

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2005	2004	2005
Assets			
Cash and due from banks (Note 9)	¥ 2,930,645	¥ 3,529,479	\$ 27,308
Deposits with banks (Notes 9 and 29)	2,059,168	1,799,471	19,187
Call loans and bills bought	1,004,512	360,509	9,360
Receivables under resale agreements	124,856	152,070	1,163
Receivables under securities borrowing transactions	568,340	1,009,328	5,296
Commercial paper and other debt purchased (Note 29)	606,032	480,847	5,647
Trading assets (Notes 3, 9 and 29)	3,769,073	3,306,780	35,120
Money held in trust (Note 29)	3,832	3,749	36
Securities (Notes 4, 9 and 29)	24,233,701	27,049,901	225,808
Loans and bills discounted (Notes 5 and 9)	54,799,805	55,382,800	510,621
Foreign exchanges	895,586	743,957	8,345
Other assets (Notes 6 and 9)	3,110,454	3,034,182	28,983
Premises and equipment (Notes 7, 9 and 16)	836,053	984,060	7,790
Lease assets (Note 8)	1,007,015	991,781	9,383
Deferred tax assets (Note 25)	1,598,158	1,706,586	14,891
Deferred tax assets for land revaluation (Notes 16 and 25)	—	706	—
Goodwill	13,381	21,706	125
Customers' liabilities for acceptances and guarantees	3,444,799	3,079,738	32,098
Reserve for possible loan losses	(1,273,560)	(1,422,486)	(11,867)
Total assets	¥99,731,858	¥102,215,172	\$929,294
Liabilities, minority interests and stockholders' equity			
Liabilities			
Deposits (Notes 9 and 10)	¥71,188,131	¥ 68,852,890	\$663,326
Call money and bills sold (Note 9)	4,971,462	6,292,495	46,324
Payables under repurchase agreements (Note 9)	405,671	1,098,449	3,780
Payables under securities lending transactions (Note 9)	3,868,001	5,946,346	36,042
Commercial paper	374,100	282,700	3,486
Trading liabilities (Notes 9 and 11)	2,110,473	1,873,245	19,665
Borrowed money (Notes 9 and 12)	2,142,873	2,360,474	19,967
Foreign exchanges	478,482	572,755	4,459
Short-term bonds (Note 13)	1,000	—	9
Bonds (Note 13)	4,339,497	4,002,965	40,435
Due to trust account	50,457	36,032	470
Other liabilities (Notes 9 and 14)	2,363,786	3,591,818	22,026
Reserve for employee bonuses	23,816	22,226	222
Reserve for employee retirement benefits (Note 26)	34,792	40,842	324
Reserve for expenses related to EXPO 2005 Japan	231	116	2
Other reserves (Note 15)	1,093	862	10
Deferred tax liabilities (Note 25)	45,259	40,181	422
Deferred tax liabilities for land revaluation (Notes 16 and 25)	90,994	56,391	848
Acceptances and guarantees (Note 9)	3,444,799	3,079,738	32,098
Total liabilities	95,934,927	98,150,534	893,915
Minority interests (Note 17)	1,021,203	993,696	9,515
Stockholders' equity			
Capital stock (Note 18)	1,352,651	1,247,650	12,604
Capital surplus	974,346	865,282	9,079
Retained earnings	329,963	611,189	3,075
Land revaluation excess (Note 16)	57,853	96,527	539
Net unrealized gains on other securities (Notes 25 and 29)	410,653	325,013	3,826
Foreign currency translation adjustments	(79,883)	(71,764)	(744)
Treasury stock (Note 18)	(269,857)	(2,956)	(2,515)
Total stockholders' equity	2,775,728	3,070,942	25,864
Total liabilities, minority interests and stockholders' equity	¥99,731,858	¥102,215,172	\$929,294

See accompanying notes to consolidated financial statements.