

Consolidated Statements of Income

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Ordinary income	¥4,641,880	¥4,851,202	\$40,376
Interest income.....	1,805,015	1,891,932	15,746
Interest on loans and discounts	1,249,216	1,312,629	10,925
Interest and dividends on securities	343,905	336,345	2,799
Interest on call loans and bills bought	18,351	19,599	163
Interest on receivables under resale agreements	7,749	9,640	80
Interest on receivables under securities borrowing transactions..	7,293	7,826	65
Interest on deposits with banks	38,162	43,147	359
Interest on lease transactions	60,545	62,097	517
Other interest income.....	79,790	100,645	838
Trust fees	2,472	2,890	24
Fees and commissions	1,112,429	1,126,285	9,374
Trading income.....	211,881	252,976	2,106
Other operating income	1,203,500	1,359,109	11,312
Lease-related income.....	149,916	189,261	1,575
Installment-related income.....	648,130	692,151	5,761
Other	405,453	477,695	3,976
Other income.....	306,579	218,008	1,814
Gains on reversal of reserve for possible loan losses	136,212	61,158	509
Recoveries of written-off claims.....	9,657	15,979	133
Other	*1 160,709	*1 140,870	1,172
Ordinary expenses	3,209,548	3,530,046	29,380
Interest expenses	320,846	386,753	3,219
Interest on deposits	105,111	126,371	1,052
Interest on negotiable certificates of deposit.....	39,035	43,904	365
Interest on call money and bills sold.....	3,503	4,201	35
Interest on payables under repurchase agreements.....	4,106	4,921	41
Interest on payables under securities lending transactions.....	3,494	5,036	42
Interest on commercial paper	6,606	8,047	67
Interest on borrowed money	34,804	34,814	290
Interest on short-term bonds	1,240	1,393	12
Interest on bonds	91,182	110,461	919
Other interest expenses	31,761	47,602	396
Fees and commissions payments.....	127,840	129,609	1,079
Trading losses	—	57,856	482
Other operating expenses.....	988,380	1,078,570	8,977
Lease-related expenses	68,747	89,310	743
Installment-related expenses	608,349	650,913	5,418
Other	311,283	338,346	2,816
General and administrative expenses	*2 1,569,945	*2 1,659,341	13,811
Other expenses	*3 202,536	*3 217,914	1,814
Ordinary profit	1,432,332	1,321,156	10,996

(Continued)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2015	2015
Extraordinary gains.....	¥ 5,228	¥ 538	\$ 4
Gains on disposal of fixed assets	2,632	538	4
Gains on negative goodwill	1,031	—	—
Other extraordinary gains.....	*4 1,564	—	—
Extraordinary losses	14,866	12,316	103
Losses on disposal of fixed assets	11,227	6,853	57
Losses on impairment of fixed assets.....	*5 3,348	*5 5,109	43
Provision for reserve for eventual future operating losses from financial instruments transactions.....	289	353	3
Income before income taxes and minority interests	1,422,694	1,309,377	10,898
Income taxes-current	290,186	325,341	2,708
Income taxes-deferred	168,618	116,020	966
Income taxes	458,805	441,362	3,673
Income before minority interests.....	963,889	868,015	7,224
Minority interests in net income	128,532	114,405	952
Net income	¥ 835,357	¥ 753,610	\$ 6,272