

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

| March 31                                 | Millions of yen |             |
|--|-----------------|-------------|
|  | 2009            | 2008        |
| Domestic operations:                     |                 |             |
| Liquid deposits .....                    | ¥41,544,906     | ¥40,937,520 |
| Fixed-term deposits .....                | 23,465,803      | 21,906,417  |
| Others .....                             | 3,884,852       | 4,076,061   |
| Subtotal .....                           | 68,895,562      | 66,919,999  |
| Negotiable certificates of deposit ..... | 6,035,411       | 2,307,506   |
| Total .....                              | ¥74,930,974     | ¥69,227,505 |
| Overseas operations:                     |                 |             |
| Liquid deposits .....                    | ¥ 5,185,137     | ¥ 4,613,034 |
| Fixed-term deposits .....                | 1,575,776       | 1,227,907   |
| Others .....                             | 4,007           | 6,793       |
| Subtotal .....                           | 6,764,920       | 5,847,735   |
| Negotiable certificates of deposit ..... | 1,428,673       | 817,143     |
| Total .....                              | ¥ 8,193,594     | ¥ 6,664,878 |
| Grand total .....                        | ¥83,124,568     | ¥75,892,384 |

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 |         |             |         |
|---|-----------------|---------|-------------|---------|
|   | 2009            |         | 2008        |         |
| Domestic operations:  |                 |         |             |         |
| Manufacturing .....   | ¥ 6,986,393     | 12.50%  | ¥ 5,647,304 | 10.55%  |
| Agriculture, forestry, fisheries and mining .....           | 149,268         | 0.28    | 145,627     | 0.27    |
| Construction .....  | 1,274,261       | 2.28    | 1,358,113   | 2.54    |
| Transportation, communications and public enterprises ..... | 3,380,038       | 6.05    | 3,054,126   | 5.70    |
| Wholesale and retail .....                                  | 5,030,129       | 9.00    | 5,319,595   | 9.94    |
| Finance and insurance .....                                 | 5,496,504       | 9.84    | 5,543,367   | 10.35   |
| Real estate .....   | 7,598,081       | 13.60   | 7,755,616   | 14.48   |
| Services .....  | 5,762,527       | 10.31   | 6,084,951   | 11.36   |
| Municipalities .....  | 1,058,239       | 1.89    | 846,982     | 1.58    |
| Others .....  | 19,133,674      | 34.25   | 17,796,195  | 33.23   |
| Subtotal .....  | ¥55,869,119     | 100.00% | ¥53,551,882 | 100.00% |
| Overseas operations:  |                 |         |             |         |
| Public sector .....   | ¥ 35,350        | 0.35%   | ¥ 32,848    | 0.35%   |
| Financial institutions .....                                | 501,739         | 4.91    | 621,385     | 6.60    |
| Commerce and industry .....                                 | 8,544,905       | 83.66   | 7,826,252   | 83.07   |
| Others .....  | 1,131,604       | 11.08   | 940,232     | 9.98    |
| Subtotal .....  | ¥10,213,599     | 100.00% | ¥ 9,420,719 | 100.00% |
| Total .....   | ¥66,082,719     | —       | ¥62,972,601 | —       |

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                                | 2009            | 2008       |
| Bankrupt loans .....                    | ¥ 290,237       | ¥ 73,176   |
| Non-accrual loans .....                 | 997,888         | 589,280    |
| Past due loans (3 months or more) ..... | 36,119          | 26,625     |
| Restructured loans .....                | 237,579         | 384,388    |
| Total .....                             | ¥1,561,824      | ¥1,073,471 |
| Amount of direct reduction .....        | ¥ 590,174       | ¥ 416,706  |

## 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                              | 2009            | 2008        |
| Domestic operations:                  |                 |             |
| Japanese government bonds .....       | ¥14,734,414     | ¥ 9,339,958 |
| Japanese local government bonds ..... | 338,688         | 439,228     |
| Japanese corporate bonds .....        | 3,878,294       | 3,876,433   |
| Japanese stocks .....                 | 2,407,718       | 3,431,541   |
| Others .....                          | 5,103,160       | 4,202,554   |
| Subtotal .....                        | ¥26,462,276     | ¥21,289,716 |
| 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 |
| Total .....                           | ¥28,295,724     | ¥23,160,903 |

- 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     |                     |             |            |                     |                     |             |            |
|---|---------------------|---------------------|-------------|------------|---------------------|---------------------|-------------|------------|
|   | 2009                |                     |             |            | 2008                |                     |             |            |
| March 31  | Domestic operations | Overseas operations | Elimination | Total      | Domestic operations | Overseas operations | Elimination | Total      |
| Trading assets: .....   | ¥3,846,205          | ¥1,011,003          | ¥(20,723)   | ¥4,836,484 | ¥3,621,893          | ¥490,723            | ¥(31,135)   | ¥4,081,480 |
| Trading securities .....  | 185,122             | 6,931               | —           | 192,053    | 180,670             | 7,082               | —           | 187,753    |
| Derivatives of trading securities .....                               | 455                 | —                   | —           | 455        | 3,026               | —                   | —           | 3,026      |
| Securities related to trading transactions .....                      | —                   | —                   | —           | —          | —                   | —                   | —           | —          |
| Derivatives of securities related to trading transactions .....       | 13,428              | —                   | —           | 13,428     | 10,440              | —                   | —           | 10,440     |
| Trading-related financial derivatives .....                           | 3,083,019           | 1,004,072           | (20,723)    | 4,066,368  | 2,543,384           | 483,640             | (31,135)    | 2,995,890  |
| Other trading assets .....  | 564,178             | —                   | —           | 564,178    | 884,370             | —                   | —           | 884,370    |
| Trading liabilities: .....  | ¥2,692,747          | ¥ 934,296           | ¥(20,723)   | ¥3,606,319 | ¥2,310,969          | ¥391,720            | ¥(31,135)   | ¥2,671,554 |
| Trading securities sold for short sales .....                         | 2,370               | 341                 | —           | 2,711      | 18,984              | 733                 | —           | 19,718     |
| Derivatives of trading securities .....                               | 389                 | —                   | —           | 389        | 3,871               | —                   | —           | 3,871      |
| 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 .....                           | 2,675,989           | 933,954             | (20,723)    | 3,589,220  | 2,277,917           | 390,986             | (31,135)    | 2,637,768  |
| 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.