

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	
	2016	2015
Domestic operations:		
Liquid deposits	¥ 62,436,739	¥ 55,897,677
Fixed-term deposits	22,898,011	24,167,542
Others	7,242,799	5,724,501
Subtotal	92,577,550	85,789,720
Negotiable certificates of deposit	6,451,869	5,705,861
Total	¥ 99,029,420	¥ 91,495,582
Overseas operations:		
Liquid deposits	¥ 11,763,251	¥ 10,243,488
Fixed-term deposits	6,222,716	4,897,880
Others	105,310	116,829
Subtotal	18,091,277	15,258,197
Negotiable certificates of deposit	7,798,564	8,120,036
Total	¥ 25,889,842	¥ 23,378,233
Grand total	¥124,919,262	¥114,873,816

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			
	2016		2015	
Domestic operations:				
Manufacturing	¥ 6,372,033	12.00%	¥ 5,975,126	11.52%
Agriculture, forestry, fisheries and mining	126,815	0.24	135,284	0.26
Construction	918,357	1.73	913,596	1.76
Transportation, communications and public enterprises	4,633,300	8.73	4,606,952	8.89
Wholesale and retail	4,392,082	8.28	4,429,816	8.54
Finance and insurance	2,565,738	4.83	2,721,873	5.25
Real estate, goods rental and leasing	8,237,116	15.52	7,642,781	14.74
Services	4,613,843	8.69	4,232,714	8.16
Municipalities	1,265,341	2.38	1,243,108	2.40
Others	19,960,159	37.60	19,949,501	38.48
Subtotal	¥53,084,789	100.00%	¥51,850,756	100.00%
Overseas operations:				
Public sector	¥ 173,548	0.79%	¥ 71,691	0.34%
Financial institutions	1,347,443	6.13	1,348,888	6.36
Commerce and industry	17,787,538	80.92	17,224,073	81.18
Others	2,672,760	12.16	2,572,829	12.12
Subtotal	¥21,981,290	100.00%	¥21,217,483	100.00%
Total	¥75,066,080	—	¥73,068,240	—

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	2016	2015
General reserve	¥395,546	¥387,047
Specific reserve	228,161	283,481
Loan loss reserve for specific overseas countries	1,311	719
Reserve for possible loan losses	¥625,019	¥671,248
Amount of direct reduction	¥301,983	¥363,585

Risk-Monitored Loans

	Millions of yen	
March 31	2016	2015
Bankrupt loans	¥ 44,748	¥ 35,861
Non-accrual loans	594,077	774,058
Past due loans (3 months or more)	19,845	13,714
Restructured loans	266,698	278,622
Total	¥925,370	¥1,102,256
Amount of direct reduction	¥273,009	¥ 325,980

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	2016	2015
Bankrupt and quasi-bankrupt assets	¥ 178,059	¥ 152,036
Doubtful assets	526,763	727,986
Substandard loans	287,921	294,756
Total of problem assets	992,743	1,174,779
Normal assets	85,579,406	83,475,568
Total	¥86,572,150	¥84,650,348
Amount of direct reduction	¥ 301,983	¥ 363,585

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	
	2016	2015
Domestic operations:		
Japanese government bonds	¥10,346,596	¥14,290,051
Japanese local government bonds	52,070	119,993
Japanese corporate bonds	2,679,706	2,634,119
Japanese stocks	3,698,605	4,248,281
Others	5,087,628	5,103,864
Subtotal	¥21,864,608	¥26,396,309
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	82,314	52,548
Japanese stocks	—	—
Others	3,263,832	3,133,532
Subtotal	¥ 3,346,147	¥ 3,186,081
Unallocated corporate assets:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	53,689	51,276
Others	—	—
Subtotal	¥ 53,689	¥ 51,276
Total	¥25,264,445	¥29,633,667

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							
	2016				2015			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥7,176,926	¥942,823	¥(56,468)	¥8,063,281	¥6,752,166	¥787,124	¥(55,609)	¥7,483,681
Trading securities	3,431,314	138,744	—	3,570,058	3,057,436	76,279	—	3,133,716
Derivatives of trading securities	13,581	—	—	13,581	16,803	—	—	16,803
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	18,098	120	—	18,218	24,343	293	—	24,637
Trading-related financial derivatives	3,649,936	803,958	(56,468)	4,397,427	3,551,598	710,550	(55,609)	4,206,539
Other trading assets	63,995	—	—	63,995	101,984	—	—	101,984
Trading liabilities	¥5,361,628	¥807,507	¥(56,468)	¥6,112,667	¥5,038,136	¥682,161	¥(55,609)	¥5,664,688
Trading securities sold for short sales	2,153,965	43,707	—	2,197,673	2,169,647	23,752	—	2,193,399
Derivatives of trading securities	29,724	—	—	29,724	25,816	—	—	25,816
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	17,275	80	—	17,356	26,580	298	—	26,878
Trading-related financial derivatives	3,160,662	763,719	(56,468)	3,867,913	2,816,092	658,109	(55,609)	3,418,593
Other trading liabilities	—	—	—	—	—	—	—	—

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