

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2013	2012
Domestic operations:		
Liquid deposits	¥ 51,231,871	¥48,688,932
Fixed-term deposits	25,186,988	25,121,952
Others	3,837,962	3,796,048
Subtotal	80,256,822	77,606,933
Negotiable certificates of deposit	5,776,809	5,518,289
Total	¥ 86,033,632	¥83,125,222
Overseas operations:		
Liquid deposits	¥ 6,471,045	¥ 4,855,580
Fixed-term deposits	2,517,694	1,745,146
Others	91,792	121,331
Subtotal	9,080,532	6,722,058
Negotiable certificates of deposit	6,201,744	3,266,149
Total	¥ 15,282,277	¥ 9,988,207
Grand total	¥101,315,909	¥93,113,430

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			
	2013		2012	
Domestic operations:				
Manufacturing	¥ 5,995,285	11.36%	¥ 6,071,389	11.48%
Agriculture, forestry, fisheries and mining	150,712	0.29	137,101	0.26
Construction	886,516	1.68	896,269	1.70
Transportation, communications and public enterprises	4,264,739	8.09	4,221,483	7.98
Wholesale and retail	4,136,162	7.84	4,095,171	7.75
Finance and insurance	5,697,927	10.80	4,904,325	9.28
Real estate, goods rental and leasing	7,544,508	14.30	7,377,705	13.95
Services	4,011,560	7.60	3,684,426	6.97
Municipalities	1,115,839	2.12	1,054,492	1.99
Others	18,951,459	35.92	20,433,201	38.64
Subtotal	¥52,754,711	100.00%	¥52,875,567	100.00%
Overseas operations:				
Public sector	¥ 62,765	0.45%	¥ 73,593	0.69%
Financial institutions	619,212	4.45	510,896	4.77
Commerce and industry	11,783,976	84.71	9,086,200	84.84
Others	1,445,071	10.39	1,038,510	9.70
Subtotal	¥13,911,026	100.00%	¥10,709,200	100.00%
Total	¥66,665,737	—	¥63,584,767	—

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

March 31	Millions of yen	
	2013	2012
Bankrupt loans	¥ 54,846	¥ 73,378
Non-accrual loans	1,006,497	1,060,320
Past due loans (3 months or more)	9,953	18,178
Restructured loans	422,509	507,428
Total	¥1,493,807	¥1,659,306
Amount of direct reduction	¥ 549,257	¥ 558,926

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

March 31	Millions of yen	
	2013	2012
Domestic operations:		
Japanese government bonds	¥26,994,415	¥29,327,057
Japanese local government bonds	355,883	474,884
Japanese corporate bonds	3,005,080	3,139,021
Japanese stocks	3,097,093	2,559,850
Others	5,367,925	4,935,459
Subtotal	¥38,820,398	¥40,436,272
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	997
Others	2,473,607	1,941,924
Subtotal	¥ 2,473,607	¥ 1,942,921
Total	¥41,294,005	¥42,379,194

- 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

March 31	Millions of yen							
	2013				2012			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,955,688	¥723,986	¥(60,261)	¥7,619,413	¥7,450,723	¥698,785	¥(48,408)	¥8,101,100
Trading securities	3,035,233	35,647	—	3,070,881	3,909,420	19,403	—	3,928,824
Derivatives of trading securities	3,420	—	—	3,420	3,356	—	—	3,356
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	3,703,059	688,317	(60,261)	4,331,114	3,265,489	674,615	(48,408)	3,891,697
Other trading assets	187,952	—	—	187,952	252,958	4,759	—	257,718
Trading liabilities	¥5,419,265	¥725,049	¥(60,261)	¥6,084,053	¥5,465,502	¥790,993	¥(48,408)	¥6,208,087
Trading securities sold for short sales	1,866,854	3,700	—	1,870,555	2,126,877	3,005	—	2,129,882
Derivatives of trading securities	10,977	716	—	11,694	7,406	43	—	7,450
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	3,512,062	720,607	(60,261)	4,172,408	3,313,775	787,931	(48,408)	4,053,298
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.