

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen		
	2006	2005	2004
Domestic operations:			
Liquid deposits.....	<b>¥41,727,352</b>	¥39,010,945	¥36,825,754
Fixed-term deposits.....	<b>20,023,737</b>	20,513,332	20,308,162
Others.....	<b>4,063,539</b>	4,566,079	4,766,396
Subtotal.....	<b>65,814,629</b>	64,090,357	61,900,312
Negotiable certificates of deposit.....	<b>2,106,986</b>	2,579,986	3,423,393
Total.....	<b>¥67,921,616</b>	¥66,670,344	¥65,323,706
Overseas operations:			
Liquid deposits.....	<b>¥ 4,170,386</b>	¥ 3,731,804	¥ 2,862,410
Fixed-term deposits.....	<b>842,358</b>	643,931	562,667
Others.....	<b>6,750</b>	8,767	8,036
Subtotal.....	<b>5,019,495</b>	4,384,503	3,433,114
Negotiable certificates of deposit.....	<b>601,657</b>	133,283	96,070
Total.....	<b>¥ 5,621,152</b>	¥ 4,517,787	¥ 3,529,184
Grand total.....	<b>¥73,542,769</b>	¥71,188,131	¥68,852,890

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

## Balance of Loan Portfolio, Classified by Industry

### Year-End Balance

March 31	Millions of yen					
	2006		2005		2004	
Domestic operations:						
Manufacturing.....	<b>¥ 5,517,879</b>	<b>10.76%</b>	¥ 5,659,954	11.31%	¥ 6,136,783	11.94%
Agriculture, forestry, fisheries and mining...	<b>140,677</b>	<b>0.27</b>	134,289	0.27	142,576	0.28
Construction.....	<b>1,488,609</b>	<b>2.90</b>	1,829,895	3.66	1,950,595	3.79
Transportation, communications and public enterprises.....	<b>2,808,274</b>	<b>5.47</b>	2,872,776	5.74	3,275,122	6.37
Wholesale and retail.....	<b>5,553,808</b>	<b>10.83</b>	5,692,582	11.37	5,884,109	11.44
Finance and insurance.....	<b>4,302,537</b>	<b>8.39</b>	4,089,586	8.17	3,828,350	7.45
Real estate.....	<b>7,385,799</b>	<b>14.40</b>	6,948,475	13.88	7,965,230	15.49
Services.....	<b>6,230,670</b>	<b>12.14</b>	6,271,962	12.53	6,136,593	11.94
Municipalities.....	<b>735,328</b>	<b>1.43</b>	656,386	1.31	765,690	1.49
Others.....	<b>17,138,631</b>	<b>33.41</b>	15,895,492	31.76	15,328,834	29.81
Subtotal.....	<b>¥51,302,215</b>	<b>100.00%</b>	¥50,051,402	100.00%	¥51,413,887	100.00%
Overseas operations:						
Public sector.....	<b>¥ 46,892</b>	<b>0.79%</b>	¥ 83,325	1.75%	¥ 81,737	2.06%
Financial institutions.....	<b>549,081</b>	<b>9.21</b>	406,015	8.55	338,375	8.53
Commerce and industry.....	<b>5,005,510</b>	<b>83.91</b>	4,060,708	85.52	3,304,282	83.25
Others.....	<b>363,503</b>	<b>6.09</b>	198,353	4.18	244,516	6.16
Subtotal.....	<b>¥ 5,964,987</b>	<b>100.00%</b>	¥ 4,748,403	100.00%	¥ 3,968,912	100.00%
Total.....	<b>¥57,267,203</b>	<b>—</b>	¥54,799,805	<b>—</b>	¥55,382,800	<b>—</b>

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

## Risk-Monitored Loans

March 31	Millions of yen		
	2006	2005	2004
Bankrupt loans.....	¥ 59,332	¥ 68,337	¥ 96,413
Non-accrual loans.....	714,366	1,398,964	1,767,862
Past due loans (3 months or more).....	24,571	29,441	51,538
Restructured loans.....	444,889	730,701	1,382,168
Total.....	¥1,243,160	¥2,227,445	¥3,297,981

### Notes: Definition of risk-monitored loan categories

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

## Securities

### Year-End Balance

March 31	Millions of yen		
	2006	2005	2004
Domestic operations:			
Japanese government bonds.....	¥11,566,093	¥13,636,577	¥14,377,379
Japanese local government bonds.....	607,777	486,884	506,263
Japanese corporate bonds.....	3,958,181	3,243,443	2,651,971
Japanese stocks.....	4,277,449	3,325,372	3,473,577
Others.....	3,915,033	2,576,031	4,908,958
Subtotal.....	¥24,324,535	¥23,268,309	¥25,918,150
Overseas operations:			
Japanese government bonds.....	¥ —	¥ —	¥ 71,560
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	—	—	—
Japanese stocks.....	—	—	—
Others.....	958,135	774,484	895,875
Subtotal.....	¥ 958,135	¥ 774,484	¥ 967,436
Total of domestic and overseas operations:			
Japanese government bonds.....	¥ —	¥ —	¥ —
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	—	—	—
Japanese stocks.....	223,189	190,907	164,314
Others.....	—	0	—
Subtotal.....	¥ 223,189	¥ 190,907	¥ 164,314
Total.....	¥25,505,861	¥24,233,701	¥27,049,901

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

## Trading Assets and Liabilities

March 31	Millions of yen							
	2006				2005			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	<b>¥3,709,059</b>	<b>¥412,178</b>	<b>¥(43,212)</b>	<b>¥4,078,025</b>	¥3,368,619	¥411,698	¥(11,244)	¥3,769,073
Trading securities .....	<b>122,278</b>	<b>40,764</b>	—	<b>163,042</b>	198,646	71,032	—	269,678
Derivatives of trading securities.....	<b>275</b>	—	—	<b>275</b>	812	—	—	812
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>4,160</b>	<b>1</b>	—	<b>4,162</b>	2,033	—	—	2,033
Trading-related financial derivatives .....	<b>2,656,787</b>	<b>371,412</b>	<b>(43,212)</b>	<b>2,984,988</b>	2,110,833	340,666	(11,244)	2,440,254
Other trading assets .....	<b>925,557</b>	—	—	<b>925,557</b>	1,056,293	—	—	1,056,293
Trading liabilities: .....	<b>¥2,521,185</b>	<b>¥430,185</b>	<b>¥(43,212)</b>	<b>¥2,908,158</b>	¥1,717,521	¥404,196	¥(11,244)	¥2,110,473
Trading securities sold for short sales .....	<b>118,803</b>	<b>533</b>	—	<b>119,337</b>	34,540	34,878	—	69,419
Derivatives of trading securities.....	<b>1,238</b>	—	—	<b>1,238</b>	524	—	—	524
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>4,079</b>	—	—	<b>4,079</b>	2,061	—	—	2,061
Trading-related financial derivatives .....	<b>2,397,064</b>	<b>429,651</b>	<b>(43,212)</b>	<b>2,783,503</b>	1,680,394	369,318	(11,244)	2,038,468
Other trading liabilities .....	—	—	—	—	—	—	—	—

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
2. Intersegment transactions are reported in "Elimination" column.