

# 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	
	2013	2012
Domestic operations:		
Liquid deposits .....	¥ 51,018,457	¥48,497,851
Fixed-term deposits .....	25,178,398	25,121,271
Others .....	3,834,791	3,792,990
Subtotal .....	80,031,646	77,412,113
Negotiable certificates of deposit .....	5,553,909	5,327,489
Total .....	¥ 85,585,556	¥82,739,603
Overseas operations:		
Liquid deposits .....	¥ 6,448,821	¥ 4,849,970
Fixed-term deposits .....	2,509,550	1,745,146
Others .....	91,792	121,331
Subtotal .....	9,050,165	6,716,447
Negotiable certificates of deposit .....	6,201,744	3,266,149
Total .....	¥ 15,251,909	¥ 9,982,596
Grand total .....	¥100,837,465	¥92,722,199

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			
	2013		2012	
Domestic operations:				
Manufacturing .....	¥ 6,003,907	11.57%	¥ 6,076,691	11.70%
Agriculture, forestry, fisheries and mining .....	152,463	0.29	137,269	0.26
Construction .....	887,269	1.71	897,228	1.73
Transportation, communications and public enterprises .....	4,281,888	8.25	4,237,675	8.16
Wholesale and retail .....	4,159,359	8.02	4,117,071	7.93
Finance and insurance .....	3,706,937	7.15	3,448,010	6.64
Real estate, goods rental and leasing .....	7,584,206	14.62	7,443,777	14.33
Services .....	3,915,730	7.55	3,612,303	6.96
Municipalities .....	1,115,839	2.15	1,054,492	2.03
Others .....	20,072,016	38.69	20,907,113	40.26
Subtotal .....	¥51,879,618	100.00%	¥51,931,633	100.00%
Overseas operations:				
Public sector .....	¥ 62,765	0.46%	¥ 73,593	0.68%
Financial institutions .....	579,557	4.21	510,896	4.73
Commerce and industry .....	11,634,862	84.60	9,165,963	84.96
Others .....	1,475,287	10.73	1,038,512	9.63
Subtotal .....	¥13,752,473	100.00%	¥10,788,965	100.00%
Total .....	¥65,632,091	—	¥62,720,599	—

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	2013	2012
General reserve .....	¥539,305	¥593,338
Specific reserve .....	389,555	385,416
Loan loss reserve for specific overseas countries .....	5	178
Reserve for possible loan losses .....	¥928,866	¥978,933
Amount of direct reduction .....	¥653,146	¥685,871

## Risk-Monitored Loans

	Millions of yen	
March 31	2013	2012
Bankrupt loans .....	¥ 55,479	¥ 74,218
Non-accrual loans .....	1,130,562	1,145,347
Past due loans (3 months or more) .....	16,044	22,502
Restructured loans .....	484,963	562,882
Total .....	¥1,687,049	¥1,804,951
Amount of direct reduction .....	¥ 585,789	¥ 596,075

## 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 Act

	Millions of yen	
March 31	2013	2012
Bankrupt and quasi-bankrupt assets .....	¥ 248,161	¥ 259,670
Doubtful assets .....	973,057	1,017,631
Substandard loans .....	505,130	580,351
Total of problem assets .....	1,726,349	1,857,653
Normal assets .....	74,273,608	69,826,134
Total .....	¥75,999,958	¥71,683,787
Amount of direct reduction .....	¥ 653,146	¥ 685,871

## 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	
	2013	2012
Domestic operations:		
Japanese government bonds .....	¥26,994,438	¥29,327,057
Japanese local government bonds .....	355,883	474,884
Japanese corporate bonds .....	3,015,019	3,155,712
Japanese stocks .....	2,986,503	2,567,288
Others .....	5,432,893	5,015,264
Subtotal .....	¥38,784,738	¥40,540,207
Overseas operations:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	—	997
Others .....	2,473,424	1,941,863
Subtotal .....	¥ 2,473,424	¥ 1,942,861
Unallocated corporate assets:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	48,568	46,881
Others .....	—	—
Subtotal .....	¥ 48,568	¥ 46,881
Total .....	¥41,306,731	¥42,529,950

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							
	2013				2012			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥7,101,829	¥723,986	¥(60,261)	¥7,765,554	¥7,546,567	¥698,785	¥(48,408)	¥8,196,944
Trading securities .....	3,185,210	35,647	—	3,220,858	4,008,205	19,403	—	4,027,609
Derivatives of trading securities .....	3,614	—	—	3,614	3,419	—	—	3,419
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	26,022	22	—	26,044	19,498	5	—	19,503
Trading-related financial derivatives .....	3,699,030	688,317	(60,261)	4,327,085	3,262,485	674,615	(48,408)	3,888,692
Other trading assets .....	187,952	—	—	187,952	252,958	4,759	—	257,718
Trading liabilities .....	¥5,454,843	¥725,049	¥(60,261)	¥6,119,631	¥5,505,475	¥790,993	¥(48,408)	¥6,248,061
Trading securities sold for short sales .....	1,906,428	3,700	—	1,910,129	2,169,852	3,005	—	2,172,857
Derivatives of trading securities .....	11,010	716	—	11,727	7,409	43	—	7,453
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	29,372	24	—	29,396	17,442	13	—	17,455
Trading-related financial derivatives .....	3,508,033	720,607	(60,261)	4,168,379	3,310,771	787,931	(48,408)	4,050,294
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.