

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen		
	2006	2005	2004
<b>Domestic operations:</b>			
Liquid deposits.....	<b>¥41,753,248</b>	¥39,038,245	¥36,880,645
Fixed-term deposits.....	<b>20,024,287</b>	20,513,692	20,308,522
Others .....	<b>4,063,554</b>	4,566,079	4,766,398
Subtotal .....	<b>65,841,090</b>	64,118,017	61,955,566
Negotiable certificates of deposit.....	<b>2,671,986</b>	2,627,486	3,491,393
Total.....	<b>¥68,513,076</b>	¥66,745,504	¥65,446,960
<b>Overseas operations:</b>			
Liquid deposits.....	<b>¥ 4,173,635</b>	¥ 3,736,715	¥ 2,865,697
Fixed-term deposits.....	<b>842,709</b>	645,371	564,776
Others .....	<b>6,750</b>	8,767	8,036
Subtotal .....	<b>5,023,096</b>	4,390,853	3,438,510
Negotiable certificates of deposit.....	<b>601,657</b>	133,283	96,070
Total.....	<b>¥ 5,624,753</b>	¥ 4,524,137	¥ 3,534,580
<b>Grand total.....</b>	<b>¥74,137,830</b>	¥71,269,641	¥68,981,540

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its 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	
<b>Domestic operations:</b>						
Manufacturing .....	<b>¥ 5,516,716</b>	<b>10.72%</b>	¥ 5,657,329	11.23%	¥ 6,133,208	11.92%
Agriculture, forestry, fisheries and mining...	<b>140,677</b>	<b>0.27</b>	134,289	0.27	142,574	0.28
Construction.....	<b>1,488,462</b>	<b>2.89</b>	1,829,553	3.63	1,950,119	3.79
Transportation, communications and public enterprises.....	<b>2,804,338</b>	<b>5.45</b>	2,868,583	5.69	3,270,116	6.36
Wholesale and retail .....	<b>5,543,468</b>	<b>10.78</b>	5,681,187	11.28	5,871,202	11.41
Finance and insurance.....	<b>4,551,941</b>	<b>8.85</b>	4,543,387	9.02	4,035,142	7.84
Real estate.....	<b>7,379,265</b>	<b>14.34</b>	6,937,379	13.77	7,948,701	15.45
Services .....	<b>6,350,489</b>	<b>12.34</b>	6,356,210	12.61	6,177,383	12.01
Municipalities .....	<b>735,327</b>	<b>1.43</b>	656,366	1.30	765,640	1.49
Others .....	<b>16,944,100</b>	<b>32.93</b>	15,720,093	31.20	15,153,844	29.45
Subtotal.....	<b>¥51,454,786</b>	<b>100.00%</b>	¥50,384,379	100.00%	¥51,447,932	100.00%
<b>Overseas operations:</b>						
Public sector .....	<b>¥ 46,892</b>	<b>0.78%</b>	¥ 83,325	1.75%	¥ 81,737	2.05%
Financial institutions.....	<b>549,081</b>	<b>9.17</b>	406,025	8.52	338,458	8.50
Commerce and industry.....	<b>5,027,249</b>	<b>83.99</b>	4,077,950	85.59	3,317,645	83.34
Others .....	<b>362,752</b>	<b>6.06</b>	197,247	4.14	243,193	6.11
Subtotal.....	<b>¥ 5,985,975</b>	<b>100.00%</b>	¥ 4,764,549	100.00%	¥ 3,981,034	100.00%
<b>Total .....</b>	<b>¥57,440,761</b>	<b>—</b>	¥55,148,929	<b>—</b>	¥55,428,967	<b>—</b>

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its 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.....	¥ 59,681	¥ 68,238	¥ 96,101
Non-accrual loans.....	694,658	1,367,785	1,710,575
Past due loans (3 months or more).....	24,571	29,441	51,019
Restructured loans.....	440,471	721,273	1,371,524
<b>Total.....</b>	<b>¥1,219,383</b>	<b>¥2,186,739</b>	<b>¥3,229,219</b>

### 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
<b>Domestic operations:</b>			
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.....	3,958,081	3,243,443	2,651,971
Japanese stocks.....	4,244,439	3,316,551	3,468,250
Others.....	3,899,188	2,560,671	4,892,200
<b>Subtotal.....</b>	<b>¥24,275,580</b>	<b>¥23,244,127</b>	<b>¥25,896,065</b>
<b>Overseas operations:</b>			
Japanese government bonds.....	¥ —	¥ —	¥ 71,560
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	—	—	—
Japanese stocks.....	—	—	—
Others.....	958,135	774,484	895,874
<b>Subtotal.....</b>	<b>¥ 958,135</b>	<b>¥ 774,484</b>	<b>¥ 967,435</b>
<b>Total.....</b>	<b>¥25,233,716</b>	<b>¥24,018,612</b>	<b>¥26,863,501</b>

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its 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
<b>Trading assets:</b> .....	¥3,710,140	¥412,178	¥(43,212)	¥4,079,106	¥3,368,619	¥411,698	¥(11,244)	¥3,769,073
Trading securities.....	122,278	40,764	—	163,042	198,646	71,032	—	269,678
Derivatives of trading securities.....	275	—	—	275	812	—	—	812
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	4,160	1	—	4,162	2,033	—	—	2,033
Trading-related financial derivatives.....	2,657,868	371,412	(43,212)	2,986,069	2,110,833	340,666	(11,244)	2,440,254
Other trading assets.....	925,557	—	—	925,557	1,056,293	—	—	1,056,293
<b>Trading liabilities:</b> .....	¥2,522,266	¥430,185	¥(43,212)	¥2,909,239	¥1,717,521	¥404,196	¥(11,244)	¥2,110,473
Trading securities sold for short sales.....	118,803	533	—	119,337	34,540	34,878	—	69,419
Derivatives of trading securities.....	1,238	—	—	1,238	524	—	—	524
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	4,079	—	—	4,079	2,061	—	—	2,061
Trading-related financial derivatives.....	2,398,145	429,651	(43,212)	2,784,584	1,680,394	369,318	(11,244)	2,038,468
Other trading liabilities.....	—	—	—	—	—	—	—	—

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.  
2. Intersegment transactions are reported in "Elimination" column.