

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2012	2011
Domestic operations:		
Liquid deposits	¥48,497,851	¥46,333,358
Fixed-term deposits	25,121,271	25,357,704
Others	3,792,990	3,855,153
Subtotal	77,412,113	75,546,217
Negotiable certificates of deposit	5,327,489	5,997,958
Total	¥82,739,603	¥81,544,175
Overseas operations:		
Liquid deposits	¥ 4,849,970	¥ 4,810,044
Fixed-term deposits	1,745,146	1,533,773
Others	121,331	108,904
Subtotal	6,716,447	6,452,722
Negotiable certificates of deposit	3,266,149	2,368,364
Total	¥ 9,982,596	¥ 8,821,087
Grand total	¥92,722,199	¥90,365,263

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

March 31	Millions of yen			
	2012		2011	
Domestic operations:				
Manufacturing	¥ 6,076,691	11.70%	¥ 6,001,645	11.45%
Agriculture, forestry, fisheries and mining	137,269	0.26	148,994	0.28
Construction	897,228	1.73	962,259	1.84
Transportation, communications and public enterprises	4,237,663	8.16	3,829,628	7.31
Wholesale and retail	4,117,083	7.93	4,238,042	8.09
Finance and insurance	3,448,010	6.64	3,991,865	7.62
Real estate, goods rental and leasing	7,443,777	14.33	7,761,065	14.81
Services	3,612,303	6.96	3,847,475	7.34
Municipalities	1,054,492	2.03	1,230,912	2.35
Others	20,907,113	40.26	20,393,976	38.91
Subtotal	¥51,931,633	100.00%	¥52,405,866	100.00%
Overseas operations:				
Public sector	¥ 73,593	0.68%	¥ 35,733	0.40%
Financial institutions	510,896	4.73	608,810	6.81
Commerce and industry	9,165,963	84.96	7,475,110	83.59
Others	1,038,512	9.63	822,834	9.20
Subtotal	¥10,788,965	100.00%	¥ 8,942,489	100.00%
Total	¥62,720,599	—	¥61,348,355	—

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	2012	2011
General reserve	¥593,338	¥ 696,154
Specific reserve	385,416	362,137
Loan loss reserve for specific overseas countries	178	653
Reserve for possible loan losses	¥978,933	¥1,058,945
Amount of direct reduction	¥685,871	¥ 867,866

Risk-Monitored Loans

	Millions of yen	
March 31	2012	2011
Bankrupt loans	¥ 74,218	¥ 90,777
Non-accrual loans	1,145,347	1,031,828
Past due loans (3 months or more)	22,502	25,438
Restructured loans	562,882	498,323
Total	¥1,804,951	¥1,646,369
Amount of direct reduction	¥ 596,075	¥ 735,638

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	2012	2011
Bankrupt and quasi-bankrupt assets	¥ 259,670	¥ 281,611
Doubtful assets	1,017,631	875,837
Substandard loans	580,351	532,873
Total of problem assets	1,857,653	1,690,321
Normal assets	69,826,134	67,868,754
Total	¥71,683,787	¥69,559,075
Amount of direct reduction	¥ 685,871	¥ 867,866

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	
	2012	2011
Domestic operations:		
Japanese government bonds	¥29,327,057	¥25,934,346
Japanese local government bonds	474,884	544,409
Japanese corporate bonds	3,155,712	3,256,034
Japanese stocks	2,567,288	2,696,843
Others	5,015,264	5,778,370
Subtotal	¥40,540,207	¥38,210,004
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	997	—
Others	1,941,863	1,697,165
Subtotal	¥ 1,942,861	¥ 1,697,165
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	46,881	44,953
Others	—	—
Subtotal	¥ 46,881	¥ 44,953
Total	¥42,529,950	¥39,952,123

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							
	2012				2011			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥7,546,567	¥698,785	¥(48,408)	¥8,196,944	¥6,149,138	¥518,595	¥(34,836)	¥6,632,898
Trading securities	4,008,205	19,403	—	4,027,609	2,778,917	38,619	—	2,817,536
Derivatives of trading securities	3,419	—	—	3,419	3,857	—	—	3,857
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	19,498	5	—	19,503	5,338	—	—	5,338
Trading-related financial derivatives	3,262,485	674,615	(48,408)	3,888,692	3,070,072	479,623	(34,836)	3,514,859
Other trading assets	252,958	4,759	—	257,718	290,952	353	—	291,305
Trading liabilities	¥5,505,475	¥790,993	¥(48,408)	¥6,248,061	¥4,670,219	¥612,920	¥(34,836)	¥5,248,302
Trading securities sold for short sales	2,169,852	3,005	—	2,172,857	1,622,216	830	—	1,623,046
Derivatives of trading securities	7,409	43	—	7,453	1,803	—	—	1,803
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	17,442	13	—	17,455	5,638	1	—	5,639
Trading-related financial derivatives	3,310,771	787,931	(48,408)	4,050,294	3,040,560	612,088	(34,836)	3,617,812
Other trading liabilities	—	—	—	—	—	—	—	—

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