

# 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	
	2008	2007
Domestic operations:		
Liquid deposits .....	¥40,874,881	¥41,266,689
Fixed-term deposits .....	21,905,957	21,273,509
Others .....	4,066,787	3,271,453
Subtotal .....	66,847,626	65,811,653
Negotiable certificates of deposit .....	2,261,006	1,883,747
Total .....	¥69,108,632	¥67,695,400
Overseas operations:		
Liquid deposits .....	¥ 4,608,327	¥ 5,330,090
Fixed-term deposits .....	1,227,876	1,006,239
Others .....	6,793	8,241
Subtotal .....	5,842,997	6,344,570
Negotiable certificates of deposit .....	817,143	705,470
Total .....	¥ 6,660,140	¥ 7,050,041
Grand total .....	¥75,768,773	¥74,745,441

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			
	2008		2007	
Domestic operations:				
Manufacturing .....	¥ 5,695,551	10.81%	¥ 5,598,883	10.84%
Agriculture, forestry, fisheries and mining .....	146,244	0.28	139,509	0.27
Construction .....	1,360,402	2.58	1,435,589	2.78
Transportation, communications and public enterprises .....	3,061,792	5.81	3,038,681	5.88
Wholesale and retail .....	5,343,724	10.14	5,507,322	10.66
Finance and insurance .....	4,469,767	8.48	4,189,606	8.11
Real estate .....	7,790,969	14.79	7,630,563	14.78
Services .....	5,924,091	11.24	6,238,878	12.08
Municipalities .....	846,982	1.61	648,704	1.26
Others .....	18,047,914	34.26	17,216,194	33.34
Subtotal .....	¥52,687,441	100.00%	¥51,643,934	100.00%
Overseas operations:				
Public sector .....	¥ 32,848	0.35%	¥ 35,783	0.51%
Financial institutions .....	621,385	6.57	481,228	6.83
Commerce and industry .....	7,862,965	83.14	5,950,135	84.45
Others .....	940,234	9.94	578,240	8.21
Subtotal .....	¥ 9,457,433	100.00%	¥ 7,045,387	100.00%
Total .....	¥62,144,874	—	¥58,689,322	—

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.

## Reserve for possible loan losses

	Millions of yen	
March 31	2008	2007
General reserve .....	¥ 593,714	¥ 683,589
Specific reserve .....	300,987	203,562
Loan loss reserve for specific overseas countries .....	0	1,941
Reserve for possible loan losses .....	¥ 894,702	¥ 889,093
Amount of direct reduction .....	¥ 518,594	¥ 490,123

## Risk-Monitored Loans

	Millions of yen	
March 31	2008	2007
Bankrupt loans .....	¥ 73,472	¥ 60,715
Non-accrual loans .....	607,226	507,289
Past due loans (3 months or more) .....	26,625	22,018
Restructured loans .....	385,336	477,362
Total .....	¥ 1,092,661	¥ 1,067,386
Amount of direct reduction .....	¥ 433,447	¥ 430,335

### 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.

## Problem Assets Based on the Financial Reconstruction Law

	Millions of yen	
March 31	2008	2007
Bankrupt and quasi-bankrupt assets .....	¥ 206,634	¥ 193,792
Doubtful assets .....	507,167	384,817
Substandard loans .....	418,841	506,024
Total of problem assets .....	1,132,643	1,084,632
Normal assets .....	69,001,954	64,815,607
Total .....	¥ 70,134,597	¥ 65,900,240
Amount of direct reduction .....	¥ 518,594	¥ 490,123

### Note: Definition of problem asset categories

1. Bankrupt and quasi-bankrupt assets: Credits to borrowers undergoing bankruptcy, corporate reorganization, and rehabilitation proceedings, as well as claims of a similar nature
2. Doubtful assets: Credits for which final collection of principal and interest in line with original agreements is highly improbable due to deterioration of financial position and business performance, but not insolvency of the borrower
3. Substandard loans: Past due loans (3 months or more) and restructured loans, excluding 1. and 2.
4. Normal assets: Credits to borrowers with good business performance and in financial standing without identified problems and not classified into the three categories above

## Securities

### Year-End Balance

March 31	Millions of yen	
	2008	2007
Domestic operations:		
Japanese government bonds .....	¥ 9,339,978	¥ 7,640,069
Japanese local government bonds .....	439,228	571,103
Japanese corporate bonds .....	3,880,773	4,066,497
Japanese stocks .....	3,492,468	4,468,620
Others .....	4,236,572	2,306,641
Subtotal.....	¥ 21,389,021	¥ 19,052,932
Overseas operations:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	¥ 1,871,186	1,205,587
Subtotal.....	¥ 1,871,186	¥ 1,205,587
Unallocated corporate assets:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	257,294	278,980
Others .....	—	—
Subtotal.....	¥ 257,294	¥ 278,980
Total.....	¥ 23,517,501	¥ 20,537,500

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							
	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥3,664,024	¥490,723	¥(31,135)	¥4,123,611	¥2,906,229	¥397,304	¥(25,647)	¥3,277,885
Trading securities .....	223,360	7,082	—	230,442	27,932	25,355	—	53,288
Derivatives of trading securities .....	3,043	—	—	3,043	373	—	—	373
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	10,440	—	—	10,440	2,344	—	—	2,344
Trading-related financial derivatives .....	2,542,809	483,640	(31,135)	2,995,314	1,778,913	371,949	(25,647)	2,125,214
Other trading assets .....	884,370	—	—	884,370	1,096,664	—	—	1,096,664
Trading liabilities:	¥2,310,732	¥391,720	¥(31,135)	¥2,671,316	¥1,572,595	¥396,026	¥(25,647)	¥1,942,973
Trading securities sold for short sales .....	19,312	733	—	20,046	12,065	4,349	—	16,415
Derivatives of trading securities .....	3,881	—	—	3,881	288	—	—	288
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	10,196	—	—	10,196	1,975	—	—	1,975
Trading-related financial derivatives .....	2,277,341	390,986	(31,135)	2,637,192	1,558,265	391,676	(25,647)	1,924,294
Other trading liabilities .....	—	—	—	—	—	—	—	—

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