

# 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							
	2010				2009			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income .....	¥691,401	¥172,774	¥(45,490)	¥818,685	¥701,059	¥210,458	¥(52,664)	¥858,852
Interest expenses .....	153,753	49,278	(44,895)	158,135	157,983	69,186	(51,492)	175,677
Net interest income .....	537,648	123,495	(594)	660,550	543,076	141,271	(1,172)	683,175
Trust fees .....	1,052	—	—	1,052	540	—	—	540
Fees and commissions .....	388,344	41,088	(927)	428,506	284,405	37,896	(607)	321,694
Fees and commissions payments .....	64,870	5,292	(175)	69,987	58,905	3,851	(591)	62,165
Net fees and commissions .....	323,474	35,795	(751)	358,518	225,499	34,045	(16)	259,528
Trading income .....	192,500	22,797	(26,643)	188,653	135,035	20,869	(15,319)	140,586
Trading losses .....	11,956	14,686	(26,643)	—	7,520	7,798	(15,319)	—
Net trading income .....	180,543	8,110	—	188,653	127,514	13,071	—	140,586
Other operating income .....	477,292	47,118	(120)	524,289	211,467	24,932	—	236,399
Other operating expenses .....	396,172	20,212	(90)	416,294	231,672	22,521	—	254,194
Net other operating income (expenses) .....	81,119	26,905	(30)	107,995	(20,205)	2,410	—	(17,794)

- 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 2010, ¥10 million; first half of fiscal 2009, ¥10 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							
	2010				2009			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions .....	¥388,344	¥41,088	¥(927)	¥428,506	¥284,405	¥37,896	¥(607)	¥321,694
Deposits and loans .....	10,377	26,803	(6)	37,174	10,266	23,875	(5)	34,135
Remittances and transfers .....	59,819	3,982	(1)	63,801	57,440	3,665	(1)	61,105
Securities-related business .....	32,714	20	—	32,734	17,188	0	—	17,188
Agency .....	8,763	—	—	8,763	7,444	—	—	7,444
Safe deposits .....	3,502	1	—	3,503	3,575	1	—	3,577
Guarantees .....	24,445	4,866	(118)	29,193	19,980	5,960	(126)	25,814
Credit card business .....	85,425	—	—	85,425	70,978	—	—	70,978
Investment trusts .....	80,220	1,023	—	81,244	—	—	—	—
Fees and commissions payments .....	¥ 64,870	¥ 5,292	¥(175)	¥ 69,987	¥ 58,905	¥ 3,851	¥(591)	¥ 62,165
Remittances and transfers .....	14,108	2,993	(76)	17,025	12,917	1,910	(62)	14,764

- 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.
3. "Investment trusts" are reported as sub-account of "Fees and commissions" from the six months ended September 30, 2010, because their significance increased.

## Trading Income

Six months ended September 30	Millions of yen							
	2010				2009			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income .....	¥192,500	¥22,797	¥(26,643)	¥188,653	¥135,035	¥20,869	¥(15,319)	¥140,586
Gains on trading securities .....	48,931	1,961	—	50,893	22,053	—	—	22,053
Gains on securities related to trading transactions .....	2,861	286	—	3,147	1,627	70	—	1,697
Gains on trading-related financial derivatives .....	140,274	20,548	(26,643)	134,179	111,040	20,799	(15,319)	116,520
Others .....	433	—	—	433	314	—	—	314
Trading losses .....	¥ 11,956	¥14,686	¥(26,643)	¥ —	¥ 7,520	¥ 7,798	¥(15,319)	¥ —
Losses on trading securities .....	—	—	—	—	—	—	—	—
Losses on securities related to trading transactions .....	—	—	—	—	—	—	—	—
Losses on trading-related financial derivatives .....	11,956	14,686	(26,643)	—	7,520	7,798	(15,319)	—
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.