

**(Segment Information)****(1) Information on profit and loss amount by reportable segment**

Fiscal year ended March 31, 2011

(Millions of yen)

	Banking Business								Others	Total
	SMBC									
	Sub-total	Consumer Banking Unit	Middle Market Banking Unit	Corporate Banking Unit	International Banking Unit	Treasury Unit	Head office account			
Gross profit	¥ 1,531,759	¥ 387,790	¥ 443,862	¥ 201,244	¥ 186,503	¥ 330,720	¥ (18,359)	¥ 241,752	¥ 1,773,512	
Interest income	967,825	337,529	272,866	131,355	107,708	136,318	(17,950)	149,761	1,117,586	
Non-interest income	563,934	50,261	170,996	69,889	78,795	194,402	(408)	91,990	655,925	
Expenses	(699,197)	(290,292)	(221,725)	(35,986)	(57,935)	(17,897)	(75,362)	(135,030)	(834,227)	
Other profit or loss	—	—	—	—	—	—	—	(34,428)	(34,428)	
Consolidated net business profit	¥ 832,562	¥ 97,498	¥ 222,137	¥ 165,258	¥ 128,568	¥ 312,823	¥ (93,721)	¥ 72,294	¥ 904,856	

	Securities Services				Leasing		
	SMBC Friend Securities Co., Ltd.	Nikko Cordial Securities Inc.	Others	Total	Sumitomo Mitsui Finance and Leasing Company, Limited	Others	Total
Gross profit	¥ 52,989	¥ 205,188	¥ 3,423	¥ 261,600	¥ 95,260	¥ 4,130	¥ 99,390
Interest income	626	(2,722)	778	(1,317)	60,059	(3,407)	56,651
Non-interest income	52,362	207,911	2,644	262,918	35,201	7,538	42,739
Expenses	(42,728)	(166,645)	(3,029)	(212,404)	(28,125)	(9,851)	(37,976)
Other profit or loss	—	—	(5,596)	(5,596)	(16,911)	13,082	(3,828)
Consolidated net business profit	¥ 10,260	¥ 38,542	¥ (5,203)	¥ 43,599	¥ 50,224	¥ 7,361	¥ 57,585

	Credit Card Services				Other Business	Grand Total
	Sumitomo Mitsui Card Company, Limited	Cedyna Financial Corporation	Others	Total		
Gross profit	¥ 182,307	¥ 134,402	¥ 5,795	¥ 322,506	¥ 75,611	¥ 2,532,622
Interest income	22,941	36,802	2,550	62,293	100,369	1,335,583
Non-interest income	159,366	97,600	3,245	260,213	(24,757)	1,197,039
Expenses	(129,823)	(97,517)	(2,086)	(229,426)	12,952	(1,301,083)
Other profit or loss	(19,880)	(37,514)	4	(57,389)	(128,301)	(229,544)
Consolidated net business profit	¥ 32,604	¥ (628)	¥ 3,714	¥ 35,690	¥ (39,737)	¥ 1,001,994

**(Notes)**

1. Consolidated net business profit = SMBC's non-consolidated banking profit + SMFG's ordinary profit + Other subsidiaries' ordinary profit (excluding nonrecurring factors) + Equity method affiliates' ordinary profit X Ownership ratio – Internal transactions (dividends, etc.)
2. Other profit or loss = Non-operating profit or loss of consolidated subsidiaries except SMBC + Equity method affiliates' ordinary profit X Ownership ratio, etc.
3. "Consolidated net business profit = Operating profit" for SMBC Friend Securities Co., Ltd., Nikko Cordial Securities Inc., Sumitomo Mitsui Finance and Leasing Company, Limited, Sumitomo Mitsui Card Company, Limited, and Cedyna Financial Corporation, and their non-operating profits or losses are classified as "Others" in each segment. Consolidated net business profit of Cedyna Financial Corporation which became a consolidated subsidiary in the 1st quarter of this fiscal year is the sum of Operating profit for the 1st quarter multiplied by ownership ratio and Operating profit for the period from the 2nd quarter through the 4th quarter.
4. "Other business" includes profits/losses to be offset as internal transactions between segments.

## (2) Difference between total amount of consolidated net business profit by reportable segment and ordinary profit on consolidated statements of income (adjustment of difference)

Fiscal year ended March 31, 2011		(Millions of yen)
Consolidated net business profit		¥ 1,001,994
Credit costs of SMBC		(95,324)
Losses on stocks of SMBC		(87,285)
Amortization of unrecognized retirement benefit obligation of SMBC		(38,019)
Ordinary profit of consolidated subsidiaries other than reportable segment		81,530
Amortization of goodwill other than reportable segment		(16,268)
Adjustment of profit or loss of equity method affiliates		(11,841)
Others		(9,355)
Ordinary profit on consolidated statements of income		¥ 825,428

## (Notes)

1. Credit cost = Provision for reserve for possible loan losses (excluding adjustment of general reserve for possible loan losses) + Write-off of loans + Losses on sales of delinquent loans
2. Losses on stocks = Gains on sale of stocks – Losses on sale of stocks – Losses on devaluation of stocks
3. Adjustment of profit or loss of equity method affiliates = Equity method affiliates' net income X Ownership ratio – Equity method affiliates' ordinary profit X Ownership ratio

## (Additional Information)

SMFG has applied “Accounting Standard for Disclosures about Segments of an Enterprise and Related Information” (ASBJ Statement No. 17, issued on March 27, 2009) and “Guidance on the Accounting Standard for Disclosures about Segments of an Enterprise and Related Information” (ASBJ Guidance No. 20, issued on March 21, 2008) from the fiscal year ended March 31, 2011.