

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation 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	¥1,035,709	¥678,627	¥(61,828)	¥1,652,508	¥1,098,229	¥667,869	¥(76,011)	¥1,690,086
Interest expenses	263,226	222,074	(59,208)	426,091	238,131	202,461	(75,518)	365,074
Net interest income	772,483	456,552	(2,619)	1,226,416	860,097	465,407	(493)	1,325,011
Trust fees	3,587	—	—	3,587	2,795	—	—	2,795
Fees and commissions	590,211	202,620	(13,444)	779,388	589,311	206,271	(13,233)	782,349
Fees and commissions payments	117,909	37,190	(4,310)	150,788	107,477	40,906	(3,212)	145,171
Net fees and commissions	472,302	165,430	(9,133)	628,599	481,834	165,364	(10,021)	637,178
Trading income	205,942	37,330	(33,549)	209,722	280,230	44,531	(89,522)	235,239
Trading losses	5,655	27,894	(33,549)	—	95,388	51,990	(89,522)	57,856
Net trading income	200,286	9,436	—	209,722	184,842	(7,459)	—	177,382
Other operating income	176,824	56,453	(764)	232,513	246,129	34,401	(673)	279,857
Other operating expenses	80,709	6,674	(637)	86,746	85,867	8,946	(389)	94,424
Net other operating income	96,115	49,779	(126)	145,767	160,262	25,455	(284)	185,433

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					
	2016			2015		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 87,277,238	¥1,035,709	1.19%	¥ 84,231,395	¥1,098,229	1.30%
Loans and bills discounted	53,632,502	683,057	1.27	52,422,192	711,603	1.36
Securities	22,503,531	267,401	1.19	22,967,038	297,093	1.29
Call loans and bills bought	147,527	861	0.58	226,408	1,177	0.52
Receivables under resale agreements	32,450	15	0.05	22,061	48	0.22
Receivables under securities borrowing transactions	6,694,461	10,740	0.16	4,712,301	7,813	0.17
Deposits with banks	763,613	5,001	0.65	761,822	4,818	0.63
Interest-bearing liabilities	¥119,039,647	¥263,226	0.22	¥109,010,312	¥ 238,131	0.22%
Deposits	84,841,300	40,376	0.05	80,981,456	43,657	0.05
Negotiable certificates of deposit	7,422,076	5,708	0.08	6,207,049	5,536	0.09
Call money and bills sold	2,295,143	1,523	0.07	2,040,532	1,503	0.07
Payables under repurchase agreements	1,281,197	3,714	0.29	782,372	1,314	0.17
Payables under securities lending transactions	6,791,583	6,724	0.10	5,267,621	5,029	0.10
Commercial paper	145,053	203	0.14	192,088	282	0.15
Borrowed money	9,157,549	88,978	0.97	7,529,796	77,864	1.03
Short-term bonds	598,174	573	0.10	430,553	433	0.10
Bonds	5,700,673	106,825	1.87	5,064,906	96,844	1.91

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 (2016, ¥28,295,713 million; 2015, ¥21,948,242 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.....	¥37,624,624	¥678,627	1.80%	¥35,770,885	¥667,869	1.87%
Loans and bills discounted	22,900,739	534,084	2.33	21,538,900	512,068	2.38
Securities	2,886,777	38,103	1.32	2,957,732	39,150	1.32
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.....	5,645,875	32,480	0.58	5,874,640	38,325	0.65
Interest-bearing liabilities	¥28,578,720	¥222,074	0.78%	¥27,687,592	¥202,461	0.73%
Deposits	15,875,574	101,157	0.64	13,447,542	83,859	0.62
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.....	310,574	5,495	1.77	263,837	4,284	1.62
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	67,592	3,664	5.42	57,527	2,736	4.76

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 (2016, ¥1,730,410 million; 2015, ¥1,518,716 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.....	¥123,077,998	¥1,652,508	1.34%	¥118,839,156	¥1,690,086	1.42%
Loans and bills discounted	75,626,679	1,167,181	1.54	73,051,387	1,170,833	1.60
Securities	25,390,309	302,821	1.19	25,924,771	335,694	1.29
Call loans and bills bought.....	1,065,886	20,457	1.92	1,272,667	19,600	1.54
Receivables under resale agreements	727,468	10,100	1.39	776,681	9,640	1.24
Receivables under securities borrowing transactions	6,694,461	10,740	0.16	4,712,301	7,813	0.17
Deposits with banks.....	6,335,306	37,097	0.59	6,556,848	42,649	0.65
Interest-bearing liabilities	¥145,790,207	¥ 426,091	0.29%	¥135,572,201	¥ 365,074	0.27%
Deposits	100,632,418	141,085	0.14	94,391,674	126,966	0.13
Negotiable certificates of deposit	13,924,191	49,561	0.36	15,153,014	44,065	0.29
Call money and bills sold	2,820,952	5,360	0.19	2,965,873	4,200	0.14
Payables under repurchase agreements	2,389,569	8,077	0.34	1,780,933	4,921	0.28
Payables under securities lending transactions.....	6,791,583	6,724	0.10	5,267,621	5,029	0.10
Commercial paper.....	2,952,632	10,415	0.35	2,937,065	8,047	0.27
Borrowed money.....	8,561,582	44,514	0.52	6,924,199	29,312	0.42
Short-term bonds.....	598,174	573	0.10	430,553	433	0.10
Bonds.....	5,768,265	110,489	1.92	5,122,433	99,581	1.94

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, ¥30,015,849 million; 2015, ¥23,464,258 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.....	¥590,211	¥202,620	¥(13,444)	¥779,388	¥589,311	¥206,271	¥(13,233)	¥782,349
Deposits and loans	21,087	110,113	(4,766)	126,435	20,902	110,261	(4,413)	126,751
Remittances and transfers	116,425	17,867	(1)	134,291	114,823	17,143	(1)	131,965
Securities-related business.....	99,357	35,935	(3,194)	132,098	95,244	41,832	(5,124)	131,952
Agency	15,146	—	—	15,146	15,605	—	—	15,605
Safe deposits	5,509	2	—	5,512	5,746	2	—	5,749
Guarantees.....	36,974	12,369	(1,275)	48,068	36,373	15,275	(211)	51,438
Credit card business	3,834	—	—	3,834	6,536	—	—	6,536
Investment trusts	101,211	3,128	—	104,339	128,829	2,009	(1)	130,837
Fees and commissions payments.....	¥117,909	¥ 37,190	¥ (4,310)	¥150,788	¥107,477	¥ 40,906	¥ (3,212)	¥145,171
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 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							
	2016				2015			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥205,942	¥37,330	¥(33,549)	¥209,722	¥280,230	¥44,531	¥(89,522)	¥235,239
Gains on trading securities	62,162	—	(5,795)	56,366	246,331	—	(14,189)	232,141
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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2. Inter-segment transactions are reported in the "Elimination" column.