

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,466,092	¥610,270	¥(89,841)	¥1,986,520	¥1,518,852	¥668,838	¥(65,060)	¥2,122,630
Interest expenses	469,307	335,909	(83,661)	721,554	503,975	457,941	(48,276)	913,640
Net interest income	996,784	274,360	(6,179)	1,264,966	1,014,876	210,897	(16,784)	1,208,989
Trust fees	2,074	—	—	2,074	3,710	—	—	3,710
Fees and commissions	438,721	80,929	(962)	518,688	479,366	71,996	(1,309)	550,053
Fees and commissions payments	114,918	10,590	(897)	124,611	108,379	10,537	(1,047)	117,869
Net fees and commissions	323,803	70,338	(65)	394,077	370,986	61,459	(261)	432,184
Trading income	174,304	29,779	(12,241)	191,842	449,958	30,848	(31,665)	449,141
Trading losses	3,449	8,791	(12,241)	—	15,242	16,423	(31,665)	—
Net trading income	170,854	20,987	—	191,842	434,715	14,425	—	449,141
Other operating income	230,448	20,051	(24)	250,475	208,285	18,986	(2)	227,270
Other operating expenses	170,926	25,730	—	196,656	459,726	1,550	(0)	461,276
Net other operating income (expenses)	59,521	(5,678)	(24)	53,818	(251,440)	17,436	(2)	(234,006)

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. 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 (2009, ¥30 million; 2008, ¥10 million) related to the management of money held in trust.

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

Average Balance, Interest and Earnings Yield of Interest-Earning Assets and Interest-Bearing Liabilities

Domestic Operations

Year ended March 31	Millions of yen					
	2009			2008		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets	¥79,343,082	¥1,466,092	1.85%	¥75,205,377	¥1,518,852	2.02%
Loans and bills discounted	54,408,361	1,124,991	2.07	52,218,671	1,115,012	2.14
Securities	21,519,840	268,696	1.25	17,931,827	288,315	1.61
Call loans and bills bought	375,755	5,287	1.41	632,627	13,128	2.08
Receivables under resale agreements	16,674	87	0.52	67,129	382	0.57
Receivables under securities borrowing transactions	684,275	4,496	0.66	980,818	7,032	0.72
Deposits with banks	801,981	10,986	1.37	1,840,501	34,684	1.88
Interest-bearing liabilities	¥85,639,021	¥ 469,307	0.55%	¥79,264,153	¥ 503,975	0.64%
Deposits	66,523,917	196,972	0.30	65,551,997	244,101	0.37
Negotiable certificates of deposit	4,094,711	24,451	0.60	2,600,739	15,325	0.59
Call money and bills sold	2,736,245	12,571	0.46	2,094,184	10,894	0.52
Payables under repurchase agreements ...	430,988	2,028	0.47	101,085	582	0.58
Payables under securities lending transactions	4,179,957	59,958	1.43	2,041,013	45,499	2.23
Borrowed money	4,036,960	107,661	2.67	3,030,071	66,531	2.20
Short-term bonds	67,214	478	0.71	1,450	9	0.68
Bonds	3,332,131	63,573	1.91	3,565,619	71,821	2.01

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.

2. In principle, average balances are calculated by using daily balances. However, some domestic consolidated subsidiaries use weekly, monthly or semiannual balances instead.

3. "Interest-earning assets" are shown after deduction of the average balance of noninterest earning deposits (2009, ¥818,050 million; 2008, ¥791,342 million).

4. Income and expenses resulting from money held in trust are included in "Other income" and "Other expenses." Therefore, "Interest-earning assets" are shown after deduction of the average balance of money held in trust (2009, ¥8,583 million; 2008, ¥2,771 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2009, ¥8,583 million; 2008, ¥2,771 million) and corresponding interest (2009, ¥30 million; 2008, ¥10 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2009			2008		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥15,945,396	¥610,270	3.83%	¥12,724,231	¥668,838	5.26%
Loans and bills discounted.....	11,584,510	484,291	4.18	8,789,302	466,604	5.31
Securities	1,350,798	35,424	2.62	1,139,822	62,162	5.45
Call loans and bills bought.....	384,028	9,283	2.42	268,662	12,827	4.77
Receivables under resale agreements	103,425	1,661	1.61	278,935	6,661	2.39
Receivables under securities borrowing transactions	—	—	—	—	—	—
Deposits with banks	1,930,859	35,964	1.86	1,844,837	71,185	3.86
Interest-bearing liabilities	¥ 9,534,917	¥335,909	3.52%	¥ 8,833,141	¥457,941	5.18%
Deposits	6,968,130	134,070	1.92	7,101,518	256,777	3.62
Negotiable certificates of deposit	710,309	23,579	3.32	660,930	36,045	5.45
Call money and bills sold	580,174	9,996	1.72	314,091	12,675	4.04
Payables under repurchase agreements ...	546,903	5,232	0.96	207,412	6,802	3.28
Payables under securities lending transactions	—	—	—	—	—	—
Borrowed money	354,359	15,544	4.39	197,127	10,436	5.29
Short-term bonds	—	—	—	—	—	—
Bonds	265,035	17,328	6.54	268,000	17,447	6.51

Notes: 1. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. In principle, average balances are calculated by using daily balances. However, some overseas consolidated subsidiaries use weekly, monthly or semiannual balances instead.

