

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Period-End Balance

	Millions of yen	
	September 30	
	2007	2006
Domestic operations:		
Liquid deposits	¥40,621,067	¥41,003,292
Fixed-term deposits	21,586,609	21,555,525
Others	3,488,899	3,667,991
Subtotal	65,696,577	66,226,808
Negotiable certificates of deposit	1,876,344	1,573,691
Total	¥67,572,921	¥67,800,500
Overseas operations:		
Liquid deposits	¥ 5,945,635	¥ 5,033,358
Fixed-term deposits	1,276,328	899,078
Others	7,224	6,307
Subtotal	7,229,188	5,938,744
Negotiable certificates of deposit	651,948	918,661
Total	¥ 7,881,137	¥ 6,857,406
Grand total	¥75,454,058	¥74,657,906

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

Period-End Balance

	Millions of yen			
	September 30			
	2007		2006	
Domestic operations:				
Manufacturing	¥ 5,633,382	10.92%	¥ 5,581,376	10.71%
Agriculture, forestry, fisheries and mining	138,498	0.27	138,844	0.27
Construction	1,415,969	2.75	1,415,820	2.72
Transportation, communications and public enterprises	2,943,046	5.71	2,942,712	5.64
Wholesale and retail	5,421,149	10.52	5,466,420	10.48
Finance and insurance	4,471,361	8.68	4,350,822	8.34
Real estate	8,017,198	15.56	7,596,954	14.57
Services	5,943,468	11.54	6,440,243	12.35
Municipalities	633,009	1.23	587,012	1.13
Others	16,908,131	32.82	17,614,154	33.79
Subtotal	¥51,525,216	100.00%	¥52,134,361	100.00%
Overseas operations:				
Public sector	¥ 42,466	0.50%	¥ 43,239	0.61%
Financial institutions	538,477	6.21	497,687	7.06
Commerce and industry	7,263,622	83.79	5,933,734	84.17
Others	823,782	9.50	575,434	8.16
Subtotal	¥ 8,668,349	100.00%	¥ 7,050,096	100.00%
Total	¥60,193,566	—	¥59,184,457	—

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		
	September 30		March 31
	2007	2006	2007
Bankrupt loans.....	¥ 59,904	¥ 64,857	¥ 60,715
Non-accrual loans.....	533,325	638,385	507,289
Past due loans (3 months or more)	31,769	36,865	22,018
Restructured loans	441,944	407,927	477,362
Total.....	¥1,066,944	¥1,148,036	¥1,067,386

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

Period-End Balance

	Millions of yen	
	September 30	
	2007	2006
Domestic operations:		
Japanese government bonds.....	¥ 7,222,502	¥ 8,469,237
Japanese local government bonds	528,068	598,776
Japanese corporate bonds	3,822,223	4,040,854
Japanese stocks	4,237,674	4,215,106
Others	3,269,327	3,652,334
Subtotal	¥19,079,797	¥20,976,308
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	1,246,256	1,116,429
Subtotal	¥ 1,246,256	¥ 1,116,429
Total of domestic and overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	273,789	258,897
Others	—	—
Subtotal	¥ 273,789	¥ 258,897
Total	¥20,599,844	¥22,351,635

- 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

Millions of yen								
September 30								
	2007				2006			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥2,973,016	¥543,743	¥(25,365)	¥3,491,395	¥3,094,648	¥339,412	¥(29,471)	¥3,404,589
Trading securities	73,826	45,704	—	119,531	73,112	5,963	—	79,075
Derivatives of trading securities	2,698	—	—	2,698	624	—	—	624
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	7,488	—	—	7,488	3,624	—	—	3,624
Trading-related financial derivatives	1,851,866	498,039	(25,365)	2,324,539	1,932,777	333,449	(29,471)	2,236,755
Other trading assets	1,037,137	—	—	1,037,137	1,084,509	—	—	1,084,509
Trading liabilities:	¥1,682,167	¥508,295	¥(25,365)	¥2,165,097	¥1,632,027	¥329,768	¥(29,471)	¥1,932,323
Trading securities sold for short sales	8,186	7,038	—	15,225	23,155	3,087	—	26,242
Derivatives of trading securities	2,751	—	—	2,751	700	—	—	700
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	7,548	—	—	7,548	3,998	—	—	3,998
Trading-related financial derivatives	1,663,681	501,256	(25,365)	2,139,572	1,604,173	326,680	(29,471)	1,901,382
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 "Elimination" column.