

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2015	2014
Domestic operations:		
Liquid deposits	¥ 56,265,737	¥ 53,827,765
Fixed-term deposits	24,177,202	24,133,089
Others	5,731,119	5,010,342
Subtotal	86,174,059	82,971,197
Negotiable certificates of deposit	5,912,761	5,718,522
Total	¥ 92,086,821	¥ 88,689,719
Overseas operations:		
Liquid deposits	¥ 10,296,949	¥ 8,274,686
Fixed-term deposits	4,916,051	3,211,221
Others	116,829	85,958
Subtotal	15,329,830	11,571,866
Negotiable certificates of deposit	8,120,036	8,254,817
Total	¥ 23,449,866	¥ 19,826,684
Grand total	¥115,536,687	¥108,516,404

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			
	2015		2014	
Domestic operations:				
Manufacturing	¥ 5,968,319	11.18%	¥ 5,934,989	11.34%
Agriculture, forestry, fisheries and mining	134,045	0.25	161,015	0.31
Construction	913,596	1.71	894,811	1.71
Transportation, communications and public enterprises	4,588,546	8.59	4,573,834	8.74
Wholesale and retail	4,423,655	8.29	4,267,679	8.15
Finance and insurance	5,387,024	10.09	5,018,049	9.58
Real estate, goods rental and leasing	7,770,408	14.55	7,440,672	14.21
Services	4,214,981	7.90	4,251,649	8.12
Municipalities	1,243,108	2.33	1,169,119	2.23
Others	18,742,690	35.11	18,643,774	35.61
Subtotal	¥53,386,375	100.00%	¥52,355,596	100.00%
Overseas operations:				
Public sector	¥ 71,691	0.33%	¥ 78,915	0.45%
Financial institutions	1,354,146	6.23	1,092,827	6.28
Commerce and industry	17,805,942	81.93	14,202,756	81.63
Others	2,501,409	11.51	2,024,296	11.64
Subtotal	¥21,733,190	100.00%	¥17,398,795	100.00%
Total	¥75,119,565	—	¥69,754,391	—

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	2015	2014
Bankrupt loans	¥ 35,630	¥ 38,949
Non-accrual loans	710,773	788,485
Past due loans (3 months or more)	6,071	7,546
Restructured loans	224,707	331,782
Total	¥977,183	¥1,166,764
Amount of direct reduction	¥307,412	¥ 422,009

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	2015	2014
Domestic operations:		
Japanese government bonds	¥14,290,030	¥14,242,373
Japanese local government bonds	119,993	227,128
Japanese corporate bonds	2,634,819	2,939,730
Japanese stocks	4,337,096	3,434,174
Others	4,991,120	3,267,922
Subtotal	¥26,373,060	¥24,111,328
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	52,548	—
Japanese stocks	—	—
Others	3,133,725	2,981,044
Subtotal	¥ 3,186,274	¥ 2,981,044
Total	¥29,559,334	¥27,092,373

- 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							
	2015				2014			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,633,222	¥787,375	¥(55,609)	¥7,364,988	¥6,238,736	¥668,018	¥(60,025)	¥6,846,729
Trading securities	2,938,860	76,279	—	3,015,139	3,163,102	73,520	—	3,236,622
Derivatives of trading securities	16,429	—	—	16,429	6,437	—	—	6,437
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	24,343	293	—	24,637	5,912	173	—	6,086
Trading-related financial derivatives	3,551,604	710,801	(55,609)	4,206,797	2,946,302	594,324	(60,025)	3,480,601
Other trading assets	101,984	—	—	101,984	116,981	—	—	116,981
Trading liabilities	¥5,009,602	¥682,412	¥(55,609)	¥5,636,406	¥4,255,600	¥544,909	¥(60,025)	¥4,740,484
Trading securities sold for short sales	2,141,153	23,752	—	2,164,905	1,815,126	8,045	—	1,823,171
Derivatives of trading securities	25,770	—	—	25,770	7,178	—	—	7,178
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	26,580	298	—	26,878	7,332	245	—	7,578
Trading-related financial derivatives	2,816,098	658,361	(55,609)	3,418,850	2,425,963	536,618	(60,025)	2,902,555
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.