

Segment Information

1. Business segment information

Year ended March 31, 2009 (Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	¥2,773,183	¥332,465	¥447,194	¥3,552,843	¥ –	¥3,552,843
(2) Intersegment	65,756	5,511	306,084	377,352	(377,352)	–
Total	2,838,940	337,976	753,279	3,930,196	(377,352)	3,552,843
Ordinary expenses	2,800,453	306,585	681,077	3,788,116	(280,583)	3,507,532
Ordinary profit	¥ 38,486	¥ 31,391	¥ 72,201	¥ 142,080	¥ (96,769)	¥ 45,311
Assets	¥114,704,051	¥2,918,254	¥8,222,027	¥125,844,333	¥ (6,207,109)	¥119,637,224
Depreciation	70,803	25,491	26,722	123,017	7	123,025
Losses on impairment of fixed assets	6,541	–	821	7,363	–	7,363
Capital expenditure	124,546	102,240	23,326	250,113	7	250,121

(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" is ¥4,117,977 million, most of which are stocks of SMFG's subsidiaries and affiliates.

2. Geographic segment information

Year ended March 31, 2009 (Millions of yen)

	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	¥2,886,164	¥230,755	¥245,279	¥190,644	¥3,552,843	¥ –	¥3,552,843
(2) Intersegment	125,334	95,462	6,959	22,639	250,396	(250,396)	–
Total	3,011,499	326,218	252,238	213,284	3,803,239	(250,396)	3,552,843
Ordinary expenses	3,026,816	282,617	255,544	172,847	3,737,825	(230,293)	3,507,532
Ordinary profit	¥ (15,317)	¥ 43,600	¥ (3,305)	¥ 40,436	¥ 65,414	¥ (20,102)	¥ 45,311
Assets	¥102,162,307	¥10,054,434	¥5,537,019	¥5,157,482	¥122,911,244	¥ (3,274,020)	¥119,637,224

(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" is ¥4,117,977 million, most of which are stocks of SMFG's subsidiaries and affiliates.

3. Ordinary income from overseas operations

Year ended March 31, 2009 (Millions of yen)

Consolidated ordinary income from overseas operations (A)	¥ 666,679
Consolidated ordinary income (B)	3,552,843
(A) / (B)	18.8 %

(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.