

## V. SEGMENT INFORMATION

### (1) Business segment information

Year ended March 31, 2006

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income						
(1) External customers	2,485,470	755,137	464,529	3,705,136	—	3,705,136
(2) Intersegment	44,864	18,503	204,294	267,661	(267,661)	—
Total	2,530,334	773,640	668,823	3,972,798	(267,661)	3,705,136
Ordinary expenses	1,764,055	728,363	487,692	2,980,111	(238,529)	2,741,582
Ordinary profit	766,278	45,277	181,130	992,686	(29,131)	963,554
Assets	103,026,827	2,056,078	6,083,193	111,166,100	(4,155,524)	107,010,575
Depreciation	62,886	337,345	21,274	421,505	13	421,519
Losses on impairment of fixed assets	7,435	620	4,247	12,303	—	12,303
Capital expenditure	62,482	384,370	22,859	469,711	0	469,711

(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 business, investment banking, loans, venture capital, system development and information processing.

3. Amount of assets that are included in "Elimination and unallocated corporate assets" is 4,214,877 million yen, most of which are stocks of SMFG's subsidiaries and affiliates.

Year ended March 31, 2005

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination and unallocated corporate assets	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)
Assets	96,420,384	1,924,019	5,649,310	103,993,713	(4,261,855)	99,731,858
Depreciation	60,568	343,134	24,248	427,951	14	427,966
Capital expenditure	66,189	400,119	27,112	493,421	9	493,430

## (2) Geographic segment information

Year ended March 31, 2006

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income							
(1) External customers	3,256,730	176,443	125,351	146,611	3,705,136	—	3,705,136
(2) Intersegment	70,044	41,114	2,836	36,345	150,341	(150,341)	—
Total	3,326,774	217,558	128,188	182,956	3,855,478	(150,341)	3,705,136
Ordinary expenses	2,482,510	152,350	103,720	136,967	2,875,548	(133,966)	2,741,582
Ordinary profit	844,264	65,208	24,468	45,988	979,929	(16,375)	963,554
Assets	97,046,578	5,034,350	2,825,039	3,856,601	108,762,570	(1,751,994)	107,010,575

(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, France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

3. Amount of assets that are included in "Elimination and unallocated corporate assets" is 4,214,877 million yen, most of which are stocks of SMFG's subsidiaries and affiliates.

Year ended March 31, 2005

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	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)
Assets	91,564,408	4,704,584	2,462,266	3,253,758	101,985,019	(2,253,160)	99,731,858

## (3) Ordinary income from overseas operations

(Millions of yen)

	Consolidated ordinary income from overseas operations (A)	Consolidated ordinary income (B)	(A) / (B)
Year ended March 31, 2006	448,406	3,705,136	12.1 %
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.