

(6) Segment Information

(a) Business segment information

Six months ended September 30, 2008

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	1,426,233	173,984	216,890	1,817,108	–	1,817,108
(2) Intersegment	29,757	2,767	148,535	181,060	(181,060)	–
Total	1,455,990	176,752	365,425	1,998,168	(181,060)	1,817,108
Ordinary expenses	1,312,538	154,398	306,324	1,773,261	(147,115)	1,626,145
Ordinary profit	143,451	22,354	59,101	224,907	(33,944)	190,962

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

Six months ended September 30, 2007

(Millions of yen)

	Banking business	Leasing business	Other business	Total	Elimination	Consolidated
Ordinary income						
(1) External customers	1,452,779	409,593	215,180	2,077,552	–	2,077,552
(2) Intersegment	26,932	10,133	125,849	162,915	(162,915)	–
Total	1,479,711	419,727	341,029	2,240,468	(162,915)	2,077,552
Ordinary expenses	1,215,669	401,701	252,145	1,869,516	(145,202)	1,724,314
Ordinary profit	264,042	18,025	88,883	370,951	(17,713)	353,237

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

(b) Geographic segment information

Six months ended September 30, 2008

(Millions of yen)

	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	1,453,386	120,897	132,713	110,111	1,817,108	–	1,817,108
(2) Intersegment	63,688	43,385	3,820	14,111	125,006	(125,006)	–
Total	1,517,075	164,283	136,533	124,223	1,942,115	(125,006)	1,817,108
Ordinary expenses	1,345,952	146,968	137,725	106,754	1,737,401	(111,255)	1,626,145
Ordinary profit	171,122	17,314	(1,192)	17,468	204,714	(13,751)	190,962

(Notes)

- The geographic segmentation is classified based on the degrees of the 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 and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes China, Singapore, Australia and others except Japan.

Six months ended September 30, 2007

(Millions of yen)

	Japan	The Americas	Europe and Middle East	Asia and Oceania	Total	Elimination	Consolidated
Ordinary income							
(1) External customers	1,695,995	137,724	130,801	113,030	2,077,552	–	2,077,552
(2) Intersegment	53,655	28,300	7,890	24,455	114,300	(114,300)	–
Total	1,749,650	166,025	138,691	137,485	2,191,853	(114,300)	2,077,552
Ordinary expenses	1,475,840	128,653	122,810	102,507	1,829,812	(105,498)	1,724,314
Ordinary profit	273,810	37,371	15,880	34,977	362,040	(8,802)	353,237

(Notes)

- The geographic segmentation is classified based on the degrees of the 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 and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

(c) Ordinary income from overseas operations

(Millions of yen)

Six months ended September 30	2008	2007
Consolidated ordinary income from overseas operations (A)	363,722	381,556
Consolidated ordinary income (B)	1,817,108	2,077,552
(A) / (B)	20.0%	18.4%

(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.