

## Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2011	2010	2011
<b>Assets</b>			
Cash and due from banks .....	¥ 4,793,275	¥ 2,863,985	\$ 57,646
Deposits with banks .....	3,308,910	2,408,004	39,794
Call loans and bills bought .....	288,120	514,179	3,465
Receivables under resale agreements .....	96,665	45,594	1,162
Receivables under securities borrowing transactions .....	402,928	1,703,828	4,846
Monetary claims bought .....	509,773	435,027	6,131
Trading assets .....	3,623,461	3,670,091	43,577
Money held in trust .....	10,316	10,724	124
Securities .....	39,853,432	28,536,200	479,296
Loans and bills discounted .....	55,237,613	56,619,058	664,313
Foreign exchanges .....	1,000,964	743,446	12,038
Other assets .....	1,994,996	1,823,647	23,993
Tangible fixed assets .....	717,568	705,036	8,630
Intangible fixed assets .....	142,321	133,323	1,712
Deferred tax assets .....	376,899	456,556	4,533
Customers' liabilities for acceptances and guarantees .....	3,852,949	3,625,868	46,337
Reserve for possible loan losses .....	(711,522)	(758,178)	(8,557)
Reserve for possible losses on investments .....	(13,769)	—	(166)
<b>Total assets .....</b>	<b>¥115,484,907</b>	<b>¥103,536,394</b>	<b>\$1,388,874</b>
<b>Liabilities and net assets</b>			
<b>Liabilities</b>			
Deposits .....	¥ 82,443,286	¥ 77,630,639	\$ 991,501
Call money and bills sold .....	2,272,758	1,554,374	27,333
Payables under repurchase agreements .....	503,315	492,311	6,053
Payables under securities lending transactions .....	4,760,920	3,407,301	57,257
Commercial paper .....	337,120	310,787	4,054
Trading liabilities .....	3,015,835	2,909,131	36,270
Borrowed money .....	5,952,326	2,747,767	71,586
Foreign exchanges .....	272,253	214,526	3,274
Short-term bonds .....	40,999	164,678	493
Bonds .....	3,670,355	3,245,992	44,141
Due to trust account .....	216,171	159,554	2,600
Other liabilities .....	2,521,061	1,600,879	30,320
Reserve for employee bonuses .....	10,019	10,207	121
Reserve for executive bonuses .....	692	426	8
Reserve for executive retirement benefits .....	—	5,147	—
Reserve for point service program .....	1,586	1,862	19
Reserve for reimbursement of deposits .....	8,872	10,634	107
Deferred tax liabilities for land revaluation .....	45,091	46,352	542
Acceptances and guarantees .....	3,852,949	3,625,868	46,337
<b>Total liabilities .....</b>	<b>109,925,614</b>	<b>98,138,445</b>	<b>1,322,016</b>
<b>Net assets</b>			
Capital stock .....	1,770,996	1,770,996	21,299
Capital surplus .....	2,481,273	2,473,558	29,841
Retained earnings .....	935,992	704,485	11,256
<b>Total stockholders' equity .....</b>	<b>5,188,262</b>	<b>4,949,040</b>	<b>62,396</b>
Net unrealized gains on other securities .....	229,885	379,353	2,765
Net deferred gains on hedges .....	121,109	48,020	1,456
Land revaluation excess .....	20,035	21,535	241
<b>Total valuation and translation adjustments .....</b>	<b>371,030</b>	<b>448,909</b>	<b>4,462</b>
<b>Total net assets .....</b>	<b>5,559,293</b>	<b>5,397,949</b>	<b>66,858</b>
<b>Total liabilities and net assets .....</b>	<b>¥115,484,907</b>	<b>¥103,536,394</b>	<b>\$1,388,874</b>

Notes: 1. Amounts less than 1 million yen have been omitted.

2. For the convenience of readers, the accompanying U.S. dollar financial statements have been translated from Japanese yen, as a matter of arithmetical computation only, at the rate of ¥83.15 to US\$1, the exchange rate prevailing at March 31, 2011.