

# Consolidated Balance Sheet

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31, 2002	Millions of yen	Millions of U.S. dollars (Note 1)
<b>Assets</b>		
Cash and due from banks (Note 9) .....	¥ 2,128,742	\$ 15,976
Deposits with banks (Notes 9, 29) .....	3,503,554	26,293
Call loans and bills bought .....	720,154	5,405
Receivables under resale agreements .....	793,266	5,953
Commercial paper and other debt purchased (Note 29) .....	461,879	3,466
Trading assets (Notes 3, 9, 29) .....	3,278,105	24,601
Money held in trust (Note 29) .....	33,860	254
Securities (Notes 4, 9, 29) .....	20,694,632	155,307
Loans and bills discounted (Notes 5, 9) .....	63,645,586	477,640
Foreign exchanges .....	795,755	5,972
Other assets (Notes 6, 9) .....	6,447,644	48,388
Premises and equipment (Notes 7, 9, 16) .....	1,207,589	9,063
Lease assets (Note 8) .....	927,120	6,958
Deferred tax assets (Note 25) .....	1,882,464	14,127
Deferred tax assets for land revaluation (Note 16) .....	726	5
Goodwill .....	18,518	139
Customers' liabilities for acceptances and guarantees .....	3,625,047	27,205
Reserve for possible loan losses .....	(2,159,649)	(16,208)
<b>Total assets</b> .....	<b>¥108,005,001</b>	<b>\$810,544</b>
<b>Liabilities, minority interests and stockholders' equity</b>		
<b>Liabilities</b>		
Deposits (Notes 9, 10) .....	¥ 71,648,073	\$537,697
Call money and bills sold (Note 9) .....	10,775,484	80,867
Payables under repurchase agreements (Note 9) .....	1,468,504	11,021
Commercial paper .....	1,167,500	8,762
Trading liabilities (Notes 9, 11) .....	2,331,500	17,497
Borrowed money (Notes 9, 12) .....	2,889,907	21,688
Foreign exchanges .....	299,610	2,248
Bonds (Note 13) .....	3,505,820	26,310
Convertible bonds (Note 14) .....	1,106	8
Pledged money for securities lending transactions (Note 9) .....	3,174,799	23,826
Other liabilities (Notes 9, 15) .....	2,861,669	21,476
Reserve for employee bonuses .....	21,606	162
Reserve for employee retirement benefits (Note 26) .....	147,972	1,110
Reserve for possible losses on loans sold .....	86,371	648
Other reserves .....	336	3
Deferred tax liabilities (Note 25) .....	39,206	294
Deferred tax liabilities for land revaluation (Notes 16, 25) .....	64,015	480
Acceptances and guarantees (Note 9) .....	3,625,047	27,205
<b>Total liabilities</b> .....	<b>¥104,108,534</b>	<b>\$781,302</b>
<b>Minority interests</b> (Note 17) .....	<b>¥ 983,847</b>	<b>\$ 7,384</b>
<b>Stockholders' equity</b> (Note 18)		
Preferred stock; authorized 970,000,000 shares and issued 967,000,000 shares .....	¥ 650,500	\$ 4,882
Common stock; authorized 15,000,000,000 shares and issued 5,709,424,395 shares .....	676,246	5,075
Capital surplus (Note 18) .....	1,326,758	9,957
Land revaluation excess (Note 16) .....	121,244	910
Retained earnings (Note 18) .....	475,357	3,567
Net unrealized losses on other securities (Note 29) .....	(304,837)	(2,288)
Foreign currency translation adjustments .....	(15,174)	(114)
Treasury stock .....	(283)	(2)
Parent bank stock held by subsidiaries .....	(17,191)	(129)
<b>Total stockholders' equity</b> .....	<b>¥ 2,912,619</b>	<b>\$ 21,858</b>
<b>Total liabilities, minority interests and stockholders' equity</b> .....	<b>¥108,005,001</b>	<b>\$810,544</b>

See accompanying notes to consolidated financial statements.