

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Deposits and Negotiable Certificates of Deposit

September 30	Millions of yen	
	2010	2009
Domestic operations:		
Liquid deposits	¥42,861,721	¥41,648,259
Fixed-term deposits	25,249,745	23,893,267
Others	3,703,238	3,517,979
Subtotal	71,814,705	69,059,506
Negotiable certificates of deposit	6,902,212	6,404,366
Total	¥78,716,917	¥75,463,873
Overseas operations:		
Liquid deposits	¥ 4,653,058	¥ 5,212,179
Fixed-term deposits	1,527,405	1,690,174
Others	101,738	6,098
Subtotal	6,282,203	6,908,452
Negotiable certificates of deposit	2,075,503	1,925,755
Total	¥ 8,357,706	¥ 8,834,208
Grand total	¥87,074,624	¥84,298,081

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			
	2010		2009	
Domestic operations:				
Manufacturing	¥ 6,431,680	11.64%	¥ 6,804,427	12.27%
Agriculture, forestry, fisheries and mining	122,881	0.22	128,076	0.23
Construction	1,038,333	1.88	1,191,770	2.15
Transportation, communications and public enterprises	3,250,652	5.89	3,292,411	5.94
Wholesale and retail	4,332,824	7.85	4,693,774	8.46
Finance and insurance	3,971,643	7.19	4,524,480	8.16
Real estate, goods rental and leasing	7,942,643	14.38	8,477,748	15.28
Services	3,961,976	7.17	4,185,584	7.55
Municipalities	1,157,500	2.10	1,110,144	2.00
Others	23,018,035	41.68	21,051,928	37.96
Subtotal	¥55,228,171	100.00%	¥55,460,347	100.00%
Overseas operations:				
Public sector	¥ 42,171	0.51%	¥ 30,733	0.34%
Financial institutions	515,150	6.20	519,845	5.71
Commerce and industry	6,986,115	84.13	7,639,207	83.99
Others	761,063	9.16	906,027	9.96
Subtotal	¥ 8,304,499	100.00%	¥ 9,095,813	100.00%
Total	¥63,532,671	—	¥64,556,160	—

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.

Risk-Monitored Loans

	Millions of yen		
	September 30		March 31
	2010	2009	2010
Bankrupt loans	¥ 117,082	¥ 245,109	¥ 165,131
Non-accrual loans	1,080,363	1,132,394	1,075,782
Past due loans (3 months or more)	42,043	51,983	38,315
Restructured loans	330,516	220,384	250,256
Total	¥1,570,004	¥1,649,873	¥1,529,484
Amount of direct reduction	¥ 728,534	¥ 685,500	¥ 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.

Securities

September 30	Millions of yen	
	2010	2009
Domestic operations:		
Japanese government bonds	¥20,618,565	¥16,299,762
Japanese local government bonds	534,230	322,541
Japanese corporate bonds	3,502,201	3,749,956
Japanese stocks	2,656,097	3,041,337
Others	4,059,731	3,136,609
Subtotal	¥31,370,826	¥26,550,207
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	2,021,434	1,553,439
Subtotal	¥ 2,021,434	¥ 1,553,439
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	43,464	251,781
Others	—	—
Subtotal	¥ 43,464	¥ 251,781
Total	¥33,435,725	¥28,355,428

- 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							
	2010				2009			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥8,146,608	¥676,949	¥(52,154)	¥8,771,403	¥4,125,591	¥785,703	¥(32,026)	¥4,879,268
Trading securities	3,779,037	61,809	—	3,840,847	800,604	47,688	—	848,292
Derivatives of trading securities	5,335	—	—	5,335	844	—	—	844
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	12,112	103	—	12,216	8,296	—	—	8,296
Trading-related financial derivatives	3,945,174	615,036	(52,154)	4,508,057	2,977,893	730,629	(32,026)	3,676,495
Other trading assets	404,946	—	—	404,946	337,953	7,386	—	345,339
Trading liabilities	¥5,914,710	¥724,515	¥(52,154)	¥6,587,071	¥2,828,131	¥683,064	¥(32,026)	¥3,479,169
Trading securities sold for short sales	2,041,831	1,324	—	2,043,156	15,286	1,010	—	16,297
Derivatives of trading securities	7,814	—	—	7,814	695	—	—	695
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	11,514	48	—	11,563	8,398	—	—	8,398
Trading-related financial derivatives	3,853,549	723,142	(52,154)	4,524,538	2,803,751	682,053	(32,026)	3,453,778
Other trading liabilities	—	—	—	—	—	—	—	—

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