Income Analysis (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

	Millions of yen							
	2026				2025			
Year ended March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥ 2,770,087	¥ 4,852,194	¥ (397,523)	¥ 7,224,758	¥ 2,307,653	¥ 5,034,957	¥ (414,033)	¥ 6,928,577
Interest expenses	1,457,221	2,836,220	211,680	4,505,121	1,583,639	2,855,222	151,497	4,590,358
Net interest income	1,312,866	2,015,974	(609,203)	2,719,636	724,014	2,179,735	(565,530)	2,338,218
Trust fees	11,722	—	—	11,722	9,733	—	—	9,733
Fees and commissions	1,551,486	604,261	(45,637)	2,110,110	1,397,233	512,576	(34,875)	1,874,934
Fees and commissions payments	221,113	85,221	(16,803)	289,531	240,487	87,935	(12,665)	315,758
Net fees and commissions	1,330,372	519,039	(28,833)	1,820,578	1,156,746	424,640	(22,209)	1,559,176
Trading income	178,294	168,384	(110,305)	236,374	499,828	152,645	(83,583)	568,890
Trading losses	143,398	3,837	(110,305)	36,930	266,957	1,950	(83,583)	185,324
Net trading income	34,896	164,547	—	199,444	232,871	150,695	—	383,566
Other operating income	215,324	280,213	(3,064)	492,473	44,101	130,720	(2,492)	172,329
Other operating expenses	272,832	126,384	(56)	399,160	233,822	102,676	(219)	336,278
Net other operating income	(57,507)	153,828	(3,008)	93,312	(189,720)	28,043	(2,272)	(163,949)

Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
3. Inter-segment transactions are reported in the “Elimination” column.

Average Balance, Interest and Average Rate of Interest-Earning Assets and Interest-Bearing Liabilities

Domestic Operations

	Millions of yen					
	2026			2025		
Year ended March 31	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 171,030,320	¥ 2,770,087	1.62%	¥ 171,919,416	¥ 2,307,653	1.34%
Loans and bills discounted	67,433,663	1,268,546	1.88	63,581,536	1,060,936	1.67
Securities	25,573,455	785,864	3.07	25,935,371	726,729	2.80
Call loans and bills bought	1,260,574	1,951	0.15	1,112,329	2,177	0.20
Receivables under resale agreements	4,361,650	26,942	0.62	6,413,836	12,650	0.20
Receivables under securities borrowing transactions	5,285,298	126,318	2.39	5,305,687	119,295	2.25
Deposits with banks	60,803,498	425,324	0.70	63,088,711	243,594	0.39
Lease receivables and investment assets	—	—	—	—	—	—
Interest-bearing liabilities	¥ 173,559,048	¥ 1,457,221	0.84%	¥ 174,526,623	¥ 1,583,639	0.91%
Deposits	135,831,972	454,990	0.33	134,134,538	319,079	0.24
Negotiable certificates of deposit	4,443,122	25,497	0.57	3,930,138	7,490	0.19
Call money and bills sold	3,386,693	13,718	0.41	4,045,278	8,132	0.20
Payables under repurchase agreements	14,477,258	406,982	2.81	11,728,898	473,157	4.03
Payables under securities lending transactions	1,825,754	24,514	1.34	1,861,540	38,341	2.06
Commercial paper	44,480	250	0.56	53,472	82	0.15
Borrowed money	9,339,536	49,209	0.53	14,012,029	71,739	0.51
Short-term bonds	758,462	5,213	0.69	1,099,594	3,298	0.30
Bonds	1,246,007	26,401	2.12	799,572	26,812	3.35

Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.
2. In principle, average balances are calculated by using daily balances. However, some consolidated subsidiaries use weekly, monthly, or quarterly balances instead.
3. “Interest-earning assets” are shown after deduction of the average balance of noninterest-earning deposits (2026, ¥1,983,847 million; 2025, ¥2,444,103 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2026			2025		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 97,138,732	¥ 4,852,194	5.00%	¥ 86,543,006	¥ 5,034,957	5.82%
Loans and bills discounted	47,960,112	2,757,792	5.75	45,973,362	2,925,645	6.36
Securities	11,475,505	383,239	3.34	10,772,443	388,841	3.61
Call loans and bills bought	5,256,833	124,575	2.37	4,994,174	180,541	3.62
Receivables under resale agreements	15,144,949	565,128	3.73	8,628,452	381,611	4.42
Receivables under securities borrowing transactions	82,815	1,825	2.20	71,491	1,104	1.54
Deposits with banks	11,766,742	469,613	3.99	10,649,166	500,645	4.70
Lease receivables and investment assets	240,776	11,571	4.81	234,375	12,185	5.20
Interest-bearing liabilities	¥ 76,996,186	¥ 2,836,220	3.68%	¥ 64,358,620	¥ 2,855,222	4.44%
Deposits	42,831,100	1,390,168	3.25	36,487,334	1,444,573	3.96
Negotiable certificates of deposit	12,241,001	486,308	3.97	11,398,364	551,761	4.84
Call money and bills sold	948,154	26,121	2.75	1,048,023	39,917	3.81
Payables under repurchase agreements	14,356,640	576,037	4.01	10,087,523	490,299	4.86
Payables under securities lending transactions	16,635	157	0.95	6,881	64	0.93
Commercial paper	3,362,470	130,428	3.88	2,351,295	109,474	4.66
Borrowed money	1,778,111	99,301	5.58	1,458,675	81,822	5.61
Short-term bonds	—	—	—	—	—	—
Bonds	318,395	22,680	7.12	274,493	21,596	7.87

