

## 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	
	2025	2024
Domestic operations:		
Liquid deposits	¥ 103,292,633	¥ 107,017,091
Fixed-term deposits	21,846,701	16,561,843
Others	10,222,279	8,500,539
Subtotal	135,361,614	132,079,474
Negotiable certificates of deposit	4,264,295	3,583,424
Total	¥ 139,625,909	¥ 135,662,899
Overseas operations:		
Liquid deposits	¥ 23,299,582	¥ 21,297,799
Fixed-term deposits	12,656,738	11,332,102
Others	180,715	129,980
Subtotal	36,137,036	32,759,882
Negotiable certificates of deposit	12,911,096	11,088,850
Total	¥ 49,048,133	¥ 43,848,733
Grand total	¥ 188,674,042	¥ 179,511,633

- 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			
	2025		2024	
Domestic operations:				
Manufacturing	¥ 10,501,900	16.11%	¥ 9,733,434	15.54%
Agriculture, forestry, fisheries and mining	252,927	0.39	235,090	0.38
Construction	965,649	1.48	962,377	1.54
Transportation, communications and public enterprises	6,463,951	9.91	5,947,231	9.49
Wholesale and retail	5,245,927	8.04	5,124,185	8.18
Finance and insurance	4,119,863	6.32	3,017,165	4.82
Real estate, goods rental and leasing	14,921,487	22.88	13,625,972	21.75
Services	4,999,496	7.67	5,442,957	8.69
Municipalities	506,882	0.78	614,857	0.98
Others	17,227,348	26.42	17,931,097	28.63
Subtotal	¥ 65,205,435	100.00%	¥ 62,634,369	100.00%
Overseas operations:				
Public sector	¥ 638,037	1.39%	¥ 594,808	1.34%
Financial institutions	3,756,570	8.18	3,280,152	7.39
Commerce and industry	37,323,426	81.26	36,407,401	82.04
Others	4,212,769	9.17	4,097,174	9.23
Subtotal	¥ 45,930,803	100.00%	¥ 44,379,537	100.00%
Grand total	¥ 111,136,239	—	¥ 107,013,907	—

- 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	
	2025	2024
General reserve	¥ 727,715	¥ 595,981
Specific reserve	176,280	202,481
Loan loss reserve for specific overseas countries	21,935	19,115
Reserve for possible loan losses	¥ 925,931	¥ 817,578
Amount of direct reduction	¥ 242,971	¥ 250,841

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

March 31	Millions of yen	
	2025	2024
Bankrupt and quasi-bankrupt loans	¥ 75,234	¥ 160,186
Doubtful loans	454,767	562,626
Substandard loans	351,693	300,322
Past due loans (3 months or more)	60,843	58,365
Restructured loans	290,850	241,957
Subtotal	(881,696)	(1,023,135)
Normal loans	130,080,805	125,031,630
Total	¥ 130,962,501	¥ 126,054,765
Amount of direct reduction	¥ 242,971	¥ 250,841

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, excluding bankrupt and quasi-bankrupt loans and doubtful 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, excluding bankrupt and quasi-bankrupt loans and doubtful loans.
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, excluding bankrupt and quasi-bankrupt loans, doubtful loans, and past due loans (3 months or more).
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	
	2025	2024
Domestic operations:		
Japanese government bonds	¥ 11,290,096	¥ 7,625,937
Japanese local government bonds	974,457	1,195,889
Japanese corporate bonds	1,843,765	2,105,994
Japanese stocks	3,148,026	4,199,996
Others	12,592,778	11,251,657
Subtotal	¥ 29,849,124	¥ 26,379,475
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	59,572	66,656
Japanese stocks	—	—
Others	10,169,246	10,055,946
Subtotal	¥ 10,228,818	¥ 10,122,602
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	675,505	634,582
Others	7,519	6,147
Subtotal	¥ 683,024	¥ 640,729
Total	¥ 40,760,968	¥ 37,142,808

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							
	2025				2024			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥ 9,225,552	¥ 3,113,900	¥ (363,077)	¥ 11,976,375	¥ 7,999,360	¥ 3,891,527	¥ (350,824)	¥ 11,540,063
Trading securities	4,425,293	1,512,182	—	5,937,476	4,397,542	1,892,355	—	6,289,897
Derivatives of trading securities	150,482	603	—	151,086	40,654	—	—	40,654
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	21,692	633	—	22,326	18,895	153	—	19,048
Trading-related financial derivatives	4,424,888	1,600,481	(363,077)	5,662,292	3,345,866	1,999,018	(350,824)	4,994,060
Other trading assets	203,194	—	—	203,194	196,401	—	—	196,401
Trading liabilities	¥ 7,550,484	¥ 2,539,208	¥ (363,077)	¥ 9,726,615	¥ 6,806,431	¥ 3,233,827	¥ (350,824)	¥ 9,689,434
Trading securities sold for short sales	3,991,068	844,398	—	4,835,466	4,281,963	639,351	—	4,921,315
Derivatives of trading securities	12,740	67	—	12,808	132,210	364	—	132,575
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	22,071	620	—	22,691	17,211	203	—	17,415
Trading-related financial derivatives	3,524,603	1,694,121	(363,077)	4,855,647	2,375,045	2,593,907	(350,824)	4,618,128
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.