

(6) Segment Information

(a) Business segment information

Six months ended September 30, 2008

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	¥ 1,426,233	¥ 173,984	¥ 216,890	¥ 1,817,108	¥ —	¥ 1,817,108
(2) Intersegment	29,757	2,767	148,535	181,060	(181,060)	—
Total	1,455,990	176,752	365,425	1,998,168	(181,060)	1,817,108
Ordinary expenses	1,312,538	154,398	306,324	1,773,261	(147,115)	1,626,145
Ordinary profit	¥ 143,451	¥ 22,354	¥ 59,101	¥ 224,907	¥ (33,944)	¥ 190,962

(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.

Six months ended September 30, 2009

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	¥ 1,180,892	¥ 159,518	¥ 226,499	¥ 1,566,910	¥ —	¥ 1,566,910
(2) Intersegment	26,600	1,391	128,424	156,416	(156,416)	—
Total	1,207,493	160,910	354,923	1,723,326	(156,416)	1,566,910
Ordinary expenses	1,033,568	141,390	307,026	1,481,985	(137,300)	1,344,685
Ordinary profit	¥ 173,924	¥ 19,519	¥ 47,897	¥ 241,341	¥ (19,116)	¥ 222,225

(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.

(b) Geographic segment information

Six months ended September 30, 2008

(Millions of yen)

	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	¥ 1,453,386	¥ 120,897	¥ 132,713	¥ 110,111	¥ 1,817,108	¥ —	¥ 1,817,108
(2) Intersegment	63,688	43,385	3,820	14,111	125,006	(125,006)	—
Total	1,517,075	164,283	136,533	124,223	1,942,115	(125,006)	1,817,108
Ordinary expenses	1,345,952	146,968	137,725	106,754	1,737,401	(111,255)	1,626,145
Ordinary profit (loss)	¥ 171,122	¥ 17,314	¥ (1,192)	¥ 17,468	¥ 204,714	¥ (13,751)	¥ 190,962

(Notes)

1. The geographic segmentation is classified based on the degrees of the 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 and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes China, Singapore, Australia and others except Japan.

Six months ended September 30, 2009

(Millions of yen)

	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	¥ 1,331,661	¥ 108,327	¥ 66,217	¥ 60,703	¥ 1,566,910	¥ —	¥ 1,566,910
(2) Intersegment	13,652	54,438	1,621	2,428	72,140	(72,140)	—
Total	1,345,314	162,765	67,838	63,131	1,639,050	(72,140)	1,566,910
Ordinary expenses	1,203,227	103,661	65,505	34,798	1,407,193	(62,507)	1,344,685
Ordinary profit	¥ 142,087	¥ 59,104	¥ 2,333	¥ 28,333	¥ 231,857	¥ (9,632)	¥ 222,225

(Notes)

1. The geographic segmentation is classified based on the degrees of the 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 and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

(c) Ordinary income from overseas operations

(Millions of yen)

Six months ended September 30

	2008	2009
Consolidated ordinary income from overseas operations (A)	¥ 363,722	¥ 235,248
Consolidated ordinary income (B)	1,817,108	1,566,910
(A) / (B)	20.0%	15.0%

(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.