3. "Interest-earning assets" are shown after deduction of the average balance of noninterest earning deposits (2009, ¥88,670 million; 2008, ¥75,204 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2009			2008		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥93,549,650	¥1,986,520	2.12%	¥86,842,369	¥2,122,630	2.44%
Loans and bills discounted.....	64,569,148	1,530,130	2.37	60,139,056	1,538,387	2.56
Securities	22,870,639	297,938	1.30	19,071,650	333,692	1.75
Call loans and bills bought.....	759,784	14,570	1.92	901,289	25,955	2.88
Receivables under resale agreements	120,099	1,748	1.46	346,065	7,044	2.04
Receivables under securities borrowing transactions	684,275	4,496	0.66	980,818	7,032	0.72
Deposits with banks	2,419,248	42,446	1.75	3,468,732	100,826	2.91
Interest-bearing liabilities	¥93,434,902	¥ 721,554	0.77%	¥87,009,800	¥ 913,640	1.05%
Deposits	73,178,249	326,538	0.45	72,436,730	495,834	0.68
Negotiable certificates of deposit	4,805,020	48,030	1.00	3,261,670	51,370	1.57
Call money and bills sold	3,316,420	22,567	0.68	2,408,276	23,570	0.98
Payables under repurchase agreements ...	977,892	7,261	0.74	308,497	7,384	2.39
Payables under securities lending transactions	4,179,957	59,958	1.43	2,041,013	45,499	2.23
Borrowed money	2,967,596	44,050	1.48	2,358,205	33,736	1.43
Short-term bonds	67,214	478	0.71	1,450	9	0.68
Bonds	3,597,166	80,902	2.25	3,833,620	89,269	2.33

Notes: 1. The figures above comprise totals for domestic and overseas operations after intersegment eliminations.

2. In principle, average balances are calculated by using daily balances. However, some consolidated subsidiaries use weekly, monthly or semiannual balances instead.

3. "Interest-earning assets" are shown after deduction of the average balance of noninterest earning deposits (2009, ¥906,513 million; 2008, ¥866,367 million).

4. Income and expenses resulting from money held in trust are included in "Other income" and "Other expenses." Therefore, "Interest-earning assets" are shown after deduction of the average balance of money held in trust (2009, ¥8,583 million; 2008, ¥2,771 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2009, ¥8,583 million; 2008, ¥2,771 million) and corresponding interest (2009, ¥30 million; 2008, ¥10 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥438,721	¥80,929	¥(962)	¥518,688	¥479,366	¥71,996	¥(1,309)	¥550,053
Deposits and loans	22,533	56,034	—	78,568	25,285	49,217	—	74,503
Remittances and transfers.....	124,143	8,535	(161)	132,518	126,743	8,568	(177)	135,135
Securities-related business.....	20,291	0	—	20,291	15,118	58	—	15,176
Agency	14,691	—	—	14,691	16,044	—	—	16,044
Safe deposits	6,911	3	—	6,915	7,140	4	—	7,144
Guarantees	41,790	7,360	(276)	48,875	42,864	4,150	(393)	46,621
Credit card business.....	6,493	—	—	6,493	6,878	—	—	6,878
Fees and commissions payments	¥114,918	¥10,590	¥(897)	¥124,611	¥108,379	¥10,537	¥(1,047)	¥117,869
Remittances and transfers.....	26,796	3,576	(161)	30,211	26,683	5,103	(174)	31,612

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

Trading Income

Year ended March 31	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥174,304	¥29,779	¥(12,241)	¥191,842	¥449,958	¥30,848	¥(31,665)	¥449,141
Gains on trading securities	3,313	666	—	3,979	652	324	—	976
Gains on securities related to trading transactions	1,174	46	—	1,221	2,705	228	—	2,934
Gains on trading-related financial derivatives.....	162,430	29,066	(12,241)	179,255	439,734	30,296	(31,665)	438,365
Others.....	7,386	—	—	7,386	6,865	—	—	6,865
Trading losses	¥ 3,449	¥ 8,791	¥(12,241)	¥ —	¥ 15,242	¥16,423	¥(31,665)	¥ —
Losses on trading securities	—	—	—	—	—	—	—	—
Losses on securities related to trading transactions	—	—	—	—	—	—	—	—
Losses on trading-related financial derivatives.....	3,449	8,791	(12,241)	—	15,242	16,423	(31,665)	—
Others.....	—	—	—	—	—	—	—	—

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