>—</b>	1,757	<b>—</b>
Other operating expenses	<b>9,322</b>	27,001	<b>86</b>
General and administrative expenses	<b>163,372</b>	177,264	<b>1,513</b>
Transfer to reserve for possible loan losses	<b>137,556</b>	141,879	<b>1,274</b>
Other expenses	<b>103,999</b>	92,373	<b>963</b>
<b>Total expenses</b>	<b>¥700,726</b>	¥843,489	<b>\$6,488</b>
Income before income taxes	<b>¥123,295</b>	¥ 65,705	<b>\$1,142</b>
Income taxes:			
Current	<b>¥ 20,458</b>	¥ 4,696	<b>\$ 190</b>
Deferred	<b>54,474</b>	19,511	<b>504</b>
<b>Net income</b>	<b>¥ 48,361</b>	¥ 41,497	<b>\$ 448</b>

Note: For the convenience of the readers, all items have been translated from Japanese yen at the rate of ¥108.00 to US\$1, the exchange rate prevailing at September 30, 2000.