

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Period-End Balance

	Millions of yen	
	September 30, 2006	
Domestic operations:		
Liquid deposits.....	¥41,003,292	
Fixed-term deposits.....	21,555,525	
Others.....	3,667,991	
Subtotal.....	66,226,808	
Negotiable certificates of deposit.....	1,573,691	
Total.....	¥67,800,500	
Overseas operations:		
Liquid deposits.....	¥ 5,033,358	
Fixed-term deposits.....	899,078	
Others.....	6,307	
Subtotal.....	5,938,744	
Negotiable certificates of deposit.....	918,661	
Total.....	¥ 6,857,406	
Grand total.....	¥74,657,906	

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

### Period-End Balance

	Millions of yen	
	September 30, 2006	
Domestic operations:		
Manufacturing.....	¥ 5,581,376	10.71%
Agriculture, forestry, fisheries and mining.....	138,844	0.27
Construction.....	1,415,820	2.72
Transportation, communications and public enterprises.....	2,942,712	5.64
Wholesale and retail.....	5,466,420	10.48
Finance and insurance.....	4,350,822	8.34
Real estate.....	7,596,954	14.57
Services.....	6,440,243	12.35
Municipalities.....	587,012	1.13
Others.....	17,614,154	33.79
Subtotal.....	¥52,134,361	100.00%
Overseas operations:		
Public sector.....	¥ 43,239	0.61%
Financial institutions.....	497,687	7.06
Commerce and industry.....	5,933,734	84.17
Others.....	575,434	8.16
Subtotal.....	¥ 7,050,096	100.00%
Total.....	¥59,184,457	—

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

	Millions of yen		
	September 30, 2006	September 30, 2005	March 31, 2006
Bankrupt loans.....	¥ 64,857	¥ 89,680	¥ 59,332
Non-accrual loans.....	638,385	1,084,678	714,366
Past due loans (3 months or more) .....	36,865	53,845	24,571
Restructured loans .....	407,927	560,295	444,889
<b>Total.....</b>	<b>¥1,148,036</b>	<b>¥1,788,499</b>	<b>¥1,243,160</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

### Period-End Balance

	Millions of yen	
	September 30, 2006	
Domestic operations:		
Japanese government bonds .....	¥ 8,469,237	
Japanese local government bonds.....	598,776	
Japanese corporate bonds .....	4,040,854	
Japanese stocks.....	4,215,106	
Others.....	3,652,334	
Subtotal .....	¥20,976,308	
Overseas operations:		
Japanese government bonds .....	¥ —	
Japanese local government bonds.....	—	
Japanese corporate bonds .....	—	
Japanese stocks.....	—	
Others.....	1,116,429	
Subtotal .....	¥ 1,116,429	
Total of domestic and overseas operations:		
Japanese government bonds .....	¥ —	
Japanese local government bonds.....	—	
Japanese corporate bonds .....	—	
Japanese stocks.....	258,897	
Others.....	—	
Subtotal .....	¥ 258,897	
<b>Total.....</b>	<b>¥22,351,635</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. "Others" include foreign bonds and foreign stocks.

## Trading Assets and Liabilities

	Millions of yen			
	<b>September 30, 2006</b>			
	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	<b>¥3,094,648</b>	<b>¥339,412</b>	<b>¥(29,471)</b>	<b>¥3,404,589</b>
Trading securities .....	73,112	5,963	—	79,075
Derivatives of trading securities.....	624	—	—	624
Securities related to trading transactions.....	—	—	—	—
Derivatives of securities related to trading transactions .....	3,624	—	—	3,624
Trading-related financial derivatives .....	1,932,777	333,449	(29,471)	2,236,755
Other trading assets .....	1,084,509	—	—	1,084,509
Trading liabilities: .....	<b>¥1,632,027</b>	<b>¥329,768</b>	<b>¥(29,471)</b>	<b>¥1,932,323</b>
Trading securities sold for short sales .....	23,155	3,087	—	26,242
Derivatives of trading securities.....	700	—	—	700
Securities related to trading transactions.....	—	—	—	—
Derivatives of securities related to trading transactions .....	3,998	—	—	3,998
Trading-related financial derivatives .....	1,604,173	326,680	(29,471)	1,901,382
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.