

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2012	2011
Domestic operations:		
Liquid deposits	¥48,688,932	¥46,475,850
Fixed-term deposits	25,121,952	25,358,154
Others	3,796,048	3,858,755
Subtotal	77,606,933	75,692,760
Negotiable certificates of deposit	5,518,289	6,054,758
Total	¥83,125,222	¥81,747,518
Overseas operations:		
Liquid deposits	¥ 4,855,580	¥ 4,818,026
Fixed-term deposits	1,745,146	1,533,773
Others	121,331	108,904
Subtotal	6,722,058	6,460,703
Negotiable certificates of deposit	3,266,149	2,368,364
Total	¥ 9,988,207	¥ 8,829,068
Grand total	¥93,113,430	¥90,576,587

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			
	2012		2011	
Domestic operations:				
Manufacturing	¥ 6,071,389	11.48%	¥ 5,997,719	11.30%
Agriculture, forestry, fisheries and mining	137,101	0.26	148,770	0.28
Construction	896,269	1.70	961,596	1.81
Transportation, communications and public enterprises	4,221,483	7.98	3,816,458	7.19
Wholesale and retail	4,095,171	7.75	4,216,614	7.94
Finance and insurance	4,904,325	9.28	5,241,692	9.87
Real estate, goods rental and leasing	7,377,705	13.95	7,729,135	14.56
Services	3,684,426	6.97	3,954,440	7.45
Municipalities	1,054,492	1.99	1,230,912	2.32
Others	20,433,201	38.64	19,796,115	37.28
Subtotal	¥52,875,567	100.00%	¥53,093,455	100.00%
Overseas operations:				
Public sector	¥ 73,593	0.69%	¥ 35,733	0.40%
Financial institutions	510,896	4.77	621,657	7.01
Commerce and industry	9,086,200	84.84	7,385,370	83.31
Others	1,038,510	9.70	822,832	9.28
Subtotal	¥10,709,200	100.00%	¥ 8,865,594	100.00%
Total	¥63,584,767	—	¥61,959,049	—

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.

Risk-Monitored Loans

	Millions of yen	
March 31	2012	2011
Bankrupt loans	¥ 73,378	¥ 90,171
Non-accrual loans	1,060,320	958,729
Past due loans (3 months or more)	18,178	14,226
Restructured loans	507,428	466,459
Total	¥1,659,306	¥1,529,587
Amount of direct reduction	¥ 558,926	¥ 716,192

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	2012	2011
Domestic operations:		
Japanese government bonds	¥29,327,057	¥25,934,346
Japanese local government bonds	474,884	544,409
Japanese corporate bonds	3,139,021	3,237,321
Japanese stocks	2,559,850	2,621,131
Others	4,935,459	5,713,956
Subtotal	¥40,436,272	¥38,051,166
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	997	—
Others	1,941,924	1,697,228
Subtotal	¥ 1,942,921	¥ 1,697,228
Total	¥42,379,194	¥39,748,394

- 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							
	2012				2011			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥7,450,723	¥698,785	¥(48,408)	¥8,101,100	¥6,107,160	¥518,595	¥(34,836)	¥6,590,920
Trading securities	3,909,420	19,403	—	3,928,824	2,735,578	38,619	—	2,774,197
Derivatives of trading securities	3,356	—	—	3,356	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	3,265,489	674,615	(48,408)	3,891,697	3,071,434	479,623	(34,836)	3,516,221
Other trading assets	252,958	4,759	—	257,718	290,952	353	—	291,305
Trading liabilities	¥5,465,502	¥790,993	¥(48,408)	¥6,208,087	¥4,631,357	¥612,920	¥(34,836)	¥5,209,441
Trading securities sold for short sales	2,126,877	3,005	—	2,129,882	1,582,282	830	—	1,583,112
Derivatives of trading securities	7,406	43	—	7,450	1,514	—	—	1,514
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	3,313,775	787,931	(48,408)	4,053,298	3,041,922	612,088	(34,836)	3,619,174
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.