

# Consolidated Five-Year Financial Summary

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

	1999	1998	1997	1996	1995	1999
<b>INCOME STATEMENT DATA</b>						
<i>(Millions)</i>						
Income						
Interest income	¥1,705,261	¥1,993,193	¥2,141,331	¥2,318,417	¥2,318,444	\$14,146
Fees and commissions	212,090	152,036	121,955	112,438	96,577	1,759
Trading profits	107,402	131,608	—	—	—	891
Other operating income	615,925	77,904	74,946	167,472	89,952	5,109
Other income	188,119	307,760	234,619	102,770	441,291	1,561
Total income	2,828,799	2,662,503	2,572,853	2,701,099	2,946,266	23,466
Expenses						
Interest expenses	1,049,017	1,324,009	1,499,751	1,661,996	1,795,168	8,702
Fees and commissions	33,634	60,537	50,823	45,252	40,032	279
Trading losses	81,847	148,427	—	—	—	679
Other operating expenses	466,419	63,309	36,754	70,176	34,578	3,869
General and administrative expenses	523,937	443,646	432,820	417,073	395,287	4,346
Transfer to reserve for possible loan losses	654,245	839,723	96,235	126,385	256,080	5,427
Other expenses	778,729	252,178	395,020	352,260	750,950	6,460
Total expenses	3,587,829	3,131,832	2,511,407	2,673,144	3,272,097	29,762
Income (loss) before income taxes and minority interests	(759,030)	(469,328)	61,446	27,954	(325,830)	(6,296)
Net income (loss)	(568,889)	(251,296)	34,048	37,539	(283,829)	(4,719)
<b>BALANCE SHEET DATA</b> <i>(Billions)</i>						
Total assets	¥54,973	¥64,369	¥60,229	¥56,139	¥53,313	\$456
Total liabilities	52,618	62,407	58,232	54,148	51,334	436
Minority interests	598	290	47	48	49	5
Total shareholders' equity	1,757	1,671	1,949	1,942	1,929	15
Deposits	33,908	38,506	40,895	40,115	38,530	281
Loans and bills discounted	35,589	36,928	38,843	37,045	34,656	295
Securities	6,642	7,096	5,888	5,907	5,544	55
Reserve for possible loan losses	1,267	1,278	554	640	622	11
<b>PER SHARE DATA</b>						
<i>(Yen and U.S. Dollars)</i>						
Net income (loss)	¥(181.48)	¥(80.00)	¥10.84	¥11.95	¥(90.36)	\$(1.51)
Shareholders' equity	400.71	532.18	620.71	618.36	614.32	3.32
Declared dividend on common stock	6.00	8.50	8.50	8.50	8.50	0.05
Declared dividend on preferred stocks (first series)	0.03	—	—	—	—	0.00
Declared dividend on preferred stocks (second series)	0.08	—	—	—	—	0.00

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.