

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	
	2024	2023
Domestic operations:		
Liquid deposits	¥ 107,017,091	¥ 100,913,929
Fixed-term deposits	16,561,843	17,257,651
Others	8,500,539	9,058,982
Subtotal	132,079,474	127,230,564
Negotiable certificates of deposit	3,583,424	4,470,206
Total	¥ 135,662,899	¥ 131,700,770
Overseas operations:		
Liquid deposits	¥ 21,297,799	¥ 21,122,533
Fixed-term deposits	11,332,102	10,278,685
Others	129,980	138,470
Subtotal	32,759,882	31,539,689
Negotiable certificates of deposit	11,088,850	8,555,349
Total	¥ 43,848,733	¥ 40,095,038
Grand total	¥ 179,511,633	¥ 171,795,809

- 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			
	2024		2023	
Domestic operations:				
Manufacturing	¥ 9,733,434	15.54%	¥ 9,019,445	15.26%
Agriculture, forestry, fisheries and mining	235,090	0.38	217,440	0.37
Construction	962,377	1.54	804,339	1.36
Transportation, communications and public enterprises	5,947,231	9.49	5,970,855	10.10
Wholesale and retail	5,124,185	8.18	5,018,415	8.49
Finance and insurance	3,017,165	4.82	3,108,951	5.26
Real estate, goods rental and leasing	13,625,972	21.75	12,342,473	20.89
Services	5,442,957	8.69	4,883,713	8.27
Municipalities	614,857	0.98	609,285	1.03
Others	17,931,097	28.63	17,116,902	28.97
Subtotal	¥ 62,634,369	100.00%	¥ 59,091,821	100.00%
Overseas operations:				
Public sector	¥ 594,808	1.34%	¥ 287,504	0.73%
Financial institutions	3,280,152	7.39	2,875,583	7.32
Commerce and industry	36,407,401	82.04	32,669,082	83.10
Others	4,097,174	9.23	3,480,144	8.85
Subtotal	¥ 44,379,537	100.00%	¥ 39,312,315	100.00%
Grand total	¥ 107,013,907	—	¥ 98,404,137	—

- 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.

Reserve for Possible Loan Losses

March 31	Millions of yen	
	2024	2023
General reserve	¥ 595,981	¥ 541,907
Specific reserve	202,481	186,923
Loan loss reserve for specific overseas countries	19,115	21,538
Reserve for possible loan losses	¥ 817,578	¥ 750,369
Amount of direct reduction	¥ 250,481	¥ 161,492

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

March 31	Millions of yen	
	2024	2023
Bankrupt and quasi-bankrupt loans	¥ 160,186	¥ 92,941
Doubtful loans	562,626	494,158
Substandard loans	300,322	340,732
Past due loans (3 months or more)	58,365	19,944
Restructured loans	241,957	320,788
Subtotal	(1,023,135)	927,833
Normal loans	125,031,630	115,139,286
Total	¥ 126,054,765	¥ 116,067,120
Amount of direct reduction	¥ 250,841	¥ 161,492

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	
	2024	2023
Domestic operations:		
Japanese government bonds	¥ 7,625,937	¥ 9,648,847
Japanese local government bonds	1,195,889	1,180,668
Japanese corporate bonds	2,105,994	2,446,619
Japanese stocks	4,199,996	3,419,792
Others	11,251,657	8,129,470
Subtotal	¥ 26,379,475	¥ 24,825,398
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	66,656	66,947
Japanese stocks	—	—
Others	10,055,946	7,804,433
Subtotal	¥ 10,122,602	¥ 7,871,380
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	634,582	510,951
Others	6,147	5,434
Subtotal	¥ 640,729	¥ 516,385
Total	¥ 37,142,808	¥ 33,213,165

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							
	2024				2023			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥ 7,999,360	¥ 3,891,527	¥ (354,824)	¥ 11,540,063	¥ 6,609,831	¥ 2,356,837	¥ (215,464)	¥ 8,751,204
Trading securities	4,397,542	1,892,355	—	6,289,897	3,682,593	718,501	—	4,401,094
Derivatives of trading securities	40,654	—	—	40,654	69,690	—	—	69,690
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	18,895	153	—	19,048	29,761	898	—	30,660
Trading-related financial derivatives	3,345,866	1,999,018	(350,824)	4,994,060	2,732,702	1,637,437	(215,464)	4,154,675
Other trading assets	196,401	—	—	196,401	95,083	—	—	95,083
Trading liabilities	¥ 6,806,431	¥ 3,233,827	¥ (350,824)	¥ 9,689,434	¥ 5,197,325	¥ 3,084,884	¥ (215,464)	¥ 8,066,745
Trading securities sold for short sales	4,281,963	639,351	—	4,921,315	2,997,669	289,476	—	3,287,146
Derivatives of trading securities	132,210	364	—	132,575	32,368	793	—	33,162
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	17,211	203	—	17,415	31,099	957	—	32,056
Trading-related financial derivatives	2,375,045	2,593,907	(350,824)	4,618,128	2,136,188	2,793,656	(215,464)	4,714,380
Other trading liabilities	—	—	—	—	—	—	—	—

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. Inter-segment transactions are reported in the “Elimination” column.