

Income Analysis (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Six months ended September 30	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥701,059	¥210,458	¥(52,664)	¥858,852	¥814,902	¥344,163	¥(42,344)	¥1,116,721
Interest expenses	157,983	69,186	(51,492)	175,677	266,244	208,430	(36,483)	438,190
Net interest income	543,076	141,271	(1,172)	683,175	548,658	135,733	(5,860)	678,530
Trust fees	540	—	—	540	1,268	—	—	1,268
Fees and commissions	284,405	37,896	(607)	321,694	299,085	47,354	(536)	345,903
Fees and commissions payments	58,905	3,851	(591)	62,165	56,878	5,250	(225)	61,903
Net fees and commissions	225,499	34,045	(16)	259,528	242,206	42,103	(311)	283,999
Trading income	135,035	20,869	(15,319)	140,586	18,360	5,546	(10,448)	13,458
Trading losses	7,520	7,798	(15,319)	—	22,471	1,778	(10,448)	13,800
Net trading income (losses)	127,514	13,071	—	140,586	(4,110)	3,767	—	(342)
Other operating income	211,467	24,932	—	236,399	315,349	11,836	(27)	327,158
Other operating expenses	231,672	22,521	—	254,194	201,305	21,262	(98)	222,468
Net other operating income (expenses)	(20,205)	2,410	—	(17,794)	114,044	(9,425)	70	104,690

- 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 2009, ¥10 million; first half of fiscal 2008, ¥15 million) related to the management of money held in trust.
3. Intersegment transactions are reported in the "Elimination" column.

Fees and Commissions

Six months ended September 30	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions	¥284,405	¥37,896	¥(607)	¥321,694	¥299,085	¥47,354	¥(536)	¥345,903
Deposits and loans	10,266	23,875	(5)	34,135	11,223	34,484	—	45,708
Remittances and transfers	57,440	3,665	(1)	61,105	62,104	4,833	(0)	66,937
Securities-related business	17,188	0	—	17,188	17,245	0	—	17,245
Agency	7,444	—	—	7,444	7,616	—	—	7,616
Safe deposits	3,575	1	—	3,577	3,701	2	—	3,704
Guarantees	19,980	5,960	(126)	25,814	21,980	2,791	(150)	24,620
Credit card business	70,978	—	—	70,978	71,584	—	—	71,584
Fees and commissions payments	¥ 58,905	¥ 3,851	¥(591)	¥ 62,165	¥ 56,878	¥ 5,250	¥(225)	¥ 61,903
Remittances and transfers	12,917	1,910	(62)	14,764	13,470	1,746	(71)	15,144

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

Trading Income

Six months ended September 30	Millions of yen							
	2009				2008			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income	¥135,035	¥20,869	¥(15,319)	¥140,586	¥18,360	¥5,546	¥(10,448)	¥13,458
Gains on trading securities	22,053	—	—	22,053	9,857	96	—	9,953
Gains on securities related to trading transactions	1,627	70	—	1,697	—	—	—	—
Gains on trading-related financial derivatives	111,040	20,799	(15,319)	116,520	4,998	5,450	(10,448)	—
Others	314	—	—	314	3,504	—	—	3,504
Trading losses	¥ 7,520	¥ 7,798	¥(15,319)	¥ —	¥22,471	¥1,778	¥(10,448)	¥13,800
Losses on trading securities	—	—	—	—	—	—	—	—
Losses on securities related to trading transactions	—	—	—	—	646	—	—	646
Losses on trading-related financial derivatives	7,520	7,798	(15,319)	—	21,824	1,778	(10,448)	13,154
Others	—	—	—	—	—	—	—	—

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