

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							
	2017				2016			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,169,655	¥827,003	¥(84,631)	¥1,912,027	¥1,241,523	¥699,307	¥(72,518)	¥1,868,313
Interest expenses	246,060	319,440	(12,106)	553,394	268,976	228,429	(52,020)	445,385
Net interest income	923,594	507,563	(72,524)	1,358,632	972,546	470,878	(20,497)	1,422,928
Trust fees	3,797	—	—	3,797	3,681	—	—	3,681
Fees and commissions	983,977	224,712	(13,237)	1,195,452	946,124	202,621	(14,282)	1,134,463
Fees and commissions payments	144,470	40,224	(2,590)	182,104	97,907	37,190	(4,472)	130,625
Net fees and commissions	839,506	184,488	(10,646)	1,013,348	848,216	165,431	(9,809)	1,003,838
Trading income	221,610	42,858	(27,073)	237,394	221,701	37,330	(33,549)	225,481
Trading losses	9,465	17,607	(27,073)	—	5,655	27,894	(33,549)	—
Net trading income	212,144	25,250	—	237,394	216,045	9,436	—	225,481
Other operating income	1,256,723	327,406	(814)	1,583,316	1,059,947	283,600	(882)	1,342,665
Other operating expenses	1,077,307	199,409	(970)	1,275,747	939,328	156,041	(738)	1,094,630
Net other operating income	179,415	127,997	155	307,568	120,619	127,559	(144)	248,034

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					
	2017			2016		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 87,746,070	¥1,169,655	1.33%	¥ 87,513,636	¥1,241,523	1.42%
Loans and bills discounted	55,634,086	826,571	1.49	52,187,299	846,804	1.62
Securities	17,693,281	212,691	1.20	22,510,229	267,665	1.19
Call loans and bills bought	76,166	467	0.61	147,992	861	0.58
Receivables under resale agreements	36,530	(10)	(0.03)	32,450	15	0.05
Receivables under securities borrowing transactions	7,827,996	12,172	0.16	6,722,143	10,747	0.16
Deposits with banks	984,203	6,306	0.64	826,050	5,088	0.62
Lease receivables and investment assets	1,801,420	51,237	2.84	1,480,695	40,742	2.75
Interest-bearing liabilities	¥123,658,898	¥ 246,060	0.20%	¥120,395,742	¥ 268,976	0.22%
Deposits	92,978,393	33,592	0.04	84,632,369	40,303	0.05
Negotiable certificates of deposit	6,064,857	1,081	0.02	7,027,344	5,466	0.08
Call money and bills sold	603,065	91	0.02	2,295,334	1,523	0.07
Payables under repurchase agreements	1,325,978	7,854	0.59	1,281,321	3,714	0.29
Payables under securities lending transactions	7,374,658	4,631	0.06	6,795,925	6,726	0.10
Commercial paper	138,698	59	0.04	145,053	203	0.14
Borrowed money	7,621,066	67,559	0.89	9,777,958	77,974	0.80
Short-term bonds	1,183,878	118	0.01	1,451,156	1,400	0.10
Bonds	5,358,345	102,926	1.92	6,177,841	119,326	1.93

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 (2017, ¥33,983,080 million; 2016, ¥28,376,025 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2017			2016		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥40,533,726	¥827,003	2.04%	¥37,621,327	¥699,307	1.86%
Loans and bills discounted	23,868,315	599,614	2.51	22,365,670	528,869	2.36
Securities	4,014,209	79,703	1.99	3,154,767	49,677	1.57
Call loans and bills bought.....	1,319,676	11,738	0.89	918,358	19,596	2.13
Receivables under resale agreements	2,198,666	26,255	1.19	1,521,170	11,934	0.78
Receivables under securities borrowing transactions	—	—	—	—	—	—
Deposits with banks.....	4,888,341	44,092	0.90	5,678,537	32,833	0.58
Lease receivables and investment assets	497,302	18,990	3.82	444,069	18,624	4.19
Interest-bearing liabilities	¥32,659,822	¥319,440	0.98%	¥28,979,734	¥228,429	0.79%
Deposits	18,867,692	157,977	0.84	15,827,172	100,722	0.64
Negotiable certificates of deposit	6,461,498	66,151	1.02	6,502,114	43,853	0.67
Call money and bills sold	645,301	5,399	0.84	525,808	3,836	0.73
Payables under repurchase agreements	3,241,888	15,784	0.49	1,934,523	6,212	0.32
Payables under securities lending transactions ..	—	—	—	—	—	—
Commercial paper.....	2,206,493	15,450	0.70	2,807,578	10,211	0.36
Borrowed money.....	830,387	13,805	1.66	752,364	10,861	1.44
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	107,166	4,153	3.88	77,162	3,934	5.10

