

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2014				2013			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,154,829	¥539,437	¥(88,160)	¥1,606,106	¥1,096,908	¥496,673	¥(105,774)	¥1,487,807
Interest expenses	227,173	157,418	(87,732)	296,859	237,412	149,238	(105,459)	281,192
Net interest income	927,655	382,018	(427)	1,309,246	859,495	347,434	(315)	1,206,615
Trust fees	2,393	—	—	2,393	1,823	—	—	1,823
Fees and commissions	619,047	170,873	(11,577)	778,343	576,012	146,459	(2,831)	719,640
Fees and commissions payments	114,542	30,644	(1,055)	144,131	122,477	23,558	(272)	145,763
Net fees and commissions	504,505	140,228	(10,522)	634,211	453,535	122,900	(2,558)	573,877
Trading income	173,645	46,359	(30,919)	189,085	198,848	34,767	(57,747)	175,868
Trading losses	13,067	17,851	(30,919)	—	69,493	28,378	(57,747)	40,124
Net trading income	160,577	28,508	—	189,085	129,354	6,389	—	135,744
Other operating income	190,982	34,612	(233)	225,360	308,105	54,698	(617)	362,186
Other operating expenses	88,267	5,869	(229)	93,907	84,618	9,930	—	94,549
Net other operating income	102,714	28,742	(3)	131,453	223,486	44,768	(617)	267,637

- 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 (2014, ¥1 million; 2013, ¥7 million) related to the management of money held in trust.
 3. Inter-segment transactions are reported in the "Elimination" column.

Average Balance, Interest and Average Rate of Interest-Earning Assets and Interest-Bearing Liabilities

Domestic Operations

Year ended March 31	Millions of yen					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 85,178,209	¥1,154,829	1.36%	¥94,161,776	¥1,096,908	1.16%
Loans and bills discounted	51,910,367	759,725	1.46	51,558,441	814,057	1.58
Securities	25,569,649	317,429	1.24	36,757,204	218,720	0.60
Call loans and bills bought	273,799	1,582	0.58	303,408	1,519	0.50
Receivables under resale agreements	34,087	45	0.13	30,138	46	0.16
Receivables under securities borrowing transactions	3,623,081	7,266	0.20	3,689,947	6,527	0.18
Deposits with banks	625,160	3,068	0.49	330,176	1,359	0.41
Interest-bearing liabilities	¥100,137,796	¥ 227,173	0.23%	¥98,618,767	¥ 237,412	0.24%
Deposits	79,237,323	45,019	0.06	76,183,139	47,445	0.06
Negotiable certificates of deposit	5,554,290	5,864	0.11	6,435,488	9,125	0.14
Call money and bills sold	1,497,107	1,221	0.08	1,233,579	1,039	0.08
Payables under repurchase agreements	1,114,596	1,125	0.10	1,068,990	1,496	0.14
Payables under securities lending transactions	3,122,796	3,486	0.11	3,870,048	6,252	0.16
Commercial paper	196,192	329	0.17	—	—	—
Borrowed money	4,194,658	78,827	1.88	5,035,564	87,374	1.74
Short-term bonds	215,910	231	0.11	186,527	218	0.12
Bonds	4,699,431	87,518	1.86	4,366,856	80,734	1.85

- 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 (2014, ¥12,410,570 million; 2013, ¥1,598,185 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 (2014, ¥14,831 million; 2013, ¥17,906 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2014, ¥14,831 million; 2013, ¥17,906 million) and corresponding interest (2014, ¥1 million; 2013, ¥7 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥30,258,278	¥539,437	1.78%	¥24,914,597	¥496,673	1.99%
Loans and bills discounted.....	17,300,619	413,735	2.39	14,696,165	382,465	2.60
Securities.....	2,138,265	27,889	1.30	2,176,455	34,073	1.57
Call loans and bills bought.....	1,195,387	16,769	1.40	1,141,432	13,038	1.14
Receivables under resale agreements.....	491,481	7,772	1.58	285,240	6,193	2.17
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	6,051,947	35,174	0.58	4,665,188	32,078	0.69
Interest-bearing liabilities.....	¥21,898,497	¥157,418	0.72%	¥17,503,492	¥149,238	0.85%
Deposits.....	10,494,439	61,036	0.58	8,410,034	49,448	0.59
Negotiable certificates of deposit.....	7,223,402	33,278	0.46	5,264,852	32,638	0.62
Call money and bills sold.....	665,985	2,283	0.34	659,919	3,508	0.53
Payables under repurchase agreements....	981,930	3,047	0.31	1,081,172	4,805	0.44
Payables under securities lending transactions.....	—	—	—	—	—	—
Commercial paper.....	2,192,106	6,276	0.29	1,580,650	5,703	0.36
Borrowed money.....	229,501	3,381	1.47	410,128	8,623	2.10
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	40,094	1,672	4.17	54,832	2,825	5.15

