

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	
	2014	2013
Domestic operations:		
Liquid deposits	¥ 53,687,039	¥ 51,018,457
Fixed-term deposits	24,124,219	25,178,398
Others	5,007,436	3,834,791
Subtotal	82,818,695	80,031,646
Negotiable certificates of deposit	5,458,722	5,553,909
Total	¥ 88,277,417	¥ 85,585,556
Overseas operations:		
Liquid deposits	¥ 8,226,849	¥ 6,448,821
Fixed-term deposits	3,200,420	2,509,550
Others	85,958	91,792
Subtotal	11,513,229	9,050,165
Negotiable certificates of deposit	8,254,817	6,201,744
Total	¥ 19,768,047	¥ 15,251,909
Grand total	¥108,045,465	¥100,837,465

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			
	2014		2013	
Domestic operations:				
Manufacturing	¥ 5,940,556	11.62%	¥ 6,003,907	11.57%
Agriculture, forestry, fisheries and mining	162,373	0.32	152,463	0.29
Construction	895,433	1.75	887,269	1.71
Transportation, communications and public enterprises	4,593,900	8.98	4,281,888	8.25
Wholesale and retail	4,288,114	8.38	4,159,359	8.02
Finance and insurance	2,610,429	5.10	3,706,937	7.15
Real estate, goods rental and leasing	7,328,682	14.33	7,584,206	14.62
Services	4,282,649	8.37	3,915,730	7.55
Municipalities	1,169,119	2.29	1,115,839	2.15
Others	19,878,636	38.86	20,072,016	38.69
Subtotal	¥51,149,896	100.00%	¥51,879,618	100.00%
Overseas operations:				
Public sector	¥ 78,915	0.46%	¥ 62,765	0.46%
Financial institutions	1,062,245	6.22	579,557	4.21
Commerce and industry	13,863,631	81.18	11,634,862	84.60
Others	2,072,999	12.14	1,475,287	10.73
Subtotal	¥17,077,791	100.00%	¥13,752,473	100.00%
Total	¥68,227,688	—	¥65,632,091	—

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	2014	2013
General reserve	¥473,159	¥539,305
Specific reserve	273,629	389,555
Loan loss reserve for specific overseas countries	747	5
Reserve for possible loan losses	¥747,536	¥928,866
Amount of direct reduction	¥511,043	¥653,146

Risk-Monitored Loans

	Millions of yen	
March 31	2014	2013
Bankrupt loans	¥ 39,601	¥ 55,479
Non-accrual loans	877,325	1,130,562
Past due loans (3 months or more)	14,679	16,044
Restructured loans	389,089	484,963
Total	¥1,320,695	¥1,687,049
Amount of direct reduction	¥ 454,610	¥ 585,789

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	2014	2013
Bankrupt and quasi-bankrupt assets	¥ 203,581	¥ 248,161
Doubtful assets	762,276	973,057
Substandard loans	407,473	505,130
Total of problem assets	1,373,330	1,726,349
Normal assets	77,398,976	74,273,608
Total	¥78,772,307	¥75,999,958
Amount of direct reduction	¥ 511,043	¥ 653,146

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	
	2014	2013
Domestic operations:		
Japanese government bonds.....	¥14,242,395	¥26,994,438
Japanese local government bonds	227,128	355,883
Japanese corporate bonds	2,956,229	3,015,019
Japanese stocks.....	3,342,375	2,986,503
Others.....	3,354,287	5,432,893
Subtotal	¥24,122,416	¥38,784,738
Overseas operations:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	—	—
Others.....	2,981,039	2,473,424
Subtotal	¥ 2,981,039	¥ 2,473,424
Unallocated corporate assets:		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	49,325	48,568
Others.....	—	—
Subtotal	¥ 49,325	¥ 48,568
Total	¥27,152,781	¥41,306,731

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							
	2014				2013			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,350,237	¥667,207	¥(60,025)	¥6,957,419	¥7,101,829	¥723,986	¥(60,261)	¥7,765,554
Trading securities	3,276,722	73,520	—	3,350,242	3,185,210	35,647	—	3,220,858
Derivatives of trading securities.....	6,462	—	—	6,462	3,614	—	—	3,614
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	5,912	173	—	6,086	26,022	22	—	26,044
Trading-related financial derivatives	2,944,158	593,513	(60,025)	3,477,646	3,699,030	688,317	(60,261)	4,327,085
Other trading assets.....	116,981	—	—	116,981	187,952	—	—	187,952
Trading liabilities	¥4,295,896	¥544,098	¥(60,025)	¥4,779,969	¥5,454,843	¥725,049	¥(60,261)	¥6,119,631
Trading securities sold for short sales	1,857,197	8,045	—	1,865,242	1,906,428	3,700	—	1,910,129
Derivatives of trading securities.....	7,547	—	—	7,547	11,010	716	—	11,727
Securities related to trading transactions sold for short sales.....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	7,332	245	—	7,578	29,372	24	—	29,396
Trading-related financial derivatives	2,423,819	535,807	(60,025)	2,899,601	3,508,033	720,607	(60,261)	4,168,379
Other trading liabilities	—	—	—	—	—	—	—	—

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2. Inter-segment transactions are reported in the "Elimination" column.