

V. SEGMENT INFORMATION

(1) Business segment information

Six months ended September 30, 2005 (Millions of yen)

| | Banking business | Leasing business | Other business | Total | Elimination | Consolidated |
|------------------------|---------------------|---------------------|-------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | |
| (1) External customers | 1,183,343 | 367,078 | 207,456 | 1,757,879 | – | 1,757,879 |
| (2) Intersegment | 20,798 | 9,443 | 97,699 | 127,940 | (127,940) | – |
| Total | 1,204,141 | 376,522 | 305,155 | 1,885,819 | (127,940) | 1,757,879 |
| Ordinary expenses | 824,108 | 355,085 | 228,575 | 1,407,770 | (113,658) | 1,294,111 |
| Ordinary profit | 380,033 | 21,436 | 76,579 | 478,049 | (14,281) | 463,768 |

(Notes)

1. The business segmentation is classified based on SMFG's internal administrative purpose.

Ordinary income and ordinary profit are presented as counterparts of sales and operating profit of companies in other industries.

2. "Other business" includes securities, credit card, investment banking, loans, venture capital, system development and information processing.

Six months ended September 30, 2004 (Millions of yen)

| | Banking business | Leasing business | Other business | Total | Elimination | Consolidated |
|------------------------|---------------------|---------------------|-------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | |
| (1) External customers | 1,226,811 | 344,806 | 206,554 | 1,778,173 | – | 1,778,173 |
| (2) Intersegment | 15,719 | 10,000 | 95,613 | 121,334 | (121,334) | – |
| Total | 1,242,531 | 354,807 | 302,168 | 1,899,507 | (121,334) | 1,778,173 |
| Ordinary expenses | 1,210,191 | 333,222 | 232,405 | 1,775,819 | (111,747) | 1,664,072 |
| Ordinary profit | 32,340 | 21,584 | 69,763 | 123,688 | (9,587) | 114,100 |

Year ended March 31, 2005 (Millions of yen)

| | Banking business | Leasing business | Other business | Total | Elimination | Consolidated |
|------------------------|---------------------|---------------------|-------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | |
| (1) External customers | 2,447,122 | 706,860 | 426,813 | 3,580,796 | – | 3,580,796 |
| (2) Intersegment | 41,862 | 19,723 | 190,226 | 251,812 | (251,812) | – |
| Total | 2,488,984 | 726,583 | 617,040 | 3,832,609 | (251,812) | 3,580,796 |
| Ordinary expenses | 2,643,533 | 684,652 | 505,793 | 3,833,979 | (222,889) | 3,611,089 |
| Ordinary profit (loss) | (154,548) | 41,931 | 111,246 | (1,370) | (28,922) | (30,293) |

(2) Geographic segment information

Six months ended September 30, 2005

(Millions of yen)

| | Japan | The Americas | Europe | Asia and Oceania | Total | Elimination | Consolidated |
|------------------------|-----------|--------------|--------|------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | | |
| (1) External customers | 1,579,894 | 77,007 | 46,224 | 54,752 | 1,757,879 | – | 1,757,879 |
| (2) Intersegment | 29,904 | 20,784 | 1,724 | 16,207 | 68,621 | (68,621) | – |
| Total | 1,609,798 | 97,792 | 47,949 | 70,960 | 1,826,501 | (68,621) | 1,757,879 |
| Ordinary expenses | 1,208,124 | 68,063 | 40,756 | 38,992 | 1,355,936 | (61,825) | 1,294,111 |
| Ordinary profit | 401,674 | 29,728 | 7,192 | 31,968 | 470,564 | (6,795) | 463,768 |

(Notes)

1. The geographic segmentation is classified based on the degrees of following factors:

geographic proximity, similarity of economic activities and relationship of business activities among regions.

Ordinary income and ordinary profit are presented as counterparts of sales and operating profit of companies in other industries.

2. The Americas includes the United States, Brazil, Canada and others; Europe includes the United Kingdom, Germany and France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

Six months ended September 30, 2004

(Millions of yen)

| | Japan | The Americas | Europe | Asia and Oceania | Total | Elimination | Consolidated |
|------------------------|-----------|--------------|--------|------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | | |
| (1) External customers | 1,654,502 | 56,534 | 31,188 | 35,947 | 1,778,173 | – | 1,778,173 |
| (2) Intersegment | 21,527 | 24,310 | 2,143 | 12,142 | 60,123 | (60,123) | – |
| Total | 1,676,029 | 80,844 | 33,331 | 48,090 | 1,838,296 | (60,123) | 1,778,173 |
| Ordinary expenses | 1,609,260 | 48,580 | 28,499 | 31,670 | 1,718,011 | (53,939) | 1,664,072 |
| Ordinary profit | 66,768 | 32,264 | 4,832 | 16,419 | 120,284 | (6,184) | 114,100 |

Year ended March 31, 2005

(Millions of yen)

| | Japan | The Americas | Europe | Asia and Oceania | Total | Elimination | Consolidated |
|------------------------|-----------|--------------|--------|------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | | |
| (1) External customers | 3,331,194 | 109,639 | 62,959 | 77,003 | 3,580,796 | – | 3,580,796 |
| (2) Intersegment | 59,278 | 46,789 | 6,189 | 26,013 | 138,270 | (138,270) | – |
| Total | 3,390,472 | 156,429 | 69,148 | 103,016 | 3,719,067 | (138,270) | 3,580,796 |
| Ordinary expenses | 3,494,330 | 107,027 | 63,254 | 60,692 | 3,725,305 | (114,215) | 3,611,089 |
| Ordinary profit (loss) | (103,857) | 49,401 | 5,894 | 42,323 | (6,238) | (24,055) | (30,293) |

(3) Ordinary income from overseas operations

(Millions of yen)

| | Consolidated ordinary income from overseas operations (A) | Consolidated ordinary income (B) | (A) / (B) |
|-------------------------------------|---|----------------------------------|-----------|
| Six months ended September 30, 2005 | 177,984 | 1,757,879 | 10.1 % |
| Six months ended September 30, 2004 | 123,670 | 1,778,173 | 7.0 % |
| Year ended March 31, 2005 | 249,602 | 3,580,796 | 7.0 % |

(Notes)

1. Consolidated ordinary income from overseas operations are presented as counterparts of overseas sales of companies in other industries.

2. The above table shows ordinary income from transactions of overseas branches of SMBC and transactions of overseas consolidated subsidiaries, excluding internal income. These extensive transactions are not categorized by transaction party and the geographic segment information is not presented because such information is not available.