

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2014	2013
Domestic operations:		
Liquid deposits	¥ 53,827,765	¥ 51,231,871
Fixed-term deposits	24,133,089	25,186,988
Others	5,010,342	3,837,962
Subtotal	82,971,197	80,256,822
Negotiable certificates of deposit	5,718,522	5,776,809
Total	¥ 88,689,719	¥ 86,033,632
Overseas operations:		
Liquid deposits	¥ 8,274,686	¥ 6,471,045
Fixed-term deposits	3,211,221	2,517,694
Others	85,958	91,792
Subtotal	11,571,866	9,080,532
Negotiable certificates of deposit	8,254,817	6,201,744
Total	¥ 19,826,684	¥ 15,282,277
Grand total	¥108,516,404	¥101,315,909

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			
	2014		2013	
Domestic operations:				
Manufacturing	¥ 5,934,989	11.34%	¥ 5,995,285	11.36%
Agriculture, forestry, fisheries and mining	161,015	0.31	150,712	0.29
Construction	894,811	1.71	886,516	1.68
Transportation, communications and public enterprises	4,573,834	8.74	4,264,739	8.09
Wholesale and retail	4,267,679	8.15	4,136,162	7.84
Finance and insurance	5,018,049	9.58	5,697,927	10.80
Real estate, goods rental and leasing	7,440,672	14.21	7,544,508	14.30
Services	4,251,649	8.12	4,011,560	7.60
Municipalities	1,169,119	2.23	1,115,839	2.12
Others	18,643,774	35.61	18,951,459	35.92
Subtotal	¥52,355,596	100.00%	¥52,754,711	100.00%
Overseas operations:				
Public sector	¥ 78,915	0.45%	¥ 62,765	0.45%
Financial institutions	1,092,827	6.28	619,212	4.45
Commerce and industry	14,202,756	81.63	11,783,976	84.71
Others	2,024,296	11.64	1,445,071	10.39
Subtotal	¥17,398,795	100.00%	¥13,911,026	100.00%
Total	¥69,754,391	—	¥66,665,737	—

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	
	2014	2013
Bankrupt loans	¥ 38,949	¥ 54,846
Non-accrual loans	788,485	1,006,497
Past due loans (3 months or more)	7,546	9,953
Restructured loans	331,782	422,509
Total	¥1,166,764	¥1,493,807
Amount of direct reduction	¥ 422,009	¥ 549,257

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	
	2014	2013
Domestic operations:		
Japanese government bonds	¥14,242,373	¥26,994,415
Japanese local government bonds	227,128	355,883
Japanese corporate bonds	2,939,730	3,005,080
Japanese stocks	3,434,174	3,097,093
Others	3,267,922	5,367,925
Subtotal	¥24,111,328	¥38,820,398
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	2,981,044	2,473,607
Subtotal	¥ 2,981,044	¥ 2,473,607
Total	¥27,092,373	¥41,294,005

- 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							
	2014				2013			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,238,736	¥668,018	¥(60,025)	¥6,846,729	¥6,955,688	¥723,986	¥(60,261)	¥7,619,413
Trading securities	3,163,102	73,520	—	3,236,622	3,035,233	35,647	—	3,070,881
Derivatives of trading securities	6,437	—	—	6,437	3,420	—	—	3,420
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	2,946,302	594,324	(60,025)	3,480,601	3,703,059	688,317	(60,261)	4,331,114
Other trading assets	116,981	—	—	116,981	187,952	—	—	187,952
Trading liabilities	¥4,255,600	¥544,909	¥(60,025)	¥4,740,484	¥5,419,265	¥725,049	¥(60,261)	¥6,084,053
Trading securities sold for short sales	1,815,126	8,405	—	1,823,171	1,866,854	3,700	—	1,870,555
Derivatives of trading securities	7,178	—	—	7,178	10,977	716	—	11,694
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	2,425,963	536,618	(60,025)	2,902,555	3,512,062	720,607	(60,261)	4,172,408
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. Inter-segment transactions are reported in the "Elimination" column.