

Supplemental Data (Nonconsolidated)

The Sumitomo Bank, Limited
Years ended March 31

INCOME ANALYSIS

GROSS OPERATING PROFITS, CLASSIFIED BY DOMESTIC AND INTERNATIONAL OPERATIONS

	Millions of Yen					
	Domestic Operations		International Operations		Total	
	1999	1998	1999	1998	1999	1998
Interest income	¥874,148	¥904,468	¥772,528	¥1,063,995	¥1,645,910	¥1,968,334
Interest expenses	361,638	425,994	678,014	952,748	1,038,886	1,378,613
Net interest income	512,509	478,474	94,514	111,246	607,023	589,720
Fees and commissions (income)	66,584	61,780	37,754	45,088	104,338	106,868
Fees and commissions (expenses)	28,142	26,538	15,016	11,469	43,159	38,007
Net fees and commissions	38,441	35,242	22,738	33,618	61,179	68,861
Trading profits	5,770	2,643	31,386	15,790	37,156	18,433
Trading losses	542	1,286	—	2,122	542	3,408
Net trading income	5,227	1,356	31,386	13,667	36,613	15,024
Other operating income	101,616	61,260	13,647	4,760	115,264	66,021
Other operating expenses	51,563	26,100	18,165	2,150	69,729	28,251
Net other operating income	50,053	35,160	(4,518)	2,610	45,534	37,770
Gross operating profit	606,231	550,233	144,119	161,143	750,351	711,376
Gross operating profit rate (%)	1.74%	1.65%	1.26%	0.91%	1.62%	1.39%

Notes: 1. Domestic operations include yen-denominated transactions by domestic branches, while international operations include foreign currency denominated transactions by domestic branches and operations by overseas branches. Yen-denominated nonresident transactions and Japan offshore banking accounts are included in international operations.

2. Interest expenses are shown after deduction of expenses for money held in trust (1999, ¥4,128 million; 1998, ¥3,975 million).

3. Gross operating profit rate = Gross operating profit / average balance of interest-earning assets \times 100

THE AVERAGE BALANCE OF INTEREST-EARNING ASSETS AND INTEREST-BEARING LIABILITIES, INTEREST AND YIELDS

Domestic Operations

	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	1999	1998	1999	1998	1999	1998
Interest-earning assets	¥34,753,859	¥33,277,471	¥874,148	¥904,468	2.51%	2.71%
Loans and bills discounted	28,850,128	27,575,724	593,964	585,509	2.05	2.12
Securities	5,788,368	5,579,892	109,196	117,609	1.88	2.10
Call loans	252	17,210	9	114	3.85	0.66
Bills bought	107,517	67,701	765	747	0.71	1.10
Deposits with banks	7,360	36,934	53	1,030	0.73	2.79
Interest-bearing liabilities	31,344,796	30,543,810	361,638	425,994	1.15	1.39
	[145,457]	[20,913]	[766]	[129]		
Deposits	20,354,221	19,109,887	75,156	87,543	0.36	0.45
Negotiable certificates of deposit	5,780,958	5,401,622	33,314	33,912	0.57	0.62
Call money	3,790,084	3,877,511	17,189	19,838	0.45	0.51
Bills sold	216,927	302,827	814	1,771	0.37	0.58
Commercial paper	189,034	/	940	/	0.49	/
Borrowed money	908,890	1,884,923	26,569	34,270	2.92	1.81

Notes: 1. Interest-earning assets are shown after deduction of non-interest earning deposits with banks as average balances (1999, ¥295,569 million; 1998, ¥278,169 million). Interest-bearing liabilities are shown after deduction of the average balance of money held in trust (1999, ¥307,915 million; 1998, ¥208,835 million) and interest (1999, ¥3,552 million; 1998, ¥2,912 million).

2. Figures in brackets indicate the average balances of loans and borrowings or interest payments made between domestic and international operations.

International Operations

	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	1999	1998	1999	1998	1999	1998
Interest-earning assets	¥11,435,455 [145,457]	¥17,585,650 [20,913]	¥772,528 [766]	¥1,063,995 [129]	6.75%	6.05%
Loans and bills discounted	7,358,478	10,044,910	365,292	476,211	4.96	4.74
Securities	1,401,334	1,012,159	66,026	56,825	4.71	5.61
Call loans	202,493	363,940	11,112	20,474	5.48	5.62
Bills bought	—	—	—	—	—	—
Deposits with banks	1,524,592	5,237,100	77,567	254,145	5.08	4.85
Interest-bearing liabilities	11,546,559	17,586,142	678,014	952,748	5.87	5.41
Deposits	9,504,543	14,596,816	370,647	603,408	3.89	4.13
Negotiable certificates of deposit	446,289	1,502,849	27,119	87,953	6.07	5.85
Call money	134,773	334,712	6,837	16,286	5.07	4.86
Bills sold	182	—	13	—	7.18	—
Commercial paper	—	/	—	/	—	/
Borrowed money	1,331,824	1,025,500	70,496	51,133	5.29	4.98

- Notes: 1. Interest-earning assets are shown after deduction of non-interest earning deposits with banks as average balances (1999, ¥53,243 million; 1998, ¥66,602 million). Interest-bearing liabilities are shown after deduction of the average balance of money held in trust (1999, ¥9,811 million; 1998, ¥19,615 million) and interest (1999, ¥576 million; 1998, ¥1,062 million).
2. Figures in brackets indicate the average balances of loans and borrowings or interest payments made between domestic and international operations.
3. The average balance of foreign currency denominated transactions by domestic branches in international operations is calculated by the monthly current method (under which the TT middle rate at the end of the previous month is applied to non-exchange transactions of the month concerned).

