

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen	
	2018	2017
Domestic operations:		
Liquid deposits	¥ 70,786,037	¥ 68,719,448
Fixed-term deposits	18,198,759	22,262,641
Others	7,357,074	7,231,764
Subtotal	96,341,871	98,213,853
Negotiable certificates of deposit	5,643,020	6,736,235
Total	¥101,984,892	¥104,950,089
Overseas operations:		
Liquid deposits	¥ 13,349,167	¥ 12,824,148
Fixed-term deposits	7,496,203	7,279,735
Others	40,053	106,921
Subtotal	20,885,424	20,210,805
Negotiable certificates of deposit	5,812,264	5,859,702
Total	¥ 26,697,689	¥ 26,070,508
Grand total	¥128,682,581	¥131,020,597

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			
	2018		2017	
Domestic operations:				
Manufacturing	¥ 6,172,929	11.84%	¥ 7,705,672	12.94%
Agriculture, forestry, fisheries and mining	132,783	0.25	119,042	0.20
Construction	753,873	1.45	905,549	1.52
Transportation, communications and public enterprises	4,952,098	9.50	4,622,344	7.76
Wholesale and retail	4,192,897	8.04	4,550,621	7.64
Finance and insurance	5,448,476	10.45	5,637,877	9.47
Real estate, goods rental and leasing	8,250,016	15.83	9,463,729	15.90
Services	4,165,416	7.99	4,676,312	7.86
Municipalities	914,763	1.76	1,108,202	1.86
Others	17,143,345	32.89	20,752,415	34.85
Subtotal	¥52,126,599	100.00%	¥59,541,768	100.00%
Overseas operations:				
Public sector	¥ 296,236	1.25%	¥ 217,056	0.91%
Financial institutions	1,596,924	6.73	1,499,568	6.31
Commerce and industry	19,490,365	82.14	19,584,313	82.38
Others	2,343,808	9.88	2,471,777	10.40
Subtotal	¥23,727,335	100.00%	¥23,772,715	100.00%
Total	¥75,853,934	—	¥83,314,483	—

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	
	2018	2017
Bankrupt loans	¥ 25,728	¥ 34,428
Non-accrual loans	356,353	512,487
Past due loans (3 months or more)	5,297	14,977
Restructured loans	138,261	185,250
Total	¥525,640	¥747,144
Amount of direct reduction	¥110,497	¥216,375

Notes: Definition of risk-monitored loan categories

1. Bankrupt loans: Loans on which accrued interest income is not recognized, and to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or borrowers receiving a disposition to suspend transactions with a clearing house.
2. Non-accrual loans: Loans on which accrued interest income is not recognized, excluding "Bankrupt loans" and loans on which interest payments are deferred in order to support the borrowers' recovery from financial difficulties.
3. Past due loans (3 months or more): Loans on which the principal or interest is past due for 3 months or more, excluding loans in categories 1. and 2.
4. Restructured loans: Loans to borrowers on which terms and conditions have been amended in favor of the borrowers in order to support the borrowers' recovery from financial difficulties and facilitate collection of loans, excluding loans in categories 1. through 3.

Securities

Year-End Balance

March 31	Millions of yen	
	2018	2017
Domestic operations:		
Japanese government bonds	¥ 9,575,499	¥ 8,454,687
Japanese local government bonds	47,032	90,243
Japanese corporate bonds	2,541,760	2,739,649
Japanese stocks	3,840,989	3,676,900
Others	4,516,750	5,144,881
Subtotal	¥20,522,031	¥20,106,361
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	75,495	78,031
Japanese stocks	—	—
Others	4,619,760	3,997,207
Subtotal	¥ 4,695,255	¥ 4,075,239
Total	¥25,217,287	¥24,181,601

- 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							
	2018				2017			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥1,497,775	¥938,646	¥(27,872)	¥2,408,549	¥1,793,210	¥906,906	¥(33,700)	¥2,666,417
Trading securities	220,584	228,922	—	449,506	13,179	136,723	—	149,902
Derivatives of trading securities	182	—	—	182	233	—	—	233
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	13,834	59	—	13,894	10,586	97	—	10,684
Trading-related financial derivatives	1,224,180	709,664	(27,872)	1,905,971	1,671,117	770,086	(33,700)	2,407,504
Other trading assets	38,994	—	—	38,994	98,093	—	—	98,093
Trading liabilities	¥1,124,847	¥810,441	¥(27,872)	¥1,907,416	¥1,330,279	¥834,564	¥(33,700)	¥2,131,143
Trading securities sold for short sales	49,422	97,043	—	146,466	4,984	58,334	—	63,318
Derivatives of trading securities	335	—	—	335	261	—	—	261
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	14,035	147	—	14,182	8,633	91	—	8,724
Trading-related financial derivatives	1,061,053	713,250	(27,872)	1,746,431	1,316,400	776,138	(33,700)	2,058,838
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.