

# 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	2011	2010
Domestic operations:		
Liquid deposits .....	¥46,333,358	¥42,901,390
Fixed-term deposits .....	25,357,704	25,125,350
Others .....	3,855,153	3,613,206
Subtotal .....	75,546,217	71,639,946
Negotiable certificates of deposit .....	5,997,958	5,166,704
Total .....	¥81,544,175	¥76,806,651
Overseas operations:		
Liquid deposits .....	¥ 4,810,044	¥ 5,238,038
Fixed-term deposits .....	1,533,773	1,762,779
Others .....	108,904	7,831
Subtotal .....	6,452,722	7,008,648
Negotiable certificates of deposit .....	2,368,364	1,828,914
Total .....	¥ 8,821,087	¥ 8,837,563
Grand total .....	¥90,365,263	¥85,644,215

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			
March 31	2011		2010	
Domestic operations:				
Manufacturing .....	¥ 6,001,645	11.45%	¥ 6,694,906	12.39%
Agriculture, forestry, fisheries and mining .....	148,994	0.28	153,473	0.28
Construction .....	962,259	1.84	1,095,482	2.03
Transportation, communications and public enterprises .....	3,829,628	7.31	3,271,221	6.05
Wholesale and retail .....	4,238,042	8.09	4,497,698	8.33
Finance and insurance .....	3,991,865	7.62	4,299,050	7.96
Real estate, goods rental and leasing .....	7,761,065	14.81	8,210,117	15.20
Services .....	3,847,475	7.34	4,077,881	7.55
Municipalities .....	1,230,912	2.35	1,117,092	2.07
Others .....	20,393,976	38.91	20,606,900	38.14
Subtotal .....	¥52,405,866	100.00%	¥54,023,825	100.00%
Overseas operations:				
Public sector .....	¥ 35,733	0.40%	¥ 43,100	0.50%
Financial institutions .....	608,810	6.81	543,997	6.27
Commerce and industry .....	7,475,110	83.59	7,223,161	83.24
Others .....	822,834	9.20	866,948	9.99
Subtotal .....	¥ 8,942,489	100.00%	¥ 8,677,208	100.00%
Total .....	¥61,348,355	—	¥62,701,033	—

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.

## Reserve for Possible Loan Losses

	Millions of yen	
March 31	2011	2010
General reserve .....	¥ 696,154	¥ 702,606
Specific reserve .....	362,137	365,087
Loan loss reserve for specific overseas countries .....	653	636
Reserve for possible loan losses .....	¥1,058,945	¥1,068,329
Amount of direct reduction .....	¥ 867,866	¥ 843,781

## Risk-Monitored Loans

	Millions of yen	
March 31	2011	2010
Bankrupt loans .....	¥ 90,777	¥ 165,131
Non-accrual loans .....	1,031,828	1,075,782
Past due loans (3 months or more) .....	25,438	38,315
Restructured loans .....	498,323	250,256
Total .....	¥1,646,369	¥1,529,484
Amount of direct reduction .....	¥ 735,638	¥ 727,633

## 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	2011	2010
Bankrupt and quasi-bankrupt assets .....	¥ 281,611	¥ 392,424
Doubtful assets .....	875,837	881,239
Substandard loans .....	532,873	298,179
Total of problem assets .....	1,690,321	1,571,842
Normal assets .....	67,868,754	68,431,335
Total .....	¥69,559,075	¥70,003,177
Amount of direct reduction .....	¥ 867,866	¥ 843,781

## 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	
	2011	2010
Domestic operations:		
Japanese government bonds .....	¥25,934,346	¥16,738,321
Japanese local government bonds .....	544,409	422,648
Japanese corporate bonds .....	3,256,034	3,548,359
Japanese stocks .....	2,696,843	2,924,446
Others .....	5,778,370	3,492,404
Subtotal .....	¥38,210,004	¥27,126,180
Overseas operations:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	—
Others .....	1,697,165	1,454,593
Subtotal .....	¥ 1,697,165	¥ 1,454,593
Unallocated corporate assets:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	44,953	43,194
Others .....	—	—
Subtotal .....	¥ 44,953	¥ 43,194
Total .....	¥39,952,123	¥28,623,968

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							
	2011				2010			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥6,149,138	¥518,595	¥(34,836)	¥6,632,898	¥6,156,853	¥587,881	¥(36,046)	¥6,708,688
Trading securities .....	2,778,917	38,619	—	2,817,536	2,747,496	32,229	—	2,779,725
Derivatives of trading securities .....	3,857	—	—	3,857	1,246	—	—	1,246
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	5,338	—	—	5,338	6,931	—	—	6,931
Trading-related financial derivatives .....	3,070,072	479,623	(34,836)	3,514,859	3,123,235	555,288	(36,046)	3,642,477
Other trading assets .....	290,952	353	—	291,305	277,943	363	—	278,307
Trading liabilities .....	¥4,670,219	¥612,920	¥(34,836)	¥5,248,302	¥4,470,010	¥632,763	¥(36,046)	¥5,066,727
Trading securities sold for short sales .....	1,622,216	830	—	1,623,046	1,582,808	—	—	1,582,808
Derivatives of trading securities .....	1,803	—	—	1,803	2,367	—	—	2,367
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	5,638	1	—	5,639	6,961	—	—	6,961
Trading-related financial derivatives .....	3,040,560	612,088	(34,836)	3,617,812	2,877,873	632,763	(36,046)	3,474,589
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.