

# Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2013				2012			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income .....	¥1,096,908	¥496,673	¥(105,774)	¥1,487,807	¥1,200,347	¥403,868	¥(100,773)	¥1,503,442
Interest expenses .....	237,412	149,238	(105,459)	281,192	234,598	130,621	(100,890)	264,329
Net interest income .....	859,495	347,434	(315)	1,206,615	965,749	273,246	116	1,239,113
Trust fees .....	1,823	—	—	1,823	1,736	—	—	1,736
Fees and commissions .....	576,012	146,459	(2,831)	719,640	561,482	130,857	(2,550)	689,790
Fees and commissions payments .....	122,477	23,558	(272)	145,763	126,179	12,943	(785)	138,337
Net fees and commissions .....	453,535	122,900	(2,558)	573,877	435,302	117,914	(1,764)	551,452
Trading income .....	198,848	34,767	(57,747)	175,868	203,699	19,768	(44,676)	178,791
Trading losses .....	69,493	28,378	(57,747)	40,124	9,273	35,403	(44,676)	—
Net trading income .....	129,354	6,389	—	135,744	194,426	(15,634)	—	178,791
Other operating income .....	308,105	54,698	(617)	362,186	234,609	40,258	(427)	274,440
Other operating expenses .....	84,618	9,930	—	94,549	57,071	7,197	—	64,269
Net other operating income .....	223,486	44,768	(617)	267,637	177,537	33,061	(427)	210,171

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 (2013, ¥7 million; 2012, ¥11 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					
	2013			2012		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets .....	¥94,161,776	¥1,096,908	1.16%	¥ 95,201,464	¥1,200,347	1.26%
Loans and bills discounted .....	51,558,441	814,057	1.58	53,624,379	914,742	1.71
Securities .....	36,757,204	218,720	0.60	35,812,965	214,736	0.60
Call loans and bills bought .....	303,408	1,519	0.50	329,845	2,069	0.63
Receivables under resale agreements .....	30,138	46	0.16	33,409	38	0.11
Receivables under securities borrowing transactions .....	3,689,947	6,527	0.18	3,873,332	6,788	0.18
Deposits with banks .....	330,176	1,359	0.41	289,927	2,741	0.95
Interest-bearing liabilities .....	¥98,618,767	¥ 237,412	0.24%	¥100,596,463	¥ 234,598	0.23%
Deposits .....	76,183,139	47,445	0.06	74,584,401	54,758	0.07
Negotiable certificates of deposit .....	6,435,488	9,125	0.14	6,690,572	10,128	0.15
Call money and bills sold .....	1,233,579	1,039	0.08	1,434,354	1,563	0.11
Payables under repurchase agreements ....	1,068,990	1,496	0.14	1,034,285	1,047	0.10
Payables under securities lending transactions .....	3,870,048	6,252	0.16	3,849,958	6,828	0.18
Commercial paper .....	—	—	—	—	—	—
Borrowed money .....	5,035,564	87,374	1.74	8,585,479	89,062	1.04
Short-term bonds .....	186,527	218	0.12	278,485	417	0.15
Bonds .....	4,366,856	80,734	1.85	3,917,314	68,933	1.76

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 (2013, ¥1,598,185 million; 2012, ¥1,909,038 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 (2013, ¥17,906 million; 2012, ¥19,144 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2013, ¥17,906 million; 2012, ¥19,144 million) and corresponding interest (2013, ¥7 million; 2012, ¥11 million).

## Overseas Operations

Year ended March 31	Millions of yen					
	2013			2012		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥24,914,597	¥496,673	1.99%	¥18,397,039	¥403,868	2.20%
Loans and bills discounted.....	14,696,165	382,465	2.60	11,192,798	310,883	2.78
Securities.....	2,176,455	34,073	1.57	1,402,073	23,707	1.69
Call loans and bills bought.....	1,141,432	13,038	1.14	830,607	12,671	1.53
Receivables under resale agreements.....	285,240	6,193	2.17	193,189	5,852	3.03
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	4,665,188	32,078	0.69	3,726,846	27,382	0.73
Interest-bearing liabilities .....	¥17,503,492	¥149,238	0.85%	¥12,284,079	¥130,621	1.06%
Deposits .....	8,410,034	49,448	0.59	7,419,165	48,104	0.65
Negotiable certificates of deposit.....	5,264,852	32,638	0.62	2,981,411	22,399	0.75
Call money and bills sold.....	659,919	3,508	0.53	376,447	2,032	0.54
Payables under repurchase agreements....	1,081,172	4,805	0.44	647,974	2,646	0.41
Payables under securities lending transactions .....	—	—	—	—	—	—
Commercial paper .....	1,580,650	5,703	0.36	511,690	1,986	0.39
Borrowed money .....	410,128	8,623	2.10	221,212	7,895	3.57
Short-term bonds .....	—	—	—	—	—	—
Bonds .....	54,832	2,825	5.15	102,081	6,610	6.48

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 (2013, ¥85,149 million; 2012, ¥71,493 million).

## Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2013			2012		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥117,570,430	¥1,487,807	1.27%	¥112,123,576	¥1,503,442	1.34%
Loans and bills discounted.....	64,889,690	1,119,939	1.73	63,510,882	1,153,439	1.82
Securities.....	38,933,660	252,439	0.65	37,215,039	238,443	0.64
Call loans and bills bought.....	1,444,840	14,557	1.01	1,160,453	14,741	1.27
Receivables under resale agreements.....	315,280	6,240	1.98	226,579	5,890	2.60
Receivables under securities borrowing transactions.....	3,689,947	6,527	0.18	3,873,332	6,788	0.18
Deposits with banks.....	4,870,733	32,978	0.68	3,862,569	29,512	0.76
Interest-bearing liabilities .....	¥114,579,932	¥ 281,192	0.25%	¥111,374,120	¥ 264,329	0.24%
Deposits.....	84,429,208	96,394	0.11	81,813,864	102,133	0.12
Negotiable certificates of deposit.....	11,700,340	41,763	0.36	9,671,984	32,528	0.34
Call money and bills sold.....	1,893,498	4,547	0.24	1,810,786	3,596	0.20
Payables under repurchase agreements....	2,150,064	6,300	0.29	1,682,240	3,694	0.22
Payables under securities lending transactions .....	3,870,048	6,252	0.16	3,849,958	6,828	0.18
Commercial paper .....	1,580,650	5,703	0.36	511,690	1,986	0.39
Borrowed money .....	4,080,888	19,415	0.48	7,500,718	24,773	0.33
Short-term bonds .....	186,527	218	0.12	278,485	417	0.15
Bonds .....	4,421,689	83,559	1.89	4,019,396	75,544	1.88

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 (2013, ¥1,682,995 million; 2012, ¥1,980,197 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 (2013, ¥17,906 million; 2012, ¥19,144 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2013, ¥17,906 million; 2012, ¥19,144 million) and corresponding interest (2013, ¥7 million; 2012, ¥11 million).

## Fees and Commissions

Year ended March 31	Millions of yen							
	2013				2012			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥576,012	¥146,459	¥(2,831)	¥719,640	¥561,482	¥130,857	¥(2,550)	¥689,790
Deposits and loans .....	23,372	89,445	(11)	112,805	22,408	70,789	(10)	93,187
Remittances and transfers.....	118,500	12,260	(1)	130,760	118,183	9,704	(1)	127,886
Securities-related business.....	63,898	18,206	(1,538)	80,566	56,610	25,625	(361)	81,874
Agency .....	16,643	—	—	16,643	16,805	—	—	16,805
Safe deposits .....	5,989	2	—	5,991	6,323	2	—	6,325
Guarantees.....	36,971	12,137	(142)	48,965	42,030	11,892	(106)	53,816
Credit card business.....	6,434	—	—	6,434	6,298	—	—	6,298
Investment trusts .....	144,757	1,556	—	146,314	122,610	1,567	—	124,177
Fees and commissions payments.....	¥122,477	¥ 23,558	¥ (272)	¥145,763	¥126,179	¥ 12,943	¥ (785)	¥138,337
Remittances and transfers.....	27,923	16,381	(59)	44,244	27,256	6,156	(111)	33,301

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							
	2013				2012			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥198,848	¥34,767	¥(57,747)	¥175,868	¥203,699	¥19,768	¥(44,676)	¥178,791
Gains on trading securities .....	179,677	—	(8,463)	171,214	112,654	—	(17,077)	95,577
Gains on securities related to trading transactions .....	4,225	60	—	4,286	7,313	320	—	7,634
Gains on trading-related financial derivatives.....	14,577	34,707	(49,284)	—	83,188	18,739	(27,599)	74,328
Others .....	367	—	—	367	542	708	—	1,251
Trading losses.....	¥ 69,493	¥28,378	¥(57,747)	¥ 40,124	¥ 9,273	¥35,403	¥(44,676)	¥ —
Losses on trading securities .....	—	8,463	(8,463)	—	—	17,077	(17,077)	—
Losses on securities related to trading transactions .....	—	—	—	—	—	—	—	—
Losses on trading-related financial derivatives.....	69,493	19,914	(49,284)	40,124	9,273	18,326	(27,599)	—
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.