

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen	
	2007	2006
Domestic operations:		
Liquid deposits .....	¥41,307,135	¥41,753,248
Fixed-term deposits .....	21,273,969	20,024,287
Others .....	3,273,252	4,063,554
Subtotal .....	65,854,357	65,841,090
Negotiable certificates of deposit .....	1,920,747	2,671,986
Total .....	¥67,775,104	¥68,513,076
Overseas operations:		
Liquid deposits .....	¥ 5,331,444	¥ 4,173,635
Fixed-term deposits .....	1,006,300	842,709
Others .....	8,241	6,750
Subtotal .....	6,345,986	5,023,096
Negotiable certificates of deposit .....	705,470	601,657
Total .....	¥ 7,051,456	¥ 5,624,753
Grand total .....	¥74,826,561	¥74,137,830

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its 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 .....	¥ 5,594,929	10.65%	¥ 5,516,716	10.72%
Agriculture, forestry, fisheries and mining .....	139,509	0.27	140,677	0.27
Construction .....	1,435,549	2.73	1,488,462	2.89
Transportation, communications and public enterprises .....	3,035,500	5.78	2,804,338	5.45
Wholesale and retail .....	5,502,101	10.47	5,543,468	10.78
Finance and insurance .....	5,169,458	9.84	4,551,941	8.85
Real estate .....	7,626,700	14.51	7,379,265	14.34
Services .....	6,371,973	12.13	6,350,489	12.34
Municipalities .....	648,704	1.23	735,327	1.43
Others .....	17,021,236	32.39	16,944,100	32.93
Subtotal .....	¥52,545,664	100.00%	¥51,454,786	100.00%
Overseas operations:				
Public sector .....	¥ 35,783	0.51%	¥ 46,892	0.78%
Financial institutions .....	481,228	6.80	549,081	9.17
Commerce and industry .....	5,977,548	84.52	5,027,249	83.99
Others .....	577,624	8.17	362,752	6.06
Subtotal .....	¥ 7,072,185	100.00%	¥ 5,985,975	100.00%
Total .....	¥59,617,850	—	¥57,440,761	—

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its 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 .....	¥ 60,068	¥ 59,681
Non-accrual loans .....	488,812	694,658
Past due loans (3 months or more) .....	22,018	24,571
Restructured loans .....	476,665	440,471
Total .....	¥1,047,566	¥1,219,383

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 .....	¥ 7,640,064	¥11,566,093
Japanese local government bonds .....	571,103	607,777
Japanese corporate bonds .....	4,066,497	3,958,081
Japanese stocks .....	4,535,384	4,244,439
Others .....	2,286,002	3,899,188
Subtotal .....	¥19,099,052	¥24,275,580
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
Total .....	¥20,304,639	¥25,233,716

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

## Trading Assets and Liabilities

	Millions of yen							
	2007				2006			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	¥2,890,685	¥397,304	¥(25,647)	¥3,262,341	¥3,710,140	¥412,178	¥(43,212)	¥4,079,106
Trading securities .....	12,388	25,355	—	37,744	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	2,657,868	371,412	(43,212)	2,986,069
Other trading assets .....	1,096,664	—	—	1,096,664	925,557	—	—	925,557
Trading liabilities: .....	¥1,570,763	¥396,026	¥(25,647)	¥1,941,142	¥2,522,266	¥430,185	¥(43,212)	¥2,909,239
Trading securities sold for short sales .....	10,247	4,349	—	14,597	118,803	533	—	119,337
Derivatives of trading securities .....	275	—	—	275	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	2,398,145	429,651	(43,212)	2,784,584
Other trading liabilities .....	—	—	—	—	—	—	—	—

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.  
2. Intersegment transactions are reported in "Elimination" column.