

Income Analysis (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Operating Income, Classified by Domestic and Overseas Operations

Year ended March 31	Millions of yen							
	2018				2017			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Interest income	¥1,001,201	¥951,447	¥(51,141)	¥1,901,507	¥932,959	¥804,213	¥(68,639)	¥1,668,533
Interest expenses.....	358,652	437,038	(47,456)	748,234	268,069	310,868	(47,829)	531,108
Net interest income	642,548	514,409	(3,685)	1,153,273	664,889	493,344	(20,809)	1,137,425
Trust fees.....	3,769	—	—	3,769	3,698	—	—	3,698
Fees and commissions	440,754	202,675	(11,303)	632,125	518,029	217,532	(9,641)	725,920
Fees and commissions payments	129,219	40,966	(2,353)	167,832	131,519	40,708	(2,574)	169,653
Net fees and commissions.....	311,534	161,709	(8,950)	464,293	386,509	176,824	(7,067)	556,266
Trading income.....	55,015	37,511	(7,213)	85,312	124,615	42,858	(27,075)	140,398
Trading losses.....	4,183	7,158	(7,213)	4,127	9,465	17,609	(27,075)	—
Net trading income.....	50,831	30,353	—	81,184	115,150	25,248	—	140,398
Other operating income	152,073	87,209	(979)	238,304	186,519	59,381	(655)	245,246
Other operating expenses.....	61,614	31,882	(376)	93,120	64,180	18,240	(341)	82,079
Net other operating income.....	90,458	55,327	(603)	145,183	122,338	41,141	(314)	163,166

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					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥ 86,218,582	¥1,001,201	1.16%	¥ 85,019,098	¥932,959	1.10%
Loans and bills discounted	58,949,435	649,872	1.10	57,680,696	654,588	1.13
Securities	18,836,786	270,731	1.44	17,666,269	207,047	1.17
Call loans and bills bought.....	79,414	414	0.52	65,133	471	0.72
Receivables under resale agreements.....	0	(0)	(0.54)	10,707	61	0.58
Receivables under securities borrowing transactions	3,416,319	2,588	0.08	5,319,862	6,471	0.12
Deposits with banks.....	990,820	13,465	1.36	754,439	5,924	0.79
Interest-bearing liabilities	¥130,787,112	¥ 358,652	0.27%	¥120,824,550	¥268,069	0.22%
Deposits.....	99,987,013	44,072	0.04	93,322,272	33,601	0.04
Negotiable certificates of deposit	6,594,336	504	0.01	6,672,747	1,087	0.02
Call money and bills sold	241,184	517	0.21	303,787	193	0.06
Payables under repurchase agreements	524,433	6,802	1.30	628,915	3,668	0.58
Payables under securities lending transactions.....	5,787,108	10,394	0.18	5,686,151	4,176	0.07
Commercial paper.....	137,316	16	0.01	138,698	59	0.04
Borrowed money.....	12,961,893	161,957	1.25	8,330,793	114,300	1.37
Short-term bonds.....	—	—	—	146,594	24	0.02
Bonds.....	3,617,420	85,993	2.38	4,595,891	90,868	1.98

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 (2018, ¥40,923,785 million; 2017, ¥33,412,267 million).

Overseas Operations

Year ended March 31	Millions of yen					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥42,296,617	¥951,447	2.25%	¥40,424,491	¥804,213	1.99%
Loans and bills discounted.....	24,924,401	677,546	2.72	24,341,091	603,092	2.48
Securities.....	3,977,921	64,907	1.63	3,745,964	68,099	1.82
Call loans and bills bought.....	1,740,864	19,050	1.09	1,319,676	11,738	0.89
Receivables under resale agreements.....	2,377,014	35,477	1.49	2,198,666	26,255	1.19
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	4,986,887	70,303	1.41	4,835,758	43,587	0.90
Interest-bearing liabilities.....	¥34,314,197	¥437,038	1.27%	¥32,201,103	¥310,868	0.97%
Deposits.....	20,405,863	248,653	1.22	18,888,908	157,909	0.84
Negotiable certificates of deposit.....	6,152,649	86,312	1.40	6,461,498	66,151	1.02
Call money and bills sold.....	786,372	8,169	1.04	645,301	5,399	0.84
Payables under repurchase agreements.....	4,112,837	43,247	1.05	3,241,888	15,784	0.49
Payables under securities lending transactions.....	—	—	—	—	—	—
Commercial paper.....	2,005,997	18,376	0.92	2,206,493	15,450	0.70
Borrowed money.....	466,803	7,831	1.68	396,342	6,172	1.56
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	59,619	2,817	4.73	57,348	2,665	4.65

- 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 (2018, ¥3,087,837 million; 2017, ¥2,132,461 million).

Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets.....	¥126,901,633	¥1,901,507	1.50%	¥123,764,394	¥1,668,533	1.35%
Loans and bills discounted.....	83,223,826	1,290,981	1.55	81,249,659	1,215,517	1.50
Securities.....	22,814,707	331,893	1.45	21,412,234	254,119	1.19
Call loans and bills bought.....	1,820,279	19,464	1.07	1,384,809	12,210	0.88
Receivables under resale agreements.....	2,280,570	34,278	1.50	1,776,977	23,639	1.33
Receivables under securities borrowing transactions.....	3,416,319	2,588	0.08	5,319,862	6,471	0.12
Deposits with banks.....	5,121,331	74,009	1.45	5,137,670	47,157	0.92
Interest-bearing liabilities.....	¥163,483,617	¥ 748,234	0.46%	¥151,354,044	¥ 531,108	0.35%
Deposits.....	119,532,087	282,966	0.24	111,761,048	189,117	0.17
Negotiable certificates of deposit.....	12,746,985	86,817	0.68	13,134,246	67,238	0.51
Call money and bills sold.....	1,027,556	8,686	0.85	949,088	5,593	0.59
Payables under repurchase agreements.....	4,540,826	48,851	1.08	3,438,407	16,775	0.49
Payables under securities lending transactions.....	5,787,108	10,394	0.18	5,686,151	4,176	0.07
Commercial paper.....	2,143,314	18,393	0.86	2,345,192	15,510	0.66
Borrowed money.....	12,778,946	133,290	1.04	7,954,971	78,309	0.98
Short-term bonds.....	—	—	—	146,594	24	0.02
Bonds.....	3,677,039	88,810	2.42	4,653,240	93,354	2.01

- 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 (2018, ¥44,006,805 million; 2017, ¥35,538,969 million).

Fees and Commissions

Year ended March 31	Millions of yen							
	2018				2017			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Fees and commissions.....	¥440,754	¥202,675	¥(11,303)	¥632,125	¥518,029	¥217,532	¥(9,641)	¥725,920
Deposits and loans	22,299	115,568	(4,458)	133,409	22,631	118,683	(5,496)	135,818
Remittances and transfers.....	119,472	20,469	(29)	139,913	118,768	19,881	(18)	138,631
Securities-related business.....	12,932	33,757	(2)	46,688	57,510	40,462	(1,550)	96,422
Agency	15,444	—	—	15,444	15,616	—	—	15,616
Safe deposits	5,223	2	—	5,225	5,413	2	—	5,416
Guarantees.....	35,331	12,235	(1,161)	46,405	35,253	12,500	(1,299)	46,453
Credit card business.....	2,006	—	—	2,006	1,906	—	—	1,906
Investment trusts	35,334	30	—	35,365	60,282	2,013	—	62,295
Fees and commissions payments.....	¥129,219	¥ 40,966	¥ (2,353)	¥167,832	¥131,519	¥ 40,708	¥(2,574)	¥169,653
Remittances and transfers.....	30,206	9,616	(2)	39,820	29,997	9,750	(27)	39,720

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							
	2018				2017			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading income.....	¥55,015	¥37,511	¥(7,213)	¥85,312	¥124,615	¥42,858	¥(27,075)	¥140,398
Gains on trading securities	611	—	(611)	—	42,276	—	(13,101)	29,175
Gains on securities related to trading transactions.....	6,004	—	(281)	5,722	13,025	—	(155)	12,869
Gains on trading-related financial derivatives.....	48,376	37,511	(6,297)	79,589	69,283	42,858	(13,818)	98,322
Others	22	—	(22)	—	30	—	—	30
Trading losses.....	¥ 4,183	¥ 7,158	¥(7,213)	¥ 4,127	¥ 9,465	¥17,609	¥(27,075)	¥ —
Losses on trading securities	—	4,643	(611)	4,031	—	13,101	(13,101)	—
Losses on securities related to trading transactions.....	—	281	(281)	—	—	155	(155)	—
Losses on trading-related financial derivatives.....	4,183	2,114	(6,297)	—	9,465	4,353	(13,818)	—
Others	—	119	(22)	96	—	—	—	—

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.