

# Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation 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 .....	¥932,959	¥804,213	¥(68,639)	¥1,668,533	¥1,035,709	¥678,627	¥(61,828)	¥1,652,508
Interest expenses .....	268,069	310,868	(47,829)	531,108	263,226	222,074	(59,208)	426,091
Net interest income .....	664,889	493,344	(20,809)	1,137,425	772,483	456,552	(2,619)	1,226,416
Trust fees .....	3,698	—	—	3,698	3,587	—	—	3,587
Fees and commissions .....	518,029	217,532	(9,641)	725,920	590,211	202,620	(13,444)	779,388
Fees and commissions payments .....	131,519	40,708	(2,574)	169,653	117,909	37,190	(4,310)	150,788
Net fees and commissions .....	386,509	176,824	(7,067)	556,266	472,302	165,430	(9,133)	628,599
Trading income .....	124,615	42,858	(27,075)	140,398	205,942	37,330	(33,549)	209,722
Trading losses .....	9,465	17,609	(27,075)	—	5,655	27,894	(33,549)	—
Net trading income .....	115,150	25,248	—	140,398	200,286	9,436	—	209,722
Other operating income .....	186,519	59,381	(655)	245,246	176,824	56,453	(764)	232,513
Other operating expenses .....	64,180	18,240	(341)	82,079	80,709	6,674	(637)	86,746
Net other operating income .....	122,338	41,141	(314)	163,166	96,115	49,779	(126)	145,767

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					
	2017			2016		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets .....	¥ 85,019,098	¥932,959	1.10%	¥ 87,277,238	¥1,035,709	1.19%
Loans and bills discounted .....	57,680,696	654,588	1.13	53,632,502	683,057	1.27
Securities .....	17,666,269	207,047	1.17	22,503,531	267,401	1.19
Call loans and bills bought .....	65,133	471	0.72	147,527	861	0.58
Receivables under resale agreements .....	10,707	61	0.58	32,450	15	0.05
Receivables under securities borrowing transactions .....	5,319,862	6,471	0.12	6,694,461	10,740	0.16
Deposits with banks .....	754,439	5,924	0.79	763,613	5,001	0.65
Interest-bearing liabilities .....	¥120,824,550	¥268,069	0.22%	¥119,039,647	¥ 263,226	0.22
Deposits .....	93,322,272	33,601	0.04	84,841,300	40,376	0.05
Negotiable certificates of deposit .....	6,672,747	1,087	0.02	7,422,076	5,708	0.08
Call money and bills sold .....	303,787	193	0.06	2,295,143	1,523	0.07
Payables under repurchase agreements .....	628,915	3,668	0.58	1,281,197	3,714	0.29
Payables under securities lending transactions .....	5,686,151	4,176	0.07	6,791,583	6,724	0.10
Commercial paper .....	138,698	59	0.04	145,053	203	0.14
Borrowed money .....	8,330,793	114,300	1.37	9,157,549	88,978	0.97
Short-term bonds .....	146,594	24	0.02	598,174	573	0.10
Bonds .....	4,595,891	90,868	1.98	5,700,673	106,825	1.87

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 (2017, ¥33,412,267 million; 2016, ¥28,295,713 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.....	¥40,424,491	¥804,213	1.99%	¥37,624,624	¥678,627	1.80%
Loans and bills discounted .....	24,341,091	603,092	2.48	22,900,739	534,084	2.33
Securities .....	3,745,964	68,099	1.82	2,886,777	38,103	1.32
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.....	4,835,758	43,587	0.90	5,645,875	32,480	0.58
Interest-bearing liabilities .....	¥32,201,103	¥310,868	0.97%	¥28,578,720	¥222,074	0.78%
Deposits .....	18,888,908	157,909	0.84	15,875,574	101,157	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.....	396,342	6,172	1.56	310,574	5,495	1.77
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	57,348	2,665	4.65	67,592	3,664	5.42

