

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2011				2010			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,227,312	¥331,747	¥(73,281)	¥1,485,778	¥1,302,315	¥389,577	¥(93,427)	¥1,598,464
Interest expenses	241,960	100,023	(73,372)	268,610	272,565	116,457	(93,407)	295,615
Net interest income	985,352	231,724	91	1,217,168	1,029,750	273,119	(19)	1,302,849
Trust fees	2,299	—	—	2,299	1,736	—	—	1,736
Fees and commissions	574,092	92,978	(1,961)	665,109	502,032	80,658	(2,549)	580,142
Fees and commissions payments	127,305	11,046	(407)	137,944	118,326	10,923	(1,493)	127,756
Net fees and commissions	446,786	81,932	(1,553)	527,165	383,705	69,735	(1,055)	452,385
Trading income	227,454	2,787	(17,321)	212,920	148,600	28,902	(20,932)	156,570
Trading losses	6,732	10,589	(17,321)	—	8,313	12,619	(20,932)	—
Net trading income	220,722	(7,801)	—	212,920	140,287	16,283	—	156,570
Other operating income	249,252	48,567	(53)	297,766	140,284	16,083	(12)	156,355
Other operating expenses	135,821	7,190	—	143,012	103,485	9,074	—	112,560
Net other operating income (expenses)	113,430	41,376	(53)	154,753	36,799	7,008	(12)	43,795

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 (2011, ¥16 million; 2010, ¥20 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					
	2011			2010		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets	¥91,909,190	¥1,227,312	1.34%	¥85,101,802	¥1,302,315	1.53%
Loans and bills discounted	54,710,171	953,365	1.74	56,291,108	1,036,964	1.84
Securities	31,053,391	225,723	0.73	24,649,455	216,124	0.88
Call loans and bills bought	352,721	2,248	0.64	337,927	2,495	0.74
Receivables under resale agreements	26,178	32	0.12	13,958	15	0.11
Receivables under securities borrowing transactions	4,202,003	8,429	0.20	2,277,769	5,394	0.24
Deposits with banks	292,234	1,419	0.49	268,117	1,704	0.64
Interest-bearing liabilities	¥95,026,491	¥ 241,960	0.25%	¥89,290,815	¥ 272,565	0.31%
Deposits	71,099,847	71,691	0.10	68,567,643	106,566	0.16
Negotiable certificates of deposit	7,197,270	12,453	0.17	7,227,930	18,280	0.25
Call money and bills sold	1,613,567	2,166	0.13	1,855,873	2,853	0.15
Payables under repurchase agreements	443,352	571	0.13	607,324	668	0.11
Payables under securities lending transactions	4,545,844	8,743	0.19	2,829,428	6,120	0.22
Commercial paper	—	—	—	—	—	—
Borrowed money	6,205,133	89,516	1.44	4,462,011	104,896	2.35
Short-term bonds	359,916	564	0.16	238,247	468	0.20
Bonds	3,347,596	59,612	1.78	3,292,435	60,201	1.83

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 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 (2011, ¥1,143,287 million; 2010, ¥946,938 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 (2011, ¥18,676 million; 2010, ¥12,392 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2011, ¥18,676 million; 2010, ¥12,392 million) and corresponding interest (2011, ¥16 million; 2010, ¥20 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2011			2010		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥15,061,087	¥331,747	2.20%	¥16,085,915	¥389,577	2.42%
Loans and bills discounted.....	9,530,458	263,531	2.77	10,971,078	312,374	2.85
Securities.....	1,585,317	23,265	1.47	1,459,443	22,821	1.56
Call loans and bills bought.....	771,389	7,055	0.91	812,878	5,158	0.63
Receivables under resale agreements.....	69,728	2,319	3.33	13,963	887	6.36
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	2,282,712	17,572	0.77	2,152,553	14,066	0.65
Interest-bearing liabilities.....	¥10,438,017	¥100,023	0.96%	¥11,763,523	¥116,457	0.99%
Deposits.....	6,702,044	36,716	0.55	7,472,669	40,606	0.54
Negotiable certificates of deposit.....	2,013,996	19,268	0.96	1,811,253	16,102	0.89
Call money and bills sold.....	326,104	1,621	0.50	1,205,537	3,416	0.28
Payables under repurchase agreements....	597,909	2,180	0.36	364,451	713	0.20
Payables under securities lending transactions.....	—	—	—	—	—	—
Commercial paper.....	328,969	1,164	0.35	82,513	194	0.24
Borrowed money.....	349,022	6,751	1.93	387,573	9,308	2.40
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	105,117	6,745	6.42	158,169	9,459	5.98

