

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	
	2015	2014
Domestic operations:		
Liquid deposits	¥ 55,897,677	¥ 53,687,039
Fixed-term deposits	24,167,542	24,124,219
Others	5,724,501	5,007,436
Subtotal	85,789,720	82,818,695
Negotiable certificates of deposit	5,705,861	5,458,722
Total	¥ 91,495,582	¥ 88,277,417
Overseas operations:		
Liquid deposits	¥ 10,243,488	¥ 8,226,849
Fixed-term deposits	4,897,880	3,200,420
Others	116,829	85,958
Subtotal	15,258,197	11,513,229
Negotiable certificates of deposit	8,120,036	8,254,817
Total	¥ 23,378,233	¥ 19,768,047
Grand total	¥114,873,816	¥108,045,465

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			
	2015		2014	
Domestic operations:				
Manufacturing	¥ 5,975,126	11.52%	¥ 5,940,556	11.62%
Agriculture, forestry, fisheries and mining	135,284	0.26	162,373	0.32
Construction	913,596	1.76	895,433	1.75
Transportation, communications and public enterprises	4,606,952	8.89	4,593,900	8.98
Wholesale and retail	4,429,816	8.54	4,288,114	8.38
Finance and insurance	2,721,873	5.25	2,610,429	5.10
Real estate, goods rental and leasing	7,642,781	14.74	7,328,682	14.33
Services	4,232,714	8.16	4,282,649	8.37
Municipalities	1,243,108	2.40	1,169,119	2.29
Others	19,949,501	38.48	19,878,636	38.86
Subtotal	¥51,850,756	100.00%	¥51,149,896	100.00%
Overseas operations:				
Public sector	¥ 71,691	0.34%	¥ 78,915	0.46%
Financial institutions	1,348,888	6.36	1,062,245	6.22
Commerce and industry	17,224,073	81.18	13,863,631	81.18
Others	2,572,829	12.12	2,072,999	12.14
Subtotal	¥21,217,483	100.00%	¥17,077,791	100.00%
Total	¥73,068,240	—	¥68,227,688	—

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.

Reserve for Possible Loan Losses

	Millions of yen	
March 31	2015	2014
General reserve	¥387,047	¥473,159
Specific reserve	283,481	273,629
Loan loss reserve for specific overseas countries	719	747
Reserve for possible loan losses	¥671,248	¥747,536
Amount of direct reduction	¥363,585	¥511,043

Risk-Monitored Loans

	Millions of yen	
March 31	2015	2014
Bankrupt loans	¥ 35,861	¥ 39,601
Non-accrual loans	774,058	877,325
Past due loans (3 months or more)	13,714	14,679
Restructured loans	278,622	389,089
Total	¥1,102,256	¥1,320,695
Amount of direct reduction	¥ 325,980	¥ 454,610

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.

Problem Assets Based on the Financial Reconstruction Act

	Millions of yen	
March 31	2015	2014
Bankrupt and quasi-bankrupt assets	¥ 152,036	¥ 203,581
Doubtful assets	727,986	762,276
Substandard loans	294,756	407,473
Total of problem assets	1,174,779	1,373,330
Normal assets	83,475,568	77,398,976
Total	¥84,650,348	¥78,772,307
Amount of direct reduction	¥ 363,585	¥ 511,043

Notes: Definition of problem asset categories

1. Bankrupt and quasi-bankrupt assets: Credits to borrowers undergoing bankruptcy, corporate reorganization, and rehabilitation proceedings, as well as claims of a similar nature
2. Doubtful assets: Credits for which final collection of principal and interest in line with original agreements is highly improbable due to deterioration of financial position and business performance, but not insolvency of the borrower
3. Substandard loans: Past due loans (3 months or more) and restructured loans, excluding 1. and 2.
4. Normal assets: Credits to borrowers with good business performance and in financial standing without identified problems and not classified into the 3 categories above

Securities

Year-End Balance

March 31	Millions of yen	
	2015	2014
Domestic operations:		
Japanese government bonds	¥14,290,051	¥14,242,395
Japanese local government bonds	119,993	227,128
Japanese corporate bonds	2,634,119	2,956,229
Japanese stocks	4,248,281	3,342,375
Others	5,103,864	3,354,287
Subtotal	¥26,396,309	¥24,122,416
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	52,548	—
Japanese stocks	—	—
Others	3,133,532	2,981,039
Subtotal	¥ 3,186,081	¥ 2,981,039
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	51,276	49,325
Others	—	—
Subtotal	¥ 51,276	¥ 49,325
Total	¥29,633,667	¥27,152,781

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							
	2015				2014			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,752,166	¥787,124	¥(55,609)	¥7,483,681	¥6,350,237	¥667,207	¥(60,025)	¥6,957,419
Trading securities	3,057,436	76,279	—	3,133,716	3,276,722	73,520	—	3,350,242
Derivatives of trading securities	16,803	—	—	16,803	6,462	—	—	6,462
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	24,343	293	—	24,637	5,912	173	—	6,086
Trading-related financial derivatives	3,551,598	710,550	(55,609)	4,206,539	2,944,158	593,513	(60,025)	3,477,646
Other trading assets	101,984	—	—	101,984	116,981	—	—	116,981
Trading liabilities	¥5,038,136	¥682,161	¥(55,609)	¥5,664,688	¥4,295,896	¥544,098	¥(60,025)	¥4,779,969
Trading securities sold for short sales	2,169,647	23,752	—	2,193,399	1,857,197	8,045	—	1,865,242
Derivatives of trading securities	25,816	—	—	25,816	7,547	—	—	7,547
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	26,580	298	—	26,878	7,332	245	—	7,578
Trading-related financial derivatives	2,816,092	658,109	(55,609)	3,418,593	2,423,819	535,807	(60,025)	2,899,601
Other trading liabilities	—	—	—	—	—	—	—	—

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2. Inter-segment transactions are reported in the "Elimination" column.