

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	
	2007	2006
Domestic operations:		
Liquid deposits	¥41,266,689	¥41,727,352
Fixed-term deposits	21,273,509	20,023,737
Others	3,271,453	4,063,539
Subtotal	65,811,653	65,814,629
Negotiable certificates of deposit	1,883,747	2,106,986
Total	¥67,695,400	¥67,921,616
Overseas operations:		
Liquid deposits	¥ 5,330,090	¥ 4,170,386
Fixed-term deposits	1,006,239	842,358
Others	8,241	6,750
Subtotal	6,344,570	5,019,495
Negotiable certificates of deposit	705,470	601,657
Total	¥ 7,050,041	¥ 5,621,152
Grand total	¥74,745,441	¥73,542,769

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

Balance of Loan Portfolio, Classified by Industry

Year-End Balance

March 31	Millions of yen			
	2007		2006	
Domestic operations:				
Manufacturing	¥ 5,598,883	10.84%	¥ 5,517,879	10.76%
Agriculture, forestry, fisheries and mining	139,509	0.27	140,677	0.27
Construction	1,435,589	2.78	1,488,609	2.90
Transportation, communications and public enterprises	3,038,681	5.88	2,808,274	5.47
Wholesale and retail	5,507,322	10.66	5,553,808	10.83
Finance and insurance	4,189,606	8.11	4,302,537	8.39
Real estate	7,630,563	14.78	7,385,799	14.40
Services	6,238,878	12.08	6,230,670	12.14
Municipalities	648,704	1.26	735,328	1.43
Others	17,216,194	33.34	17,138,631	33.41
Subtotal	¥51,643,934	100.00%	¥51,302,215	100.00%
Overseas operations:				
Public sector	¥ 35,783	0.51%	¥ 46,892	0.79%
Financial institutions	481,228	6.83	549,081	9.21
Commerce and industry	5,950,135	84.45	5,005,510	83.91
Others	578,240	8.21	363,503	6.09
Subtotal	¥ 7,045,387	100.00%	¥ 5,964,987	100.00%
Total	¥58,689,322	—	¥57,267,203	—

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

Risk-Monitored Loans

	Millions of yen	
March 31	2007	2006
Bankrupt loans	¥ 60,715	¥ 59,332
Non-accrual loans	507,289	714,366
Past due loans (3 months or more)	22,018	24,571
Restructured loans	477,362	444,889
Total	¥1,067,386	¥1,243,160

Notes: **Definition of risk-monitored loan categories**

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

Securities

Year-End Balance

	Millions of yen	
March 31	2007	2006
Domestic operations:		
Japanese government bonds	¥ 7,640,069	¥11,566,093
Japanese local government bonds	571,103	607,777
Japanese corporate bonds	4,066,497	3,958,181
Japanese stocks	4,468,620	4,277,449
Others	2,306,641	3,915,033
Subtotal	¥19,052,932	¥24,324,535
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	1,205,587	958,135
Subtotal	¥ 1,205,587	¥ 958,135
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	278,980	223,189
Others	—	—
Subtotal	¥ 278,980	¥ 223,189
Total	¥20,537,500	¥25,505,861

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

March 31	Millions of yen							
	2007				2006			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥2,906,229	¥397,304	¥(25,647)	¥3,277,885	¥3,709,059	¥412,178	¥(43,212)	¥4,078,025
Trading securities	27,932	25,355	—	53,288	122,278	40,764	—	163,042
Derivatives of trading securities.....	373	—	—	373	275	—	—	275
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	2,344	—	—	2,344	4,160	1	—	4,162
Trading-related financial derivatives.....	1,778,913	371,949	(25,647)	2,125,214	2,656,787	371,412	(43,212)	2,984,988
Other trading assets	1,096,664	—	—	1,096,664	925,557	—	—	925,557
Trading liabilities:	¥1,572,595	¥396,026	¥(25,647)	¥1,942,973	¥2,521,185	¥430,185	¥(43,212)	¥2,908,158
Trading securities sold for short sales	12,065	4,349	—	16,415	118,803	533	—	119,337
Derivatives of trading securities.....	288	—	—	288	1,238	—	—	1,238
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	1,975	—	—	1,975	4,079	—	—	4,079
Trading-related financial derivatives.....	1,558,265	391,676	(25,647)	1,924,294	2,397,064	429,651	(43,212)	2,783,503
Other trading liabilities	—	—	—	—	—	—	—	—

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2. Intersegment transactions are reported in "Elimination" column.