

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2012				2011			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,200,347	¥403,868	¥(100,773)	¥1,503,442	¥1,227,312	¥331,747	¥(73,281)	¥1,485,778
Interest expenses	234,598	130,621	(100,890)	264,329	241,960	100,023	(73,372)	268,610
Net interest income	965,749	273,246	116	1,239,113	985,352	231,724	91	1,217,168
Trust fees	1,736	—	—	1,736	2,299	—	—	2,299
Fees and commissions	561,482	130,857	(2,550)	689,790	574,092	92,978	(1,961)	665,109
Fees and commissions payments	126,179	12,943	(785)	138,337	127,305	11,046	(407)	137,944
Net fees and commissions	435,302	117,914	(1,764)	551,452	446,786	81,932	(1,553)	527,165
Trading income	203,699	19,768	(44,676)	178,791	227,454	2,787	(17,321)	212,920
Trading losses	9,273	35,403	(44,676)	—	6,732	10,589	(17,321)	—
Net trading income	194,426	(15,634)	—	178,791	220,722	(7,801)	—	212,920
Other operating income	234,609	40,258	(427)	274,440	249,252	48,567	(53)	297,766
Other operating expenses	57,071	7,197	—	64,269	135,821	7,190	—	143,012
Net other operating income (expenses)	177,537	33,061	(427)	210,171	113,430	41,376	(53)	154,753

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 (2012, ¥11 million; 2011, ¥16 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					
	2012			2011		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets	¥ 95,201,464	¥1,200,347	1.26%	¥91,909,190	¥1,227,312	1.34%
Loans and bills discounted	53,624,379	914,742	1.71	54,710,171	953,365	1.74
Securities	35,812,965	214,736	0.60	31,053,391	225,723	0.73
Call loans and bills bought	329,845	2,069	0.63	352,721	2,248	0.64
Receivables under resale agreements	33,409	38	0.11	26,178	32	0.12
Receivables under securities borrowing transactions	3,873,332	6,788	0.18	4,202,003	8,429	0.20
Deposits with banks	289,927	2,741	0.95	292,234	1,419	0.49
Interest-bearing liabilities	¥100,596,463	¥ 234,598	0.23%	¥95,026,491	¥ 241,960	0.25%
Deposits	74,584,401	54,758	0.07	71,099,847	71,691	0.10
Negotiable certificates of deposit	6,690,572	10,128	0.15	7,197,270	12,453	0.17
Call money and bills sold	1,434,354	1,563	0.11	1,613,567	2,166	0.13
Payables under repurchase agreements	1,034,285	1,047	0.10	443,352	571	0.13
Payables under securities lending transactions	3,849,958	6,828	0.18	4,545,844	8,743	0.19
Commercial paper	—	—	—	—	—	—
Borrowed money	8,585,479	89,062	1.04	6,205,133	89,516	1.44
Short-term bonds	278,485	417	0.15	359,916	564	0.16
Bonds	3,917,314	68,933	1.76	3,347,596	59,612	1.78

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 (2012, ¥1,909,038 million; 2011, ¥1,143,287 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 (2012, ¥19,144 million; 2011, ¥18,676 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2012, ¥19,144 million; 2011, ¥18,676 million) and corresponding interest (2012, ¥11 million; 2011, ¥16 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2012			2011		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥18,397,039	¥403,868	2.20%	¥15,061,087	¥331,747	2.20%
Loans and bills discounted.....	11,192,798	310,883	2.78	9,530,458	263,531	2.77
Securities.....	1,402,073	23,707	1.69	1,585,317	23,265	1.47
Call loans and bills bought.....	830,607	12,671	1.53	771,389	7,055	0.91
Receivables under resale agreements.....	193,189	5,852	3.03	69,728	2,319	3.33
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	3,726,846	27,382	0.73	2,282,712	17,572	0.77
Interest-bearing liabilities	¥12,284,079	¥130,621	1.06%	¥10,438,017	¥100,023	0.96%
Deposits	7,419,165	48,104	0.65	6,702,044	36,716	0.55
Negotiable certificates of deposit.....	2,981,411	22,399	0.75	2,013,996	19,268	0.96
Call money and bills sold.....	376,447	2,032	0.54	326,104	1,621	0.50
Payables under repurchase agreements....	647,974	2,646	0.41	597,909	2,180	0.36
Payables under securities lending transactions	—	—	—	—	—	—
Commercial paper	511,690	1,986	0.39	328,969	1,164	0.35
Borrowed money	221,212	7,895	3.57	349,022	6,751	1.93
Short-term bonds	—	—	—	—	—	—
Bonds	102,081	6,610	6.48	105,117	6,745	6.42

