

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2018 (Unaudited)**

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Note: Information contained in this document is provisional translation of Japanese documents that are previously disclosed.

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of Sumitomo Mitsui Financial Group, Inc. (“the Company”) and its management with respect to the Company’s future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of the Company’s securities portfolio; incurrence of significant credit-related costs; the Company’s ability to successfully implement its business strategy through its subsidiaries, affiliates and alliance partners; and exposure to new risks as the Company expands the scope of its business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. The Company undertakes no obligation to update or revise any forward-looking statements. Please refer to the Company’s most recent disclosure documents such as its annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as its earnings press releases, for a more detailed description of the risks and uncertainties that may affect its financial conditions, its operating results, and investors’ decisions.

SUMITOMO MITSUI FINANCIAL GROUP <Consolidated>

1. Deposits

September 30	Millions of yen	
	2018	2017
Domestic operations:		
Liquid deposits	¥ 71,678,381	¥ 70,099,159
Fixed-term deposits	18,208,816	22,243,401
Others	7,201,423	6,696,315
Subtotal.....	97,088,622	99,038,876
Negotiable certificates of deposit	5,302,917	5,973,354
Total	102,391,539	105,012,230
Overseas operations:		
Liquid deposits	14,586,846	13,345,040
Fixed-term deposits	7,576,876	7,385,003
Others	133,294	169,773
Subtotal.....	22,297,017	20,899,817
Negotiable certificates of deposit	6,187,235	6,922,801
Total	28,484,252	27,822,619
Grand total.....	¥ 130,875,792	¥ 132,834,850

- Notes: 1. Domestic operations comprise the operations of the Company, 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. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
3. Fixed-term deposits = Time deposits + Installment savings

2. Loans

September 30	Millions of yen	
	2018	2017
Domestic operations:		
Manufacturing	¥ 6,476,363	¥ 7,172,949
Agriculture, forestry, fisheries and mining.....	265,168	131,646
Construction	729,834	914,595
Transportation, communications and public enterprises	5,093,328	4,873,100
Wholesale and retail	4,179,136	4,603,750
Finance and insurance	2,142,133	2,251,005
Real estate, goods rental and leasing.....	7,857,634	9,002,752
Services	4,370,265	4,832,445
Municipalities.....	586,707	817,959
Others	18,193,481	21,537,808
Subtotal	49,894,053	56,138,012
Overseas operations:		
Public sector.....	316,177	227,175
Financial institutions	1,886,464	1,798,435
Commerce and industry	21,098,780	20,521,869
Others	2,744,209	2,476,584
Subtotal	26,045,631	25,024,065
Total.....	¥ 75,939,685	¥ 81,162,078

- Notes: 1. Domestic operations comprise the operations of the Company, 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. Japan offshore banking accounts are included in overseas operations' accounts.

3. Securities

September 30	Millions of yen	
	2018	2017
Domestic operations:		
Japanese government bonds	¥ 7,248,535	¥ 8,807,279
Japanese local government bonds	55,566	100,772
Japanese corporate bonds	2,477,960	2,626,735
Japanese stocks	4,032,448	4,079,322
Others	5,841,320	5,085,696
Subtotal	19,655,830	20,699,806
Overseas operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	71,585	60,686
Japanese stocks	—	—
Others	5,299,871	3,610,095
Subtotal	5,371,456	3,670,782
Unallocated corporate assets:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	61,757	55,519
Others	—	—
Subtotal	61,757	55,519
Total	¥ 25,089,044	¥ 24,426,107

- Notes: 1. Domestic operations comprise the operations of the Company, 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. "Others" include foreign bonds and foreign stocks.

4. Principal shareholders (Common stock)

September 30, 2018	Number of shares	Percentage of shares outstanding (excluding treasury shares)
Japan Trustee Services Bank, Ltd. (Trust Account)	82,980,400	5.94%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	78,509,400	5.62
NATSCUMCO*	40,407,779	2.89
Japan Trustee Services Bank, Ltd. (Trust Account 9)	29,511,900	2.11
Japan Trustee Services Bank, Ltd. (Trust Account 5)	28,095,100	2.01
SSBTC CLIENT OMNIBUS ACCOUNT**	26,438,070	1.89
JP MORGAN CHASE BANK 385151***	23,191,443	1.66
Japan Trustee Services Bank, Ltd. (Trust Account 7)	21,236,200	1.52
STATE STREET BANK WEST CLIENT – TREATY 505234****	21,213,850	1.52
Japan Trustee Services Bank, Ltd. (Trust Account 1)	21,118,400	1.51
Total	372,702,542	26.70

