

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation 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	¥1,098,229	¥667,869	¥(76,011)	¥1,690,086	¥1,154,829	¥539,437	¥(88,160)	¥1,606,106
Interest expenses	238,131	202,461	(75,518)	365,074	227,173	157,418	(87,732)	296,859
Net interest income	860,097	465,407	(493)	1,325,011	927,655	382,018	(427)	1,309,246
Trust fees	2,795	—	—	2,795	2,393	—	—	2,393
Fees and commissions	589,311	206,271	(13,233)	782,349	619,047	170,873	(11,577)	778,343
Fees and commissions payments	107,477	40,906	(3,212)	145,171	114,542	30,644	(1,055)	144,131
Net fees and commissions	481,834	165,364	(10,021)	637,178	504,505	140,228	(10,522)	634,211
Trading income	280,230	44,531	(89,522)	235,239	173,645	46,359	(30,919)	189,085
Trading losses	95,388	51,990	(89,522)	57,856	13,067	17,851	(30,919)	—
Net trading income	184,842	(7,459)	—	177,382	160,577	28,508	—	189,085
Other operating income	246,129	34,401	(673)	279,857	190,982	34,612	(233)	225,360
Other operating expenses	85,867	8,946	(389)	94,424	88,267	5,869	(229)	93,907
Net other operating income	160,262	25,455	(284)	185,433	102,714	28,742	(3)	131,453

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.

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	¥ 84,231,395	¥1,098,229	1.30%	¥ 85,178,209	¥1,154,829	1.36%
Loans and bills discounted	52,422,192	711,603	1.36	51,910,367	759,725	1.46
Securities	22,967,038	297,093	1.29	25,569,649	317,429	1.24
Call loans and bills bought	226,408	1,177	0.52	273,799	1,582	0.58
Receivables under resale agreements	22,061	48	0.22	34,087	45	0.13
Receivables under securities borrowing transactions	4,712,301	7,813	0.17	3,623,081	7,266	0.20
Deposits with banks	761,822	4,818	0.63	625,160	3,068	0.49
Interest-bearing liabilities	¥109,010,312	¥ 238,131	0.22%	¥100,137,796	¥ 227,173	0.23%
Deposits	80,981,456	43,657	0.05	79,237,323	45,019	0.06
Negotiable certificates of deposit	6,207,049	5,536	0.09	5,554,290	5,864	0.11
Call money and bills sold	2,040,532	1,503	0.07	1,497,107	1,221	0.08
Payables under repurchase agreements	782,372	1,314	0.17	1,114,596	1,125	0.10
Payables under securities lending transactions	5,267,621	5,029	0.10	3,122,796	3,486	0.11
Commercial paper	192,088	282	0.15	196,192	329	0.17
Borrowed money	7,529,796	77,864	1.03	4,194,658	78,827	1.88
Short-term bonds	430,553	433	0.10	215,910	231	0.11
Bonds	5,064,906	96,844	1.91	4,699,431	87,518	1.86

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 (2015, ¥21,948,242 million; 2014, ¥12,410,570 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.....	¥35,770,885	¥667,869	1.87%	¥30,258,278	¥539,437	1.78%
Loans and bills discounted	21,538,900	512,068	2.38	17,300,619	413,735	2.39
Securities	2,957,732	39,150	1.32	2,138,265	27,889	1.30
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.....	5,874,640	38,325	0.65	6,051,947	35,174	0.58
Interest-bearing liabilities	¥27,687,592	¥202,461	0.73%	¥21,898,497	¥157,418	0.72%
Deposits	13,447,542	83,859	0.62	10,494,439	61,036	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	665,985	2,283	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.....	263,837	4,284	1.62	229,501	3,381	1.47
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	57,527	2,736	4.76	40,094	1,672	4.17

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 (2015, ¥1,518,716 million; 2014, ¥82,018 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.....	¥118,839,156	¥1,690,086	1.42%	¥114,068,822	¥1,606,106	1.41%
Loans and bills discounted	73,051,387	1,170,833	1.60	68,042,417	1,107,862	1.63
Securities	25,924,771	335,694	1.29	27,707,915	344,851	1.24
Call loans and bills bought.....	1,272,667	19,600	1.54	1,469,187	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	4,712,301	7,813	0.17	3,623,081	7,266	0.20
Deposits with banks.....	6,556,848	42,649	0.65	6,560,395	37,798	0.58
Interest-bearing liabilities	¥135,572,201	¥ 365,074	0.27%	¥120,671,195	¥ 296,859	0.25%
Deposits	94,391,674	126,966	0.13	89,612,608	105,561	0.12
Negotiable certificates of deposit	15,153,014	44,065	0.29	12,777,692	39,142	0.31
Call money and bills sold	2,965,873	4,200	0.14	2,163,092	3,505	0.16
Payables under repurchase agreements	1,780,933	4,921	0.28	2,027,865	4,105	0.20
Payables under securities lending transactions.....	5,267,621	5,029	0.10	3,122,796	3,486	0.11
Commercial paper.....	2,937,065	8,047	0.27	2,388,298	6,606	0.28
Borrowed money.....	6,924,199	29,312	0.42	3,255,502	16,622	0.51
Short-term bonds.....	430,553	433	0.10	215,910	231	0.11
Bonds.....	5,122,433	99,581	1.94	4,739,525	89,190	1.88

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, ¥23,464,258 million; 2014, ¥12,492,218 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.....	¥589,311	¥206,271	¥(13,233)	¥782,349	¥619,047	¥170,873	¥(11,577)	¥778,343
Deposits and loans	20,902	110,261	(4,413)	126,751	23,013	97,728	(3,810)	116,931
Remittances and transfers	114,823	17,143	(1)	131,965	118,482	14,314	(1)	132,795
Securities-related business.....	95,244	41,832	(5,124)	131,952	105,758	28,626	(4,440)	129,944
Agency	15,605	—	—	15,605	16,596	—	—	16,596
Safe deposits	5,746	2	—	5,749	5,830	2	—	5,833
Guarantees.....	36,373	15,275	(211)	51,438	36,965	13,029	(155)	49,839
Credit card business	6,536	—	—	6,536	6,745	—	—	6,745
Investment trusts	128,829	2,009	(1)	130,837	144,090	1,516	—	145,607
Fees and commissions payments.....	¥107,477	¥ 40,906	¥ (3,212)	¥145,171	¥114,542	¥ 30,644	¥ (1,055)	¥144,131
Remittances and transfers	28,219	9,335	(236)	37,318	28,658	8,135	(95)	36,698

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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.....	¥280,230	¥44,531	¥(89,522)	¥235,239	¥173,645	¥46,359	¥(30,919)	¥189,085
Gains on trading securities	246,331	—	(14,189)	232,141	150,121	—	(11,016)	139,105
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	—	—	—	—	—	—	—	—

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.