

V. SEGMENT INFORMATION

(1) Business segment information

Six months ended September 30, 2002 (Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	1,305,946	294,373	162,215	1,762,535	–	1,762,535
(2) Intersegment	8,788	2,774	88,547	100,110	(100,110)	–
Total	1,314,735	297,148	250,762	1,862,646	(100,110)	1,762,535
Operating expenses	1,212,810	284,870	216,456	1,714,138	(101,459)	1,612,679
Operating profit (loss)	101,924	12,277	34,305	148,507	1,348	149,856

(Notes)

1. The business segmentation is determined by the SMBC's internal administrative purpose.

Operating income and operating expenses are presented as counterparts of sales and operating profit of companies in other industries.

2. Other' includes securities, credit card business, investment banking, loans, factoring, venture capital, system development and data processing.

Six months ended September 30, 2001

(Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	1,310,269	280,323	211,210	1,801,802	–	1,801,802
(2) Intersegment	110,892	3,115	123,142	237,149	(237,149)	–
Total	1,421,161	283,438	334,352	2,038,952	(237,149)	1,801,802
Operating expenses	1,290,830	273,254	264,286	1,828,371	(141,019)	1,687,351
Operating profit (loss)	130,330	10,184	70,066	210,580	(96,129)	114,450

Year ended March 31, 2002

(Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	2,698,303	585,108	496,291	3,779,702	–	3,779,702
(2) Intersegment	264,276	5,262	205,584	475,123	(475,123)	–
Total	2,962,579	590,370	701,875	4,254,825	(475,123)	3,779,702
Operating expenses	3,536,635	565,781	504,598	4,607,015	(246,684)	4,360,330
Operating profit (loss)	(574,055)	24,589	197,277	(352,189)	(228,438)	(580,628)

(2) Geographic segment information

Six months ended September 30, 2002

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	1,525,550	93,262	78,696	65,026	1,762,535	—	1,762,535
(2) Intersegment	31,186	22,033	14,828	17,164	85,213	(85,213)	—
Total	1,556,736	115,296	93,525	82,191	1,847,749	(85,213)	1,762,535
Operating expenses	1,513,742	67,790	68,621	52,553	1,702,707	(90,028)	1,612,679
Operating profit (loss)	42,993	47,506	24,903	29,638	145,042	4,814	149,856

(Notes)

- The geographic segmentation is decided based on the following factors:
geographic proximity, similarity of economic activities and relationship of business activities among regions.
Operating income and operating expenses 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 includes the United Kingdom, Germany and France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

Six months ended September 30, 2001

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	1,391,513	185,708	101,692	122,887	1,801,802	—	1,801,802
(2) Intersegment	106,595	64,894	68,183	43,734	283,408	(283,408)	—
Total	1,498,109	250,602	169,876	166,622	2,085,211	(283,408)	1,801,802
Operating expenses	1,426,948	164,291	160,091	147,213	1,898,544	(211,192)	1,687,351
Operating profit (loss)	71,160	86,311	9,784	19,409	186,666	(72,215)	114,450

Year ended March 31, 2002

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	2,934,322	418,104	210,831	216,443	3,779,702	—	3,779,702
(2) Intersegment	276,404	85,450	122,428	76,812	561,096	(561,096)	—
Total	3,210,727	503,554	333,260	293,256	4,340,799	(561,096)	3,779,702
Operating expenses	3,895,821	290,884	304,545	240,295	4,731,546	(371,215)	4,360,330
Operating profit (loss)	(685,093)	212,670	28,714	52,961	(390,746)	(189,881)	(580,628)

(3) Operating income from foreign operations

(Millions of yen)

	Consolidated Operating Income from Foreign Operations (A)	Consolidated Operating Income (B)	(A) / (B)
Six months ended September 30, 2002	236,985	1,762,535	13.4 %
Six months ended September 30, 2001	410,289	1,801,802	22.8 %
Year ended March 31, 2002	845,379	3,779,702	22.4 %

(Notes)

- The above table shows operating income from transactions of SMBC's overseas branches and transactions of overseas consolidated subsidiaries, excluding internal income.
- The geographic segment information is not presented as such information is not available.