* Standing agent: Sumitomo Mitsui Banking Corporation

** Standing agent: The Hongkong and Shanghai Banking Corporation Limited, Tokyo Branch Custody Department

*** Standing agent: Mizuho Bank, Ltd. Settlement Service Department

**** Standing agent: Mizuho Bank, Ltd. Settlement Service Department

Notes: 1. Sumitomo Mitsui Trust Bank, Limited has submitted a Report of Possession of Large Volume regarding its shareholding as of September 6, 2016. It stated that Sumitomo Mitsui Trust Bank, Limited and two other shareholders held the following common shares in the Company as of August 31, 2016. But these three are not included in the above Principal Shareholders because the Company was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2018.

The Report of Possession of Large Volume is detailed as follows:

Principal Shareholder: Sumitomo Mitsui Trust Bank, Limited (and two other joint holders)

Number of shares held: 71,542,000 shares (including joint ownership)

Shareholding ratio: 5.06%

2. BlackRock Japan Co., Ltd. has submitted a Change Report of Possession of Large Volume regarding its shareholding as of March 22, 2017. It stated that BlackRock Japan Co., Ltd. and nine other shareholders held the following common shares in the Company as of March 15, 2017. But these ten are not included in the above Principal Shareholders because the Company was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2018.

The Change Report of Possession of Large Volume is detailed as follows:

Principal Shareholder: BlackRock Japan Co., Ltd. (and nine other joint holders)

Number of shares held: 90,686,690 shares (including joint ownership)

Shareholding ratio: 6.41%

3. Mizuho Securities Co., Ltd. has submitted a Report of Possession of Large Volume regarding its shareholding as of September 25, 2018. It stated that Mizuho Securities Co., Ltd. and two other shareholders held the following common shares in the Company as of September 14, 2018. But these three are not included in the above Principal Shareholders because the Company was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2018.

The Report of Possession of Large Volume is detailed as follows:

Principal Shareholder: Mizuho Securities Co., Ltd. (and two other joint holder)

Number of shares held: 70,765,251 shares (including joint ownership)

Shareholding ratio: 5.06%

4. Mitsubishi UFJ Financial Group, Inc. has submitted a Report of Possession of Large Volume regarding its shareholding as of October 1, 2018. It stated that Mitsubishi UFJ Trust and Banking Corporation and two other shareholders held the following common shares in the Company as of September 24, 2018. But these three are not included in the above Principal Shareholders because the Company was unable to confirm the number of shares owned by them at the end of the six months ended September 30, 2018.

The Report of Possession of Large Volume is detailed as follows:

Principal Shareholder: Mitsubishi UFJ Trust and Banking Corporation (and two other joint holders)

Number of shares held: 71,793,297 shares (including joint ownership)

Shareholding ratio: 5.13%

SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>

1. Deposits

(1) Period-end balance

September 30	Millions of yen	
	2018	2017
Domestic operations:		
Liquid deposits	¥ 71,547,774	¥ 66,620,563
Fixed-term deposits	18,071,411	18,382,242
Others	1,201,665	852,774
Subtotal	90,820,851	85,855,580
Negotiable certificates of deposit	5,548,302	6,634,631
Total	96,369,153	92,490,212
International operations:		
Liquid deposits	10,630,980	9,561,633
Fixed-term deposits	6,693,419	6,453,340
Others	5,185,977	5,036,973
Subtotal	22,510,377	21,051,948
Negotiable certificates of deposit	5,782,678	6,284,520
Total	28,293,055	27,336,469
Grand total	¥ 124,662,209	¥ 119,826,681

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
 2. Fixed-term deposits = Time deposits + Installment savings

(2) Average balance

Six months ended September 30	Millions of yen	
	2018	2017
Domestic operations:		
Liquid deposits	¥ 70,818,513	¥ 65,497,317
Fixed-term deposits	18,094,353	18,423,270
Others	989,588	895,883
Subtotal	89,902,456	84,816,471
Negotiable certificates of deposit	6,035,919	6,952,523
Total	95,938,375	91,768,995
International operations:		
Liquid deposits	10,307,455	9,709,359
Fixed-term deposits	6,892,888	6,620,678
Others	5,193,605	4,810,551
Subtotal	22,393,948	21,140,589
Negotiable certificates of deposit	5,618,861	5,840,625
Total	28,012,810	26,981,214
Grand total	¥ 123,951,186	¥ 118,750,209