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 (2012, ¥71,493 million; 2011, ¥103,430 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2012			2011		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥112,123,576	¥1,503,442	1.34%	¥105,509,373	¥1,485,778	1.41%
Loans and bills discounted.....	63,510,882	1,153,439	1.82	62,929,036	1,144,168	1.82
Securities.....	37,215,039	238,443	0.64	32,638,709	248,988	0.76
Call loans and bills bought.....	1,160,453	14,741	1.27	1,124,111	9,303	0.83
Receivables under resale agreements.....	226,579	5,890	2.60	95,907	2,351	2.45
Receivables under securities borrowing transactions.....	3,873,332	6,788	0.18	4,202,003	8,429	0.20
Deposits with banks.....	3,862,569	29,512	0.76	2,432,539	18,439	0.76
Interest-bearing liabilities	¥111,374,120	¥ 264,329	0.24%	¥103,967,089	¥ 268,610	0.26%
Deposits.....	81,813,864	102,133	0.12	77,622,970	107,821	0.14
Negotiable certificates of deposit.....	9,671,984	32,528	0.34	9,211,266	31,721	0.34
Call money and bills sold.....	1,810,786	3,596	0.20	1,939,672	3,787	0.20
Payables under repurchase agreements....	1,682,240	3,694	0.22	1,041,262	2,751	0.26
Payables under securities lending transactions	3,849,958	6,828	0.18	4,545,844	8,743	0.19
Commercial paper	511,690	1,986	0.39	328,969	1,164	0.35
Borrowed money	7,500,718	24,773	0.33	5,242,563	23,481	0.45
Short-term bonds	278,485	417	0.15	359,916	564	0.16
Bonds	4,019,396	75,544	1.88	3,452,714	66,357	1.92

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 (2012, ¥1,980,197 million; 2011, ¥1,239,571 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 (2012, ¥19,144 million; 2011, ¥18,676 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2012, ¥19,144 million; 2011, ¥18,676 million) and corresponding interest (2012, ¥11 million; 2011, ¥16 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2012				2011			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥561,482	¥130,857	¥(2,550)	¥689,790	¥574,092	¥92,978	¥(1,961)	¥665,109
Deposits and loans	22,408	70,789	(10)	93,187	22,057	61,373	(11)	83,419
Remittances and transfers.....	118,183	9,704	(1)	127,886	120,616	8,253	(1)	128,869
Securities-related business.....	56,610	25,625	(361)	81,874	58,728	631	(156)	59,203
Agency	16,805	—	—	16,805	16,274	—	—	16,274
Safe deposits	6,323	2	—	6,325	6,505	2	—	6,507
Guarantees.....	42,030	11,892	(106)	53,816	39,403	10,559	(184)	49,778
Credit card business.....	6,298	—	—	6,298	6,208	—	—	6,208
Investment trusts	122,610	1,567	—	124,177	145,850	2,073	—	147,923
Fees and commissions payments.....	¥126,179	¥ 12,943	¥ (785)	¥138,337	¥127,305	¥11,046	¥ (407)	¥137,944
Remittances and transfers.....	27,256	6,156	(111)	33,301	27,927	6,149	(118)	33,958

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							
	2012				2011			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥203,699	¥19,768	¥(44,676)	¥178,791	¥227,454	¥ 2,787	¥(17,321)	¥212,920
Gains on trading securities	112,654	—	(17,077)	95,577	68,760	1,301	—	70,062
Gains on securities related to trading transactions	7,313	320	—	7,634	1,019	519	—	1,538
Gains on trading-related financial derivatives.....	83,188	18,739	(27,599)	74,328	156,512	966	(17,321)	140,157
Others	542	708	—	1,251	1,162	—	—	1,162
Trading losses.....	¥ 9,273	¥35,403	¥(44,676)	¥ —	¥ 6,732	¥10,589	¥(17,321)	¥ —
Losses on trading securities	—	17,077	(17,077)	—	—	—	—	—
Losses on securities related to trading transactions	—	—	—	—	—	—	—	—
Losses on trading-related financial derivatives.....	9,273	18,326	(27,599)	—	6,732	10,589	(17,321)	—
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.