

# 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	
	2020	2019
Domestic operations:		
Liquid deposits .....	¥ 80,041,189	¥ 74,819,074
Fixed-term deposits .....	17,764,493	17,885,194
Others .....	7,198,446	7,317,911
Subtotal .....	105,004,129	100,022,180
Negotiable certificates of deposit .....	4,081,740	4,962,651
Total .....	¥109,085,870	¥104,984,831
Overseas operations:		
Liquid deposits .....	¥ 14,594,963	¥ 14,237,044
Fixed-term deposits .....	7,264,054	7,875,029
Others .....	179,069	190,785
Subtotal .....	22,038,088	22,302,858
Negotiable certificates of deposit .....	6,098,695	6,202,835
Total .....	¥ 28,136,783	¥ 28,505,693
Grand total .....	¥137,222,653	¥133,490,525

- 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			
	2020		2019	
Domestic operations:				
Manufacturing .....	¥ 7,264,656	13.80%	¥ 6,715,306	13.05%
Agriculture, forestry, fisheries and mining .....	271,216	0.52	272,306	0.53
Construction .....	753,216	1.43	730,187	1.42
Transportation, communications and public enterprises .....	5,228,310	9.93	5,341,650	10.38
Wholesale and retail .....	4,393,894	8.34	4,299,232	8.35
Finance and insurance .....	2,738,583	5.20	2,282,725	4.43
Real estate, goods rental and leasing .....	9,302,244	17.67	8,727,788	16.96
Services .....	4,355,912	8.27	4,247,592	8.25
Municipalities .....	784,273	1.49	754,500	1.47
Others .....	17,561,120	33.35	18,099,796	35.16
Subtotal .....	¥52,653,427	100.00%	¥51,471,087	100.00%
Overseas operations:				
Public sector .....	¥ 276,493	0.93%	¥ 286,310	1.08%
Financial institutions .....	2,087,889	6.99	1,821,717	6.87
Commerce and industry .....	23,939,816	80.16	21,381,483	80.66
Others .....	3,559,982	11.92	3,018,591	11.39
Subtotal .....	¥29,864,181	100.00%	¥26,508,102	100.00%
Total .....	¥82,517,609	—	¥77,979,190	—

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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

March 31	Millions of yen	
	2020	2019
General reserve .....	¥336,089	¥318,233
Specific reserve .....	143,107	150,533
Loan loss reserve for specific overseas countries .....	0	41
Reserve for possible loan losses .....	¥479,197	¥468,808
Amount of direct reduction .....	¥142,834	¥139,981

## Risk-Monitored Loans

March 31	Millions of yen	
	2020	2019
Bankrupt loans .....	¥ 13,978	¥ 12,806
Non-accrual loans .....	378,173	456,802
Past due loans (3 months or more) .....	14,400	13,444
Restructured loans .....	221,288	193,427
Total .....	¥627,840	¥676,481
Amount of direct reduction .....	¥113,254	¥118,980

## 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

March 31	Millions of yen	
	2020	2019
Bankrupt and quasi-bankrupt assets .....	¥ 87,857	¥ 89,659
Doubtful assets .....	326,883	398,295
Substandard loans .....	235,539	207,199
Total of NPLs .....	650,280	695,153
Normal assets .....	95,273,195	90,694,649
Total .....	¥95,923,476	¥91,389,803
Amount of direct reduction .....	¥ 142,834	¥ 139,981

## 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	
	2020	2019
Domestic operations:		
Japanese government bonds.....	¥ 7,348,013	¥ 6,514,573
Japanese local government bonds .....	262,681	99,164
Japanese corporate bonds .....	2,666,212	2,582,014
Japanese stocks.....	2,867,103	3,618,083
Others.....	7,284,775	5,711,745
Subtotal .....	¥20,428,786	¥18,525,580
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	72,866	68,226
Japanese stocks.....	—	—
Others.....	6,265,416	5,365,181
Subtotal .....	¥ 6,338,283	¥ 5,433,407
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks.....	357,931	376,373
Others.....	3,749	2,643
Subtotal .....	¥ 361,681	¥ 379,016
Total .....	¥27,128,751	¥24,338,005

- 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							
	2020				2019			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥5,973,291	¥1,519,904	¥(131,942)	¥7,361,253	¥4,334,415	¥1,014,471	¥(20,108)	¥5,328,778
Trading securities.....	2,473,626	215,669	—	2,689,295	2,346,123	365,398	—	2,711,521
Derivatives of trading securities.....	128,871	—	—	128,871	74,204	—	—	74,204
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	28,604	19	—	28,624	28,120	0	—	28,121
Trading-related financial derivatives .....	3,284,185	1,298,633	(131,942)	4,450,876	1,841,968	649,072	(20,108)	2,470,932
Other trading assets.....	58,005	5,581	—	63,586	43,997	—	—	43,997
Trading liabilities.....	¥5,137,487	¥1,078,983	¥(131,942)	¥6,084,528	¥3,685,269	¥ 554,132	¥(20,108)	¥4,219,293
Trading securities sold for short sales .....	1,942,959	69,515	—	2,012,475	1,872,773	119,540	—	1,992,314
Derivatives of trading securities.....	129,596	—	—	129,596	92,370	—	—	92,370
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	28,931	9	—	28,941	29,030	2	—	29,032
Trading-related financial derivatives .....	3,035,999	1,009,457	(131,942)	3,913,513	1,691,095	434,588	(20,108)	2,105,576
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.