

V. SEGMENT INFORMATION

(1) Business segment information

Six months ended September 30, 2003

(Millions of yen)

	Banking business	Leasing	Other	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income						
(1) External customers	1,276,476	317,650	166,708	1,760,835	–	1,760,835
(2) Intersegment	14,913	9,527	90,622	115,063	(115,063)	–
Total	1,291,389	327,177	257,331	1,875,898	(115,063)	1,760,835
Ordinary expenses	1,168,804	313,395	220,912	1,703,112	(107,786)	1,595,326
Ordinary profit (loss)	122,584	13,782	36,418	172,785	(7,277)	165,508

(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" includes securities, credit card, investment banking, loans, venture capital, system development and information processing.

Six months ended September 30, 2002 [Sumitomo Mitsui Banking Corporation]

(Millions of yen)

	Banking Business	Leasing	Other	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary 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
Ordinary expenses	1,212,810	284,870	216,456	1,714,138	(101,459)	1,612,679
Ordinary profit (loss)	101,924	12,277	34,305	148,507	1,348	149,856

(Note) Amounts for the six months ended September 30, 2002 are those of the former SMBC.

Year ended March 31, 2003

(Millions of yen)

	Banking business	Leasing	Other	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income						
(1) External customers	2,530,217	640,529	335,639	3,506,386	–	3,506,386
(2) Intersegment	31,282	5,563	163,790	200,636	(200,636)	–
Total	2,561,499	646,093	499,429	3,707,023	(200,636)	3,506,386
Ordinary expenses	3,130,721	622,237	447,163	4,200,122	(177,986)	4,022,136
Ordinary profit (loss)	(569,221)	23,855	52,265	(493,099)	(22,650)	(515,749)

(2) Geographic segment information

Six months ended September 30, 2003

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income							
(1) External customers	1,606,056	71,757	43,371	39,649	1,760,835	—	1,760,835
(2) Intersegment	21,629	19,230	2,464	6,062	49,386	(49,386)	—
Total	1,627,685	90,988	45,836	45,712	1,810,221	(49,386)	1,760,835
Ordinary expenses	1,521,296	56,531	37,252	25,388	1,640,469	(45,143)	1,595,326
Ordinary profit (loss)	106,388	34,456	8,583	20,323	169,752	(4,243)	165,508

(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.

Six months ended September 30, 2002 [Sumitomo Mitsui Banking Corporation]

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary 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
Ordinary expenses	1,513,742	67,790	68,621	52,553	1,702,707	(90,028)	1,612,679
Ordinary profit (loss)	42,993	47,506	24,903	29,638	145,042	4,814	149,856

(Note) Amounts for the six months ended September 30, 2002 are those of the former SMBC.

Year ended March 31, 2003

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income							
(1) External customers	3,033,860	173,224	174,353	124,948	3,506,386	—	3,506,386
(2) Intersegment	66,249	48,741	32,144	26,912	174,048	(174,048)	—
Total	3,100,110	221,966	206,498	151,860	3,680,435	(174,048)	3,506,386
Ordinary expenses	3,804,777	149,894	134,985	82,652	4,172,309	(150,172)	4,022,136
Ordinary profit (loss)	(704,666)	72,071	71,512	69,208	(491,873)	(23,876)	(515,749)

(3) Ordinary income from overseas operations

(Millions of yen)

	Consolidated ordinary income from overseas operations (A)	Consolidated ordinary income (B)	(A) / (B)
Six months ended September 30, 2003	154,778	1,760,835	8.8 %
Six months ended September 30, 2002 [SMBC]	236,985	1,762,535	13.4 %
Year ended March 31, 2003	472,525	3,506,386	13.5 %

(Notes)

- Consolidated ordinary income from overseas 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.
- Amounts for the six months ended September 30, 2002 are those of the former SMBC.