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 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 (2011, ¥103,430 million; 2010, ¥156,324 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2011			2010		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥105,509,373	¥1,485,778	1.41%	¥99,271,616	¥1,598,464	1.61%
Loans and bills discounted.....	62,929,036	1,144,168	1.82	65,563,988	1,257,034	1.92
Securities.....	32,638,709	248,988	0.76	26,108,898	238,944	0.92
Call loans and bills bought.....	1,124,111	9,303	0.83	1,150,805	7,653	0.67
Receivables under resale agreements.....	95,907	2,351	2.45	27,922	902	3.23
Receivables under securities borrowing transactions.....	4,202,003	8,429	0.20	2,277,769	5,394	0.24
Deposits with banks.....	2,432,539	18,439	0.76	2,208,380	14,650	0.66
Interest-bearing liabilities.....	¥103,967,089	¥ 268,610	0.26%	¥99,138,171	¥ 295,615	0.30%
Deposits.....	77,622,970	107,821	0.14	75,827,957	146,051	0.19
Negotiable certificates of deposit.....	9,211,266	31,721	0.34	9,039,183	34,382	0.38
Call money and bills sold.....	1,939,672	3,787	0.20	3,061,410	6,270	0.20
Payables under repurchase agreements....	1,041,262	2,751	0.26	971,775	1,381	0.14
Payables under securities lending transactions.....	4,545,844	8,743	0.19	2,829,428	6,120	0.22
Commercial paper.....	328,969	1,164	0.35	82,513	194	0.24
Borrowed money.....	5,242,563	23,481	0.45	3,151,386	21,919	0.70
Short-term bonds.....	359,916	564	0.16	238,247	468	0.20
Bonds.....	3,452,714	66,357	1.92	3,450,605	69,660	2.02

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 quarterly balances instead.

3. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (2011, ¥1,239,571 million; 2010, ¥1,103,197 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 (2011, ¥18,676 million; 2010, ¥12,392 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2011, ¥18,676 million; 2010, ¥12,392 million) and corresponding interest (2011, ¥16 million; 2010, ¥20 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2011				2010			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥574,092	¥92,978	¥(1,961)	¥665,109	¥502,032	¥80,658	¥(2,549)	¥580,142
Deposits and loans	22,057	61,373	(11)	83,419	21,425	49,988	(55)	71,357
Remittances and transfers.....	120,616	8,253	(1)	128,869	119,075	7,782	(1)	126,856
Securities-related business.....	58,728	631	(156)	59,203	48,897	0	—	48,897
Agency	16,274	—	—	16,274	14,782	—	—	14,782
Safe deposits	6,505	2	—	6,507	6,681	2	—	6,684
Guarantees.....	39,403	10,559	(184)	49,778	39,475	9,138	(232)	48,381
Credit card business	6,208	—	—	6,208	6,179	—	—	6,179
Investment trusts	145,850	2,073	—	147,923	—	—	—	—
Fees and commissions payments.....	¥127,305	¥11,046	¥ (407)	¥137,944	¥118,326	¥10,923	¥(1,493)	¥127,756
Remittances and transfers.....	27,927	6,149	(118)	33,958	26,285	4,920	(155)	31,050

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.
3. "Investment trusts" are reported as sub-account of "Fees and commissions" from the fiscal year ended March 31, 2011, because their significance increased.

Trading Income

Year ended March 31	Millions of yen							
	2011				2010			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥227,454	¥ 2,787	¥(17,321)	¥212,920	¥148,600	¥28,902	¥(20,932)	¥156,570
Gains on trading securities	68,760	1,301	—	70,062	25,694	211	—	25,906
Gains on securities related to trading transactions	1,019	519	—	1,538	2,254	—	—	2,254
Gains on trading-related financial derivatives.....	156,512	966	(17,321)	140,157	120,075	28,691	(20,932)	127,833
Others	1,162	—	—	1,162	576	—	—	576
Trading losses.....	¥ 6,732	¥10,589	¥(17,321)	¥ —	¥ 8,313	¥12,619	¥(20,932)	¥ —
Losses on trading securities	—	—	—	—	—	—	—	—
Losses on securities related to trading transactions	—	—	—	—	—	—	—	—
Losses on trading-related financial derivatives.....	6,732	10,589	(17,321)	—	8,313	12,619	(20,932)	—
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.