

Income Analysis (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2015				2014			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,288,486	¥707,196	¥(103,750)	¥1,891,932	¥1,337,864	¥568,440	¥(101,289)	¥1,805,015
Interest expenses	254,843	209,420	(77,510)	386,753	256,650	165,058	(100,864)	320,844
Net interest income	1,033,643	497,775	(26,240)	1,505,178	1,081,214	403,382	(425)	1,484,170
Trust fees	2,890	—	—	2,890	2,472	—	—	2,472
Fees and commissions	934,396	206,274	(14,385)	1,126,285	953,323	170,874	(11,767)	1,112,429
Fees and commissions payments	92,048	40,906	(3,346)	129,609	98,250	30,644	(1,055)	127,840
Net fees and commissions	842,347	165,367	(11,039)	996,676	855,072	140,229	(10,712)	984,589
Trading income	297,967	44,531	(89,522)	252,976	196,441	46,359	(30,919)	211,881
Trading losses	95,388	51,990	(89,522)	57,856	13,067	17,851	(30,919)	—
Net trading income	202,578	(7,459)	—	195,119	183,373	28,508	—	211,881
Other operating income	1,106,301	253,900	(1,092)	1,359,109	974,229	230,382	(1,112)	1,203,500
Other operating expenses	924,058	155,049	(536)	1,078,570	842,022	146,747	(390)	988,380
Net other operating income	182,242	98,850	(555)	280,538	132,207	83,634	(721)	215,120

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. 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					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 84,712,912	¥1,288,486	1.52%	¥ 85,744,061	¥1,337,864	1.56%
Loans and bills discounted	51,247,709	861,937	1.68	50,859,655	903,500	1.78
Securities	23,023,102	297,680	1.29	25,598,818	316,444	1.24
Call loans and bills bought	226,408	1,176	0.52	273,758	1,582	0.58
Receivables under resale agreements	22,061	48	0.22	34,087	45	0.13
Receivables under securities borrowing transactions	4,745,783	7,826	0.16	3,662,001	7,293	0.20
Deposits with banks	792,696	4,942	0.62	683,307	3,210	0.47
Lease receivables and investment assets	1,444,682	41,751	2.89	1,423,778	43,019	3.02
Interest-bearing liabilities	¥111,286,366	¥ 254,843	0.23%	¥102,794,497	¥ 256,650	0.25%
Deposits	80,783,198	43,595	0.05	79,070,243	44,986	0.06
Negotiable certificates of deposit	5,969,372	5,375	0.09	5,385,616	5,756	0.11
Call money and bills sold	2,040,724	1,503	0.07	1,497,244	1,221	0.08
Payables under repurchase agreements	782,571	1,314	0.17	1,115,757	1,126	0.10
Payables under securities lending transactions	5,278,677	5,036	0.10	3,132,130	3,494	0.11
Commercial paper	192,088	282	0.15	196,192	329	0.17
Borrowed money	8,830,463	76,433	0.87	5,784,828	89,013	1.54
Short-term bonds	1,255,740	1,393	0.11	1,049,438	1,240	0.12
Bonds	5,647,401	113,814	2.02	5,265,783	105,977	2.01

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other 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 (2015, ¥22,049,623 million; 2014, ¥12,500,991 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥36,521,313	¥707,196	1.94%	¥30,993,810	¥568,440	1.83%
Loans and bills discounted.....	21,676,966	519,030	2.39	17,432,627	411,318	2.36
Securities	3,328,456	54,772	1.65	2,543,975	44,396	1.75
Call loans and bills bought.....	1,046,258	18,423	1.76	1,195,387	16,769	1.40
Receivables under resale agreements.....	921,297	9,888	1.07	491,481	7,772	1.58
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	5,918,336	38,765	0.66	6,072,127	35,413	0.58
Lease receivables and investment assets	400,645	20,345	5.08	353,530	17,526	4.96
Interest-bearing liabilities	¥28,006,363	¥209,420	0.75%	¥22,288,609	¥165,058	0.74%
Deposits	13,367,188	83,631	0.63	10,451,742	60,606	0.58
Negotiable certificates of deposit	8,945,965	38,528	0.43	7,223,402	33,278	0.46
Call money and bills sold.....	925,341	2,697	0.29	664,741	2,281	0.34
Payables under repurchase agreements	1,165,238	3,902	0.33	981,930	3,047	0.31
Payables under securities lending transactions ...	—	—	—	—	—	—
Commercial paper.....	2,744,976	7,764	0.28	2,192,106	6,276	0.29
Borrowed money.....	662,081	10,376	1.57	663,554	11,401	1.72
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	58,407	2,736	4.69	40,094	1,672	4.17

