

# 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	
	2009	2008
Domestic operations:		
Liquid deposits .....	¥41,462,895	¥40,874,881
Fixed-term deposits .....	23,463,313	21,905,957
Others .....	3,882,490	4,066,787
Subtotal .....	68,808,699	66,847,626
Negotiable certificates of deposit .....	6,032,611	2,261,006
Total .....	¥74,841,310	¥69,108,632
Overseas operations:		
Liquid deposits .....	¥ 5,181,014	¥ 4,608,327
Fixed-term deposits .....	1,575,776	1,227,876
Others .....	4,007	6,793
Subtotal .....	6,760,798	5,842,997
Negotiable certificates of deposit .....	1,428,673	817,143
Total .....	¥ 8,189,471	¥ 6,660,140
Grand total .....	¥83,030,782	¥75,768,773

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			
	2009		2008	
Domestic operations:				
Manufacturing .....	¥ 6,992,808	12.75%	¥ 5,695,551	10.81%
Agriculture, forestry, fisheries and mining .....	149,678	0.27	146,244	0.28
Construction .....	1,274,948	2.32	1,360,402	2.58
Transportation, communications and public enterprises .....	3,387,724	6.17	3,061,792	5.81
Wholesale and retail .....	5,051,330	9.21	5,343,724	10.14
Finance and insurance .....	4,306,969	7.85	4,469,767	8.48
Real estate .....	7,627,384	13.90	7,790,969	14.79
Services .....	5,605,333	10.22	5,924,091	11.24
Municipalities .....	1,058,239	1.93	846,982	1.61
Others .....	19,409,786	35.38	18,047,914	34.26
Subtotal .....	¥54,864,204	100.00%	¥52,687,441	100.00%
Overseas operations:				
Public sector .....	¥ 35,350	0.34%	¥ 32,848	0.35%
Financial institutions .....	501,739	4.88	621,385	6.57
Commerce and industry .....	8,602,419	83.75	7,862,965	83.14
Others .....	1,131,605	11.03	940,234	9.94
Subtotal .....	¥10,271,115	100.00%	¥ 9,457,433	100.00%
Total .....	¥65,135,319	—	¥62,144,874	—

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	2009	2008
General reserve .....	¥ 691,539	¥593,714
Specific reserve.....	385,050	300,987
Loan loss reserve for specific overseas countries .....	1,261	0
Reserve for possible loan losses .....	¥1,077,852	¥894,702
Amount of direct reduction .....	¥ 717,010	¥518,594

## Risk-Monitored Loans

	Millions of yen	
March 31	2009	2008
Bankrupt loans .....	¥ 292,088	¥ 73,472
Non-accrual loans .....	1,019,352	607,226
Past due loans (3 months or more).....	36,162	26,625
Restructured loans .....	238,713	385,336
Total .....	¥1,586,317	¥1,092,661
Amount of direct reduction .....	¥ 607,936	¥ 433,447

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	2009	2008
Bankrupt and quasi-bankrupt assets.....	¥ 505,666	¥ 206,634
Doubtful assets .....	865,603	507,167
Substandard loans .....	281,917	418,841
Total of problem assets .....	1,653,186	1,132,643
Normal assets .....	70,894,602	69,001,954
Total .....	¥72,547,788	¥70,134,597
Amount of direct reduction .....	¥ 717,010	¥ 518,594

Notes: **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 3 categories above

## Securities

## Year-End Balance

March 31	Millions of yen	
	2009	2008
Domestic operations:		
Japanese government bonds.....	¥14,734,419	¥ 9,339,978
Japanese local government bonds .....	338,688	439,228
Japanese corporate bonds .....	3,899,189	3,880,773
Japanese stocks .....	2,536,410	3,492,468
Others .....	5,136,736	4,236,572
Subtotal .....	¥26,645,444	¥21,389,021
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	1,833,447	1,871,186
Subtotal .....	¥ 1,833,447	¥ 1,871,186
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	219,272	257,294
Others .....	—	—
Subtotal .....	¥ 219,272	¥ 257,294
Total .....	¥28,698,164	¥23,517,501

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							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	¥3,934,682	¥1,011,003	¥(20,723)	¥4,924,961	¥3,664,024	¥490,723	¥(31,135)	¥4,123,611
Trading securities .....	287,025	6,931	—	293,956	223,360	7,082	—	230,442
Derivatives of trading securities.....	470	—	—	470	3,043	—	—	3,043
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	13,428	—	—	13,428	10,440	—	—	10,440
Trading-related financial derivatives .....	3,069,579	1,004,072	(20,723)	4,052,928	2,542,809	483,640	(31,135)	2,995,314
Other trading assets .....	564,178	—	—	564,178	884,370	—	—	884,370
Trading liabilities: .....	¥2,684,086	¥ 934,296	¥(20,723)	¥3,597,658	¥2,310,732	¥391,720	¥(31,135)	¥2,671,316
Trading securities sold for short sales .....	7,131	341	—	7,473	19,312	733	—	20,046
Derivatives of trading securities.....	407	—	—	407	3,881	—	—	3,881
Securities related to trading transactions sold for short sales.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	13,997	—	—	13,997	10,196	—	—	10,196
Trading-related financial derivatives .....	2,662,549	933,954	(20,723)	3,575,780	2,277,341	390,986	(31,135)	2,637,192
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.