

Income Analysis (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Millions of yen

Six months ended September 30	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥814,902	¥344,163	¥(42,344)	¥1,116,721	¥761,166	¥354,866	¥(33,456)	¥1,082,577
Interest expenses	266,244	208,430	(36,483)	438,190	261,560	246,916	(25,478)	482,998
Net interest income	548,658	135,733	(5,860)	678,530	499,606	107,949	(7,977)	599,578
Trust fees	1,268	—	—	1,268	2,262	—	—	2,262
Fees and commissions (income)	299,085	47,354	(536)	345,903	312,264	34,967	(560)	346,671
Fees and commissions (expenses)	56,878	5,250	(225)	61,903	48,845	4,760	(374)	53,232
Net fees and commissions	242,206	42,103	(311)	283,999	263,419	30,206	(186)	293,439
Trading profits	18,360	5,546	(10,448)	13,458	116,315	7,974	(5,927)	118,362
Trading losses	22,471	1,778	(10,448)	13,800	1,538	4,389	(5,927)	—
Net trading income	(4,110)	3,767	—	(342)	114,777	3,584	—	118,362
Other operating income	315,349	11,836	(27)	327,158	475,105	11,252	2,328	488,686
Other operating expenses	201,305	21,262	(98)	222,468	475,565	4,253	(44)	479,774
Net other operating income	114,044	(9,425)	70	104,690	(459)	6,999	2,372	8,912

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. Income and expenses resulting from money held in trust are included in "Other income" and "Other expenses." Therefore, "Interest expenses" are shown after deduction of expenses (first half of fiscal 2008, ¥15 million; first half of fiscal 2007, ¥4 million) related to the management of money held in trust.

3. Intersegment transactions are reported in the "Elimination" column.

Fees and Commissions

Millions of yen

Six months ended September 30	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions (income)	¥299,085	¥47,354	¥(536)	¥345,903	¥312,264	¥34,967	¥(560)	¥346,671
Deposits and loans	11,223	34,484	—	45,708	11,859	21,802	—	33,662
Remittances and transfers	62,104	4,833	(0)	66,937	61,840	4,630	(0)	66,470
Securities-related business	17,245	0	—	17,245	17,981	67	—	18,048
Agency	7,616	—	—	7,616	8,426	178	—	8,604
Safe deposits	3,701	2	—	3,704	3,815	2	—	3,817
Guarantees	21,980	2,791	(150)	24,620	20,475	2,295	(182)	22,587
Credit card	71,584	—	—	71,584	62,282	—	—	62,282
Fees and commissions (expenses)	¥ 56,878	¥ 5,250	¥(225)	¥ 61,903	¥ 48,845	¥ 4,760	¥(374)	¥ 53,232
Remittances and transfers	13,470	1,746	(71)	15,144	13,115	2,031	(66)	15,081

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2. Intersegment transactions are reported in the "Elimination" column.

Trading Income

Six months ended September 30	Millions of yen							
	2008				2007			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading profits.....	¥18,360	¥5,546	¥(10,448)	¥13,458	¥116,315	¥7,974	¥(5,927)	¥118,362
Gains on trading securities.....	9,857	96	—	9,953	11,671	362	—	12,034
Gains on securities related to trading transactions	—	—	—	—	291	153	—	445
Gains on trading-related financial derivatives.....	4,998	5,450	(10,448)	—	100,834	7,457	(5,927)	102,364
Others.....	3,504	—	—	3,504	3,518	—	—	3,518
Trading losses	¥22,471	¥1,778	¥(10,448)	¥13,800	¥ 1,538	¥4,389	¥(5,927)	¥ —
Losses on trading securities.....	—	—	—	—	—	—	—	—
Losses on securities related to trading transactions	646	—	—	646	—	—	—	—
Losses on trading-related financial derivatives.....	21,824	1,778	(10,448)	13,154	1,538	4,389	(5,927)	—
Others.....	—	—	—	—	—	—	—	—

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Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Intersegment transactions are reported in the "Elimination" column.