

# Financial Section

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries  
September 30, 2005 and 2004, and March 31, 2005

	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2005	2004	2005	2005
<b>Assets</b>				
Cash and due from banks .....	¥ 3,039,507	¥ 3,327,694	¥ 2,930,645	\$ 26,848
Deposits with banks .....	2,037,189	2,518,706	2,059,168	17,995
Call loans and bills bought .....	789,440	406,571	1,004,512	6,973
Receivables under resale agreements .....	138,675	125,306	124,856	1,225
Receivables under securities borrowing transactions .....	2,165,749	1,621,384	568,340	19,130
Commercial paper and other debt purchased .....	612,330	521,454	606,032	5,409
Trading assets .....	3,627,610	3,274,740	3,769,073	32,043
Money held in trust .....	811	3,783	3,832	7
Securities .....	23,579,596	24,073,122	24,233,701	208,282
Loans and bills discounted .....	56,095,034	55,422,034	54,799,805	495,496
Foreign exchanges .....	892,413	964,066	895,586	7,883
Other assets .....	3,348,723	2,919,297	3,110,454	29,580
Premises and equipment .....	807,079	946,685	836,053	7,129
Lease assets .....	1,005,761	991,190	1,007,015	8,884
Deferred tax assets .....	1,414,656	1,743,246	1,598,158	12,496
Deferred tax assets for land revaluation .....	—	75	—	—
Goodwill .....	9,408	17,544	13,381	83
Customers' liabilities for acceptances and guarantees .....	3,707,061	3,399,727	3,444,799	32,745
Reserve for possible loan losses .....	(1,037,217)	(1,222,391)	(1,273,560)	(9,162)
<b>Total assets</b> .....	<b>¥102,233,832</b>	<b>¥101,054,242</b>	<b>¥99,731,858</b>	<b>\$903,046</b>
<b>Liabilities, minority interests and stockholders' equity</b>				
<b>Liabilities</b>				
Deposits .....	¥ 71,772,317	¥ 70,658,295	¥71,188,131	\$633,975
Call money and bills sold .....	6,137,278	4,823,293	4,971,462	54,211
Payables under repurchase agreements .....	508,598	720,461	405,671	4,493
Payables under securities lending transactions .....	3,651,048	4,602,167	3,868,001	32,250
Commercial paper .....	7,500	352,000	374,100	66
Trading liabilities .....	1,786,166	1,780,073	2,110,473	15,777
Borrowed money .....	2,087,187	2,213,432	2,142,873	18,436
Foreign exchanges .....	433,654	533,545	478,482	3,831
Short-term bonds .....	460,500	—	1,000	4,068
Bonds .....	4,329,026	4,480,668	4,339,497	38,239
Due to trust account .....	42,260	42,202	50,457	373
Other liabilities .....	2,817,197	3,250,878	2,363,786	24,885
Reserve for employee bonuses .....	22,018	21,548	23,816	194
Reserve for employee retirement benefits .....	35,893	31,282	34,792	317
Reserve for expenses related to EXPO 2005 Japan .....	284	172	231	3
Other reserves .....	1,092	1,093	1,093	10
Deferred tax liabilities .....	47,422	46,821	45,259	419
Deferred tax liabilities for land revaluation .....	50,466	58,100	90,994	446
Acceptances and guarantees .....	3,707,061	3,399,727	3,444,799	32,745
<b>Total liabilities</b> .....	<b>97,896,973</b>	<b>97,015,765</b>	<b>95,934,927</b>	<b>864,738</b>
<b>Minority interests</b> .....	<b>1,074,517</b>	<b>1,017,565</b>	<b>1,021,203</b>	<b>9,491</b>
<b>Stockholders' equity</b>				
Capital stock .....	1,352,651	1,247,650	1,352,651	11,948
Capital surplus .....	974,349	866,870	974,346	8,606
Retained earnings .....	697,905	612,438	329,963	6,165
Land revaluation excess .....	37,839	99,514	57,853	334
Net unrealized gains on other securities .....	533,070	270,252	410,653	4,709
Foreign currency translation adjustments .....	(62,640)	(73,509)	(79,883)	(553)
Treasury stock .....	(270,834)	(2,303)	(269,857)	(2,392)
<b>Total stockholders' equity</b> .....	<b>3,262,340</b>	<b>3,020,911</b>	<b>2,775,728</b>	<b>28,817</b>
<b>Total liabilities, minority interests and stockholders' equity</b> .....	<b>¥102,233,832</b>	<b>¥101,054,242</b>	<b>¥99,731,858</b>	<b>\$903,046</b>

See accompanying notes to interim consolidated financial statements.