

## COMPARATIVE CONSOLIDATED BALANCE SHEETS (CONDENSED)

	March 31		(Millions of yen)
	2003	2002	Difference
	(A)	(B)	(A-B)
<b>Assets:</b>			
Cash and due from banks	3,437,244	5,632,296	(2,195,052)
Call loans and bills bought	187,563	720,154	(532,591)
Receivables under resale agreements	109,710	793,266	(683,556)
Receivables under securities borrowing transactions	1,981,243	—	1,981,243
Commercial paper and other debt purchased	363,981	461,879	(97,898)
Trading assets	4,495,396	3,278,105	1,217,291
Money held in trust	24,629	33,860	(9,231)
Securities	23,958,521	20,694,632	3,263,889
Loans and bills discounted	61,219,617	63,645,586	(2,425,969)
Foreign exchanges	749,974	795,755	(45,781)
Other assets	2,157,885	6,447,644	(4,289,759)
Premises and equipment	920,076	1,207,589	(287,513)
Lease assets	26,130	927,120	(900,990)
Deferred tax assets	1,885,307	1,882,464	2,843
Deferred tax assets for land revaluation	724	726	(2)
Goodwill	—	18,518	(18,518)
Customers' liabilities for acceptances and guarantees	3,078,461	3,625,047	(546,586)
Reserve for possible loan losses	(2,201,830)	(2,159,649)	(42,181)
<b>Total assets</b>	<b>102,394,637</b>	<b>108,005,001</b>	<b>(5,610,364)</b>
<b>Liabilities:</b>			
Deposits	62,996,004	64,985,976	(1,989,972)
Negotiable certificates of deposit	4,889,017	6,662,097	(1,773,080)
Call money and bills sold	8,953,084	10,775,484	(1,822,400)
Payables under repurchase agreements	4,144,735	1,468,504	2,676,231
Pledged money for securities lending transactions	—	3,174,799	(3,174,799)
Payables under securities lending transactions	4,807,245	—	4,807,245
Commercial paper	50,500	1,167,500	(1,117,000)
Trading liabilities	2,851,391	2,331,500	519,891
Borrowed money	1,427,000	2,889,907	(1,462,907)
Foreign exchanges	397,666	299,610	98,056
Bonds	3,441,137	3,505,820	(64,683)
Convertible bonds	—	1,106	(1,106)
Due to trust account	5,953	—	5,953
Other liabilities	1,952,000	2,861,669	(909,669)
Reserve for employee bonuses	16,111	21,606	(5,495)
Reserve for employee retirement benefits	92,802	147,972	(55,170)
Reserve for possible losses on loans sold	20,665	86,371	(65,706)
Other reserves	649	336	313
Deferred tax liabilities	43,726	39,206	4,520
Deferred tax liabilities for land revaluation	58,788	64,015	(5,227)
Acceptances and guarantees	3,078,461	3,625,047	(546,586)
<b>Total liabilities</b>	<b>99,226,942</b>	<b>104,108,534</b>	<b>(4,881,592)</b>
<b>Minority interests</b>	<b>1,025,150</b>	<b>983,847</b>	<b>41,303</b>
<b>Total stockholders' equity</b>	<b>2,142,544</b>	<b>2,912,619</b>	<b>(770,075)</b>
<b>Total liabilities, minority interests and stockholders' equity</b>	<b>102,394,637</b>	<b>108,005,001</b>	<b>(5,610,364)</b>

(Notes) 1. Amounts for March 31, 2002 are those of former SMBC.  
2. Amounts less than one million yen have been omitted.