

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2016	2015
Domestic operations:		
Liquid deposits	¥ 62,952,848	¥ 56,265,737
Fixed-term deposits	22,909,471	24,177,202
Others	7,246,396	5,731,119
Subtotal	93,108,716	86,174,059
Negotiable certificates of deposit	6,941,869	5,912,761
Total	¥100,050,586	¥ 92,086,821
Overseas operations:		
Liquid deposits	¥ 11,796,260	¥ 10,296,949
Fixed-term deposits	6,228,385	4,916,051
Others	105,310	116,829
Subtotal	18,129,956	15,329,830
Negotiable certificates of deposit	7,798,564	8,120,036
Total	¥ 25,928,521	¥ 23,449,866
Grand total	¥125,979,107	¥115,536,687

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			
	2016		2015	
Domestic operations:				
Manufacturing	¥ 6,365,352	11.60%	¥ 5,968,319	11.18%
Agriculture, forestry, fisheries and mining	125,724	0.23	134,045	0.25
Construction	918,357	1.67	913,596	1.71
Transportation, communications and public enterprises	4,619,874	8.42	4,588,546	8.59
Wholesale and retail	4,388,586	8.00	4,423,655	8.29
Finance and insurance	5,456,967	9.94	5,387,024	10.09
Real estate, goods rental and leasing	8,401,005	15.31	7,770,408	14.55
Services	4,601,322	8.39	4,214,981	7.90
Municipalities	1,265,341	2.31	1,243,108	2.33
Others	18,730,598	34.13	18,742,690	35.11
Subtotal	¥54,873,131	100.00%	¥53,386,375	100.00%
Overseas operations:				
Public sector	¥ 173,548	0.77%	¥ 71,691	0.33%
Financial institutions	1,351,816	6.02	1,354,146	6.23
Commerce and industry	18,336,668	81.65	17,805,942	81.93
Others	2,595,939	11.56	2,501,409	11.51
Subtotal	¥22,457,993	100.00%	¥21,733,190	100.00%
Total	¥77,331,124	—	¥75,119,565	—

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	2016	2015
Bankrupt loans	¥ 44,732	¥ 35,630
Non-accrual loans	547,362	710,773
Past due loans (3 months or more)	12,695	6,071
Restructured loans	208,691	224,707
Total	¥813,481	¥977,183
Amount of direct reduction	¥249,567	¥307,412

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	2016	2015
Domestic operations:		
Japanese government bonds	¥10,346,596	¥14,290,030
Japanese local government bonds	52,070	119,993
Japanese corporate bonds	2,679,207	2,634,819
Japanese stocks	3,748,625	4,337,096
Others	4,982,142	4,991,120
Subtotal	¥21,808,642	¥26,373,060
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	82,314	52,548
Japanese stocks	—	—
Others	3,262,793	3,133,725
Subtotal	¥ 3,345,108	¥ 3,186,274
Total	¥25,153,750	¥29,559,334

- 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							
	2016				2015			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥7,094,562	¥942,877	¥(56,468)	¥7,980,971	¥6,633,222	¥787,375	¥(55,609)	¥7,364,988
Trading securities	3,348,958	138,744	—	3,487,702	2,938,860	76,279	—	3,015,139
Derivatives of trading securities	13,573	—	—	13,573	16,429	—	—	16,429
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	804,012	(56,468)	4,397,481	3,551,604	710,801	(55,609)	4,206,797
Other trading assets	63,995	—	—	63,995	101,984	—	—	101,984
Trading liabilities	¥5,354,889	¥807,561	¥(56,468)	¥6,105,982	¥5,009,602	¥682,412	¥(55,609)	¥5,636,406
Trading securities sold for short sales	2,147,529	43,707	—	2,191,237	2,141,153	23,752	—	2,164,905
Derivatives of trading securities	29,421	—	—	29,421	25,770	—	—	25,770
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	763,773	(56,468)	3,867,967	2,816,098	658,361	(55,609)	3,418,850
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.