

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen	
	2010	2009
Domestic operations:		
Liquid deposits .....	¥42,959,169	¥41,544,906
Fixed-term deposits .....	25,125,800	23,465,803
Others .....	3,617,857	3,884,852
Subtotal .....	71,702,827	68,895,562
Negotiable certificates of deposit .....	5,246,004	6,035,411
Total .....	¥76,948,832	¥74,930,974
Overseas operations:		
Liquid deposits .....	¥ 5,243,318	¥ 5,185,137
Fixed-term deposits .....	1,763,200	1,575,776
Others .....	7,831	4,007
Subtotal .....	7,014,351	6,764,920
Negotiable certificates of deposit .....	1,828,914	1,428,673
Total .....	¥ 8,843,265	¥ 8,193,594
Grand total .....	¥85,792,098	¥83,124,568

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		March 31	Millions of yen	
	2010			2009	
Domestic operations:			Domestic operations:		
Manufacturing .....	¥ 6,689,718	12.20%	Manufacturing .....	¥ 6,986,393	12.50%
Agriculture, forestry, fisheries and mining .....	153,199	0.28	Agriculture, forestry, fisheries and mining .....	149,268	0.28
Construction .....	1,094,835	2.00	Construction .....	1,274,261	2.28
Transportation, communications and public enterprises .....	3,261,007	5.95	Transportation, communications and public enterprises .....	3,380,038	6.05
Wholesale and retail .....	4,475,464	8.17	Wholesale and retail .....	5,030,129	9.00
Finance and insurance .....	5,271,565	9.62	Finance and insurance .....	5,496,504	9.84
Real estate, goods rental and leasing .....	8,179,721	14.92	Real estate .....	7,598,081	13.60
Services .....	4,192,580	7.65	Services .....	5,762,527	10.31
Municipalities .....	1,117,092	2.04	Municipalities .....	1,058,239	1.89
Others .....	20,374,612	37.17	Others .....	19,133,674	34.25
Subtotal .....	¥54,809,798	100.00%	Subtotal .....	¥55,869,119	100.00%
Overseas operations:			Overseas operations:		
Public sector .....	¥ 43,100	0.50%	Public sector .....	¥ 35,350	0.35%
Financial institutions .....	543,997	6.33	Financial institutions .....	501,739	4.91
Commerce and industry .....	7,142,983	83.09	Commerce and industry .....	8,544,905	83.66
Others .....	866,945	10.08	Others .....	1,131,604	11.08
Subtotal .....	¥ 8,597,027	100.00%	Subtotal .....	¥10,213,599	100.00%
Total .....	¥63,406,825	—	Total .....	¥66,082,719	—

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.

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.

## Risk-Monitored Loans

	Millions of yen	
March 31	2010	2009
Bankrupt loans .....	¥ 162,969	¥ 290,237
Non-accrual loans .....	1,047,913	997,888
Past due loans (3 months or more) .....	38,249	36,119
Restructured loans .....	249,139	237,579
Total .....	¥1,498,271	¥1,561,824
Amount of direct reduction .....	¥ 710,815	¥ 590,174

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	2010	2009
Domestic operations:		
Japanese government bonds .....	¥16,738,321	¥14,734,414
Japanese local government bonds .....	422,648	338,688
Japanese corporate bonds .....	3,531,793	3,878,294
Japanese stocks .....	2,843,148	2,407,718
Others .....	3,431,856	5,103,160
Subtotal .....	¥26,967,768	¥26,462,276
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
Total .....	¥28,422,362	¥28,295,724

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							
	2010				2009			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥6,067,423	¥587,881	¥(36,046)	¥6,619,258	¥3,846,205	¥1,011,003	¥(20,723)	¥4,836,484
Trading securities .....	2,656,782	32,229	—	2,689,011	185,122	6,931	—	192,053
Derivatives of trading securities .....	1,244	—	—	1,244	455	—	—	455
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	6,931	—	—	6,931	13,428	—	—	13,428
Trading-related financial derivatives .....	3,124,521	555,288	(36,046)	3,643,763	3,083,019	1,004,072	(20,723)	4,066,368
Other trading assets .....	277,943	363	—	278,307	564,178	—	—	564,178
Trading liabilities .....	¥4,446,003	¥632,763	¥(36,046)	¥5,042,720	¥2,692,747	¥ 934,296	¥(20,723)	¥3,606,319
Trading securities sold for short sales .....	1,557,587	—	—	1,557,587	2,370	341	—	2,711
Derivatives of trading securities .....	2,296	—	—	2,296	389	—	—	389
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 .....	2,879,158	632,763	(36,046)	3,475,875	2,675,989	933,954	(20,723)	3,589,220
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.