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
 2. Fixed-term deposits = Time deposits + Installment savings
 3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(3) Balance of time deposits, classified by maturity

September 30	Millions of yen	
	2018	2017
Less than three months	¥ 11,946,249	¥ 11,473,159
Fixed interest rates	6,785,339	6,809,574
Floating interest rates	2,180	11,050
Others	5,158,730	4,652,534
Three – six months	3,902,117	4,043,257
Fixed interest rates	3,214,396	3,292,709
Floating interest rates	4,550	6,261
Others	683,170	744,286
Six months – one year	5,014,869	5,335,299
Fixed interest rates	4,630,484	4,815,945
Floating interest rates	6,700	4,180
Others	377,684	515,174
One – two years	1,500,942	1,462,835
Fixed interest rates	1,329,105	1,356,176
Floating interest rates	6,024	7,790
Others	165,812	98,868
Two – three years	1,228,119	1,127,354
Fixed interest rates	1,008,650	970,911
Floating interest rates	970	6,084
Others	218,499	150,358
Three years or more	1,172,496	1,393,639
Fixed interest rates	488,746	523,186
Floating interest rates	594,228	578,335
Others	89,521	292,117
Total	24,764,794	24,835,546
Fixed interest rates	17,456,722	17,768,504
Floating interest rates	614,652	613,701
Others	6,693,419	6,453,340

Note: The figures above do not include installment savings.

2. Loans

(1) Balance of loans and bills discounted, classified by collateral

September 30	Millions of yen	
	2018	2017
Securities	¥ 1,851,761	¥ 1,713,658
Commercial claims	1,158,786	1,213,864
Commercial goods	—	—
Real estate	6,966,168	7,061,295
Others.....	1,216,219	1,246,614
Subtotal	11,192,935	11,235,432
Guaranteed	19,813,771	20,103,511
Unsecured	45,226,026	44,892,861
Total.....	¥ 76,232,734	¥ 76,231,805

(2) Balance of loans and bills discounted, classified by maturity

September 30	Millions of yen	
	2018	2017
One year or less	¥ 13,605,388	¥ 13,552,965
Floating interest rates	/	/
Fixed interest rates	/	/
One – three years	13,033,215	13,093,746
Floating interest rates	10,283,765	10,496,219
Fixed interest rates	2,749,449	2,597,527
Three – five years	12,542,681	12,435,319
Floating interest rates	9,542,101	9,555,035
Fixed interest rates	3,000,580	2,880,283
Five – seven years.....	5,853,359	5,484,308
Floating interest rates	4,667,419	4,301,279
Fixed interest rates	1,185,940	1,183,029
More than seven years	21,235,361	21,324,757
Floating interest rates	19,471,635	19,607,987
Fixed interest rates	1,763,726	1,716,769
No designated term	9,962,726	10,340,708
Floating interest rates	9,962,726	10,340,708
Fixed interest rates	—	—
Total.....	¥ 76,232,734	¥ 76,231,805

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

3. Securities

(1) Period-end balance

September 30	Millions of yen	
	2018	2017
Domestic operations:		
Japanese government bonds	¥ 6,986,210	¥ 8,381,582
Japanese local government bonds	55,566	81,792
Japanese corporate bonds	2,531,576	2,459,293
Japanese stocks	4,131,927	4,297,678
Others	865,503	983,504
Foreign bonds	/	/
Foreign stocks	/	/
Subtotal	14,570,784	16,203,851
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	10,680,946	8,091,747
Foreign bonds	7,202,205	4,969,884
Foreign stocks	3,478,740	3,121,863
Subtotal	10,680,946	8,091,747
Total	¥ 25,251,730	¥ 24,295,598

(2) Average balance

Six months ended September 30	Millions of yen	
	2018	2017
Domestic operations:		
Japanese government bonds	¥ 7,607,556	¥ 9,070,560
Japanese local government bonds	47,635	81,699
Japanese corporate bonds	2,522,341	2,474,608
Japanese stocks	2,255,911	2,426,750
Others	968,632	954,941
Foreign bonds	/	/
Foreign stocks	/	/
Subtotal	13,402,076	15,008,561
International operations:		
Japanese government bonds	—	—
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	9,213,328	8,089,694
Foreign bonds	5,839,407	5,123,997
Foreign stocks	3,373,920	2,965,696
Subtotal	9,213,328	8,089,694
Total	¥ 22,615,404	¥ 23,098,255

