

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

	Millions of yen	
March 31	2010	2009
Domestic operations:		
Liquid deposits	¥42,901,390	¥41,462,895
Fixed-term deposits	25,125,350	23,463,313
Others	3,613,206	3,882,490
Subtotal	71,639,946	68,808,699
Negotiable certificates of deposit	5,166,704	6,032,611
Total	¥76,806,651	¥74,841,310
Overseas operations:		
Liquid deposits	¥ 5,238,038	¥ 5,181,014
Fixed-term deposits	1,762,779	1,575,776
Others	7,831	4,007
Subtotal	7,008,648	6,760,798
Negotiable certificates of deposit	1,828,914	1,428,673
Total	¥ 8,837,563	¥ 8,189,471
Grand total	¥85,644,215	¥83,030,782

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

	Millions of yen			Millions of yen	
March 31	2010		March 31	2009	
Domestic operations:			Domestic operations:		
Manufacturing	¥ 6,694,906	12.39%	Manufacturing	¥ 6,992,808	12.75%
Agriculture, forestry, fisheries and mining	153,473	0.28	Agriculture, forestry, fisheries and mining	149,678	0.27
Construction	1,095,482	2.03	Construction	1,274,948	2.32
Transportation, communications and public enterprises	3,271,221	6.05	Transportation, communications and public enterprises	3,387,724	6.17
Wholesale and retail	4,497,698	8.33	Wholesale and retail	5,051,330	9.21
Finance and insurance	4,299,050	7.96	Finance and insurance	4,306,969	7.85
Real estate, goods rental and leasing ...	8,210,117	15.20	Real estate	7,627,384	13.90
Services	4,077,881	7.55	Services	5,605,333	10.22
Municipalities	1,117,092	2.07	Municipalities	1,058,239	1.93
Others	20,606,900	38.14	Others	19,409,786	35.38
Subtotal	¥54,023,825	100.00%	Subtotal	¥54,864,204	100.00%
Overseas operations:			Overseas operations:		
Public sector	¥ 43,100	0.50%	Public sector	¥ 35,350	0.34%
Financial institutions	543,997	6.27	Financial institutions	501,739	4.88
Commerce and industry	7,223,161	83.24	Commerce and industry	8,602,419	83.75
Others	866,948	9.99	Others	1,131,605	11.03
Subtotal	¥ 8,677,208	100.00%	Subtotal	¥10,271,115	100.00%
Total	¥62,701,033	—	Total	¥65,135,319	—

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.

3. In accordance with the revision of the Japan Standard Industrial Classification (in November 2007), from the fiscal year beginning on April 1, 2009, the sector classification has been partly changed. "Goods rental and leasing" is included in others in fiscal 2008.

Reserve for Possible Loan Losses

	Millions of yen	
March 31	2010	2009
General reserve	¥ 702,606	¥ 691,539
Specific reserve	365,087	385,050
Loan loss reserve for specific overseas countries	636	1,261
Reserve for possible loan losses	¥1,068,329	¥1,077,852
Amount of direct reduction	¥ 843,781	¥ 717,010

Risk-Monitored Loans

	Millions of yen	
March 31	2010	2009
Bankrupt loans	¥ 165,131	¥ 292,088
Non-accrual loans	1,075,782	1,019,352
Past due loans (3 months or more)	38,315	36,162
Restructured loans	250,256	238,713
Total	¥1,529,484	¥1,586,317
Amount of direct reduction	¥ 727,633	¥ 607,936

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	2010	2009
Bankrupt and quasi-bankrupt assets	¥ 392,424	¥ 505,666
Doubtful assets	881,239	865,603
Substandard loans	298,179	281,917
Total of problem assets	1,571,842	1,653,186
Normal assets	68,431,335	70,894,602
Total	¥70,003,177	¥72,547,788
Amount of direct reduction	¥ 843,781	¥ 717,010

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	
	2010	2009
Domestic operations:		
Japanese government bonds.....	¥16,738,321	¥14,734,419
Japanese local government bonds	422,648	338,688
Japanese corporate bonds	3,548,359	3,899,189
Japanese stocks.....	2,924,446	2,536,410
Others	3,492,404	5,136,736
Subtotal	¥27,126,180	¥26,645,444
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	—	—
Others	1,454,593	1,833,447
Subtotal	¥ 1,454,593	¥ 1,833,447
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	43,194	219,272
Others	—	—
Subtotal	¥ 43,194	¥ 219,272
Total	¥28,623,968	¥28,698,164

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							
	2010				2009			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,156,853	¥587,881	¥(36,046)	¥6,708,688	¥3,934,682	¥1,011,003	¥(20,723)	¥4,924,961
Trading securities.....	2,747,496	32,229	—	2,779,725	287,025	6,931	—	293,956
Derivatives of trading securities.....	1,246	—	—	1,246	470	—	—	470
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	6,931	—	—	6,931	13,428	—	—	13,428
Trading-related financial derivatives	3,123,235	555,288	(36,046)	3,642,477	3,069,579	1,004,072	(20,723)	4,052,928
Other trading assets.....	277,943	363	—	278,307	564,178	—	—	564,178
Trading liabilities.....	¥4,470,010	¥632,763	¥(36,046)	¥5,066,727	¥2,684,086	¥ 934,296	¥(20,723)	¥3,597,658
Trading securities sold for short sales	1,582,808	—	—	1,582,808	7,131	341	—	7,473
Derivatives of trading securities.....	2,367	—	—	2,367	407	—	—	407
Securities related to trading transactions sold for short sales.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	6,961	—	—	6,961	13,997	—	—	13,997
Trading-related financial derivatives	2,877,873	632,763	(36,046)	3,474,589	2,662,549	933,954	(20,723)	3,575,780
Other trading liabilities	—	—	—	—	—	—	—	—

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2. Intersegment transactions are reported in the "Elimination" column.