

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2009	2008	2009
Assets			
Cash and due from banks (Note 10)	¥ 3,800,890	¥ 2,736,752	\$ 38,694
Deposits with banks (Notes 10 and 29)	1,440,804	2,280,573	14,668
Call loans and bills bought (Note 10)	633,655	595,802	6,451
Receivables under resale agreements	10,487	357,075	107
Receivables under securities borrowing transactions	1,820,228	1,940,170	18,530
Monetary claims bought (Notes 10 and 29)	1,024,050	1,153,070	10,425
Trading assets (Notes 3, 10 and 29)	4,924,961	4,123,611	50,137
Money held in trust (Note 29)	8,985	7,329	91
Securities (Notes 4, 10 and 29)	28,698,164	23,517,501	292,153
Loans and bills discounted (Notes 5 and 10)	65,135,319	62,144,874	663,090
Foreign exchanges	885,082	893,567	9,010
Lease receivables and investment assets (Notes 10 and 28)	1,968,347	—	20,038
Other assets (Notes 6 and 10)	4,257,251	4,951,587	43,340
Tangible fixed assets (Notes 7, 10 and 16)	1,008,801	820,411	10,270
Intangible fixed assets (Note 8)	361,884	332,525	3,684
Lease assets (Notes 9 and 28)	—	1,425,097	—
Deferred tax assets (Note 24)	857,658	985,528	8,731
Customers' liabilities for acceptances and guarantees	3,878,504	4,585,141	39,484
Reserve for possible loan losses	(1,077,852)	(894,702)	(10,973)
Total assets	¥119,637,224	¥111,955,918	\$1,217,930

(Continued)

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2009	2008	2009
Liabilities and net assets			
Liabilities			
Deposits (Notes 10 and 11)	¥ 83,030,782	¥ 75,768,773	\$ 845,269
Call money and bills sold (Note 10)	2,499,113	2,638,142	25,441
Payables under repurchase agreements (Note 10)	778,993	1,832,467	7,930
Payables under securities lending transactions (Note 10)	7,589,283	5,732,042	77,260
Trading liabilities (Notes 10 and 12)	3,597,658	2,671,316	36,625
Borrowed money (Notes 10 and 13)	4,644,699	4,279,034	47,284
Foreign exchanges	281,145	301,123	2,862
Short-term bonds (Note 14)	1,019,342	769,100	10,377
Bonds (Note 14)	3,683,483	3,969,308	37,499
Due to trust account	60,918	80,796	620
Other liabilities (Notes 10, 15 and 28)	3,803,046	3,916,427	38,716
Reserve for employee bonuses	27,659	29,267	282
Reserve for executive bonuses	513	1,171	5
Reserve for employee retirement benefits (Note 27)	35,643	38,701	363
Reserve for executive retirement benefits	7,965	7,998	81
Reserve for reimbursement of deposits	11,767	10,417	120
Reserve under the special laws	432	1,118	4
Deferred tax liabilities (Note 24)	27,287	52,046	278
Deferred tax liabilities for land revaluation (Note 16)	47,217	47,446	481
Acceptances and guarantees (Note 10)	3,878,504	4,585,141	39,484
Total liabilities	115,025,460	106,731,842	1,170,981
Net assets (Note 25)			
Capital stock (Note 17)	1,420,877	1,420,877	14,465
Capital surplus	57,245	57,826	583
Retained earnings	1,245,085	1,740,610	12,675
Treasury stock	(124,024)	(123,989)	(1,263)
Total stockholders' equity	2,599,183	3,095,324	26,460
Net unrealized gains (losses) on other securities (Notes 24 and 29)	(14,649)	550,648	(149)
Net deferred losses on hedges (Note 30)	(20,835)	(75,233)	(212)
Land revaluation excess (Note 16)	35,159	34,910	358
Foreign currency translation adjustments	(129,068)	(27,323)	(1,314)
Total valuation and translation adjustments	(129,394)	483,002	(1,317)
Stock acquisition rights (Note 31)	66	43	1
Minority interests	2,141,908	1,645,705	21,805
Total net assets	4,611,764	5,224,076	46,949
Total liabilities and net assets	¥119,637,224	¥111,955,918	\$1,217,930

See accompanying notes to consolidated financial statements.