

(6) Segment Information

(a) Information on profit and loss amount by segment

Six months ended September 30, 2010

(Millions of yen)

	Banking Business								Others	Sub-total
	SMBC									
	Consumer Banking Unit	Middle Market Banking Unit	Corporate Banking Unit	International Banking Unit	Treasury Unit	Head office account				
Gross profit	838,587	190,191	220,720	98,963	88,826	251,717	(11,829)	117,008	955,595	
Interest income	488,242	169,983	138,114	65,413	53,674	73,896	(12,837)	73,036	561,278	
Non-interest income	350,344	20,208	82,606	33,550	35,152	177,821	1,007	43,972	394,316	
Expenses	(345,330)	(143,393)	(109,540)	(17,660)	(29,060)	(8,936)	(36,741)	(67,799)	(413,129)	
Other profit or loss	—	—	—	—	—	—	—	(19,238)	(19,238)	
Consolidated net business profit	493,256	46,798	111,180	81,303	59,766	242,781	(48,571)	29,970	523,227	

	Securities Services				Leasing		
	SMBC Friend Securities Co., Ltd.	Nikko Cordial Securities Inc.	Others	Sub-total	Sumitomo Mitsui Finance and Leasing Co., Ltd.	Others	Sub-total
Gross profit	26,282	104,661	611	131,555	49,719	587	50,306
Interest income	380	(1,433)	434	(618)	31,291	(2,252)	29,038
Non-interest income	25,902	106,095	176	132,174	18,428	2,840	21,268
Expenses	(21,487)	(81,567)	(776)	(103,831)	(14,157)	(4,458)	(18,615)
Other profit or loss	—	(45)	(2,664)	(2,709)	(7,980)	7,686	(293)
Consolidated net business profit	4,795	23,048	(2,828)	25,015	27,582	3,815	31,397

	Credit Card Services				Other Business	Total
	Sumitomo Mitsui Card Company, Limited	Cedyna Financial Corporation	Others	Sub-total		
Gross profit	90,151	45,630	3,459	139,241	6,122	1,282,822
Interest income	12,106	13,201	1,411	26,719	5,932	622,350
Non-interest income	78,045	32,428	2,047	112,521	189	660,471
Expenses	(64,255)	(33,425)	(143)	(97,824)	5,761	(627,639)
Other profit or loss	(11,636)	(7,356)	119	(18,873)	(13,426)	(54,542)
Consolidated net business profit	14,259	4,847	3,435	22,542	(1,542)	600,640

(Notes)

- Consolidated net business profit = SMBC's banking profit + Other subsidiaries' ordinary profits (excluding non-recurring factors) + ordinary profits of affiliates accounted for by the equity method X Ownership ratio - Internal transactions (dividends, etc.)
- Other profit or loss = Non-operating profit or loss of consolidated subsidiaries except SMBC + ordinary profits of affiliates accounted for by the equity method X ownership ratio
- Consolidated net business profit of SMBC Friend Securities Co., Ltd., Nikko Cordial Securities Inc., Sumitomo Mitsui Finance and Leasing Co., Ltd., Sumitomo Mitsui Card Company, Limited, and Cedyna Financial Corporation are operating profit of each company, and non-operating profits or losses of the companies are classified into "Others" in each segment. For the figures on Cedyna Financial Corporation which became a consolidated subsidiary in the 1st quarter of this fiscal year, consolidated net business income amount is sum of operating profit in the 1st quarter X ownership ratio + operating profit in the 2nd quarter.
- "Other business" contains profit or loss to be off-set as internal transactions between segments.

(continued)

(b) Difference between Total Amount of Consolidated Net Business Profit by Segment and Operating Profit on Interim Consolidated Statements of Income (adjustment of difference)

(Millions of yen)

Profit	Amount
Consolidated net business profit	600,640
Credit cost for problem loans of SMBC	(43,889)
Gains (Losses) on stocks of SMBC	(18,296)
Amortization of unrecognized retirement benefit obligation of SMBC	(18,999)
Operating profit of consolidated subsidiaries other than segment report	39,670
Amortization of goodwill other than segment report	(9,336)
Adjustment of profit or loss of affiliates accounted for by the equity method	(4,588)
Others	(4,590)
Operating profit on interim consolidated statements of Income	540,609

(Notes)

1. Credit Cost = Provision for general reserve for possible loan losses (except foreign currency translation adjustment) + Write-off loans + Losses on sales of delinquent loans
2. Net gains (losses) on stock = Gains on sale of stocks - Losses on sale of stocks - Losses on devaluation of stocks
3. Adjustment of profit or loss of affiliates accounted for by the equity method = interim net income of affiliates accounted for by the equity method X ownership ratio - operating profit of affiliates accounted for by the equity method X ownership ratio