

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2012	2011	2012
Assets			
Cash and due from banks (Notes 9 and 29).....	¥ 4,588,858	¥ 5,645,094	\$ 55,873
Deposits with banks (Notes 9 and 29).....	3,127,432	3,588,811	38,079
Call loans and bills bought (Notes 9 and 29).....	1,291,818	851,636	15,729
Receivables under resale agreements (Note 29).....	227,749	131,104	2,773
Receivables under securities borrowing transactions (Note 29).....	4,539,555	4,740,410	55,273
Monetary claims bought (Notes 9 and 29).....	1,361,289	1,122,307	16,575
Trading assets (Notes 3, 9 and 29).....	8,196,944	6,632,898	99,804
Money held in trust (Notes 29 and 30).....	23,878	24,011	291
Securities (Notes 4, 9, 29 and 30).....	42,529,950	39,952,123	517,837
Loans and bills discounted (Notes 5, 9 and 29).....	62,720,599	61,348,355	763,674
Foreign exchanges (Note 29).....	1,280,636	1,077,024	15,593
Lease receivables and investment assets (Notes 9, 28 and 29).....	1,699,759	1,734,169	20,696
Other assets (Notes 6, 9, 29 and 31).....	4,622,756	4,604,732	56,286
Tangible fixed assets (Notes 7, 9 and 15).....	1,180,522	1,168,908	14,374
Intangible fixed assets (Note 8).....	799,773	674,216	9,738
Deferred tax assets (Note 24).....	404,034	644,736	4,919
Customers' liabilities for acceptances and guarantees.....	5,424,045	4,921,500	66,042
Reserve for possible loan losses (Note 29).....	(978,933)	(1,058,945)	(11,919)
Total assets	¥143,040,672	¥137,803,098	\$1,741,637

(Continued)

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2012	2011	2012
Liabilities and net assets			
Liabilities			
Deposits (Notes 9, 10 and 29).....	¥ 92,722,199	¥ 90,365,263	\$1,128,969
Call money and bills sold (Notes 9 and 29).....	2,144,599	2,629,407	26,112
Payables under repurchase agreements (Notes 9 and 29)	1,676,902	726,365	20,418
Payables under securities lending transactions (Notes 9 and 29)	5,810,730	5,713,233	70,750
Commercial paper (Note 29)	1,193,249	337,120	14,529
Trading liabilities (Notes 9, 11 and 29).....	6,248,061	5,248,302	76,075
Borrowed money (Notes 9, 12 and 29).....	8,839,648	10,769,668	107,630
Foreign exchanges (Note 29)	302,580	256,160	3,684
Short-term bonds (Notes 13 and 29).....	949,388	1,183,198	11,559
Bonds (Notes 13 and 29).....	4,641,927	3,866,095	56,519
Due to trust account (Note 29)	443,723	216,171	5,403
Other liabilities (Notes 9, 14, 28, 29 and 31)	4,762,961	4,188,259	57,993
Reserve for employee bonuses.....	48,516	45,176	591
Reserve for executive bonuses	2,875	2,496	35
Reserve for employee retirement benefits (Note 27)	45,911	44,604	559
Reserve for executive retirement benefits	2,577	2,728	31
Reserve for point service program	19,350	18,927	236
Reserve for reimbursement of deposits	10,980	9,923	134
Reserve for losses on interest repayment	401,276	59,812	4,886
Reserve under the special laws	421	392	5
Deferred tax liabilities (Note 24)	53,852	20,517	656
Deferred tax liabilities for land revaluation (Note 15).....	39,915	45,698	486
Acceptances and guarantees (Note 9).....	5,424,045	4,921,500	66,042
Total liabilities	135,785,696	130,671,024	1,653,302
Net assets (Note 25)			
Capital stock (Note 16)	2,337,895	2,337,895	28,466
Capital surplus	759,800	978,851	9,251
Retained earnings	2,152,654	1,776,433	26,210
Treasury stock	(236,037)	(171,760)	(2,874)
Total stockholders' equity	5,014,313	4,921,419	61,053
Net unrealized gains on other securities (Notes 23, 24 and 30).....	330,433	272,306	4,023
Net deferred losses on hedges (Notes 23, 24 and 31).....	(32,122)	(9,701)	(391)
Land revaluation excess (Notes 15 and 23)	39,158	33,357	477
Foreign currency translation adjustments (Note 23)	(141,382)	(122,889)	(1,721)
Total accumulated other comprehensive income	196,087	173,073	2,388
Stock acquisition rights (Note 32)	692	262	8
Minority interests	2,043,883	2,037,318	24,886
Total net assets	7,254,976	7,132,073	88,335
Total liabilities and net assets	¥143,040,672	¥137,803,098	\$1,741,637

See accompanying notes to consolidated financial statements.