

## Overseas Operations

Year ended March 31	Millions of yen					
	2011			2010		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥15,061,087	¥331,747	2.20%	¥16,085,915	¥389,577	2.42%
Loans and bills discounted.....	9,530,458	263,531	2.77	10,971,078	312,374	2.85
Securities.....	1,585,317	23,265	1.47	1,459,443	22,821	1.56
Call loans and bills bought.....	771,389	7,055	0.91	812,878	5,158	0.63
Receivables under resale agreements.....	69,728	2,319	3.33	13,963	887	6.36
Receivables under securities borrowing transactions.....	—	—	—	—	—	—
Deposits with banks.....	2,282,712	17,572	0.77	2,152,553	14,066	0.65
Interest-bearing liabilities.....	¥10,438,017	¥100,023	0.96%	¥11,763,523	¥116,457	0.99%
Deposits.....	6,702,044	36,716	0.55	7,472,669	40,606	0.54
Negotiable certificates of deposit.....	2,013,996	19,268	0.96	1,811,253	16,102	0.89
Call money and bills sold.....	326,104	1,621	0.50	1,205,537	3,416	0.28
Payables under repurchase agreements....	597,909	2,180	0.36	364,451	713	0.20
Payables under securities lending transactions.....	—	—	—	—	—	—
Commercial paper.....	328,969	1,164	0.35	82,513	194	0.24
Borrowed money.....	349,022	6,751	1.93	387,573	9,308	2.40
Short-term bonds.....	—	—	—	—	—	—
Bonds.....	105,117	6,745	6.42	158,169	9,459	5.98

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 (2011, ¥103,430 million; 2010, ¥156,324 million).

## Total of Domestic and Overseas Operations

Year ended March 31	Millions of yen					
	2011			2010		
	Average balance	Interest	Earnings yield	Average balance	Interest	Earnings yield
Interest-earning assets.....	¥105,509,373	¥1,485,778	1.41%	¥99,271,616	¥1,598,464	1.61%
Loans and bills discounted.....	62,929,036	1,144,168	1.82	65,563,988	1,257,034	1.92
Securities.....	32,638,709	248,988	0.76	26,108,898	238,944	0.92
Call loans and bills bought.....	1,124,111	9,303	0.83	1,150,805	7,653	0.67
Receivables under resale agreements.....	95,907	2,351	2.45	27,922	902	3.23
Receivables under securities borrowing transactions.....	4,202,003	8,429	0.20	2,277,769	5,394	0.24
Deposits with banks.....	2,432,539	18,439	0.76	2,208,380	14,650	0.66
Interest-bearing liabilities.....	¥103,967,089	¥ 268,610	0.26%	¥99,138,171	¥ 295,615	0.30%
Deposits.....	77,622,970	107,821	0.14	75,827,957	146,051	0.19
Negotiable certificates of deposit.....	9,211,266	31,721	0.34	9,039,183	34,382	0.38
Call money and bills sold.....	1,939,672	3,787	0.20	3,061,410	6,270	0.20
Payables under repurchase agreements....	1,041,262	2,751	0.26	971,775	1,381	0.14
Payables under securities lending transactions.....	4,545,844	8,743	0.19	2,829,428	6,120	0.22
Commercial paper.....	328,969	1,164	0.35	82,513	194	0.24
Borrowed money.....	5,242,563	23,481	0.45	3,151,386	21,919	0.70
Short-term bonds.....	359,916	564	0.16	238,247	468	0.20
Bonds.....	3,452,714	66,357	1.92	3,450,605	69,660	2.02

Notes: 1. The figures above comprise totals for domestic and overseas operations after intersegment 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 (2011, ¥1,239,571 million; 2010, ¥1,103,197 million).

4. Income and expenses resulting from money held in trust are included in "Other income" and "Other expenses." Therefore, "Interest-earning assets" are shown after deduction of the average balance of money held in trust (2011, ¥18,676 million; 2010, ¥12,392 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (2011, ¥18,676 million; 2010, ¥12,392 million) and corresponding interest (2011, ¥16 million; 2010, ¥20 million).