

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

September 30	Millions of yen	
	2009	2008
Domestic operations:		
Liquid deposits .....	¥41,648,259	¥39,760,729
Fixed-term deposits .....	23,893,267	22,392,965
Others .....	3,517,979	4,131,089
Subtotal .....	69,059,506	66,284,785
Negotiable certificates of deposit .....	6,404,366	2,412,912
Total .....	¥75,463,873	¥68,697,697
Overseas operations:		
Liquid deposits .....	¥ 5,212,179	¥ 5,829,922
Fixed-term deposits .....	1,690,174	1,462,005
Others .....	6,098	6,384
Subtotal .....	6,908,452	7,298,313
Negotiable certificates of deposit .....	1,925,755	841,765
Total .....	¥ 8,834,208	¥ 8,140,078
Grand total .....	¥84,298,081	¥76,837,776

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		September 30	Millions of yen	
	2009			2008	
Domestic operations:			Domestic operations:		
Manufacturing .....	¥ 6,804,427	12.27%	Manufacturing .....	¥ 5,763,094	11.09%
Agriculture, forestry, fisheries and mining .....	128,076	0.23	Agriculture, forestry, fisheries and mining .....	111,428	0.21
Construction .....	1,191,770	2.15	Construction .....	1,220,961	2.35
Transportation, communications and public enterprises .....	3,292,411	5.94	Transportation, communications and public enterprises .....	3,212,055	6.18
Wholesale and retail .....	4,693,774	8.46	Wholesale and retail .....	5,167,969	9.94
Finance and insurance .....	4,524,480	8.16	Finance and insurance .....	4,466,908	8.59
Real estate, goods rental and leasing .....	8,477,748	15.28	Real estate .....	7,624,749	14.67
Services .....	4,185,584	7.55	Services .....	5,714,636	10.99
Municipalities .....	1,110,144	2.00	Municipalities .....	781,875	1.50
Others .....	21,051,928	37.96	Others .....	17,923,729	34.48
Subtotal .....	¥55,460,347	100.00%	Subtotal .....	¥51,987,409	100.00%
Overseas operations:			Overseas operations:		
Public sector .....	¥ 30,733	0.34%	Public sector .....	¥ 31,509	0.27%
Financial institutions .....	519,845	5.71	Financial institutions .....	959,845	8.35
Commerce and industry .....	7,639,207	83.99	Commerce and industry .....	9,383,700	81.67
Others .....	906,027	9.96	Others .....	1,115,292	9.71
Subtotal .....	¥ 9,095,813	100.00%	Subtotal .....	¥11,490,348	100.00%
Total .....	¥64,556,160	—	Total .....	¥63,477,758	—

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.

## Risk-Monitored Loans

	Millions of yen		
	September 30		March 31
	2009	2008	2009
Bankrupt loans.....	¥ 245,109	¥ 235,546	¥ 292,088
Non-accrual loans.....	1,132,394	771,896	1,019,352
Past due loans (3 months or more) .....	51,983	41,703	36,162
Restructured loans .....	220,384	366,295	238,713
Total.....	¥1,649,873	¥1,415,443	¥1,586,317
Amount of direct reduction.....	¥ 685,500	¥ 543,651	¥ 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.

## Securities

September 30	Millions of yen	
	2009	2008
Domestic operations:		
Japanese government bonds.....	¥16,299,762	¥ 8,500,140
Japanese local government bonds .....	322,541	395,022
Japanese corporate bonds .....	3,749,956	3,829,093
Japanese stocks .....	3,041,337	3,390,517
Others .....	3,136,609	3,809,689
Subtotal .....	¥26,550,207	¥19,924,463
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	1,553,439	1,640,658
Subtotal .....	¥ 1,553,439	¥ 1,640,658
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	251,781	230,766
Others .....	—	—
Subtotal .....	¥ 251,781	¥ 230,766
Total .....	¥28,355,428	¥21,795,888

- 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

September 30	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	<b>¥4,125,591</b>	<b>¥785,703</b>	<b>¥(32,026)</b>	<b>¥4,879,268</b>	¥3,182,924	¥697,310	¥(29,501)	¥3,850,732
Trading securities .....	<b>800,604</b>	<b>47,688</b>	—	<b>848,292</b>	130,085	12,489	—	142,575
Derivatives of trading securities .....	<b>844</b>	—	—	<b>844</b>	256	—	—	256
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>8,296</b>	—	—	<b>8,296</b>	12,098	—	—	12,098
Trading-related financial derivatives .....	<b>2,977,893</b>	<b>730,629</b>	<b>(32,026)</b>	<b>3,676,495</b>	1,982,241	684,820	(29,501)	2,637,559
Other trading assets .....	<b>337,953</b>	<b>7,386</b>	—	<b>345,339</b>	1,058,241	—	—	1,058,241
Trading liabilities .....	<b>¥2,828,131</b>	<b>¥683,064</b>	<b>¥(32,026)</b>	<b>¥3,479,169</b>	¥1,751,927	¥579,410	¥(29,501)	¥2,301,836
Trading securities sold for short sales .....	<b>15,286</b>	<b>1,010</b>	—	<b>16,297</b>	16,639	6,025	—	22,665
Derivatives of trading securities .....	<b>695</b>	—	—	<b>695</b>	138	—	—	138
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	<b>8,398</b>	—	—	<b>8,398</b>	12,236	—	—	12,236
Trading-related financial derivatives .....	<b>2,803,751</b>	<b>682,053</b>	<b>(32,026)</b>	<b>3,453,778</b>	1,722,913	573,385	(29,501)	2,266,797
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.