

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen		
	2005	2004	2003
Domestic operations:			
Liquid deposits.....	¥39,010,945	¥36,825,754	¥34,752,737
Fixed-term deposits.....	20,513,332	20,308,162	20,588,039
Others	4,566,079	4,766,396	4,256,263
Subtotal	¥64,090,357	¥61,900,312	¥59,597,040
Negotiable certificates of deposit.....	¥ 2,579,986	¥ 3,423,393	¥ 4,740,264
Total.....	¥66,670,344	¥65,323,706	¥64,337,305
Overseas operations:			
Liquid deposits.....	¥ 3,731,804	¥ 2,862,410	¥ 2,732,304
Fixed-term deposits.....	643,931	562,667	591,572
Others	8,767	8,036	10,089
Subtotal	¥ 4,384,503	¥ 3,433,114	¥ 3,333,966
Negotiable certificates of deposit.....	¥ 133,283	¥ 96,070	¥ 112,753
Total.....	¥ 4,517,787	¥ 3,529,184	¥ 3,446,720
Grand total.....	¥71,188,131	¥68,852,890	¥67,784,025

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

Balance of Loan Portfolio, Classified by Industry

Year-End Balance

March 31	2005		2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:						
Manufacturing	¥ 5,659,954	11.31%	¥ 6,136,783	11.94%	¥ 6,326,227	11.21%
Agriculture, forestry, fisheries and mining...	134,289	0.27	142,576	0.28	207,518	0.37
Construction.....	1,829,895	3.66	1,950,595	3.79	2,631,272	4.66
Transportation, communications and public enterprises.....	2,872,776	5.74	3,275,122	6.37	3,082,989	5.46
Wholesale and retail	5,692,582	11.37	5,884,109	11.44	6,251,344	11.07
Finance and insurance	4,089,586	8.17	3,828,350	7.45	4,214,205	7.47
Real estate.....	6,948,475	13.88	7,965,230	15.49	9,038,117	16.01
Services	6,271,962	12.53	6,136,593	11.94	6,150,192	10.90
Municipalities	656,386	1.31	765,690	1.49	577,184	1.02
Others	15,895,492	31.76	15,328,834	29.81	17,968,160	31.83
Subtotal.....	¥50,051,402	100.00%	¥51,413,887	100.00%	¥56,447,214	100.00%
Overseas operations:						
Public sector	¥ 83,325	1.75%	¥ 81,737	2.06%	¥ 141,741	3.06%
Financial institutions	406,015	8.55	338,375	8.53	312,632	6.74
Commerce and industry.....	4,060,708	85.52	3,304,282	83.25	3,898,656	84.10
Others	198,353	4.18	244,516	6.16	282,701	6.10
Subtotal.....	¥ 4,748,403	100.00%	¥ 3,968,912	100.00%	¥ 4,635,732	100.00%
Total	¥54,799,805	—	¥55,382,800	—	¥61,082,946	—

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

3. Percentage indicates the composition ratio.

Risk-Monitored Loans

March 31	Millions of yen		
	2005	2004	2003
Bankrupt loans	¥ 68,337	¥ 96,413	¥ 201,392
Non-accrual loans	1,398,964	1,767,862	2,710,164
Past due loans (3 months or more)	29,441	51,538	130,353
Restructured loans	730,701	1,382,168	2,728,791
Total	¥2,227,445	¥3,297,981	¥5,770,700

Notes: Definition of risk-monitored loan categories

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

Securities

Year-End Balance

March 31	Millions of yen		
	2005	2004	2003
Domestic operations:			
Japanese government bonds	¥13,636,577	¥14,377,379	¥12,813,396
Japanese local government bonds	486,884	506,263	375,204
Japanese corporate bonds	3,243,443	2,651,971	2,369,698
Japanese stocks	3,325,372	3,473,577	3,321,531
Others	2,576,031	4,908,958	3,346,246
Subtotal	¥23,268,309	¥25,918,150	¥22,226,077
Overseas operations:			
Japanese government bonds	¥ —	¥ 71,560	¥ 88,250
Japanese local government bonds	—	—	—
Japanese corporate bonds	—	—	854
Japanese stocks	—	—	—
Others	774,484	895,875	1,650,405
Subtotal	¥ 774,484	¥ 967,436	¥ 1,739,510
Total of domestic and overseas operations:			
Japanese government bonds	¥ —	¥ —	¥ —
Japanese local government bonds	—	—	—
Japanese corporate bonds	—	—	—
Japanese stocks	190,907	164,314	152,932
Others	0	—	—
Subtotal	¥ 190,907	¥ 164,314	¥ 152,932
Total	¥24,233,701	¥27,049,901	¥24,118,520

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

Millions of yen								
March 31	2005				2004			
	Domestic operations	Overseas operations	Elimination and unallocated corporate assets	Total	Domestic operations	Overseas operations	Elimination and unallocated corporate assets	Total
Trading assets:	¥3,368,619	¥411,698	¥(11,244)	¥3,769,073	¥2,959,570	¥366,802	¥(19,592)	¥3,306,780
Trading securities	198,646	71,032	—	269,678	32,516	48,250	—	80,766
Derivatives of trading securities	812	—	—	812	139	—	—	139
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	2,033	—	—	2,033	595	—	—	595
Trading-related financial derivatives	2,110,833	340,666	(11,244)	2,440,254	1,836,358	318,552	(19,592)	2,135,318
Other trading assets	1,056,293	—	—	1,056,293	1,089,960	—	—	1,089,960
Trading liabilities:	¥1,717,521	¥404,196	¥(11,244)	¥2,110,473	¥1,518,119	¥374,718	¥(19,592)	¥1,873,245
Trading securities sold for short sales	34,540	34,878	—	69,419	19,855	12,802	—	32,658
Derivatives of trading securities	524	—	—	524	242	—	—	242
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	2,061	—	—	2,061	940	—	—	940
Trading-related financial derivatives	1,680,394	369,318	(11,244)	2,038,468	1,497,081	361,915	(19,592)	1,839,404
Other trading liabilities	—	—	—	—	—	—	—	—

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Intersegment transactions are reported in "Elimination and unallocated corporate assets" column.