

# 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							
	2016				2015			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income .....	¥1,241,523	¥699,307	¥(72,518)	¥1,868,313	¥1,288,486	¥707,196	¥(103,750)	¥1,891,932
Interest expenses .....	268,976	228,429	(52,020)	445,385	254,843	209,420	(77,510)	386,753
Net interest income .....	972,546	470,878	(20,497)	1,422,928	1,033,643	497,775	(26,240)	1,505,178
Trust fees .....	3,681	—	—	3,681	2,890	—	—	2,890
Fees and commissions .....	946,124	202,621	(14,282)	1,134,463	934,396	206,274	(14,385)	1,126,285
Fees and commissions payments .....	97,907	37,190	(4,472)	130,625	92,048	40,906	(3,346)	129,609
Net fees and commissions .....	848,216	165,431	(9,809)	1,003,838	842,347	165,367	(11,039)	996,676
Trading income .....	221,701	37,330	(33,549)	225,481	297,967	44,531	(89,522)	252,976
Trading losses .....	5,655	27,894	(33,549)	—	95,388	51,990	(89,522)	57,856
Net trading income .....	216,045	9,436	—	225,481	202,578	(7,459)	—	195,119
Other operating income .....	1,059,947	283,600	(882)	1,342,665	1,106,301	253,900	(1,092)	1,359,109
Other operating expenses .....	939,328	156,041	(738)	1,094,630	924,058	155,049	(536)	1,078,570
Net other operating income .....	120,619	127,559	(144)	248,034	182,242	98,850	(555)	280,538

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					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets .....	¥ 87,513,636	¥1,241,523	1.42%	¥ 84,712,912	¥1,288,486	1.52%
Loans and bills discounted .....	52,187,299	846,804	1.62	51,247,709	861,937	1.68
Securities .....	22,510,229	267,665	1.19	23,023,102	297,680	1.29
Call loans and bills bought .....	147,992	861	0.58	226,408	1,176	0.52
Receivables under resale agreements .....	32,450	15	0.05	22,061	48	0.22
Receivables under securities borrowing transactions .....	6,722,143	10,747	0.16	4,745,783	7,826	0.16
Deposits with banks .....	826,050	5,088	0.62	792,696	4,942	0.62
Lease receivables and investment assets .....	1,480,695	40,742	2.75	1,444,682	41,751	2.89
Interest-bearing liabilities .....	¥120,395,742	¥ 268,976	0.22%	¥111,286,366	¥ 254,843	0.23%
Deposits .....	84,632,369	40,303	0.05	80,783,198	43,595	0.05
Negotiable certificates of deposit .....	7,027,344	5,466	0.08	5,969,372	5,375	0.09
Call money and bills sold .....	2,295,334	1,523	0.07	2,040,724	1,503	0.07
Payables under repurchase agreements .....	1,281,321	3,714	0.29	782,571	1,314	0.17
Payables under securities lending transactions .....	6,795,925	6,726	0.10	5,278,677	5,036	0.10
Commercial paper .....	145,053	203	0.14	192,088	282	0.15
Borrowed money .....	9,777,958	77,974	0.80	8,830,463	76,433	0.87
Short-term bonds .....	1,451,156	1,400	0.10	1,255,740	1,393	0.11
Bonds .....	6,177,841	119,326	1.93	5,647,401	113,814	2.02

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 (2016, ¥28,376,025 million; 2015, ¥22,049,623 million).

## Overseas Operations

Year ended March 31	Millions of yen					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥37,621,327	¥699,307	1.86%	¥36,521,313	¥707,196	1.94%
Loans and bills discounted .....	22,365,670	528,869	2.36	21,676,966	519,030	2.39
Securities .....	3,154,767	49,677	1.57	3,328,456	54,772	1.65
Call loans and bills bought.....	918,358	19,596	2.13	1,046,258	18,423	1.76
Receivables under resale agreements .....	1,521,170	11,934	0.78	921,297	9,888	1.07
Receivables under securities borrowing transactions .....	—	—	—	—	—	—
Deposits with banks.....	5,678,537	32,833	0.58	5,918,336	38,765	0.66
Lease receivables and investment assets .....	444,069	18,624	4.19	400,645	20,345	5.08
Interest-bearing liabilities .....	¥28,979,734	¥228,429	0.79%	¥28,006,363	¥209,420	0.75%
Deposits .....	15,827,172	100,722	0.64	13,367,188	83,631	0.63
Negotiable certificates of deposit .....	6,502,114	43,853	0.67	8,945,965	38,528	0.43
Call money and bills sold .....	525,808	3,836	0.73	925,341	2,697	0.29
Payables under repurchase agreements .....	1,934,523	6,212	0.32	1,165,238	3,902	0.33
Payables under securities lending transactions ..	—	—	—	—	—	—
Commercial paper.....	2,807,578	10,211	0.36	2,744,976	7,764	0.28
Borrowed money.....	752,364	10,861	1.44	662,081	10,376	1.57
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	77,162	3,934	5.10	58,407	2,736	4.69

- 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 (2016, ¥1,732,890 million; 2015, ¥1,519,693 million).

## Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥123,153,560	¥1,868,313	1.52%	¥119,166,662	¥1,891,932	1.59%
Loans and bills discounted .....	73,713,490	1,326,402	1.80	71,417,716	1,312,629	1.84
Securities .....	25,450,418	303,132	1.19	26,030,785	336,345	1.29
Call loans and bills bought.....	1,066,351	20,457	1.92	1,272,667	19,599	1.54
Receivables under resale agreements .....	727,468	10,100	1.39	776,681	9,640	1.24
Receivables under securities borrowing transactions .....	6,722,143	10,747	0.16	4,745,783	7,826	0.16
Deposits with banks.....	6,421,181	37,537	0.58	6,645,194	43,147	0.65
Lease receivables and investment assets .....	1,924,764	59,366	3.08	1,845,302	62,097	3.37
Interest-bearing liabilities .....	¥148,078,275	¥ 445,385	0.30%	¥138,047,887	¥ 386,753	0.28%
Deposits .....	100,364,107	140,633	0.14	94,110,334	126,371	0.13
Negotiable certificates of deposit .....	13,529,459	49,319	0.36	14,915,337	43,904	0.29
Call money and bills sold .....	2,821,143	5,360	0.19	2,966,065	4,201	0.14
Payables under repurchase agreements .....	2,389,693	8,077	0.34	1,781,132	4,921	0.28
Payables under securities lending transactions ..	6,795,925	6,726	0.10	5,278,677	5,036	0.10
Commercial paper.....	2,952,632	10,415	0.35	2,937,065	8,047	0.27
Borrowed money.....	9,731,272	39,825	0.41	8,624,212	34,814	0.40
Short-term bonds.....	1,451,156	1,400	0.10	1,255,740	1,393	0.11
Bonds.....	6,698,959	129,295	1.93	5,588,700	110,461	1.98

- 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 (2016, ¥30,098,341 million; 2015, ¥23,551,730 million).

## Fees and Commissions

Year ended March 31	Millions of yen							
	2016				2015			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥946,124	¥ 202,621	¥(14,282)	¥1,134,463	¥934,396	¥206,274	¥(14,385)	¥1,126,285
Deposits and loans .....	21,076	110,113	(5,079)	126,111	20,893	110,261	(4,711)	126,444
Remittances and transfers.....	114,071	17,867	(14)	131,924	113,596	17,143	(15)	130,723
Securities-related business.....	110,138	35,935	(3,194)	142,880	109,754	41,832	(5,124)	146,462
Agency .....	16,380	—	—	16,380	16,905	—	—	16,905
Safe deposits .....	5,509	2	—	5,512	5,746	2	—	5,749
Guarantees.....	74,257	12,369	(1,541)	85,085	70,065	15,275	(768)	84,572
Credit card business .....	255,217	1	—	255,218	243,633	3	—	243,636
Investment trusts .....	112,928	3,128	—	116,057	145,016	2,009	(1)	147,024
Fees and commissions payments.....	¥ 97,907	¥ 37,190	¥ (4,472)	¥ 130,625	¥ 92,048	¥ 40,906	¥ (3,346)	¥ 129,609
Remittances and transfers.....	29,282	8,507	(0)	37,789	28,219	9,335	(236)	37,318

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							
	2016				2015			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥221,701	¥37,330	¥(33,549)	¥225,481	¥297,967	¥44,531	¥(89,522)	¥252,976
Gains on trading securities .....	77,921	—	(5,795)	72,125	264,068	—	(14,189)	249,878
Gains on securities related to trading transactions.....	115	—	(49)	65	3,054	—	(109)	2,944
Gains on trading-related financial derivatives.....	143,554	37,330	(27,704)	153,180	30,691	44,531	(75,222)	—
Others .....	110	—	—	110	153	—	—	153
Trading losses.....	5,655	27,894	(33,549)	—	95,388	51,990	(89,522)	57,856
Losses on trading securities .....	—	5,795	(5,795)	—	—	14,189	(14,189)	—
Losses on securities related to trading transactions.....	—	49	(49)	—	—	109	(109)	—
Losses on trading-related financial derivatives.....	5,655	22,048	(27,704)	—	95,388	37,691	(75,222)	57,856
Others .....	—	—	—	—	—	—	—	—

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