

V. SEGMENT INFORMATION

(1) Business segment information

Year ended March 31, 2003

(Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	2,537,431	645,468	367,037	3,549,937	—	3,549,937
(2) Intersegment	30,809	5,563	163,790	200,163	(200,163)	—
Total	2,568,240	651,032	530,827	3,750,100	(200,163)	3,549,937
Ordinary expenses	3,131,709	629,952	450,299	4,211,961	(194,514)	4,017,446
Ordinary profit (loss)	(563,468)	21,080	80,527	(461,860)	(5,649)	(467,509)
Assets	102,081,025	114,096	5,032,131	107,227,253	(4,832,616)	102,394,637
Depreciation	73,505	329,478	18,906	421,890	—	421,890
Capital expenditure	85,829	319,716	30,115	435,660	—	435,660

(Notes)

1. The business segmentation is classified based on SMBC's internal administrative purpose.

Ordinary income and ordinary 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, venture capital, system development and data processing.

Year ended March 31, 2002 [former SMBC]

(Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Ordinary 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
Ordinary expenses	3,536,635	565,781	504,598	4,607,015	(246,684)	4,360,330
Ordinary profit (loss)	(574,055)	24,589	197,277	(352,189)	(228,438)	(580,628)
Assets	105,898,627	1,723,850	6,766,939	114,389,418	(6,384,416)	108,005,001
Depreciation	79,019	345,405	19,623	444,048	—	444,048
Capital expenditure	101,295	305,198	25,238	431,732	—	431,732

(2) Geographic segment information

Year ended March 31, 2003

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customer	3,077,413	173,224	174,353	124,945	3,549,937	—	3,549,937
(2) Intersegment	66,249	48,741	32,144	26,912	174,048	(174,048)	—
Total	3,143,663	221,966	206,498	151,858	3,723,986	(174,048)	3,549,937
Ordinary expenses	3,818,706	149,894	134,985	82,652	4,186,238	(168,791)	4,017,446
Ordinary profit (loss)	(675,042)	72,071	71,512	69,205	(462,251)	(5,257)	(467,509)
Assets	94,867,563	6,138,645	2,167,625	2,647,962	105,821,796	(3,427,159)	102,394,637

(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 includes the United Kingdom, Germany and France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

Year ended March 31, 2002 [former SMBC]

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customer	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
Ordinary expenses	3,895,821	290,884	304,545	240,295	4,731,546	(371,215)	4,360,330
Ordinary profit (loss)	(685,093)	212,670	28,714	52,961	(390,746)	(189,881)	(580,628)
Assets	96,551,202	7,122,548	3,210,741	4,057,313	110,941,806	(2,936,804)	108,005,001

(3) Ordinary income from foreign operations

(Millions of yen)

	Consolidated Ordinary Income from Foreign Operations (A)	Consolidated Ordinary Income (B)	(A) / (B)
Year ended March 31, 2003	472,523	3,549,937	13.3 %
Year ended March 31, 2002	845,379	3,779,702	22.4 %

(Notes)

- Consolidated ordinary income from foreign 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.