Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

	Millions of yen	
March 31	2019	2018
Domestic operations:		
Liquid deposits	¥ 75,716,972	¥ 70,786,037
Fixed-term deposits	17,908,442	18,198,759
Others	7,324,007	7,357,074
Subtotal	100,949,421	96,341,871
Negotiable certificates of deposit	5,132,651	5,643,020
Total	¥106,082,073	¥101,984,892
Overseas operations:		
Liquid deposits	¥ 14,256,217	¥ 13,349,167
Fixed-term deposits	7,898,851	7,496,203
Others	86,339	40,053
Subtotal	22,241,408	20,885,424
Negotiable certificates of deposit	6,202,835	5,812,264
Total	¥ 28,444,244	¥ 26,697,689
Grand total	¥134,526,317	¥128,682,581

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of SMBC's overseas branches and its 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

	Millions of yen			
March 31	2019		2018	
Domestic operations:				
Manufacturing	¥ 6,715,306	12.58%	¥ 6,172,929	11.84%
Agriculture, forestry, fisheries and mining	272,306	0.51	132,783	0.25
Construction	730,187	1.37	753,873	1.45
Transportation, communications and public enterprises	5,341,650	10.01	4,952,098	9.50
Wholesale and retail	4,299,125	8.05	4,192,897	8.04
Finance and insurance	5,488,335	10.28	5,448,476	10.45
Real estate, goods rental and leasing	8,727,653	16.35	8,250,016	15.83
Services	4,247,592	7.96	4,165,416	7.99
Municipalities	754,500	1.41	914,763	1.76
Others	16,808,918	31.48	17,143,345	32.89
Subtotal	¥53,385,577	100.00%	¥52,126,599	100.00%
Overseas operations:				
Public sector	¥ 286,310	1.08%	¥ 296,236	1.25%
Financial institutions	1,825,955	6.92	1,596,924	6.73
Commerce and industry	21,381,483	80.97	19,490,365	82.14
Others	2,913,075	11.03	2,343,808	9.88
Subtotal	¥26,406,824	100.00%	¥23,727,335	100.00%
Total	¥79,792,401	—	¥75,853,934	—

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
3. Japan offshore banking accounts are included in overseas operations' accounts.

Risk-Monitored Loans

March 31	Millions of yen 2019	2018
Bankrupt loans	¥ 12,801	¥ 25,728
Non-accrual loans	409,516	356,353
Past due loans (3 months or more)	6,447	5,297
Restructured loans	115,668	138,261
Total	¥544,433	¥525,640
Amount of direct reduction	¥ 99,554	¥110,497

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.

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	2,541,760
Japanese stocks	3,434,663	3,840,989
Others	5,417,732	4,516,750
Subtotal	¥18,048,148	¥20,522,031
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	68,226	75,495
Japanese stocks	—	—
Others	5,353,247	4,619,760
Subtotal	¥ 5,421,473	¥ 4,695,255
Total	¥23,469,621	¥25,217,287

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
3. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

March 31	Millions of yen 2019 Domestic operations	Overseas operations	Elimination	Total	2018 Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥1,428,638	¥1,044,294	¥(20,108)	¥2,452,825	¥1,497,775	¥938,646	¥(27,872)	¥2,408,549
Trading securities	11,708	369,842	—	381,551	220,584	228,922	—	449,506
Derivatives of trading securities	363	—	—	363	182	—	—	182
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	1,344,447	674,451	(20,108)	1,998,791	1,224,180	709,664	(27,872)	1,905,971
Other trading assets	43,997	—	—	43,997	38,994	—	—	38,994
Trading liabilities	¥1,258,988	¥ 579,730	¥(20,108)	¥1,818,610	¥1,124,847	¥810,441	¥(27,872)	¥1,907,416
Trading securities sold for short sales	5,546	119,540	—	125,086	49,422	97,043	—	146,466
Derivatives of trading securities	547	—	—	547	335	—	—	335
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	1,223,864	460,187	(20,108)	1,663,943	1,061,053	713,250	(27,872)	1,746,431
Other trading liabilities	—	—	—	—	—	—	—	—

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