

Financial Section

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries
September 30, 2006 and 2005, and March 31, 2006

	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2006	2005	2006	2006
Assets				
Cash and due from banks	¥ 2,478,784	¥ 3,039,507	¥ 5,159,822	\$ 21,025
Deposits with banks	1,532,202	2,037,189	1,947,647	12,996
Call loans and bills bought	1,462,077	789,440	651,905	12,401
Receivables under resale agreements	110,257	138,675	117,474	935
Receivables under securities borrowing transactions	1,178,045	2,165,749	1,956,650	9,992
Commercial paper and other debt purchased	940,702	612,330	633,760	7,979
Trading assets	3,404,589	3,627,610	4,078,025	28,877
Money held in trust	2,820	811	2,912	24
Securities	22,351,635	23,579,596	25,505,861	189,581
Loans and bills discounted	59,184,457	56,095,034	57,267,203	501,989
Foreign exchanges	929,490	892,413	947,744	7,884
Other assets	3,257,139	3,348,723	3,403,832	27,626
Premises and equipment	—	807,079	806,369	—
Tangible fixed assets	706,702	—	—	5,994
Intangible fixed assets	228,885	—	—	1,941
Lease assets	991,699	1,005,761	999,915	8,411
Deferred tax assets	1,023,325	1,414,656	1,051,609	8,680
Goodwill	—	9,408	6,612	—
Customers' liabilities for acceptances and guarantees	3,748,150	3,707,061	3,508,695	31,791
Reserve for possible loan losses	(978,999)	(1,037,217)	(1,035,468)	(8,304)
Total assets	¥102,551,964	¥102,233,832	¥107,010,575	\$869,822

	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2006	2005	2006	2006
Liabilities, minority interests and stockholders' equity				
Liabilities				
Deposits	¥ 74,657,906	¥ 71,772,317	¥ 73,542,769	\$633,231
Call money and bills sold	2,562,041	6,137,278	8,016,410	21,731
Payables under repurchase agreements	805,915	508,598	396,205	6,836
Payables under securities lending transactions	3,141,635	3,651,048	2,747,125	26,647
Commercial paper	—	7,500	10,000	—
Trading liabilities	1,932,323	1,786,166	2,908,158	16,389
Borrowed money	3,061,744	2,087,187	2,133,707	25,969
Foreign exchanges	329,273	433,654	447,722	2,793
Short-term bonds	405,100	460,500	383,900	3,436
Bonds	4,155,770	4,329,026	4,241,417	35,248
Due to trust account	50,733	42,260	318,597	430
Other liabilities	2,920,902	2,817,197	2,625,594	24,774
Reserve for employee bonuses	22,868	22,018	25,300	194
Reserve for employee retirement benefits	33,864	35,893	36,786	287
Reserve for expenses related to EXPO 2005 Japan	—	284	—	—
Other reserves	1,136	1,092	1,141	10
Deferred tax liabilities	49,876	47,422	49,484	423
Deferred tax liabilities for land revaluation	49,929	50,466	50,133	423
Acceptances and guarantees	3,748,150	3,707,061	3,508,695	31,791
Total liabilities	97,929,171	97,896,973	101,443,151	830,612
Minority interests	—	1,074,517	1,113,025	—
Stockholders' equity				
Capital stock	—	1,352,651	1,420,877	—
Capital surplus	—	974,349	1,229,225	—
Retained earnings	—	697,905	992,064	—
Land revaluation excess	—	37,839	38,173	—
Net unrealized gains on other securities	—	533,070	819,927	—
Foreign currency translation adjustments	—	(62,640)	(41,475)	—
Treasury stock	—	(270,834)	(4,393)	—
Total stockholders' equity	—	3,262,340	4,454,399	—
Total liabilities, minority interests and stockholders' equity	—	¥102,233,832	¥107,010,575	—
Net assets				
Capital stock	1,420,877	—	—	12,052
Capital surplus	276,570	—	—	2,346
Retained earnings	1,188,399	—	—	10,080
Treasury stock	(50,178)	—	—	(426)
Total stockholders' equity	2,835,668	—	—	24,052
Net unrealized gains on other securities	823,213	—	—	6,982
Net deferred losses on hedges	(88,079)	—	—	(747)
Land revaluation excess	37,948	—	—	322
Foreign currency translation adjustments	(47,909)	—	—	(406)
Total valuation and translation adjustments	725,173	—	—	6,151
Stock acquisition rights	4	—	—	0
Minority interests	1,061,946	—	—	9,007
Total net assets	4,622,792	—	—	39,210
Total liabilities and net assets	¥102,551,964	—	—	\$869,822

See accompanying notes to interim consolidated financial statements.