

Consolidated Balance Sheets

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2013	2012	2013
Assets			
Cash and due from banks (Notes 9 and 29).....	¥ 5,202,119	¥ 4,588,858	\$ 55,336
Deposits with banks (Notes 9 and 29).....	5,597,172	3,127,432	59,538
Call loans and bills bought (Notes 9 and 29).....	1,353,746	1,291,818	14,400
Receivables under resale agreements (Note 29).....	273,217	227,749	2,906
Receivables under securities borrowing transactions (Note 29).....	3,494,398	4,539,555	37,170
Monetary claims bought (Notes 9 and 29).....	1,540,516	1,361,289	16,387
Trading assets (Notes 3, 9 and 29).....	7,765,554	8,196,944	82,603
Money held in trust (Notes 29 and 30).....	22,789	23,878	242
Securities (Notes 4, 9, 29 and 30).....	41,306,731	42,529,950	439,387
Loans and bills discounted (Notes 5, 9 and 29).....	65,632,091	62,720,599	698,139
Foreign exchanges (Note 29).....	2,226,427	1,280,636	23,683
Lease receivables and investment assets (Notes 9, 28 and 29).....	1,684,800	1,699,759	17,921
Other assets (Notes 6, 9, 29 and 31).....	4,367,634	4,622,756	46,459
Tangible fixed assets (Notes 7, 9 and 15).....	1,983,772	1,180,522	21,102
Intangible fixed assets (Note 8).....	790,860	799,773	8,413
Deferred tax assets (Note 24).....	374,258	404,034	3,981
Customers' liabilities for acceptances and guarantees.....	6,009,575	5,424,045	63,925
Reserve for possible loan losses (Note 29).....	(928,866)	(978,933)	(9,881)
Total assets	¥148,696,800	¥143,040,672	\$1,581,713

(Continued)

March 31	Millions of yen		Millions of U.S. dollars (Note 1)
	2013	2012	2013
Liabilities and net assets			
Liabilities			
Deposits (Notes 9, 10 and 29).....	¥100,837,465	¥ 92,722,199	\$1,072,625
Call money and bills sold (Notes 9 and 29).....	2,954,051	2,144,599	31,423
Payables under repurchase agreements (Notes 9 and 29)	2,076,791	1,676,902	22,091
Payables under securities lending transactions (Notes 9 and 29)	4,433,835	5,810,730	47,163
Commercial paper (Note 29)	1,499,499	1,193,249	15,950
Trading liabilities (Notes 9, 11 and 29).....	6,119,631	6,248,061	65,096
Borrowed money (Notes 9, 12 and 29).....	4,979,460	8,839,648	52,967
Foreign exchanges (Note 29)	337,901	302,580	3,594
Short-term bonds (Notes 13 and 29).....	1,126,300	949,388	11,981
Bonds (Notes 13 and 29).....	4,750,806	4,641,927	50,535
Due to trust account (Note 29)	643,350	443,723	6,843
Other liabilities (Notes 9, 14, 28, 29 and 31)	3,989,794	4,762,961	42,440
Reserve for employee bonuses.....	59,855	48,516	637
Reserve for executive bonuses	4,037	2,875	43
Reserve for employee retirement benefits (Note 27).....	44,579	45,911	474
Reserve for executive retirement benefits	2,420	2,577	26
Reserve for point service program	19,319	19,350	205
Reserve for reimbursement of deposits	11,195	10,980	119
Reserve for losses on interest repayment	245,423	401,276	2,611
Reserve under the special laws	481	421	5
Deferred tax liabilities (Note 24)	68,120	53,852	725
Deferred tax liabilities for land revaluation (Note 15).....	39,683	39,915	422
Acceptances and guarantees (Note 9).....	6,009,575	5,424,045	63,925
Total liabilities	140,253,582	135,785,696	1,491,901
Net assets (Note 25)			
Capital stock (Note 16)	2,337,895	2,337,895	24,869
Capital surplus	758,630	759,800	8,070
Retained earnings	2,811,474	2,152,654	29,906
Treasury stock	(227,373)	(236,037)	(2,419)
Total stockholders' equity	5,680,627	5,014,313	60,426
Net unrealized gains on other securities (Notes 23, 24 and 30).....	755,753	330,433	8,039
Net deferred losses on hedges (Notes 23, 24 and 31).....	(32,863)	(32,122)	(350)
Land revaluation excess (Notes 15 and 23)	39,129	39,158	416
Foreign currency translation adjustments (Note 23)	(97,448)	(141,382)	(1,037)
Total accumulated other comprehensive income	664,570	196,087	7,069
Stock acquisition rights (Note 32)	1,260	692	13
Minority interests	2,096,760	2,043,883	22,304
Total net assets	8,443,218	7,254,976	89,812
Total liabilities and net assets	¥148,696,800	¥143,040,672	\$1,581,713

See accompanying notes to consolidated financial statements.