

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2010	2009	2010
Assets			
Cash and due from banks (Notes 9 and 28).....	¥ 3,371,193	¥ 3,800,890	\$ 36,230
Deposits with banks (Notes 9 and 28).....	2,468,478	1,440,804	26,528
Call loans and bills bought (Notes 9 and 28).....	1,121,145	633,655	12,049
Receivables under resale agreements (Note 28).....	25,226	10,487	271
Receivables under securities borrowing transactions (Note 28).....	5,440,622	1,820,228	58,470
Monetary claims bought (Notes 9 and 28).....	1,006,738	1,024,050	10,819
Trading assets (Notes 3, 9 and 28).....	6,708,688	4,924,961	72,098
Money held in trust (Note 28).....	18,734	8,985	201
Securities (Notes 4, 9 and 28).....	28,623,968	28,698,164	307,619
Loans and bills discounted (Notes 5, 9 and 28).....	62,701,033	65,135,319	673,842
Foreign exchanges (Note 28).....	1,107,289	885,082	11,900
Lease receivables and investment assets (Notes 9, 27 and 28).....	1,839,662	1,968,347	19,771
Other assets (Notes 6, 9 and 28).....	3,610,046	4,257,251	38,797
Tangible fixed assets (Notes 7, 9 and 15).....	1,081,125	1,008,801	11,619
Intangible fixed assets (Note 8).....	626,248	361,884	6,730
Deferred tax assets (Note 23).....	728,586	857,658	7,830
Customers' liabilities for acceptances and guarantees.....	3,749,056	3,878,504	40,291
Reserve for possible loan losses (Note 28).....	(1,068,329)	(1,077,852)	(11,481)
Total assets	¥123,159,513	¥119,637,224	\$1,323,584

(Continued)

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2010	2009	2010
Liabilities and net assets			
Liabilities			
Deposits (Notes 9, 10 and 28).....	¥ 85,644,215	¥ 83,030,782	\$ 920,411
Call money and bills sold (Notes 9 and 28).....	2,119,557	2,499,113	22,779
Payables under repurchase agreements (Notes 9 and 28)	1,120,860	778,993	12,046
Payables under securities lending transactions (Notes 9 and 28)	4,315,774	7,589,283	46,381
Commercial paper (Note 28)	310,787	—	3,340
Trading liabilities (Notes 9, 11 and 28).....	5,066,727	3,597,658	54,452
Borrowed money (Notes 9, 12 and 28).....	5,470,578	4,644,699	58,792
Foreign exchanges (Note 28)	192,299	281,145	2,066
Short-term bonds (Notes 13 and 28).....	1,212,178	1,019,342	13,027
Bonds (Notes 13 and 28).....	3,422,672	3,683,483	36,783
Due to trust account (Note 28)	159,554	60,918	1,715
Other liabilities (Notes 9, 14, 27 and 28)	3,193,146	3,803,046	34,316
Reserve for employee bonuses.....	43,443	27,659	467
Reserve for executive bonuses	2,333	513	25
Reserve for employee retirement benefits (Note 26).....	41,691	35,643	448
Reserve for executive retirement benefits.....	8,216	7,965	88
Reserve for reimbursement of deposits	11,734	11,767	126
Reserve under the special laws	393	432	4
Deferred tax liabilities (Note 23)	26,520	27,287	285
Deferred tax liabilities for land revaluation (Note 15).....	46,966	47,217	505
Acceptances and guarantees (Note 9).....	3,749,056	3,878,504	40,291
Total liabilities	116,158,708	115,025,460	1,248,347
Net assets (Note 24)			
Capital stock (Note 16)	2,337,895	1,420,877	25,125
Capital surplus	978,897	57,245	10,520
Retained earnings	1,451,945	1,245,085	15,604
Treasury stock	(124,061)	(124,024)	(1,333)
Total stockholders' equity	4,644,677	2,599,183	49,916
Net unrealized gains (losses) on other securities (Notes 23 and 28).....	412,708	(14,649)	4,435
Net deferred losses on hedges (Notes 23 and 30).....	(39,367)	(20,835)	(423)
Land revaluation excess (Note 15)	34,955	35,159	375
Foreign currency translation adjustments	(101,650)	(129,068)	(1,092)
Total valuation and translation adjustments	306,646	(129,394)	3,295
Stock acquisition rights (Note 31)	81	66	1
Minority interests	2,049,400	2,141,908	22,025
Total net assets	7,000,805	4,611,764	75,237
Total liabilities and net assets	¥123,159,513	¥119,637,224	\$1,323,584

See accompanying notes to consolidated financial statements.