

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2006	2005	2006
Assets			
Cash and due from banks (Note 9)	¥ 5,159,822	¥ 2,930,645	\$ 43,921
Deposits with banks (Notes 9 and 28)	1,947,647	2,059,168	16,579
Call loans and bills bought	651,905	1,004,512	5,549
Receivables under resale agreements.....	117,474	124,856	1,000
Receivables under securities borrowing transactions	1,956,650	568,340	16,655
Commercial paper and other debt purchased (Note 28).....	633,760	606,032	5,395
Trading assets (Notes 3, 9 and 28).....	4,078,025	3,769,073	34,713
Money held in trust (Note 28).....	2,912	3,832	25
Securities (Notes 4, 9 and 28).....	25,505,861	24,233,701	217,108
Loans and bills discounted (Notes 5 and 9).....	57,267,203	54,799,805	487,463
Foreign exchanges.....	947,744	895,586	8,067
Other assets (Notes 6 and 9).....	3,403,832	3,110,454	28,974
Premises and equipment (Notes 7, 9 and 16).....	806,369	836,053	6,864
Lease assets (Note 8).....	999,915	1,007,015	8,511
Deferred tax assets (Note 25).....	1,051,609	1,598,158	8,951
Goodwill	6,612	13,381	56
Customers' liabilities for acceptances and guarantees	3,508,695	3,444,799	29,866
Reserve for possible loan losses	(1,035,468)	(1,273,560)	(8,814)
Total assets	¥107,010,575	¥99,731,858	\$910,883
Liabilities, minority interests and stockholders' equity			
Liabilities			
Deposits (Notes 9 and 10)	¥ 73,542,769	¥71,188,131	\$626,003
Call money and bills sold (Note 9)	8,016,410	4,971,462	68,236
Payables under repurchase agreements (Note 9)	396,205	405,671	3,373
Payables under securities lending transactions (Note 9).....	2,747,125	3,868,001	23,384
Commercial paper.....	10,000	374,100	85
Trading liabilities (Notes 9 and 11).....	2,908,158	2,110,473	24,755
Borrowed money (Notes 9 and 12)	2,133,707	2,142,873	18,162
Foreign exchanges.....	447,722	478,482	3,811
Short-term bonds (Note 13)	383,900	1,000	3,268
Bonds (Note 13).....	4,241,417	4,339,497	36,103
Due to trust account.....	318,597	50,457	2,712
Other liabilities (Notes 9 and 14).....	2,625,594	2,363,786	22,349
Reserve for employee bonuses	25,300	23,816	215
Reserve for employee retirement benefits (Note 26)	36,786	34,792	313
Reserve for expenses related to EXPO 2005 Japan	—	231	—
Other reserves (Note 15)	1,141	1,093	10
Deferred tax liabilities (Note 25).....	49,484	45,259	421
Deferred tax liabilities for land revaluation (Notes 16 and 25)	50,133	90,994	427
Acceptances and guarantees (Note 9).....	3,508,695	3,444,799	29,866
Total liabilities	101,443,151	95,934,927	863,493
Minority interests (Note 17)	1,113,025	1,021,203	9,474
Stockholders' equity			
Capital stock (Note 18).....	1,420,877	1,352,651	12,095
Capital surplus	1,229,225	974,346	10,463
Retained earnings	992,064	329,963	8,444
Land revaluation excess (Note 16)	38,173	57,853	325
Net unrealized gains on other securities (Notes 25 and 28)	819,927	410,653	6,979
Foreign currency translation adjustments	(41,475)	(79,883)	(353)
Treasury stock (Note 18).....	(4,393)	(269,857)	(37)
Total stockholders' equity	4,454,399	2,775,728	37,916
Total liabilities, minority interests and stockholders' equity	¥107,010,575	¥99,731,858	\$910,883

See accompanying notes to consolidated financial statements.