Notes: 1. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. In principle, average balances are calculated by using daily balances. However, some consolidated subsidiaries use weekly, monthly, or quarterly balances instead.
3. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (2026, ¥3,974,773 million; 2025, ¥3,828,747 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2026			2025		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 261,602,312	¥ 7,224,758	2.76%	¥ 253,558,419	¥ 6,928,577	2.73%
Loans and bills discounted	115,306,770	4,024,934	3.49	109,442,969	3,984,710	3.64
Securities	37,448,552	1,016,742	2.72	37,059,999	935,978	2.53
Call loans and bills bought	6,517,407	126,527	1.94	6,106,504	182,718	2.99
Receivables under resale agreements	15,988,960	463,968	2.90	12,216,782	268,048	2.19
Receivables under securities borrowing transactions	5,354,536	128,104	2.39	5,370,432	120,363	2.24
Deposits with banks	69,227,502	786,707	1.14	71,432,703	650,205	0.91
Lease receivables and investment assets	240,776	11,571	4.81	234,375	12,185	5.20
Interest-bearing liabilities	¥ 256,758,966	¥ 4,505,121	1.75%	¥ 245,026,736	¥ 4,590,358	1.87%
Deposits	175,269,031	1,737,487	0.99	168,289,424	1,671,048	0.99
Negotiable certificates of deposit	16,676,931	511,509	3.07	15,328,503	559,252	3.65
Call money and bills sold	4,334,848	39,839	0.92	5,093,301	48,050	0.94
Payables under repurchase agreements	25,316,260	854,917	3.38	18,990,916	837,244	4.41
Payables under securities lending transactions	1,828,812	24,632	1.35	1,861,679	38,368	2.06
Commercial paper	3,406,951	130,678	3.84	2,404,767	109,557	4.56
Borrowed money	11,502,333	164,597	1.43	15,356,274	170,937	1.11
Short-term bonds	758,462	5,213	0.69	1,099,594	3,298	0.30
Bonds	14,320,494	488,177	3.41	12,500,482	413,681	3.31

Notes: 1. The figures above comprise totals for domestic and overseas operations after inter-segment eliminations.
2. In principle, average balances are calculated by using daily balances. However, some consolidated subsidiaries use weekly, monthly, or quarterly balances instead.
3. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (2026, ¥5,922,815 million; 2025, ¥6,267,009 million).

Fees and Commissions

Year ended March 31	2026 Domestic operations	2026 Overseas operations	2026 Elimination	2026 Total	2025 Domestic operations	2025 Overseas operations	2025 Elimination	2025 Total
	Millions of yen							
Fees and commissions	¥ 1,551,486	¥ 604,261	¥ (45,637)	¥ 2,110,110	¥ 1,397,233	¥ 512,576	¥ (34,875)	¥ 1,874,934
Deposits and loans	21,482	360,773	(13,647)	368,608	21,632	317,385	(9,172)	329,845
Remittances and transfers	117,201	48,383	(91)	165,492	115,882	43,158	(73)	158,967
Securities-related business	207,967	108,050	(13,395)	302,623	182,396	75,857	(8,570)	249,683
Agency	8,293	—	—	8,293	8,608	—	—	8,608
Safe deposits	3,634	4	—	3,638	4,020	4	—	4,025
Guarantees	78,347	19,291	(1,689)	95,949	76,950	16,692	(2,452)	91,190
Credit card business	513,030	2,642	(0)	515,672	481,456	2,082	—	483,539
Investment trusts	214,427	10,568	(1,190)	223,805	183,841	8,749	(962)	191,627
Fees and commissions payments	¥ 221,113	¥ 85,221	¥ (16,803)	¥ 289,531	¥ 240,487	¥ 87,935	¥ (12,665)	¥ 315,758
Remittances and transfers	27,141	10,313	(16)	37,437	24,886	8,748	(1,980)	31,654

Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
3. Inter-segment transactions are reported in the “Elimination” column.

Trading Income

Year ended March 31	2026 Domestic operations	2026 Overseas operations	2026 Elimination	2026 Total	2025 Domestic operations	2025 Overseas operations	2025 Elimination	2025 Total
	Millions of yen							
Trading income	¥ 178,294	¥ 168,384	¥ (110,305)	¥ 236,374	¥ 499,828	¥ 152,645	¥ (83,583)	¥ 568,890
Gains on trading securities	170,025	60,213	—	230,238	—	52,645	(52,645)	—
Gains on securities related to trading transactions	—	2,255	(578)	1,676	—	6,481	(5,796)	685
Gains on trading-related financial derivatives	3,809	105,916	(109,726)	—	495,594	93,518	(23,664)	565,449
Others	4,459	—	—	4,459	4,233	—	(1,477)	2,756
Trading losses	143,398	3,837	(110,305)	36,930	266,957	1,950	(83,583)	185,324
Losses on trading securities	—	—	—	—	237,969	—	(52,645)	185,324
Losses on securities related to trading transactions	578	—	(578)	—	5,796	—	(5,796)	—
Losses on trading-related financial derivatives	142,819	3,837	(109,726)	36,930	23,191	472	(23,664)	—
Others	—	—	—	—	—	1,477	(1,477)	—

Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
3. Inter-segment transactions are reported in the “Elimination” column.