

Consolidated Financial Highlights

The Sumitomo Bank, Limited, and Subsidiaries
Years ended March 31

	1999	1998	1997	1999
FOR THE FISCAL YEAR (Millions)				
Net interest income	¥656,243	¥669,184	¥641,579	\$ 5,444
Net fees and commissions	178,456	91,499	71,132	1,480
Net trading income (loss)	25,555	(16,819)	—	212
Net other operating income	149,506	14,594	38,191	1,240
Net income (loss)	(568,889)	(251,296)	34,048	(4,719)
AT THE FISCAL YEAR-END (Billions)				
Total assets	¥54,973	¥64,369	¥60,229	\$456
Deposits	33,908	38,506	40,895	281
Loans and bills discounted	35,589	36,928	38,843	295
Securities	6,642	7,096	5,888	55
Total shareholders' equity	1,757	1,671	1,949	15
PER SHARE (Yen and U.S. Dollars)				
Net income (loss)	¥(181.48)	¥ (80.00)	¥ 10.84	\$(1.51)
Shareholders' equity	400.71	532.18	620.71	3.32
Declared dividend	6.00	8.50	8.50	0.05
CAPITAL RATIOS (Percent)				
Tier I risk-based capital ratio	5.57	4.76	4.50	—
Total risk-based capital ratio	10.95	9.23	8.75	—

Note: All dollar figures herein refer to U.S. currency. Dollar amounts are translated from Japanese yen, for convenience only, at ¥120.55=US\$1, the exchange rate prevailing at March 31, 1999.

