

# Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen	
	2017	2016
Domestic operations:		
Liquid deposits .....	¥ 68,719,448	¥ 62,952,848
Fixed-term deposits .....	22,262,641	22,909,471
Others .....	7,231,764	7,246,396
Subtotal .....	98,213,853	93,108,716
Negotiable certificates of deposit .....	6,736,235	6,941,869
Total .....	¥104,950,089	¥100,050,586
Overseas operations:		
Liquid deposits .....	¥ 12,824,148	¥ 11,796,260
Fixed-term deposits .....	7,279,735	6,228,385
Others .....	106,921	105,310
Subtotal .....	20,210,805	18,129,956
Negotiable certificates of deposit .....	5,859,702	7,798,564
Total .....	¥ 26,070,508	¥ 25,928,521
Grand total .....	¥131,020,597	¥125,979,107

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			
	2017		2016	
Domestic operations:				
Manufacturing .....	¥ 7,705,672	12.94%	¥ 6,365,352	11.60%
Agriculture, forestry, fisheries and mining .....	119,042	0.20	125,724	0.23
Construction .....	905,549	1.52	918,357	1.67
Transportation, communications and public enterprises .....	4,622,344	7.76	4,619,874	8.42
Wholesale and retail .....	4,550,621	7.64	4,388,586	8.00
Finance and insurance .....	5,637,877	9.47	5,456,967	9.94
Real estate, goods rental and leasing .....	9,463,729	15.90	8,401,005	15.31
Services .....	4,676,312	7.86	4,601,322	8.39
Municipalities .....	1,108,202	1.86	1,265,341	2.31
Others .....	20,752,415	34.85	18,730,598	34.13
Subtotal .....	¥59,541,768	100.00%	¥54,873,131	100.00%
Overseas operations:				
Public sector .....	¥ 217,056	0.91%	¥ 173,548	0.77%
Financial institutions .....	1,499,568	6.31	1,351,816	6.02
Commerce and industry .....	19,584,313	82.38	18,336,668	81.65
Others .....	2,471,777	10.40	2,595,939	11.56
Subtotal .....	¥23,772,715	100.00%	¥22,457,993	100.00%
Total .....	¥83,314,483	—	¥77,331,124	—

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	
	2017	2016
Bankrupt loans .....	¥ 34,428	¥ 44,732
Non-accrual loans .....	512,487	547,362
Past due loans (3 months or more) .....	14,977	12,695
Restructured loans .....	185,250	208,691
Total .....	¥747,144	¥813,481
Amount of direct reduction .....	¥216,375	¥249,567

## 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	
	2017	2016
Domestic operations:		
Japanese government bonds .....	¥ 8,454,687	¥10,346,596
Japanese local government bonds .....	90,243	52,070
Japanese corporate bonds .....	2,739,649	2,679,207
Japanese stocks .....	3,676,900	3,748,625
Others .....	5,144,881	4,982,142
Subtotal .....	¥20,106,361	¥21,808,642
Overseas operations:		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	78,031	82,314
Japanese stocks .....	—	—
Others .....	3,997,207	3,262,793
Subtotal .....	¥ 4,075,239	¥ 3,345,108
Total .....	¥24,181,601	¥25,153,750

- 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							
	2017				2016			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets .....	¥1,793,210	¥906,906	¥(33,700)	¥2,666,417	¥7,094,562	¥942,877	¥(56,468)	¥7,980,971
Trading securities .....	13,179	136,723	—	149,902	3,348,958	138,744	—	3,487,702
Derivatives of trading securities .....	233	—	—	233	13,573	—	—	13,573
Securities related to trading transactions .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	10,586	97	—	10,684	18,098	120	—	18,218
Trading-related financial derivatives .....	1,671,117	770,086	(33,700)	2,407,504	3,649,936	804,012	(56,468)	4,397,481
Other trading assets .....	98,093	—	—	98,093	63,995	—	—	63,995
Trading liabilities .....	¥1,330,279	¥834,564	¥(33,700)	¥2,131,143	¥5,354,889	¥807,561	¥(56,468)	¥6,105,982
Trading securities sold for short sales .....	4,984	58,334	—	63,318	2,147,529	43,707	—	2,191,237
Derivatives of trading securities .....	261	—	—	261	29,421	—	—	29,421
Securities related to trading transactions sold for short sales .....	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions .....	8,633	91	—	8,724	17,275	80	—	17,356
Trading-related financial derivatives .....	1,316,400	776,138	(33,700)	2,058,838	3,160,662	763,773	(56,468)	3,867,967
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.