

# Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars	
	2019	2020	2020	2020
<b>Assets:</b>				
Cash and due from banks .....	*8 ¥ 57,411,276	*8 ¥ 61,768,573	\$ 567,674	
Call loans and bills bought .....	2,465,744	896,739	8,241	
Receivables under resale agreements .....	6,429,365	8,753,816	80,450	
Receivables under securities borrowing transactions .....	4,097,473	5,005,103	45,999	
Monetary claims bought .....	*8 4,594,578	4,559,429	41,903	
Trading assets .....	*8 5,328,778	*8 7,361,253	67,652	
Money held in trust .....	390	353	3	
Securities .....	*1, *2, *8, *16 24,338,005	*1, *8, *16 27,128,751	249,322	
Loans and bills discounted .....	*3, *4, *5, *6, *7, *8, *9 77,979,190	*3, *4, *5, *6, *7, *8, *9 82,517,609	758,364	
Foreign exchanges .....	*7 1,719,402	*7 2,063,284	18,962	
Lease receivables and investment assets .....	247,835	219,733	2,019	
Other assets .....	*8 7,307,305	*8 8,298,393	76,265	
Tangible fixed assets .....	*10, *11, *12 1,504,703	*10, *11, *12 1,450,323	13,329	
Assets for rent .....	573,292	506,755	4,657	
Buildings .....	345,420	341,505	3,139	
Land .....	427,484	423,346	3,891	
Lease assets .....	25,548	28,933	266	
Construction in progress .....	37,663	46,138	424	
Other tangible fixed assets .....	95,293	103,645	953	
Intangible fixed assets .....	769,231	753,579	6,926	
Software .....	431,135	440,407	4,047	
Goodwill .....	193,127	194,289	1,786	
Lease assets .....	990	986	9	
Other intangible fixed assets .....	143,977	117,896	1,084	
Net defined benefit asset .....	329,434	230,573	2,119	
Deferred tax assets .....	40,245	26,314	242	
Customers' liabilities for acceptances and guarantees .....	9,564,993	9,308,882	85,552	
Reserve for possible loan losses .....	(468,808)	(479,197)	(4,404)	
<b>Total assets .....</b>	<b>¥203,659,146</b>	<b>¥219,863,518</b>	<b>\$2,020,619</b>	

(Continued)

March 31	Millions of yen		Millions of
	2019	2020	U.S. dollars
			2020
<b>Liabilities and net assets:</b>			
<b>Liabilities:</b>			
Deposits .....	*8 ¥122,325,038	*8 ¥127,042,217	\$1,167,560
Negotiable certificates of deposit .....	11,165,486	10,180,435	93,562
Call money and bills sold .....	1,307,778	3,740,539	34,377
Payables under repurchase agreements.....	*8 11,462,559	*8 13,237,913	121,661
Payables under securities lending transactions.....	*8 1,812,820	*8 2,385,607	21,925
Commercial paper.....	2,291,813	1,409,249	12,951
Trading liabilities.....	4,219,293	6,084,528	55,919
Borrowed money.....	*8, *13 10,656,897	*8, *13 15,210,894	139,793
Foreign exchanges.....	1,165,141	1,461,308	13,430
Short-term bonds.....	84,500	379,000	3,483
Bonds.....	*14 9,227,367	*14 9,235,639	84,879
Due to trust account.....	*8, *15 1,352,773	*8, *15 1,811,355	16,647
Other liabilities.....	4,873,630	7,011,967	64,442
Reserve for employee bonuses.....	70,351	73,868	679
Reserve for executive bonuses.....	3,091	3,362	31
Net defined benefit liability.....	31,816	35,777	329
Reserve for executive retirement benefits.....	1,374	1,270	12
Reserve for point service program.....	23,948	26,576	244
Reserve for reimbursement of deposits.....	7,936	4,687	43
Reserve for losses on interest repayment.....	147,594	142,890	1,313
Reserves under the special laws.....	2,847	3,145	29
Deferred tax liabilities.....	378,220	257,384	2,365
Deferred tax liabilities for land revaluation.....	*10 30,259	*10 30,111	277
Acceptances and guarantees.....	*8 9,564,993	*8 9,308,882	85,552
<b>Total liabilities.....</b>	<b>192,207,534</b>	<b>209,078,615</b>	<b>1,921,502</b>
<b>Net assets:</b>			
Capital stock.....	2,339,443	2,339,964	21,505
Capital surplus.....	739,047	692,003	6,360
Retained earnings.....	5,992,247	6,336,311	58,233
Treasury stock.....	(16,302)	(13,983)	(129)
<b>Total stockholders' equity.....</b>	<b>9,054,436</b>	<b>9,354,296</b>	<b>85,969</b>
Net unrealized gains (losses) on other securities.....	1,688,852	1,371,407	12,604
Net deferred gains (losses) on hedges.....	(54,650)	82,257	756
Land revaluation excess.....	*10 36,547	*10 36,878	339
Foreign currency translation adjustments.....	50,379	(32,839)	(302)
Accumulated remeasurements of defined benefit plans.....	(7,244)	(92,030)	(846)
<b>Total accumulated other comprehensive income.....</b>	<b>1,713,884</b>	<b>1,365,673</b>	<b>12,551</b>
Stock acquisition rights.....	4,750	2,064	19
Non-controlling interests.....	678,540	62,869	578
<b>Total net assets.....</b>	<b>11,451,611</b>	<b>10,784,903</b>	<b>99,117</b>
<b>Total liabilities and net assets.....</b>	<b>¥203,659,146</b>	<b>¥219,863,518</b>	<b>\$2,020,619</b>