

# 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	
	2019	2018
Domestic operations:		
Liquid deposits .....	¥ 74,819,074	¥ 70,073,538
Fixed-term deposits .....	17,885,194	18,171,661
Others .....	7,317,911	7,338,619
Subtotal .....	100,022,180	95,583,818
Negotiable certificates of deposit .....	4,962,651	5,408,020
Total .....	¥104,984,831	¥100,991,839
Overseas operations:		
Liquid deposits .....	¥ 14,237,044	¥ 13,298,126
Fixed-term deposits .....	7,875,029	7,469,541
Others .....	190,785	126,047
Subtotal .....	22,302,858	20,893,715
Negotiable certificates of deposit .....	6,202,835	5,812,264
Total .....	¥ 28,505,693	¥ 26,705,979
Grand total .....	¥133,490,525	¥127,697,819

- Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries.  
 2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
 3. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 4. Fixed-term deposits represents Time deposits

## Balance of Loan Portfolio, Classified by Industry

### Year-End Balance

March 31	Millions of yen			
	2019		2018	
Domestic operations:				
Manufacturing .....	¥ 6,715,306	13.05%	¥ 6,178,840	12.46%
Agriculture, forestry, fisheries and mining .....	272,306	0.53	133,866	0.27
Construction .....	730,187	1.42	755,081	1.52
Transportation, communications and public enterprises .....	5,341,650	10.38	4,963,271	10.01
Wholesale and retail .....	4,299,232	8.35	4,197,459	8.47
Finance and insurance .....	2,282,725	4.43	2,138,843	4.31
Real estate, goods rental and leasing .....	8,727,788	16.96	7,700,984	15.53
Services .....	4,247,592	8.25	4,180,396	8.43
Municipalities .....	754,500	1.47	914,763	1.85
Others .....	18,099,796	35.16	18,416,729	37.15
Subtotal .....	¥51,471,087	100.00%	¥49,580,236	100.00%
Overseas operations:				
Public sector .....	¥ 286,310	1.08%	¥ 296,236	1.27%
Financial institutions .....	1,821,717	6.87	1,591,536	6.81
Commerce and industry .....	21,381,483	80.66	19,036,593	81.47
Others .....	3,018,591	11.39	2,441,330	10.45
Subtotal .....	¥26,508,102	100.00%	¥23,365,696	100.00%
Total .....	¥77,979,190	—	¥72,945,934	—

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 2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
 3. Japan offshore banking accounts are included in overseas operations' accounts.

## Reserve for Possible Loan Losses

	Millions of yen	
March 31	2019	2018
General reserve .....	¥318,233	¥378,469
Specific reserve .....	150,533	156,914
Loan loss reserve for specific overseas countries .....	41	704
Reserve for possible loan losses .....	¥468,808	¥536,088
Amount of direct reduction .....	¥139,981	¥190,945

## Risk-Monitored Loans

	Millions of yen	
March 31	2019	2018
Bankrupt loans .....	¥ 12,806	¥ 27,709
Non-accrual loans .....	456,802	406,066
Past due loans (3 months or more) .....	13,444	12,822
Restructured loans .....	193,427	210,616
Total .....	¥676,481	¥657,215
Amount of direct reduction .....	¥118,980	¥140,488

## Notes: Definition of risk-monitored loan categories

1. Bankrupt loans: Loans on which accrued interest income is not recognized, and to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or borrowers receiving a disposition to suspend transactions with a clearing house.
2. Non-accrual loans: Loans on which accrued interest income is not recognized, excluding "Bankrupt loans" and loans on which interest payments are deferred in order to support the borrowers' recovery from financial difficulties.
3. Past due loans (3 months or more): Loans on which the principal or interest is past due for 3 months or more, excluding loans in categories 1. and 2.
4. Restructured loans: Loans to borrowers on which terms and conditions have been amended in favor of the borrowers in order to support the borrowers' recovery from financial difficulties and facilitate collection of loans, excluding loans in categories 1. through 3.

## NPLs Based on the Financial Reconstruction Act

	Millions of yen	
March 31	2019	2018
Bankrupt and quasi-bankrupt assets .....	¥ 89,659	¥ 97,941
Doubtful assets .....	398,295	350,884
Substandard loans .....	207,199	223,480
Total of NPLs .....	695,153	672,306
Normal assets .....	90,694,649	85,211,809
Total .....	¥91,389,803	¥85,884,115
Amount of direct reduction .....	¥ 139,981	¥ 190,945

## 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	
	2019	2018
Domestic operations:		
Japanese government bonds .....	¥ 6,514,573	¥ 9,575,499
Japanese local government bonds .....	99,164	47,032
Japanese corporate bonds .....	2,582,014	2,508,618
Japanese stocks .....	3,618,083	4,111,234
Others .....	5,711,745	4,692,531
Subtotal .....	¥18,525,580	¥20,934,916
Overseas operations:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	68,226	75,495
Japanese stocks .....	—	—
Others .....	5,365,181	4,645,121
Subtotal .....	¥ 5,433,407	¥ 4,720,616
Unallocated corporate assets:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	376,373	57,175
Others .....	2,643	—
Subtotal .....	¥ 379,016	¥ 57,175
Total .....	¥24,338,005	¥25,712,709

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

## Trading Assets and Liabilities

March 31	Millions of yen							
	2019				2018			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥4,334,415	¥1,014,471	¥(20,108)	¥5,328,778	¥4,674,817	¥938,646	¥(27,872)	¥5,585,591
Trading securities .....	2,346,123	365,398	—	2,711,521	2,896,497	228,922	—	3,125,419
Derivatives of trading securities .....	74,204	—	—	74,204	74,802	—	—	74,802
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	28,120	0	—	28,121	13,834	59	—	13,894
Trading-related financial derivatives .....	1,841,968	649,072	(20,108)	2,470,932	1,648,189	709,664	(27,872)	2,329,981
Other trading assets .....	43,997	—	—	43,997	41,493	—	—	41,493
Trading liabilities .....	¥3,685,269	¥ 554,132	¥(20,108)	¥4,219,293	¥3,619,541	¥810,441	¥(27,872)	¥4,402,110
Trading securities sold for short sales .....	1,872,773	119,540	—	1,992,314	2,042,937	97,043	—	2,139,980
Derivatives of trading securities .....	92,370	—	—	92,370	94,962	—	—	94,962
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	29,030	2	—	29,032	14,035	147	—	14,182
Trading-related financial derivatives .....	1,691,095	434,588	(20,108)	2,105,576	1,467,606	713,250	(27,872)	2,152,983
Other trading liabilities .....	—	—	—	—	—	—	—	—

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2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
3. Inter-segment transactions are reported in the "Elimination" column.