

## 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			
	2022		2021	
Domestic operations:				
Liquid deposits	¥	95,691,076	¥	90,172,956
Fixed-term deposits		17,633,166		17,835,963
Others		9,625,769		8,578,531
Subtotal		122,950,012		116,587,451
Negotiable certificates of deposit		5,059,073		5,603,153
Total	¥	128,009,086	¥	122,190,604
Overseas operations:				
Liquid deposits	¥	17,874,740	¥	17,295,610
Fixed-term deposits		7,513,140		7,985,027
Others		247,565		158,067
Subtotal		25,635,447		25,438,705
Negotiable certificates of deposit		8,010,723		6,967,463
Total	¥	33,646,170	¥	32,406,169
Grand total	¥	161,655,257	¥	154,596,774

- 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				
	2022		2021		
Domestic operations:					
Manufacturing	¥	8,507,790	15.15%	¥ 8,578,208	15.43%
Agriculture, forestry, fisheries and mining		285,983	0.51	274,731	0.49
Construction		712,875	1.27	735,840	1.33
Transportation, communications and public enterprises		5,703,229	10.15	5,401,716	9.72
Wholesale and retail		4,711,845	8.39	5,066,384	9.11
Finance and insurance		2,814,300	5.01	2,683,908	4.83
Real estate, goods rental and leasing		11,139,355	19.83	10,431,427	18.76
Services		4,856,087	8.65	4,868,751	8.76
Municipalities		512,841	0.91	546,849	0.98
Others		16,921,876	30.13	17,004,857	30.59
Subtotal	¥	56,166,187	100.00%	¥ 55,592,677	100.00%
Overseas operations:					
Public sector	¥	441,474	1.27%	¥ 265,650	0.90%
Financial institutions		2,710,372	7.82	2,535,701	8.58
Commerce and industry		28,370,151	81.83	23,487,203	79.51
Others		3,145,870	9.08	3,251,505	11.01
Subtotal	¥	34,667,869	100.00%	¥ 29,540,060	100.00%
Total	¥	90,834,056	—	¥ 85,132,738	—

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2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

## Reserve for Possible Loan Losses

<b>March 31</b>	<b>Millions of yen</b>	
	<b>2022</b>	<b>2021</b>
General reserve	¥ 512,280	¥ 499,815
Specific reserve	284,458	158,947
Loan loss reserve for specific overseas countries	21,044	254
Reserve for possible loan losses	¥ 817,784	¥ 659,017
Amount of direct reduction	¥ 163,664	¥ 163,185

## Non-performing loans (NPLs) based on the Banking Act and the Reconstruction Act

<b>March 31</b>	<b>Millions of yen</b>	
	<b>2022</b>	<b>2021</b>
Bankrupt and quasi-bankrupt loans	¥ 99,256	¥ 128,112
Doubtful loans	643,881	392,161
Substandard loans	414,422	446,246
Past due loans (3 months or more)	13,553	16,165
Restructured loans	400,868	430,080
Subtotal	1,157,560	966,520
Normal loans	106,019,459	98,159,165
Total	107,177,019	99,125,686

### Notes: Definition of loan categories

1. Bankrupt and quasi-bankrupt loans are claims to borrowers who have fallen into bankruptcy due to reasons such as commencement of bankruptcy proceedings, commencement of rehabilitation proceedings, or petition for commencement of rehabilitation proceedings, and other similar claims.
2. Doubtful loans are claims to borrowers who have not yet become bankrupt but whose financial condition and business performance have deteriorated and it is highly probable that the loan principal cannot be collected and interest cannot be received in accordance with the contract, excluding bankrupt and quasi-bankrupt loans.
3. Substandard loans consist of Past due loans (3 months or more) and Restructured loans.
4. Past due loans (3 months or more) are loans for which the payment of principal or interest has been delayed for three months or more from the day after the agreed-upon payment date.
5. Restructured loans are loans on which terms and conditions have been amended in favor of the borrower with the objective of assisting the borrower's financial recovery, such as by reducing or exempting interest, postponing interest payment and principal repayment, and forgiving debts.
6. Normal loans are loans that do not fall under the classification of bankrupt and quasi-bankrupt loans, doubtful loans, past due loans (3 months or more), and restructured loans, and where the borrower has no financial or business performance problems.

Securities  
Year-End Balance

March 31	Millions of yen	
	2022	2021
Domestic operations:		
Japanese government bonds	¥ 15,774,197	¥ 14,293,610
Japanese local government bonds	1,171,237	754,922
Japanese corporate bonds	2,575,782	2,567,322
Japanese stocks	3,474,802	3,759,900
Others	7,688,797	8,067,795
Subtotal	¥ 30,684,816	¥ 29,443,552
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	64,833	61,682
Japanese stocks	—	—
Others	7,315,154	6,606,566
Subtotal	¥ 7,379,988	¥ 6,668,248
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	468,596	431,541
Others	5,323	5,700
Subtotal	¥ 473,920	¥ 437,242
Total	¥ 38,538,724	¥ 36,549,043

- 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							
	2022				2021			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥ 5,368,924	¥ 2,156,355	¥ (173,401)	¥ 7,351,878	¥ 5,318,300	¥ 1,319,254	¥ (28,359)	¥ 6,609,195
Trading securities	2,866,617	707,824	—	3,574,441	2,719,782	230,605	—	2,950,387
Derivatives of trading securities	122,606	—	—	122,606	79,470	—	—	79,470
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	128,584	962	—	129,546	15,806	184	—	15,990
Trading-related financial derivatives	2,103,622	1,447,568	(173,401)	3,377,789	2,338,248	1,088,464	(28,359)	3,398,352
Other trading assets	147,493	—	—	147,493	164,993	—	—	164,993
Trading liabilities	¥ 4,941,625	¥ 1,609,744	¥ (173,401)	¥ 6,377,968	¥ 4,543,825	¥ 842,183	¥ (28,359)	¥ 5,357,649
Trading securities sold for short sales	2,928,368	249,338	—	3,177,706	1,968,638	107,930	—	2,076,568
Derivatives of trading securities	117,633	—	—	117,633	84,634	—	—	84,634
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	128,579	1,087	—	129,667	15,342	148	—	15,490
Trading-related financial derivatives	1,767,044	1,359,318	(173,401)	2,952,961	2,475,209	734,105	(28,359)	3,180,955
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.