

## 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			
	2023		2022	
Domestic operations:				
Liquid deposits	¥	100,913,929	¥	95,691,076
Fixed-term deposits		17,257,651		17,633,166
Others		9,058,982		9,625,769
Subtotal		127,230,564		122,950,012
Negotiable certificates of deposit		4,470,206		5,059,073
Total	¥	131,700,770	¥	128,009,086
Overseas operations:				
Liquid deposits	¥	21,122,533	¥	17,874,740
Fixed-term deposits		10,278,685		7,513,140
Others		138,470		247,565
Subtotal		31,539,689		25,635,447
Negotiable certificates of deposit		8,555,349		8,010,723
Total	¥	40,095,038	¥	33,646,170
Grand total	¥	171,795,809	¥	161,655,257

- 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				
	2023		2022		
Domestic operations:					
Manufacturing	¥	9,019,445	15.26%	¥ 8,507,790	15.15%
Agriculture, forestry, fisheries and mining		217,440	0.37	285,983	0.51
Construction		804,339	1.36	712,875	1.27
Transportation, communications and public enterprises		5,970,855	10.10	5,703,229	10.15
Wholesale and retail		5,018,415	8.49	4,711,845	8.39
Finance and insurance		3,108,951	5.26	2,814,300	5.01
Real estate, goods rental and leasing		12,342,473	20.89	11,139,355	19.83
Services		4,883,713	8.27	4,856,087	8.65
Municipalities		609,285	1.03	512,841	0.91
Others		17,116,902	28.97	16,921,876	30.13
Subtotal	¥	59,091,821	100.00%	¥ 56,166,187	100.00%
Overseas operations:					
Public sector	¥	287,504	0.73%	¥ 441,474	1.27%
Financial institutions		2,875,583	7.32	2,710,372	7.82
Commerce and industry		32,669,082	83.10	28,370,151	81.83
Others		3,480,144	8.85	3,145,870	9.08
Subtotal	¥	39,312,315	100.00%	¥ 34,667,869	100.00%
Grand total	¥	98,404,137	—	¥ 90,834,056	—

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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>2023</b>	<b>2022</b>
General reserve	¥ 541,907	¥ 512,280
Specific reserve	186,923	284,458
Loan loss reserve for specific overseas countries	21,538	21,044
Reserve for possible loan losses	¥ 750,369	¥ 817,784
Amount of direct reduction	¥ 161,492	¥ 163,664

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

<b>March 31</b>	<b>Millions of yen</b>	
	<b>2023</b>	<b>2022</b>
Bankrupt and quasi-bankrupt loans	¥ 92,941	¥ 99,256
Doubtful loans	494,158	643,881
Substandard loans	340,732	414,422
Past due loans (3 months or more)	19,944	13,553
Restructured loans	320,788	400,868
Subtotal	927,833	1,157,560
Normal loans	115,139,286	106,019,459
Total	¥ 116,067,120	¥ 107,177,019
Amount of direct reduction	¥ 161,492	¥ 163,664

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			
	2023		2022	
Domestic operations:				
Japanese government bonds	¥	9,648,847	¥	15,774,197
Japanese local government bonds		1,180,668		1,171,237
Japanese corporate bonds		2,446,619		2,575,782
Japanese stocks		3,419,792		3,474,802
Others		8,129,470		7,688,797
Subtotal	¥	24,825,398	¥	30,684,816
Overseas operations:				
Japanese government bonds	¥	—	¥	—
Japanese local government bonds		—		—
Japanese corporate bonds		66,947		64,833
Japanese stocks		—		—
Others		7,804,433		7,315,154
Subtotal	¥	7,871,380	¥	7,379,988
Unallocated corporate assets:				
Japanese government bonds	¥	—	¥	—
Japanese local government bonds		—		—
Japanese corporate bonds		—		—
Japanese stocks		510,951		468,596
Others		5,434		5,323
Subtotal	¥	516,385	¥	473,920
Total	¥	33,213,165	¥	38,538,724

- 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							
	2023				2022			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥ 6,609,831	¥ 2,356,837	¥ (215,464)	¥ 8,751,204	¥ 5,368,924	¥ 2,156,355	¥ (173,401)	¥ 7,351,878
Trading securities	3,682,593	718,501	—	4,401,094	2,866,617	707,824	—	3,574,441
Derivatives of trading securities	69,690	—	—	69,690	122,606	—	—	122,606
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	29,761	898	—	30,660	128,584	962	—	129,546
Trading-related financial derivatives	2,732,702	1,637,437	(215,464)	4,154,675	2,103,622	1,447,568	(173,401)	3,377,789
Other trading assets	95,083	—	—	95,083	147,493	—	—	147,493
Trading liabilities	¥ 5,197,325	¥ 3,084,884	¥ (215,464)	¥ 8,066,745	¥ 4,941,625	¥ 1,609,744	¥ (173,401)	¥ 6,377,968
Trading securities sold for short sales	2,997,669	289,476	—	3,287,146	2,928,368	249,338	—	3,177,706
Derivatives of trading securities	32,368	793	—	33,162	117,633	—	—	117,633
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	31,099	957	—	32,056	128,579	1,087	—	129,667
Trading-related financial derivatives	2,136,188	2,793,656	(215,464)	4,714,380	1,767,044	1,359,318	(173,401)	2,952,961
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.