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 (2017, ¥2,132,461 million; 2016, ¥1,730,410 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.....	¥123,764,394	¥1,668,533	1.35%	¥123,077,998	¥1,652,508	1.34%
Loans and bills discounted .....	81,249,659	1,215,517	1.50	75,626,679	1,167,181	1.54
Securities .....	21,412,234	254,119	1.19	25,390,309	302,821	1.19
Call loans and bills bought.....	1,384,809	12,210	0.88	1,065,886	20,457	1.92
Receivables under resale agreements .....	1,776,977	23,639	1.33	727,468	10,100	1.39
Receivables under securities borrowing transactions .....	5,319,862	6,471	0.12	6,694,461	10,740	0.16
Deposits with banks.....	5,137,670	47,157	0.92	6,335,306	37,097	0.59
Interest-bearing liabilities .....	¥151,354,044	¥ 531,108	0.35%	¥145,790,207	¥ 426,091	0.29%
Deposits .....	111,761,048	189,117	0.17	100,632,418	141,085	0.14
Negotiable certificates of deposit .....	13,134,246	67,238	0.51	13,924,191	49,561	0.36
Call money and bills sold .....	949,088	5,593	0.59	2,820,952	5,360	0.19
Payables under repurchase agreements .....	3,438,407	16,775	0.49	2,389,569	8,077	0.34
Payables under securities lending transactions.....	5,686,151	4,176	0.07	6,791,583	6,724	0.10
Commercial paper.....	2,345,192	15,510	0.66	2,952,632	10,415	0.35
Borrowed money.....	7,954,971	78,309	0.98	8,561,582	44,514	0.52
Short-term bonds.....	146,594	24	0.02	598,174	573	0.10
Bonds.....	4,653,240	93,354	2.01	5,768,265	110,489	1.92

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, ¥35,538,969 million; 2016, ¥30,015,849 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.....	¥518,029	¥217,532	¥(9,641)	¥725,920	¥590,211	¥202,620	¥(13,444)	¥779,388
Deposits and loans .....	22,631	118,683	(5,496)	135,818	21,087	110,113	(4,766)	126,435
Remittances and transfers.....	118,768	19,881	(18)	138,631	116,425	17,867	(1)	134,291
Securities-related business.....	57,510	40,462	(1,550)	96,422	99,357	35,935	(3,194)	132,098
Agency .....	15,616	—	—	15,616	15,146	—	—	15,146
Safe deposits .....	5,413	2	—	5,416	5,509	2	—	5,512
Guarantees.....	35,253	12,500	(1,299)	46,453	36,974	12,369	(1,275)	48,068
Credit card business.....	1,906	—	—	1,906	3,834	—	—	3,834
Investment trusts .....	60,282	2,013	—	62,295	101,211	3,128	—	104,339
Fees and commissions payments.....	¥131,519	¥ 40,708	¥(2,574)	¥169,653	¥117,909	¥ 37,190	¥ (4,310)	¥150,788
Remittances and transfers.....	29,997	9,750	(27)	39,720	29,282	8,507	(0)	37,789

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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.....	¥124,615	¥42,858	¥(27,075)	¥140,398	¥205,942	¥37,330	¥(33,549)	¥209,722
Gains on trading securities .....	42,276	—	(13,101)	29,175	62,162	—	(5,795)	56,366
Gains on securities related to trading transactions.....	13,025	—	(155)	12,869	115	—	(49)	65
Gains on trading-related financial derivatives.....	69,283	42,858	(13,818)	98,322	143,554	37,330	(27,704)	153,180
Others .....	30	—	—	30	110	—	—	110
Trading losses.....	¥ 9,465	¥17,609	¥(27,075)	¥ —	¥ 5,655	¥27,894	¥(33,549)	¥ —
Losses on trading securities .....	—	13,101	(13,101)	—	—	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 .....	—	—	—	—	—	—	—	—

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