- Notes: 1. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and 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 (2015, ¥1,519,693 million; 2014, ¥83,675 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2015			2014		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥119,166,662	¥1,891,932	1.59%	¥114,688,959	¥1,805,015	1.57%
Loans and bills discounted.....	71,417,716	1,312,629	1.84	66,783,840	1,249,216	1.87
Securities	26,030,785	336,345	1.29	27,798,204	343,905	1.24
Call loans and bills bought.....	1,272,667	19,599	1.54	1,469,146	18,351	1.25
Receivables under resale agreements.....	776,681	9,640	1.24	456,907	7,749	1.70
Receivables under securities borrowing transactions.....	4,745,783	7,826	0.16	3,662,001	7,293	0.20
Deposits with banks.....	6,645,194	43,147	0.65	6,641,939	38,162	0.57
Lease receivables and investment assets	1,845,302	62,097	3.37	1,777,309	60,545	3.41
Interest-bearing liabilities	¥138,047,887	¥ 386,753	0.28%	¥123,314,389	¥ 320,844	0.26%
Deposits	94,110,334	126,371	0.13	89,392,487	105,111	0.12
Negotiable certificates of deposit	14,915,337	43,904	0.29	12,609,018	39,035	0.31
Call money and bills sold.....	2,966,065	4,201	0.14	2,161,985	3,503	0.16
Payables under repurchase agreements	1,781,132	4,921	0.28	2,029,025	4,106	0.20
Payables under securities lending transactions ...	5,278,677	5,036	0.10	3,132,130	3,494	0.11
Commercial paper.....	2,937,065	8,047	0.27	2,388,298	6,606	0.28
Borrowed money.....	8,624,212	34,814	0.40	5,279,349	34,804	0.66
Short-term bonds.....	1,255,740	1,393	0.11	1,049,438	1,240	0.12
Bonds.....	5,588,700	110,461	1.98	4,912,978	91,182	1.86

- 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 (2015, ¥23,551,730 million; 2014, ¥12,574,142 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2015				2014			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥934,396	¥206,274	¥(14,385)	¥1,126,285	¥953,323	¥170,874	¥(11,767)	¥1,112,429
Deposits and loans	20,893	110,261	(4,711)	126,444	22,988	97,728	(3,823)	116,893
Remittances and transfers	113,596	17,143	(15)	130,723	116,936	14,314	(10)	131,239
Securities-related business.....	109,754	41,832	(5,124)	146,462	125,814	28,626	(4,440)	150,000
Agency	16,905	—	—	16,905	17,968	—	—	17,968
Safe deposits	5,746	2	—	5,749	5,830	2	—	5,833
Guarantees.....	70,065	15,275	(768)	84,572	63,818	13,029	(161)	76,687
Credit card business	243,633	3	—	243,636	236,229	0	—	236,230
Investment trusts	145,016	2,009	(1)	147,024	157,909	1,516	—	159,425
Fees and commissions payments.....	¥ 92,048	¥ 40,906	¥ (3,346)	¥ 129,609	¥ 98,250	¥ 30,644	¥ (1,055)	¥ 127,840
Remittances and transfers	28,219	9,335	(236)	37,318	28,658	8,135	(95)	36,698

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

Trading Income

Year ended March 31	Millions of yen							
	2015				2014			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥297,967	¥44,531	¥(89,522)	¥252,976	¥196,441	¥46,359	¥(30,919)	¥211,881
Gains on trading securities	264,068	—	(14,189)	249,878	172,918	—	(11,016)	161,901
Gains on securities related to trading transactions	3,054	—	(109)	2,944	20,396	—	(118)	20,277
Gains on trading-related financial derivatives.....	30,691	44,531	(75,222)	—	2,915	46,359	(19,784)	29,491
Others	153	—	—	153	210	—	—	210
Trading losses.....	95,388	51,990	(89,522)	57,856	13,067	17,851	(30,919)	—
Losses on trading securities	—	14,189	(14,189)	—	—	11,016	(11,016)	—
Losses on securities related to trading transactions	—	109	(109)	—	—	118	(118)	—
Losses on trading-related financial derivatives.....	95,388	37,691	(75,222)	57,856	13,067	6,716	(19,784)	—
Others	—	—	—	—	—	—	—	—

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