

V. SEGMENT INFORMATION**(1) Business segment information**

Six months ended September 30, 2004 (Millions of yen)

	Banking business	Leasing	Other	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income						
(1) External customers	1,226,811	344,806	206,554	1,778,173	–	1,778,173
(2) Intersegment	15,719	10,000	95,613	121,334	(121,334)	–
Total	1,242,531	354,807	302,168	1,899,507	(121,334)	1,778,173
Ordinary expenses	1,210,191	333,222	232,405	1,775,819	(111,747)	1,664,072
Ordinary profit	32,340	21,584	69,763	123,688	(9,587)	114,100

(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, 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	122,584	13,782	36,418	172,785	(7,277)	165,508

Year ended March 31, 2004 (Millions of yen)

	Banking business	Leasing	Other	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income						
(1) External customers	2,492,168	674,243	386,098	3,552,510	–	3,552,510
(2) Intersegment	26,911	18,466	182,955	228,333	(228,333)	–
Total	2,519,079	692,709	569,054	3,780,844	(228,333)	3,552,510
Ordinary expenses	2,295,451	658,092	472,737	3,426,281	(216,616)	3,209,665
Ordinary profit	223,627	34,616	96,317	354,562	(11,717)	342,844

(2) Geographic segment information

Six months ended September 30, 2004 (Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income							
(1) External customers	1,654,502	56,534	31,188	35,947	1,778,173	–	1,778,173
(2) Intersegment	21,527	24,310	2,143	12,142	60,123	(60,123)	–
Total	1,676,029	80,844	33,331	48,090	1,838,296	(60,123)	1,778,173
Ordinary expenses	1,609,260	48,580	28,499	31,670	1,718,011	(53,939)	1,664,072
Ordinary profit	66,768	32,264	4,832	16,419	120,284	(6,184)	114,100

(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, 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	106,388	34,456	8,583	20,323	169,752	(4,243)	165,508

Year ended March 31, 2004 (Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination and unallocated corporate assets	Consolidated
Ordinary income							
(1) External customers	3,250,452	135,908	75,566	90,582	3,552,510	–	3,552,510
(2) Intersegment	50,138	39,129	6,113	11,360	106,742	(106,742)	–
Total	3,300,591	175,038	81,680	101,942	3,659,252	(106,742)	3,552,510
Ordinary expenses	3,067,985	109,837	65,586	59,397	3,302,806	(93,140)	3,209,665
Ordinary profit	232,606	65,201	16,093	42,545	356,446	(13,601)	342,844

(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, 2004	123,670	1,778,173	7.0 %
Six months ended September 30, 2003	154,778	1,760,835	8.8 %
Year ended March 31, 2004	302,057	3,552,510	8.5 %

(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.