

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

September 30, 2010 and 2009, and March 31, 2010	Millions of yen			Millions of U.S. dollars
	September 30		March 31	September 30
	2010	2009	2010	2010
Assets				
Cash and due from banks	¥ 2,404,601	¥ 2,936,596	¥ 3,371,193	\$ 28,695
Deposits with banks	2,488,852	1,949,697	2,468,478	29,700
Call loans and bills bought	849,184	893,872	1,121,145	10,134
Receivables under resale agreements	63,038	10,155	25,226	752
Receivables under securities borrowing transactions.....	4,975,505	1,313,881	5,440,622	59,374
Monetary claims bought.....	1,077,846	929,646	1,006,738	12,862
Trading assets	8,771,403	4,879,268	6,708,688	104,671
Money held in trust.....	22,457	9,177	18,734	268
Securities.....	33,435,725	28,355,428	28,623,968	398,994
Loans and bills discounted	63,532,671	64,556,160	62,701,033	758,146
Foreign exchanges	980,245	919,025	1,107,289	11,697
Lease receivables and investment assets.....	1,761,258	1,913,518	1,839,662	21,017
Other assets	5,021,784	4,265,791	3,610,046	59,926
Tangible fixed assets.....	1,088,390	1,032,632	1,081,125	12,988
Intangible fixed assets.....	660,590	365,906	626,248	7,883
Deferred tax assets	715,973	697,042	728,586	8,544
Customers' liabilities for acceptances and guarantees	4,622,617	3,589,763	3,749,056	55,162
Reserve for possible loan losses.....	(1,062,938)	(1,086,187)	(1,068,329)	(12,684)
Total assets.....	¥131,409,208	¥117,531,379	¥123,159,513	\$1,568,129

(Continued)

September 30, 2010 and 2009, and March 31, 2010	Millions of yen		Millions of U.S. dollars	
	September 30		March 31	September 30
	2010	2009	2010	2010
Liabilities and net assets				
Liabilities				
Deposits	¥ 87,074,624	¥ 84,298,081	¥ 85,644,215	\$1,039,077
Call money and bills sold	2,236,437	2,962,996	2,119,557	26,688
Payables under repurchase agreements	1,135,743	1,092,568	1,120,860	13,553
Payables under securities lending transactions	3,703,652	2,935,045	4,315,774	44,196
Commercial paper	351,205	—	310,787	4,191
Trading liabilities	6,587,071	3,479,169	5,066,727	78,605
Borrowed money	7,719,322	4,250,827	5,470,578	92,116
Foreign exchanges	264,723	216,545	192,299	3,159
Short-term bonds	1,150,585	1,060,264	1,212,178	13,730
Bonds	3,489,479	3,655,779	3,422,672	41,641
Due to trust account	187,298	111,667	159,554	2,235
Other liabilities	5,432,762	3,624,623	3,193,146	64,830
Reserve for employee bonuses	36,670	26,066	43,443	438
Reserve for executive bonuses	—	—	2,333	—
Reserve for employee retirement benefits	47,800	35,314	41,691	570
Reserve for executive retirement benefits	2,307	7,523	8,216	28
Reserve for point service program	20,416	—	—	244
Reserve for reimbursement of deposits	9,697	9,600	11,734	116
Reserve for loss on interest repayment	66,399	—	—	792
Reserve under the special laws	365	358	393	4
Deferred tax liabilities	24,464	25,065	26,520	292
Deferred tax liabilities for land revaluation	46,949	47,151	46,966	560
Acceptances and guarantees	4,622,617	3,589,763	3,749,056	55,162
Total liabilities	124,210,597	111,428,411	116,158,708	1,482,227
Net assets				
Capital stock	2,337,895	1,851,389	2,337,895	27,898
Capital surplus	978,866	492,070	978,897	11,681
Retained earnings	1,789,404	1,347,826	1,451,945	21,353
Treasury stock	(124,060)	(124,054)	(124,061)	(1,480)
Total stockholders' equity	4,982,105	3,567,232	4,644,677	59,452
Net unrealized gains on other securities	235,442	468,762	412,708	2,809
Net deferred gains (losses) on hedges	17,081	(21,614)	(39,367)	204
Land revaluation excess	34,937	35,169	34,955	417
Foreign currency translation adjustments	(100,154)	(86,132)	(101,650)	(1,195)
Total valuation and translation adjustments	187,307	396,185	306,646	2,235
Stock acquisition rights	144	74	81	2
Minority interests	2,029,052	2,139,474	2,049,400	24,213
Total net assets	7,198,610	6,102,967	7,000,805	85,902
Total liabilities and net assets	¥131,409,208	¥117,531,379	¥123,159,513	\$1,568,129

See accompanying notes to interim consolidated financial statements.