

## 2. Exposure Balance by Type of Assets and Residual Term

| March 31, 2011                    | Billions of yen |           |             |          |            |
|-----------------------------------|-----------------|-----------|-------------|----------|------------|
|                                   | Loans, etc.     | Bonds     | Derivatives | Others   | Total      |
| To 1 year .....                   | ¥34,370.8       | ¥12,960.0 | ¥ 443.3     | ¥ 350.8  | ¥ 48,124.8 |
| More than 1 year to 3 years.....  | 14,534.6        | 9,091.8   | 1,004.7     | 858.4    | 25,489.5   |
| More than 3 years to 5 years..... | 10,020.8        | 6,603.8   | 1,111.3     | 855.4    | 18,591.3   |
| More than 5 years to 7 years..... | 3,917.6         | 1,574.9   | 359.8       | 233.5    | 6,085.7    |
| More than 7 years.....            | 23,783.5        | 4,004.8   | 651.8       | 259.8    | 28,699.8   |
| No fixed maturity .....           | 11,508.6        | —         | —           | 6,688.8  | 18,197.4   |
| Total .....                       | ¥98,135.7       | ¥34,235.3 | ¥3,570.8    | ¥9,246.7 | ¥145,188.5 |

| March 31, 2010                    | Billions of yen |           |             |          |            |
|-----------------------------------|-----------------|-----------|-------------|----------|------------|
|                                   | Loans, etc.     | Bonds     | Derivatives | Others   | Total      |
| To 1 year .....                   | ¥30,571.7       | ¥ 8,940.2 | ¥ 477.9     | ¥ 329.7  | ¥ 40,319.4 |
| More than 1 year to 3 years.....  | 16,227.0        | 4,768.3   | 1,059.2     | 873.5    | 22,928.1   |
| More than 3 years to 5 years..... | 9,914.1         | 5,114.9   | 1,117.7     | 963.9    | 17,110.5   |
| More than 5 years to 7 years..... | 3,896.4         | 696.2     | 359.0       | 243.3    | 5,194.9    |
| More than 7 years.....            | 23,616.6        | 3,007.3   | 765.3       | 217.6    | 27,606.7   |
| No fixed maturity .....           | 7,071.4         | —         | —           | 6,821.6  | 13,893.0   |
| Total .....                       | ¥91,297.2       | ¥22,526.9 | ¥3,779.1    | ¥9,449.6 | ¥127,052.7 |

Notes: 1. The above amounts are exposures after CRM.

2. The above amounts do not include "securitization exposures" and "credit risk-weighted assets under Article 145 of the Notification."

3. "Loans, etc." includes loans, commitments and off-balance sheet assets except derivatives, and "Others" includes "equity exposures" and standardized approach applied funds.

4. "No fixed maturity" includes exposures not classified by residual term.

## 3. Term-End Balance of Exposures Past Due 3 Months or More or Defaulted and Their Breakdown

## (1) By Geographic Region

| March 31  | Billions of yen |          |
|---|-----------------|----------|
|   | 2011            | 2010     |
| Domestic operations (excluding offshore banking accounts) ..... | ¥2,413.9        | ¥2,285.0 |
| Overseas operations and offshore banking accounts.....          | 227.4           | 220.5    |
| Asia.....   | 22.0            | 19.1     |
| North America.....  | 67.2            | 101.5    |
| Other regions.....  | 138.2           | 99.9     |
| Total .....   | ¥2,641.3        | ¥2,505.5 |

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

2. The above amounts include partial direct write-offs (direct reductions).

3. "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

## (2) By Industry

| March 31  | Billions of yen |          |
|---|-----------------|----------|
|   | 2011            | 2010     |
| Domestic operations (excluding offshore banking accounts) |                 |          |
| Manufacturing.....  | ¥ 273.0         | ¥ 252.8  |
| Agriculture, forestry, fishery and mining .....           | 7.9             | 7.6      |
| Construction .....  | 147.0           | 147.0    |
| Transport, information, communications and utilities..... | 167.0           | 124.3    |
| Wholesale and retail .....                                | 317.8           | 278.9    |
| Financial and insurance.....                              | 19.5            | 33.0     |
| Real estate, goods rental and leasing .....               | 738.4           | 771.5    |
| Services .....  | 364.3           | 349.8    |
| Other industries .....                                    | 379.0           | 320.1    |
| Subtotal .....  | ¥2,413.9        | ¥2,285.0 |
| Overseas operations and offshore banking accounts         |                 |          |
| Financial institutions.....                               | ¥ 39.5          | ¥ 49.8   |
| C&I companies .....                                       | 187.9           | 170.7    |
| Subtotal .....  | ¥ 227.4         | ¥ 220.5  |
| Total .....   | ¥2,641.3        | ¥2,505.5 |

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

2. The above amounts include partial direct write-offs (direct reductions).

3. "Domestic operations" comprises the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.