- 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 (2017, ¥2,134,415 million; 2016, ¥1,732,890 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2017			2016		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥125,630,472	¥1,912,027	1.52%	¥123,153,560	¥1,868,313	1.52%
Loans and bills discounted	78,679,693	1,384,119	1.76	73,713,490	1,326,402	1.80
Securities	21,494,609	259,840	1.21	25,450,418	303,132	1.19
Call loans and bills bought.....	1,395,842	12,205	0.87	1,066,351	20,457	1.92
Receivables under resale agreements	1,096,826	18,886	1.72	727,468	10,100	1.39
Receivables under securities borrowing transactions	7,827,996	12,172	0.16	6,722,143	10,747	0.16
Deposits with banks.....	5,430,503	48,040	0.88	6,421,181	37,537	0.58
Lease receivables and investment assets	2,298,722	70,227	3.06	1,924,764	59,366	3.08
Interest-bearing liabilities	¥155,870,100	¥ 553,394	0.36%	¥148,078,275	¥ 445,385	0.30%
Deposits	111,384,184	189,204	0.17	100,364,107	140,633	0.14
Negotiable certificates of deposit	12,526,355	67,232	0.54	13,529,459	49,319	0.36
Call money and bills sold	1,248,366	5,491	0.44	2,821,143	5,360	0.19
Payables under repurchase agreements	3,429,496	16,281	0.47	2,389,693	8,077	0.34
Payables under securities lending transactions ..	7,374,658	4,631	0.06	6,795,925	6,726	0.10
Commercial paper.....	2,345,192	15,510	0.66	2,952,632	10,415	0.35
Borrowed money.....	7,654,498	39,528	0.52	9,731,272	39,825	0.41
Short-term bonds.....	1,183,878	118	0.01	1,451,156	1,400	0.10
Bonds.....	7,451,001	144,755	1.94	6,698,959	129,295	1.93

- 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 (2017, ¥36,098,076 million; 2016, ¥30,098,341 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2017				2016			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥983,977	¥224,712	¥(13,237)	¥1,195,452	¥946,124	¥202,621	¥(14,282)	¥1,134,463
Deposits and loans	22,622	118,683	(5,703)	135,602	21,076	110,113	(5,079)	126,111
Remittances and transfers.....	118,768	19,881	(30)	138,618	114,071	17,867	(14)	131,924
Securities-related business.....	118,164	42,662	(1,056)	159,769	110,138	35,935	(3,194)	142,880
Agency	16,772	—	—	16,772	16,380	—	—	16,380
Safe deposits	5,413	2	—	5,416	5,509	2	—	5,512
Guarantees.....	75,725	14,915	(3,894)	86,745	74,257	12,369	(1,541)	85,085
Credit card business.....	264,255	3	—	264,258	255,217	1	—	255,218
Investment trusts	122,018	4,574	—	126,592	112,928	3,128	—	116,057
Fees and commissions payments.....	¥144,470	¥ 40,224	¥ (2,590)	¥ 182,104	¥ 97,907	¥ 37,190	¥ (4,472)	¥ 130,625
Remittances and transfers.....	29,997	9,750	(27)	39,720	29,282	8,507	(0)	37,789

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							
	2017				2016			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥221,610	¥42,858	¥(27,073)	¥237,394	¥221,701	¥37,330	¥(33,549)	¥225,481
Gains on trading securities	178,218	—	(13,099)	165,119	77,921	—	(5,795)	72,125
Gains on securities related to trading transactions.....	13,025	—	(155)	12,869	115	—	(49)	65
Gains on trading-related financial derivatives.....	30,336	42,858	(13,818)	59,375	143,554	37,330	(27,704)	153,180
Others	30	—	—	30	110	—	—	110
Trading losses.....	9,465	17,607	(27,073)	—	5,655	27,894	(33,549)	—
Losses on trading securities	—	13,099	(13,099)	—	—	5,795	(5,795)	—
Losses on securities related to trading transactions.....	—	155	(155)	—	—	49	(49)	—
Losses on trading-related financial derivatives.....	9,465	4,353	(13,818)	—	5,655	22,048	(27,704)	—
Others	—	—	—	—	—	—	—	—

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.