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 (2014, ¥82,018 million; 2013, ¥85,149 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2014			2013		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥114,068,822	¥1,606,106	1.41%	¥117,570,430	¥1,487,807	1.27%
Loans and bills discounted.....	68,042,417	1,107,862	1.63	64,889,690	1,119,939	1.73
Securities.....	27,707,915	344,851	1.24	38,933,660	252,439	0.65
Call loans and bills bought.....	1,469,187	18,351	1.25	1,444,840	14,557	1.01
Receivables under resale agreements.....	456,907	7,749	1.70	315,280	6,240	1.98
Receivables under securities borrowing transactions.....	3,623,081	7,266	0.20	3,689,947	6,527	0.18
Deposits with banks.....	6,560,395	37,798	0.58	4,870,733	32,978	0.68
Interest-bearing liabilities.....	¥120,671,195	¥ 296,859	0.25%	¥114,579,932	¥ 281,192	0.25%
Deposits.....	89,612,608	105,561	0.12	84,429,208	96,394	0.11
Negotiable certificates of deposit.....	12,777,692	39,142	0.31	11,700,340	41,763	0.36
Call money and bills sold.....	2,163,092	3,505	0.16	1,893,498	4,547	0.24
Payables under repurchase agreements....	2,027,865	4,105	0.20	2,150,064	6,300	0.29
Payables under securities lending transactions.....	3,122,796	3,486	0.11	3,870,048	6,252	0.16
Commercial paper.....	2,388,298	6,606	0.28	1,580,650	5,703	0.36
Borrowed money.....	3,255,502	16,622	0.51	4,080,888	19,415	0.48
Short-term bonds.....	215,910	231	0.11	186,527	218	0.12
Bonds.....	4,739,525	89,190	1.88	4,421,689	83,559	1.89

Notes: 1. The figures above comprise totals for domestic and overseas operations after inter-segment 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 (2014, ¥12,492,218 million; 2013, ¥1,682,995 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 (2014, ¥14,831 million; 2013, ¥17,906 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2014, ¥14,831 million; 2013, ¥17,906 million) and corresponding interest (2014, ¥1 million; 2013, ¥7 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2014				2013			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥619,047	¥170,873	¥(11,577)	¥778,343	¥576,012	¥146,459	¥(2,831)	¥719,640
Deposits and loans	23,013	97,728	(3,810)	116,931	23,372	89,445	(11)	112,805
Remittances and transfers.....	118,482	14,314	(1)	132,795	118,500	12,260	(1)	130,760
Securities-related business.....	105,758	28,626	(4,440)	129,944	63,898	18,206	(1,538)	80,566
Agency	16,596	—	—	16,596	16,643	—	—	16,643
Safe deposits	5,830	2	—	5,833	5,989	2	—	5,991
Guarantees.....	36,965	13,029	(155)	49,839	36,971	12,137	(142)	48,965
Credit card business.....	6,745	—	—	6,745	6,434	—	—	6,434
Investment trusts	144,090	1,516	—	145,607	144,757	1,556	—	146,314
Fees and commissions payments.....	¥114,542	¥ 30,644	¥ (1,055)	¥144,131	¥122,477	¥ 23,558	¥ (272)	¥145,763
Remittances and transfers.....	28,658	8,135	(95)	36,698	27,923	16,381	(59)	44,244

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. Inter-segment transactions are reported in the "Elimination" column.

Trading Income

Year ended March 31	Millions of yen							
	2014				2013			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥173,645	¥46,359	¥(30,919)	¥189,085	¥198,848	¥34,767	¥(57,747)	¥175,868
Gains on trading securities	150,121	—	(11,016)	139,105	179,677	—	(8,463)	171,214
Gains on securities related to trading transactions	20,396	—	(118)	20,277	4,225	60	—	4,286
Gains on trading-related financial derivatives.....	2,915	46,359	(19,784)	29,491	14,577	34,707	(49,284)	—
Others	210	—	—	210	367	—	—	367
Trading losses.....	¥ 13,067	¥17,851	¥(30,919)	¥ —	¥ 69,493	¥28,378	¥(57,747)	¥ 40,124
Losses on trading securities	—	11,016	(11,016)	—	—	8,463	(8,463)	—
Losses on securities related to trading transactions	—	118	(118)	—	—	—	—	—
Losses on trading-related financial derivatives.....	13,067	6,716	(19,784)	—	69,493	19,914	(49,284)	40,124
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. Inter-segment transactions are reported in the "Elimination" column.