Note: The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(3) Balance of securities held, classified by maturity

September 30	Millions of yen	
	2018	2017
One year or less:		
Japanese government bonds	¥ 1,898,870	¥ 1,901,557
Japanese local government bonds.....	—	35
Japanese corporate bonds	191,650	245,723
Others	1,965,117	1,586,912
Foreign bonds.....	1,961,193	1,571,234
Foreign stocks	493	—
One – three years:		
Japanese government bonds	4,116,352	4,660,100
Japanese local government bonds.....	5,321	—
Japanese corporate bonds	567,967	582,113
Others	1,807,508	688,140
Foreign bonds.....	1,779,959	637,940
Foreign stocks	1,455	2,588
Three – five years:		
Japanese government bonds	39,723	1,357,037
Japanese local government bonds.....	5,172	21,618
Japanese corporate bonds	670,416	730,624
Others	836,807	462,732
Foreign bonds.....	757,134	444,448
Foreign stocks	4,132	—
Five – seven years:		
Japanese government bonds	51,685	52,040
Japanese local government bonds.....	4,066	1,140
Japanese corporate bonds	386,796	238,280
Others	472,170	265,596
Foreign bonds.....	389,693	200,349
Foreign stocks	6,717	6,312
Seven – ten years:		
Japanese government bonds	450,447	144,625
Japanese local government bonds.....	40,991	58,974
Japanese corporate bonds	361,375	390,901
Others	1,676,095	1,448,709
Foreign bonds.....	1,596,950	1,303,713
Foreign stocks	8,088	8,776
More than ten years:		
Japanese government bonds	429,132	266,221
Japanese local government bonds.....	13	24
Japanese corporate bonds	353,369	271,649
Others	970,116	1,036,989
Foreign bonds.....	717,275	812,197
Foreign stocks	97,208	87,353
No designated term:		
Japanese government bonds	—	—
Japanese local government bonds.....	—	—
Japanese corporate bonds	—	—
Japanese stocks.....	4,131,927	4,297,678
Others	3,818,634	3,586,171
Foreign bonds.....	—	—
Foreign stocks	3,360,644	3,016,832
Total:		
Japanese government bonds	6,986,210	8,381,582
Japanese local government bonds.....	55,566	81,792
Japanese corporate bonds	2,531,576	2,459,293
Japanese stocks.....	4,131,927	4,297,678
Others	11,546,450	9,075,251
Foreign bonds.....	7,202,205	4,969,884
Foreign stocks	3,478,740	3,121,863

4. Income analysis

(1) Average balance, interest and average rate of interest-earning assets and interest-bearing liabilities

(a) Domestic operations

Six months ended September 30	Millions of yen, except percentages					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 69,850,708	¥ 353,626	1.00%	¥ 72,041,966	¥ 373,529	1.03%
	[2,669,038]	[8,342]		[3,887,091]	[7,810]	
Loans and bills discounted	48,692,015	229,361	0.93	49,412,921	241,230	0.97
Securities	13,402,076	97,532	1.45	15,008,561	107,704	1.43
Call loans	31,125	12	0.08	13,989	4	0.06
Receivables under resale agreements	1,729,993	(402)	(0.04)	0	(0)	(0.60)
Receivables under securities borrowing transactions	2,130,635	225	0.02	2,910,165	277	0.01
Bills bought.....	—	—	—	—	—	—
Deposits with banks	10,571	7	0.13	12,397	8	0.14
Interest-bearing liabilities	107,579,031	21,430	0.03	107,422,699	19,895	0.03
Deposits	89,902,456	3,717	0.00	84,816,471	4,138	0.00
Negotiable certificates of deposit	6,035,919	217	0.00	6,952,523	261	0.00
Call money.....	24,910	(9)	(0.07)	159,077	(61)	(0.07)
Payables under repurchase agreements	933,973	(724)	(0.15)	29,541	(0)	(0.00)
Payables under securities lending transactions.....	306,068	19	0.01	5,625,192	288	0.01
Borrowed money.....	8,628,391	13,881	0.32	7,872,750	9,559	0.24
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	439,494	3,601	1.63	724,267	5,070	1.39

- Notes: 1. “Interest-earning assets” are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2018, ¥41,811,449 million; six months ended September 30, 2017, ¥39,073,045 million).
2. Figures in brackets [] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.

