

# Financial Statements

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of
	2020	2021	U.S. dollars
			2021
<b>Assets:</b>			
Cash and due from banks .....	¥ 59,991,835	¥ 70,430,539	\$ 636,171
Call loans and bills bought .....	1,246,739	3,253,463	29,387
Receivables under resale agreements .....	8,243,182	4,827,826	43,608
Receivables under securities borrowing transactions .....	957,271	1,602,444	14,474
Monetary claims bought .....	4,550,644	4,657,587	42,070
Trading assets .....	4,133,816	3,408,323	30,786
Money held in trust .....	0	0	0
Securities .....	26,282,649	35,493,879	320,602
Loans and bills discounted .....	84,280,613	86,594,613	782,175
Foreign exchanges .....	2,057,887	2,164,234	19,549
Lease receivables and investment assets .....	219,733	236,392	2,135
Other assets .....	4,647,291	5,063,312	45,735
Tangible fixed assets .....	1,341,895	1,305,648	11,793
Assets for rent .....	506,755	465,147	4,201
Buildings .....	305,799	293,501	2,651
Land .....	417,640	420,760	3,801
Lease assets .....	7,345	1,806	16
Construction in progress .....	15,192	15,053	136
Other tangible fixed assets .....	89,163	109,379	988
Intangible fixed assets .....	320,622	346,534	3,130
Software .....	272,870	296,265	2,676
Lease assets .....	2	—	—
Other intangible fixed assets .....	47,750	50,268	454
Net defined benefit asset .....	226,273	559,043	5,050
Deferred tax assets .....	26,147	30,870	279
Customers' liabilities for acceptances and guarantees .....	7,898,071	8,618,012	77,843
Reserve for possible loan losses .....	(335,041)	(526,161)	(4,753)
<b>Total assets .....</b>	<b>¥206,089,633</b>	<b>¥228,066,567</b>	<b>\$2,060,036</b>

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2020	2021	2021
<b>Liabilities and net assets:</b>			
<b>Liabilities:</b>			
Deposits .....	¥127,623,995	¥142,486,668	\$1,287,026
Negotiable certificates of deposit .....	10,330,435	12,760,617	115,262
Call money and bills sold .....	2,920,539	536,515	4,846
Payables under repurchase agreements.....	10,691,772	13,720,196	123,929
Payables under securities lending transactions.....	829,729	551,377	4,980
Commercial paper.....	1,409,249	1,686,404	15,233
Trading liabilities.....	3,459,117	2,837,664	25,632
Borrowed money.....	21,820,785	25,061,421	226,370
Foreign exchanges.....	1,492,634	1,154,507	10,428
Bonds.....	1,942,291	1,115,496	10,076
Due to trust account.....	1,811,355	2,321,223	20,967
Other liabilities.....	5,032,050	5,249,597	47,418
Reserve for employee bonuses.....	36,494	42,033	380
Reserve for executive bonuses.....	1,236	1,481	13
Net defined benefit liability.....	4,114	5,406	49
Reserve for executive retirement benefits.....	617	635	6
Reserve for point service program.....	388	603	5
Reserve for reimbursement of deposits.....	4,687	9,982	90
Deferred tax liabilities.....	381,605	620,747	5,607
Deferred tax liabilities for land revaluation.....	30,111	29,603	267
Acceptances and guarantees.....	7,898,071	8,618,012	77,843
<b>Total liabilities</b> .....	<b>197,721,284</b>	<b>218,810,197</b>	<b>1,976,427</b>
<b>Net assets:</b>			
Capital stock.....	1,770,996	1,770,996	15,997
Capital surplus.....	1,966,291	1,966,300	17,761
Retained earnings.....	3,622,140	3,676,110	33,205
Treasury stock.....	(210,003)	(210,003)	(1,897)
<b>Total stockholders' equity</b> .....	<b>7,149,425</b>	<b>7,203,404</b>	<b>65,066</b>
Net unrealized gains (losses) on other securities...	1,125,808	1,748,263	15,791
Net deferred gains (losses) on hedges.....	103,609	28,751	260
Land revaluation excess.....	36,870	36,251	327
Foreign currency translation adjustments.....	(48,969)	12,494	113
Accumulated remeasurements of defined benefit plans.....	(88,577)	125,380	1,133
<b>Total accumulated other comprehensive income</b> .....	<b>1,128,741</b>	<b>1,951,141</b>	<b>17,624</b>
Non-controlling interests.....	90,182	101,823	920
<b>Total net assets</b> .....	<b>8,368,349</b>	<b>9,256,369</b>	<b>83,609</b>
<b>Total liabilities and net assets</b> .....	<b>¥206,089,633</b>	<b>¥228,066,567</b>	<b>\$2,060,036</b>