

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

September 30, 2009 and 2008, and March 31, 2009	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2009	2008	2009	2009
Assets				
Cash and due from banks	¥ 2,936,596	¥ 3,643,014	¥ 3,800,890	\$ 32,549
Deposits with banks	1,949,697	2,148,245	1,440,804	21,610
Call loans and bills bought	893,872	785,543	633,655	9,908
Receivables under resale agreements	10,155	11,555	10,487	113
Receivables under securities borrowing transactions	1,313,881	394,967	1,820,228	14,563
Monetary claims bought	929,646	1,149,942	1,024,050	10,304
Trading assets	4,879,268	3,850,732	4,924,961	54,082
Money held in trust	9,177	8,983	8,985	102
Securities	28,355,428	21,795,888	28,698,164	314,292
Loans and bills discounted	64,556,160	63,477,758	65,135,319	715,542
Foreign exchanges	919,025	1,125,449	885,082	10,186
Lease receivables and investment assets	1,913,518	2,039,354	1,968,347	21,209
Other assets	4,265,791	4,071,695	4,257,251	47,282
Tangible fixed assets	1,032,632	988,508	1,008,801	11,446
Intangible fixed assets	365,906	361,608	361,884	4,056
Deferred tax assets	697,042	1,033,015	857,658	7,726
Customers' liabilities for acceptances and guarantees	3,589,763	5,047,411	3,878,504	39,789
Reserve for possible loan losses	(1,086,187)	(899,914)	(1,077,852)	(12,039)
Total assets	¥117,531,379	¥111,033,760	¥119,637,224	\$1,302,720

(Continued)

September 30, 2009 and 2008, and March 31, 2009	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2009	2008	2009	2009
Liabilities and net assets				
Liabilities				
Deposits	¥ 84,298,081	¥ 76,837,776	¥ 83,030,782	\$ 934,361
Call money and bills sold	2,962,996	2,263,875	2,499,113	32,842
Payables under repurchase agreements	1,092,568	995,644	778,993	12,110
Payables under securities lending transactions	2,935,045	4,029,144	7,589,283	32,532
Trading liabilities	3,479,169	2,301,836	3,597,658	38,563
Borrowed money	4,250,827	4,343,253	4,644,699	47,116
Foreign exchanges	216,545	325,254	281,145	2,400
Short-term bonds	1,060,264	792,000	1,019,342	11,752
Bonds	3,655,779	3,836,959	3,683,483	40,521
Due to trust account	111,667	106,932	60,918	1,238
Other liabilities	3,624,623	4,737,517	3,803,046	40,176
Reserve for employee bonuses	26,066	28,427	27,659	289
Reserve for executive bonuses	—	—	513	—
Reserve for employee retirement benefits	35,314	37,270	35,643	392
Reserve for executive retirement benefits	7,523	7,419	7,965	83
Reserve for reimbursement of deposits	9,600	7,818	11,767	106
Reserve under the special laws	358	432	432	4
Deferred tax liabilities	25,065	29,818	27,287	278
Deferred tax liabilities for land revaluation	47,151	47,218	47,217	523
Acceptances and guarantees	3,589,763	5,047,411	3,878,504	39,789
Total liabilities	111,428,411	105,776,012	115,025,460	1,235,075
Net assets				
Capital stock	1,851,389	1,420,877	1,420,877	20,521
Capital surplus	492,070	57,759	57,245	5,454
Retained earnings	1,347,826	1,761,220	1,245,085	14,939
Treasury stock	(124,054)	(124,240)	(124,024)	(1,375)
Total stockholders' equity	3,567,232	3,115,616	2,599,183	39,539
Net unrealized gains (losses) on other securities	468,762	463,137	(14,649)	5,196
Net deferred losses on hedges	(21,614)	(114,154)	(20,835)	(240)
Land revaluation excess	35,169	35,052	35,159	390
Foreign currency translation adjustments	(86,132)	(57,108)	(129,068)	(955)
Total valuation and translation adjustments	396,185	326,926	(129,394)	4,391
Stock acquisition rights	74	56	66	1
Minority interests	2,139,474	1,815,148	2,141,908	23,714
Total net assets	6,102,967	5,257,748	4,611,764	67,645
Total liabilities and net assets	¥117,531,379	¥111,033,760	¥119,637,224	\$1,302,720

See accompanying notes to interim consolidated financial statements.