

## Segment Information

### 1. Business segment information

Year ended March 31, 2008		(Millions of yen)				
	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	3,185,057	945,193	493,293	4,623,545	–	4,623,545
(2) Intersegment	58,113	20,644	249,030	327,788	(327,788)	–
Total	3,243,171	965,837	742,324	4,951,333	(327,788)	4,623,545
Ordinary expenses	2,501,702	921,338	669,064	4,092,105	(299,720)	3,792,384
Ordinary profit	741,469	44,499	73,259	859,228	(28,067)	831,160
Assets	107,336,930	3,020,106	6,707,715	117,064,752	(5,108,833)	111,955,918
Depreciation	61,223	399,910	25,972	487,106	16	487,122
Losses on impairment of fixed assets	4,740	109	310	5,161	–	5,161
Capital expenditure	99,277	458,002	36,007	593,286	3	593,290

(Notes)

- 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.
- "Other business" includes securities, credit card business, investment banking, loans, venture capital, system development and information processing.
- Amount of assets that are included in "Elimination and unallocated corporate assets" is ¥4,101,536 million, most of which are stocks of SMFG's subsidiaries and affiliates.

### 2. Geographic segment information

Year ended March 31, 2008		(Millions of yen)					
	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	3,911,887	280,556	249,321	181,780	4,623,545	–	4,623,545
(2) Intersegment	121,804	59,437	11,000	39,046	231,289	(231,289)	–
Total	4,033,692	339,994	260,321	220,826	4,854,834	(231,289)	4,623,545
Ordinary expenses	3,359,217	240,378	249,869	156,831	4,006,298	(213,913)	3,792,384
Ordinary profit	674,474	99,615	10,451	63,994	848,536	(17,375)	831,160
Assets	96,694,481	7,590,359	4,875,150	5,501,957	114,661,949	(2,706,030)	111,955,918

(Notes)

- 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.
- The Americas includes the United States, Brazil, Canada and others; Europe and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.
- Amount of assets that are included in "Elimination and unallocated corporate assets" is ¥4,101,536 million, most of which are stocks of SMFG's subsidiaries and affiliates.

### 3. Ordinary income from overseas operations

Year ended March 31, 2008	(Millions of yen)
Consolidated ordinary income from overseas operations (A)	711,657
Consolidated ordinary income (B)	4,623,545
(A) / (B)	15.4 %

(Notes)

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