

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	
	2021	2020
Domestic operations:		
Liquid deposits	¥ 90,172,956	¥ 80,041,189
Fixed-term deposits	17,835,963	17,764,493
Others	8,578,531	7,198,446
Subtotal	116,587,451	105,004,129
Negotiable certificates of deposit	5,603,153	4,081,740
Total	¥122,190,604	¥109,085,870
Overseas operations:		
Liquid deposits	¥ 17,295,610	¥ 14,594,963
Fixed-term deposits	7,985,027	7,264,054
Others	158,067	179,069
Subtotal	25,438,705	22,038,088
Negotiable certificates of deposit	6,967,463	6,098,695
Total	¥ 32,406,169	¥ 28,136,783
Grand total	¥154,596,774	¥137,222,653

- 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			
	2021		2020	
Domestic operations:				
Manufacturing	¥ 8,578,208	15.43%	¥ 7,264,656	13.80%
Agriculture, forestry, fisheries and mining	274,731	0.49	271,216	0.52
Construction	735,840	1.33	753,216	1.43
Transportation, communications and public enterprises	5,401,716	9.72	5,228,310	9.93
Wholesale and retail	5,066,384	9.11	4,393,894	8.34
Finance and insurance	2,683,908	4.83	2,738,583	5.20
Real estate, goods rental and leasing	10,431,427	18.76	9,302,244	17.67
Services	4,868,751	8.76	4,355,912	8.27
Municipalities	546,849	0.98	784,273	1.49
Others	17,004,857	30.59	17,561,120	33.35
Subtotal	¥55,592,677	100.00%	¥52,653,427	100.00%
Overseas operations:				
Public sector	¥ 265,650	0.90%	¥ 276,493	0.93%
Financial institutions	2,535,701	8.58	2,087,889	6.99
Commerce and industry	23,487,203	79.51	23,939,816	80.16
Others	3,251,505	11.01	3,559,982	11.92
Subtotal	¥29,540,060	100.00%	¥29,864,181	100.00%
Total	¥85,132,738	—	¥82,517,609	—

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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	
	2021	2020
General reserve	¥499,815	¥336,089
Specific reserve	158,947	143,107
Loan loss reserve for specific overseas countries	254	0
Reserve for possible loan losses	¥659,017	¥479,197
Amount of direct reduction	¥163,185	¥142,834

Risk-Monitored Loans

March 31	Millions of yen	
	2021	2020
Bankrupt loans	¥ 69,452	¥ 13,978
Non-accrual loans	422,551	378,173
Past due loans (3 months or more)	16,784	14,400
Restructured loans	430,080	221,288
Total	¥938,868	¥627,840
Amount of direct reduction	¥125,304	¥113,254

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	
	2021	2020
Bankrupt and quasi-bankrupt assets	¥ 128,112	¥ 87,857
Doubtful assets	392,161	326,883
Substandard loans	446,246	235,539
Total of NPLs	966,520	650,280
Normal assets	98,159,165	95,273,195
Total	¥99,125,686	¥95,923,476
Amount of direct reduction	¥ 163,185	¥ 142,834

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	
	2021	2020
Domestic operations:		
Japanese government bonds.....	¥14,293,610	¥ 7,348,013
Japanese local government bonds	754,922	262,681
Japanese corporate bonds	2,567,322	2,666,212
Japanese stocks.....	3,759,900	2,867,103
Others.....	8,067,795	7,284,775
Subtotal	¥29,443,552	¥20,428,786
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	61,682	72,866
Japanese stocks.....	—	—
Others.....	6,606,566	6,265,416
Subtotal	¥ 6,668,248	¥ 6,338,283
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	431,541	357,931
Others.....	5,700	3,749
Subtotal	¥ 437,242	¥ 361,681
Total	¥36,549,043	¥27,128,751

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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							
	2021				2020			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥5,318,300	¥1,319,254	¥(28,359)	¥6,609,195	¥5,973,291	¥1,519,904	¥(131,942)	¥7,361,253
Trading securities.....	2,719,782	230,605	—	2,950,387	2,473,626	215,669	—	2,689,295
Derivatives of trading securities.....	79,470	—	—	79,470	128,871	—	—	128,871
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	15,806	184	—	15,990	28,604	19	—	28,624
Trading-related financial derivatives	2,338,248	1,088,464	(28,359)	3,398,352	3,284,185	1,298,633	(131,942)	4,450,876
Other trading assets.....	164,993	—	—	164,993	58,005	5,581	—	63,586
Trading liabilities.....	¥4,543,825	¥ 842,183	¥(28,359)	¥5,357,649	¥5,137,487	¥1,078,983	¥(131,942)	¥6,084,528
Trading securities sold for short sales	1,968,638	107,930	—	2,076,568	1,942,959	69,515	—	2,012,475
Derivatives of trading securities.....	84,634	—	—	84,634	129,596	—	—	129,596
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	15,342	148	—	15,490	28,931	9	—	28,941
Trading-related financial derivatives	2,475,209	734,105	(28,359)	3,180,955	3,035,999	1,009,457	(131,942)	3,913,513
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.