

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen	
	2008	2007
Domestic operations:		
Liquid deposits .....	¥40,937,520	¥41,307,135
Fixed-term deposits .....	21,906,417	21,273,969
Others .....	4,076,061	3,273,252
Subtotal .....	66,919,999	65,854,357
Negotiable certificates of deposit .....	2,307,506	1,920,747
Total .....	¥69,227,505	¥67,775,104
Overseas operations:		
Liquid deposits .....	¥ 4,613,034	¥ 5,331,444
Fixed-term deposits .....	1,227,907	1,006,300
Others .....	6,793	8,241
Subtotal .....	5,847,735	6,345,986
Negotiable certificates of deposit .....	817,143	705,470
Total .....	¥ 6,664,878	¥ 7,051,456
Grand total .....	¥75,892,384	¥74,826,561

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			
	2008		2007	
Domestic operations:				
Manufacturing .....	¥ 5,647,304	10.55%	¥5,594,929	10.65%
Agriculture, forestry, fisheries and mining .....	145,627	0.27	139,509	0.27
Construction .....	1,358,113	2.54	1,435,549	2.73
Transportation, communications and public enterprises .....	3,054,126	5.70	3,035,500	5.78
Wholesale and retail .....	5,319,595	9.94	5,502,101	10.47
Finance and insurance .....	5,543,367	10.35	5,169,458	9.84
Real estate .....	7,755,616	14.48	7,626,700	14.51
Services .....	6,084,951	11.36	6,371,973	12.13
Municipalities .....	846,982	1.58	648,704	1.23
Others .....	17,796,195	33.23	17,021,236	32.39
Subtotal .....	¥53,551,882	100.00%	¥52,545,664	100.00%
Overseas operations:				
Public sector .....	¥ 32,848	0.35%	¥ 35,783	0.51%
Financial institutions .....	621,385	6.60	481,228	6.80
Commerce and industry .....	7,826,252	83.07	5,977,548	84.52
Others .....	940,232	9.98	577,624	8.17
Subtotal .....	¥ 9,420,719	100.00%	¥ 7,072,185	100.00%
Total .....	¥62,972,601	—	¥59,617,850	—

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

March 31	Millions of yen	
	2008	2007
Bankrupt loans .....	¥ 73,176	¥ 60,068
Non-accrual loans .....	589,280	488,812
Past due loans (3 months or more) .....	26,625	22,018
Restructured loans .....	384,388	476,665
Total .....	¥1,073,471	¥1,047,566
Amount of direct reduction .....	¥ 416,706	¥ 407,910

Note: **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

March 31	Millions of yen	
	2008	2007
Domestic operations:		
Japanese government bonds .....	¥ 9,339,958	¥ 7,640,064
Japanese local government bonds .....	439,228	571,103
Japanese corporate bonds .....	3,876,433	4,066,497
Japanese stocks .....	3,431,541	4,535,384
Others .....	4,202,554	2,286,002
Subtotal .....	¥21,289,716	¥19,099,052
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
Total .....	¥23,160,903	¥20,304,639

- 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

March 31	Millions of yen							
	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	¥3,621,893	¥490,723	¥(31,135)	¥4,081,480	¥2,890,685	¥397,304	¥(25,647)	¥3,262,341
Trading securities .....	180,670	7,082	—	187,753	12,388	25,355	—	37,744
Derivatives of trading securities .....	3,026	—	—	3,026	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 .....	2,543,384	483,640	(31,135)	2,995,890	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: .....	¥2,310,969	¥391,720	¥(31,135)	¥2,671,554	¥1,570,763	¥396,026	¥(25,647)	¥1,941,142
Trading securities sold for short sales .....	18,984	733	—	19,718	10,247	4,349	—	14,597
Derivatives of trading securities .....	3,871	—	—	3,871	275	—	—	275
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	10,196	—	—	10,196	1,975	—	—	1,975
Trading-related financial derivatives .....	2,277,917	390,986	(31,135)	2,637,768	1,558,265	391,676	(25,647)	1,924,294
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 the "Elimination" column.