(b) International operations

Six months ended September 30	Millions of yen, except percentages					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 49,042,543	¥ 616,304	2.50%	¥ 46,263,429	¥ 446,645	1.92%
Loans and bills discounted	26,865,293	407,596	3.02	26,808,847	313,470	2.33
Securities	9,213,328	73,331	1.58	8,089,694	62,456	1.53
Call loans	1,469,890	(1,597)	(0.21)	1,452,387	(1,113)	(0.15)
Receivables under resale agreements	678,908	9,253	2.71	754,462	7,625	2.01
Receivables under securities borrowing transactions	110,750	162	0.29	110,750	159	0.28
Deposits with banks	6,673,889	53,136	1.58	5,342,753	28,537	1.06
Interest-bearing liabilities	48,489,790	462,710	1.90	45,680,776	319,677	1.39
	[2,669,038]	[8,342]		[3,887,091]	[7,810]	
Deposits	22,393,948	174,523	1.55	21,140,589	105,729	0.99
Negotiable certificates of deposit	5,618,861	60,072	2.13	5,840,625	41,342	1.41
Call money.....	984,021	6,382	1.29	1,132,441	4,245	0.74
Payables under repurchase agreements	5,064,499	48,266	1.90	2,626,626	13,707	1.04
Payables under securities lending transactions.....	243,837	23	0.01	1,074,013	5,275	0.97
Borrowed money.....	5,579,240	87,966	3.14	4,576,684	66,145	2.88
Bonds.....	2,914,688	41,412	2.83	3,056,792	39,053	2.54

- Notes: 1. “Interest-earning assets” are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2018, ¥140,293 million; six months ended September 30, 2017, ¥136,051 million).
2. Figures in brackets [] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.
3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

(c) Total of domestic and international operations

Six months ended September 30	Millions of yen, except percentages					
	2018			2017		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning assets	¥ 116,224,213	¥ 961,589	1.65%	¥ 114,418,305	¥ 812,364	1.41%
Loans and bills discounted	75,557,309	636,958	1.68	76,221,769	554,700	1.45
Securities	22,615,404	170,864	1.50	23,098,255	170,161	1.46
Call loans	1,501,016	(1,585)	(0.21)	1,466,377	(1,108)	(0.15)
Receivables under resale agreements	2,408,901	8,851	0.73	754,463	7,625	2.01
Receivables under securities borrowing transactions	2,241,385	388	0.03	3,020,915	436	0.02
Bills bought.....	—	—	—	—	—	—
Deposits with banks	6,684,460	53,143	1.58	5,355,151	28,545	1.06
Interest-bearing liabilities	153,399,783	475,799	0.61	149,216,384	331,763	0.44
Deposits	112,296,404	178,240	0.31	105,957,060	109,867	0.20
Negotiable certificates of deposit.....	11,654,781	60,290	1.03	12,793,149	41,604	0.64
Call money.....	1,008,931	6,372	1.25	1,291,518	4,183	0.64
Payables under repurchase agreements	5,998,472	47,542	1.58	2,656,168	13,707	1.02
Payables under securities lending transactions.....	549,905	43	0.01	6,699,206	5,564	0.16
Borrowed money.....	14,207,632	101,847	1.42	12,449,435	75,705	1.21
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	3,354,183	45,013	2.67	3,781,059	44,123	2.32

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (six months ended September 30, 2018, ¥41,951,743 million; six months ended September 30, 2017, ¥39,209,096 million).
2. Figures in the table above indicate the net average balances of amounts adjusted for interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses.

(2) Changes in interest income and interest expenses by changes in volume and rate

	Six months ended September 30, 2018 versus six months ended September 30, 2017 increase (decrease) due to changes in			Six months ended September 30, 2017 versus six months ended September 30, 2016 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
	(Millions of yen)					
Non-consolidated Interest income:						
Loans and bills discounted:						
Domestic.....	¥ (3,483)	¥ (8,384)	¥ (11,868)	¥ 8,523	¥ (25,302)	¥ (16,778)
International.....	661	93,464	94,125	55,732	34,733	90,466
Total			82,257			73,687
Securities:						
Domestic.....	(11,528)	1,356	(10,172)	884	(173,426)	(172,542)
International.....	8,894	1,980	10,874	9,119	10,467	19,587
Total			702			(152,955)
Call loans:						
Domestic.....	6	1	8	2	(2)	0
International.....	(19)	(465)	(484)	(555)	(841)	(1,396)
Total			(476)			(1,396)
Receivables under resale agreements:						
Domestic.....	(402)	0	(402)	(0)	—	(0)
International.....	(763)	2,392	1,628	2,827	1,622	4,450
Total			1,225			4,450
Receivables under securities borrowing transactions:						
Domestic.....	(74)	22	(51)	53	(248)	(194)
International.....	—	2	2	(22)	(19)	(42)
Total			(48)			(237)
Bills bought:						
Domestic.....	—	—	—	—	—	—
International.....	—	—	—	—	—	—
Total			—			—
Deposits with banks:						
Domestic.....	(1)	(0)	(1)	3	(1)	2
International.....	8,284	16,314	24,599	128	11,958	12,087
Total			24,597			12,090
Total interest income:						
Domestic.....	(11,210)	(8,691)	(19,902)	17,594	(207,538)	(189,943)
International.....	28,174	141,484	169,659	72,192	72,066	144,259
Total			<u>¥ 149,225</u>			<u>¥ (46,641)</u>