Total of Domestic and International Operations

	Millions of Yen					
	Average Balance		Interest		Earnings Yield	
	1999	1998	1999	1998	1999	1998
Interest-earning assets	¥46,043,856	¥50,842,208	¥1,645,910	¥1,968,334	3.57%	3.87%
Loans and bills discounted	36,208,607	37,620,634	959,257	1,061,720	2.64	2.82
Securities	7,189,703	6,592,051	175,223	174,435	2.43	2.64
Call loans	202,745	381,150	11,121	20,589	5.48	5.40
Bills bought	107,517	67,701	765	747	0.71	1.10
Deposits with banks	1,531,953	5,274,034	77,620	255,176	5.06	4.83
Interest-bearing liabilities	42,745,898	48,109,039	1,038,886	1,378,613	2.43	2.86
Deposits	29,858,765	33,706,703	445,803	690,952	1.49	2.04
Negotiable certificates of deposit	6,227,248	6,904,471	60,433	121,865	0.97	1.76
Call money	3,924,858	4,212,223	24,026	36,125	0.61	0.85
Bills sold	217,110	302,827	827	1,771	0.38	0.58
Commercial paper	189,034	/	940	/	0.49	/
Borrowed money	2,240,715	2,910,423	97,065	85,403	4.33	2.93

- Notes: 1. Interest-earning assets are shown after deduction of non-interest earning deposits with banks as average balances (1999, ¥348,813 million; 1998, ¥344,771 million). Interest-bearing liabilities are shown after deduction of the average balance of money held in trust (1999, ¥317,727 million; 1998, ¥228,450 million) and interest (1999, ¥4,128 million; 1998, ¥3,975 million).
2. The average balances of loans and borrowings or interest payments made between domestic and international operations are offset.

BREAKDOWN OF INTEREST INCOME AND INTEREST EXPENSES

Domestic Operations

	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	1999	1998	1999	1998	1999	1998
Interest income	¥39,011	¥43,511	¥(69,332)	¥(62,023)	¥(30,320)	¥(18,512)
Loans and bills discounted	26,563	26,322	(18,109)	(33,370)	8,454	(7,047)
Securities	4,272	7,173	(12,685)	(9,375)	(8,412)	(2,201)
Call loans	(205)	10	100	(5)	(105)	4
Bills bought	342	725	(324)	11	17	737
Deposits with banks	(508)	780	(468)	(421)	(977)	359
Interest expenses	10,917	2,225	(75,272)	(57,385)	(64,355)	(55,160)
Deposits	5,422	2,422	(17,810)	(20,267)	(12,387)	(17,844)
Negotiable certificates of deposit	2,291	9,850	(2,889)	3,142	(597)	12,992
Call money	(438)	268	(2,210)	833	(2,649)	1,102
Bills sold	(422)	(1,877)	(533)	486	(956)	(1,390)
Commercial paper	470	/	470	/	940	/
Borrowed money	(22,707)	(1,703)	15,006	(1,226)	(7,701)	(2,929)

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes in rate to the total "net change."

International Operations

	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	1999	1998	1999	1998	1999	1998
Interest income	¥(404,639)	¥(14,237)	¥113,172	¥(4,747)	¥(291,466)	¥(18,985)
Loans and bills discounted	(132,461)	4,167	21,543	30,473	(110,918)	34,640
Securities	19,372	18,366	(10,171)	(26,050)	9,201	(7,684)
Call loans	(8,871)	1,026	(490)	1,961	(9,362)	2,987
Bills bought	—	—	—	—	—	—
Deposits with banks	(188,324)	27,378	11,745	(10,857)	(176,578)	16,520
Interest expenses	(349,257)	(17,997)	74,523	44,363	(274,734)	26,366
Deposits	(200,248)	(13,821)	(32,512)	39,160	(232,761)	25,338
Negotiable certificates of deposit	(64,080)	(70)	3,245	5,990	(60,834)	5,920
Call money	(10,115)	(5,086)	666	(294)	(9,449)	(5,380)
Bills sold	—	—	13	—	13	—
Commercial paper	—	/	—	/	—	/
Borrowed money	16,053	5,430	3,309	634	19,363	6,065

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes in rate to the total "net change."

