

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2011	2010	2011
Assets			
Cash and due from banks (Notes 9 and 30).....	¥ 5,645,094	¥ 3,371,193	\$ 67,890
Deposits with banks (Notes 9 and 30).....	3,588,811	2,468,478	43,161
Call loans and bills bought (Notes 9 and 30).....	851,636	1,121,145	10,242
Receivables under resale agreements (Note 30).....	131,104	25,226	1,577
Receivables under securities borrowing transactions (Note 30).....	4,740,410	5,440,622	57,010
Monetary claims bought (Notes 9 and 30).....	1,122,307	1,006,738	13,497
Trading assets (Notes 3, 9 and 30).....	6,632,898	6,708,688	79,770
Money held in trust (Notes 30 and 31).....	24,011	18,734	289
Securities (Notes 4, 9, 30 and 31).....	39,952,123	28,623,968	480,483
Loans and bills discounted (Notes 5, 9 and 30).....	61,348,355	62,701,033	737,803
Foreign exchanges (Note 30).....	1,077,024	1,107,289	12,953
Lease receivables and investment assets (Notes 9, 29 and 30).....	1,734,169	1,839,662	20,856
Other assets (Notes 6, 9, 30 and 32).....	4,604,732	3,610,046	55,379
Tangible fixed assets (Notes 7, 9 and 15).....	1,168,908	1,081,125	14,058
Intangible fixed assets (Note 8).....	674,216	626,248	8,108
Deferred tax assets (Note 25).....	644,736	728,586	7,754
Customers' liabilities for acceptances and guarantees.....	4,921,500	3,749,056	59,188
Reserve for possible loan losses (Note 30).....	(1,058,945)	(1,068,329)	(12,735)
Total assets	¥137,803,098	¥123,159,513	\$1,657,283

(Continued)

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2011	2010	2011
Liabilities and net assets			
Liabilities			
Deposits (Notes 9, 10 and 30).....	¥ 90,365,263	¥ 85,644,215	\$1,086,774
Call money and bills sold (Notes 9 and 30).....	2,629,407	2,119,557	31,622
Payables under repurchase agreements (Notes 9 and 30)	726,365	1,120,860	8,736
Payables under securities lending transactions (Notes 9 and 30)	5,713,233	4,315,774	68,710
Commercial paper (Note 30)	337,120	310,787	4,054
Trading liabilities (Notes 9, 11 and 30).....	5,248,302	5,066,727	63,119
Borrowed money (Notes 9, 12 and 30).....	10,769,668	5,470,578	129,521
Foreign exchanges (Note 30)	256,160	192,299	3,081
Short-term bonds (Notes 13 and 30).....	1,183,198	1,212,178	14,230
Bonds (Notes 13 and 30).....	3,866,095	3,422,672	46,495
Due to trust account (Note 30)	216,171	159,554	2,600
Other liabilities (Notes 9, 14, 29, 30 and 32)	4,188,259	3,193,146	50,370
Reserve for employee bonuses.....	45,176	43,443	543
Reserve for executive bonuses	2,496	2,333	30
Reserve for employee retirement benefits (Note 28).....	44,604	41,691	536
Reserve for executive retirement benefits.....	2,728	8,216	33
Reserve for point service program	18,927		228
Reserve for reimbursement of deposits	9,923	11,734	119
Reserve for loss on interest repayment.....	59,812		719
Reserve under the special laws	392	393	5
Deferred tax liabilities (Note 25)	20,517	26,520	247
Deferred tax liabilities for land revaluation (Note 15).....	45,698	46,966	550
Acceptances and guarantees (Note 9).....	4,921,500	3,749,056	59,188
Total liabilities	130,671,024	116,158,708	1,571,510
Net assets (Note 26)			
Capital stock (Note 16)	2,337,895	2,337,895	28,117
Capital surplus	978,851	978,897	11,772
Retained earnings	1,776,433	1,451,945	21,364
Treasury stock	(171,760)	(124,061)	(2,066)
Total stockholders' equity	4,921,419	4,644,677	59,187
Net unrealized gains on other securities (Notes 23, 25 and 31).....	272,306	412,708	3,275
Net deferred losses on hedges (Notes 23, 25 and 32).....	(9,701)	(39,367)	(117)
Land revaluation excess (Note 15)	33,357	34,955	401
Foreign currency translation adjustments (Note 23)	(122,889)	(101,650)	(1,478)
Total accumulated other comprehensive income	173,073	306,646	2,081
Stock acquisition rights (Note 33)	262	81	3
Minority interests	2,037,318	2,049,400	24,502
Total net assets	7,132,073	7,000,805	85,773
Total liabilities and net assets	¥137,803,098	¥123,159,513	\$1,657,283

See accompanying notes to consolidated financial statements.