

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2020	2019
Domestic operations:		
Liquid deposits	¥ 80,651,604	¥ 75,716,972
Fixed-term deposits	17,782,431	17,908,442
Others	7,207,251	7,324,007
Subtotal	105,641,287	100,949,421
Negotiable certificates of deposit	4,231,740	5,132,651
Total	¥109,873,027	¥106,082,073
Overseas operations:		
Liquid deposits	¥ 14,626,335	¥ 14,256,217
Fixed-term deposits	7,288,271	7,898,851
Others	68,101	86,339
Subtotal	21,982,708	22,241,408
Negotiable certificates of deposit	6,098,695	6,202,835
Total	¥ 28,081,404	¥ 28,444,244
Grand total	¥137,954,431	¥134,526,317

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

March 31	Millions of yen			
	2020		2019	
Domestic operations:				
Manufacturing	¥ 7,264,656	13.33%	¥ 6,715,306	12.58%
Agriculture, forestry, fisheries and mining	271,216	0.50	272,306	0.51
Construction	753,216	1.38	730,187	1.37
Transportation, communications and public enterprises	5,228,310	9.59	5,341,650	10.01
Wholesale and retail	4,393,787	8.06	4,299,125	8.05
Finance and insurance	5,927,258	10.87	5,488,335	10.28
Real estate, goods rental and leasing	9,302,176	17.06	8,727,653	16.35
Services	4,355,912	7.99	4,247,592	7.96
Municipalities	784,273	1.44	754,500	1.41
Others	16,234,304	29.78	16,808,918	31.48
Subtotal	¥54,515,111	100.00%	¥53,385,577	100.00%
Overseas operations:				
Public sector	¥ 276,493	0.93%	¥ 286,310	1.08%
Financial institutions	2,093,606	7.03	1,825,955	6.92
Commerce and industry	23,939,816	80.43	21,381,483	80.97
Others	3,455,585	11.61	2,913,075	11.03
Subtotal	¥29,765,501	100.00%	¥26,406,824	100.00%
Total	¥84,280,613	—	¥79,792,401	—

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	
	2020	2019
Bankrupt loans	¥ 13,964	¥ 12,801
Non-accrual loans	327,080	409,516
Past due loans (3 months or more)	7,036	6,447
Restructured loans	137,542	115,668
Total	¥485,623	¥544,433
Amount of direct reduction	¥ 93,142	¥ 99,554

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	
	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	2,712,913	3,434,663
Others	6,966,667	5,417,732
Subtotal	¥19,956,489	¥18,048,148
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	72,866	68,226
Japanese stocks	—	—
Others	6,253,293	5,353,247
Subtotal	¥ 6,326,160	¥ 5,421,473
Total	¥26,282,649	¥23,469,621

- 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							
	2020				2019			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥2,741,487	¥1,524,271	¥(131,942)	¥4,133,816	¥1,428,638	¥1,044,294	¥(20,108)	¥2,452,825
Trading securities	119,303	220,036	—	339,339	11,708	369,842	—	381,551
Derivatives of trading securities	2,556	—	—	2,556	363	—	—	363
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	2,543,025	1,298,633	(131,942)	3,709,715	1,344,447	674,451	(20,108)	1,998,791
Other trading assets	47,998	5,581	—	53,579	43,997	—	—	43,997
Trading liabilities	¥2,512,076	¥1,078,983	¥(131,942)	¥3,459,117	¥1,258,988	¥ 579,730	¥(20,108)	¥1,818,610
Trading securities sold for short sales	112,471	69,515	—	181,987	5,546	119,540	—	125,086
Derivatives of trading securities	1,976	—	—	1,976	547	—	—	547
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	2,368,696	1,009,457	(131,942)	3,246,211	1,223,864	460,187	(20,108)	1,663,943
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.