Note: Volume/rate variance is prorated according to changes in volume and rate.

	Six months ended September 30, 2018 versus six months ended September 30, 2017 increase (decrease) due to changes in			Six months ended September 30, 2017 versus six months ended September 30, 2016 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
(Millions of yen)						
Non-consolidated Interest expenses:						
Deposits:						
Domestic	¥ 210	¥ (630)	¥ (420)	¥ 293	¥ (1,298)	¥ (1,005)
International	6,604	62,189	68,793	14,889	38,643	53,532
Total			68,373			52,526
Negotiable certificates of deposit:						
Domestic	(33)	(10)	(43)	(1)	(507)	(509)
International	(1,569)	20,299	18,730	(1,158)	15,150	13,991
Total			18,686			13,482
Call money:						
Domestic	50	1	51	(46)	(13)	(59)
International	(556)	2,693	2,136	859	272	1,131
Total			2,188			1,071
Payables under repurchase agreements:						
Domestic	(701)	(22)	(724)	(0)	(0)	(0)
International	18,283	16,275	34,558	4,033	6,069	10,102
Total			33,834			10,102
Payables under securities lending transactions:						
Domestic	(272)	3	(268)	191	(1)	189
International	(2,315)	(2,936)	(5,252)	894	3,352	4,246
Total			(5,520)			4,436
Commercial paper:						
Domestic	—	—	—	—	—	—
International	2,156	8,366	10,523	(147)	854	706
Total			10,523			706
Borrowed money:						
Domestic	985	3,336	4,321	4,354	(4,282)	72
International	15,420	6,399	21,820	28,127	(1,312)	26,815
Total			26,142			26,887
Short-term bonds:						
Domestic	—	—	—	—	—	—
International	—	—	—	—	—	—
Total			—			—
Bonds:						
Domestic	(1,993)	524	(1,469)	(3,032)	590	(2,442)
International	(1,815)	4,174	2,359	(1,744)	5,596	3,852
Total			890			1,410
Total interest expenses:						
Domestic	29	1,505	1,534	2,444	(6,106)	(3,661)
International	20,691	122,341	143,033	45,852	71,402	117,255
Total			¥ 144,035			¥ 112,636

Note: Volume/rate variance is prorated according to changes in volume and rate.

(3) Net fees and commissions

Six months ended September 30	Millions of yen	
	2018	2017
Fees and commissions	¥ 254,565	¥ 242,973
Deposits and loans	60,648	56,957
Remittances and transfers	68,072	66,496
Securities-related business	4,716	4,898
Agency	4,269	4,774
Safe deposits	2,300	2,427
Guarantees.....	16,926	17,718
Fees and commissions payments	97,519	98,988
Remittances and transfers	18,971	18,695

(4) Trading income

Six months ended September 30	Millions of yen	
	2018	2017
Trading income	¥ 3,196	¥ 31,812
Gains on trading securities	185	—
Gains on securities related to trading transactions	3,001	2,223
Gains on trading-related financial derivatives.....	—	29,574
Others	9	13
Trading losses	350	99
Losses on trading securities	—	99
Losses on securities related to trading transactions.....	—	—
Losses on trading-related financial derivatives	350	—
Others	—	—

Note: Figures represent net gains after offsetting income against expenses.

(5) Net other operating income (expenses)

Six months ended September 30	Millions of yen	
	2018	2017
Net other operating income (expenses).....	¥ 57,761	¥ 51,792
Gains (losses) on bonds	(1,718)	19,713
Gains (losses) on financial derivatives.....	539	(1,658)
Gains (losses) on foreign exchange transactions	51,387	23,886