

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

September 30	Millions of yen	
	2008	2007
Domestic operations:		
Liquid deposits .....	<b>¥39,760,729</b>	¥40,621,067
Fixed-term deposits .....	<b>22,392,965</b>	21,586,609
Others.....	<b>4,131,089</b>	3,488,899
Subtotal .....	<b>66,284,785</b>	65,696,577
Negotiable certificates of deposit .....	<b>2,412,912</b>	1,876,344
Total.....	<b>¥68,697,697</b>	¥67,572,921
Overseas operations:		
Liquid deposits .....	<b>¥ 5,829,922</b>	¥ 5,945,635
Fixed-term deposits .....	<b>1,462,005</b>	1,276,328
Others.....	<b>6,384</b>	7,224
Subtotal .....	<b>7,298,313</b>	7,229,188
Negotiable certificates of deposit .....	<b>841,765</b>	651,948
Total.....	<b>¥ 8,140,078</b>	¥ 7,881,137
Grand total .....	<b>¥76,837,776</b>	¥75,454,058

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

September 30	Millions of yen			
	2008		2007	
Domestic operations:				
Manufacturing.....	<b>¥ 5,763,094</b>	<b>11.09%</b>	¥ 5,633,382	10.92%
Agriculture, forestry, fisheries and mining.....	<b>111,428</b>	<b>0.21</b>	138,498	0.27
Construction .....	<b>1,220,961</b>	<b>2.35</b>	1,415,969	2.75
Transportation, communications and public enterprises .....	<b>3,212,055</b>	<b>6.18</b>	2,943,046	5.71
Wholesale and retail.....	<b>5,167,969</b>	<b>9.94</b>	5,421,149	10.52
Finance and insurance .....	<b>4,466,908</b>	<b>8.59</b>	4,471,361	8.68
Real estate.....	<b>7,624,749</b>	<b>14.67</b>	8,017,198	15.56
Services .....	<b>5,714,636</b>	<b>10.99</b>	5,943,468	11.54
Municipalities .....	<b>781,875</b>	<b>1.50</b>	633,009	1.23
Others.....	<b>17,923,729</b>	<b>34.48</b>	16,908,131	32.82
Subtotal .....	<b>¥51,987,409</b>	<b>100.00%</b>	¥51,525,216	100.00%
Overseas operations:				
Public sector.....	<b>¥ 31,509</b>	<b>0.27%</b>	¥ 42,466	0.50%
Financial institutions .....	<b>959,845</b>	<b>8.35</b>	538,477	6.21
Commerce and industry.....	<b>9,383,700</b>	<b>81.67</b>	7,263,622	83.79
Others.....	<b>1,115,292</b>	<b>9.71</b>	823,782	9.50
Subtotal .....	<b>¥11,490,348</b>	<b>100.00%</b>	¥ 8,668,349	100.00%
Total .....	<b>¥63,477,758</b>	<b>—</b>	¥60,193,566	—

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2. Japan offshore banking accounts are included in overseas operations' accounts.

## Risk-Monitored Loans

	Millions of yen		
	September 30		March 31
	2008	2007	2008
Bankrupt loans .....	¥ 235,546	¥ 59,904	¥ 73,472
Non-accrual loans .....	771,896	533,325	607,226
Past due loans (3 months or more) .....	41,703	31,769	26,625
Restructured loans .....	366,295	441,944	385,336
Total .....	¥1,415,443	¥1,066,944	¥1,092,661
Amount of direct reduction .....	¥ 543,651	¥ 434,461	¥ 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.

## Securities

September 30	Millions of yen	
	2008	2007
Domestic operations:		
Japanese government bonds.....	¥ 8,500,140	¥ 7,222,502
Japanese local government bonds.....	395,022	528,068
Japanese corporate bonds .....	3,829,093	3,822,223
Japanese stocks.....	3,390,517	4,237,674
Others.....	3,809,689	3,269,327
Subtotal .....	¥19,924,463	¥19,079,797
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds.....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks.....	—	—
Others.....	1,640,658	1,246,256
Subtotal .....	¥ 1,640,658	¥ 1,246,256
Total of domestic and overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds.....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks.....	230,766	273,789
Others.....	—	—
Subtotal .....	¥ 230,766	¥ 273,789
Total .....	¥21,795,888	¥20,599,844

- 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	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	<b>¥3,182,924</b>	<b>¥697,310</b>	<b>¥(29,501)</b>	<b>¥3,850,732</b>	¥2,973,016	¥543,743	¥(25,365)	¥3,491,395
Trading securities .....	<b>130,085</b>	<b>12,489</b>	—	<b>142,575</b>	73,826	45,704	—	119,531
Derivatives of trading securities.....	<b>256</b>	—	—	<b>256</b>	2,698	—	—	2,698
Securities related to trading transactions.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>12,098</b>	—	—	<b>12,098</b>	7,488	—	—	7,488
Trading-related financial derivatives.....	<b>1,982,241</b>	<b>684,820</b>	<b>(29,501)</b>	<b>2,637,559</b>	1,851,866	498,039	(25,365)	2,324,539
Other trading assets.....	<b>1,058,241</b>	—	—	<b>1,058,241</b>	1,037,137	—	—	1,037,137
Trading liabilities: .....	<b>¥1,751,927</b>	<b>¥579,410</b>	<b>¥(29,501)</b>	<b>¥2,301,836</b>	¥1,682,167	¥508,295	¥(25,365)	¥2,165,097
Trading securities sold for short sales .....	<b>16,639</b>	<b>6,025</b>	—	<b>22,665</b>	8,186	7,038	—	15,225
Derivatives of trading securities.....	<b>138</b>	—	—	<b>138</b>	2,751	—	—	2,751
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>12,236</b>	—	—	<b>12,236</b>	7,548	—	—	7,548
Trading-related financial derivatives.....	<b>1,722,913</b>	<b>573,385</b>	<b>(29,501)</b>	<b>2,266,797</b>	1,663,681	501,256	(25,365)	2,139,572
Other trading liabilities.....	—	—	—	—	—	—	—	—

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