Total of Domestic and International Operations

	Millions of Yen					
	Volume-related Increase/Decrease		Rate-related Increase/Decrease		Net Increase/Decrease	
	1999	1998	1999	1998	1999	1998
Interest income	¥(177,908)	¥104,913	¥(144,516)	¥(133,527)	¥(322,424)	¥(28,614)
Loans and bills discounted	(38,921)	36,599	(63,541)	(9,006)	(102,463)	27,593
Securities	15,147	16,917	(14,358)	(26,803)	788	(9,886)
Call loans	(9,781)	1,062	314	1,929	(9,467)	2,991
Bills bought	342	725	(324)	11	17	737
Deposits with banks	(189,070)	28,498	11,514	(11,618)	(177,555)	16,880
Interest expenses	(143,806)	32,394	(195,920)	(52,304)	(339,727)	(19,909)
Deposits	(72,538)	1,774	(172,610)	5,719	(245,148)	7,494
Negotiable certificates of deposit	(10,990)	29,181	(50,441)	(10,268)	(61,432)	18,913
Call money	(2,328)	(470)	(9,770)	(3,807)	(12,098)	(4,277)
Bills sold	(423)	(1,877)	(520)	486	(943)	(1,390)
Commercial paper	470	/	470	/	940	/
Borrowed money	(22,700)	478	34,362	2,657	11,662	3,135

Note: Rate/Volume variance is allocated based on the percentage relationship of changes in volume and changes in rate to the total "net change."

FEES AND COMMISSIONS

	Millions of Yen					
	Domestic Operations		International Operations		Total	
	1999	1998	1999	1998	1999	1998
Fees and commissions (income)	¥66,584	¥61,780	¥37,754	¥45,088	¥104,338	¥106,868
Deposits and loans	4,371	3,952	18,650	22,771	23,021	26,723
Remittances and transfers	33,280	31,412	11,885	13,828	45,165	45,240
Securities-related business	6,926	6,364	56	186	6,982	6,551
Agency	6,898	6,727	798	621	7,696	7,349
Safe deposits	2,791	2,745	—	—	2,791	2,745
Guarantees	737	700	5,011	6,622	5,748	7,323
Fees and commissions (expenses)	28,142	26,538	15,016	11,469	43,159	38,007
Remittances and transfers	7,041	6,577	7,222	4,883	14,264	11,461

TRADING INCOME

	Millions of Yen					
	Domestic Operations		International Operations		Total	
	1999	1998	1999	1998	1999	1998
Trading profits	¥5,770	¥2,643	¥31,386	¥15,790	¥37,156	¥18,433
Gains on trading securities	—	—	—	—	—	—
Gains on securities related to trading transactions	—	—	847	—	847	—
Gains on trading-related financial derivatives	—	—	30,538	15,790	30,538	15,790
Other	5,770	2,643	—	—	5,770	2,643
Trading losses	542	1,286	—	2,122	542	3,408
Losses on trading account securities	542	1,286	—	—	542	1,286
Losses on securities related to trading transactions	—	—	—	2,122	—	2,122
Losses on trading-related financial derivatives	—	—	—	—	—	—
Other	—	—	—	—	—	—

Note: Gains and losses are offset respectively in the same subject.

NET OTHER OPERATING INCOME

	Millions of Yen				
	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Gains on trading securities	¥ —	¥ —	¥12,320	¥ 4,554	¥ 7,865
Gains on sale of bonds	49,387	34,652	24,446	60,082	6,706
Other	665	507	693	417	255
Subtotal	50,053	35,160	37,460	65,054	14,828
INTERNATIONAL OPERATIONS					
Gains on foreign exchange transactions	(2,418)	2,414	12,174	17,385	36,506
Gains on sale of bonds	42	25	(2,411)	6,750	(3,731)
Other	(2,142)	170	1	3	1
Subtotal	(4,518)	2,610	9,764	24,138	32,775
GRAND TOTAL	¥45,534	¥37,770	¥47,224	¥89,192	¥47,604

GENERAL AND ADMINISTRATIVE EXPENSES

	Millions of Yen				
	1999	1998	1997	1996	1995
Salaries and related expenses	¥127,237	¥138,294	¥139,007	¥142,017	¥141,535
Retirement allowance	6,424	6,853	4,906	3,754	3,703
Transfer to reserve for retirement allowance	3,449	3,534	3,289	3,471	3,355
Welfare expenses	32,392	30,967	27,901	28,357	28,599
Depreciation	16,759	22,598	29,993	36,184	31,323
Rent and lease expenses	40,556	41,310	39,288	37,006	35,951
Building and maintenance expenses	1,484	1,755	1,896	2,045	2,405
Supplies expenses	5,857	6,142	5,936	5,947	5,680
Water, lighting and heating expenses	4,927	5,597	5,536	5,718	5,855
Traveling expenses	2,341	2,967	2,826	2,220	1,911
Communication expenses	7,261	7,354	7,002	7,373	6,919
Publicity and advertising expenses	3,590	5,110	4,800	5,656	4,631
Taxes, other than income taxes	20,545	21,909	19,747	21,277	21,715
Other	93,541	93,225	86,134	67,693	63,811
TOTAL	¥366,369	¥387,623	¥378,269	¥368,722	¥357,400