

5. SEGMENT INFORMATION

(1) Business segment information

Six month period ended September 30, 2000							(Millions of Yen)
	Banking Business	Leasing	Other	Total	Elimination	Consolidated	
Adjusted operating income							
(1) External customers	817,697	252,512	224,260	1,294,470	-	1,294,470	
(2) Intersegment	41,585	1,977	53,788	97,351	(97,351)	-	
Total	859,282	254,490	278,048	1,391,821	(97,351)	1,294,470	
Adjusted operating expenses	713,139	240,446	142,082	1,095,667	(63,535)	1,032,132	
Adjusted operating	146,142	14,044	135,966	296,153	(33,815)	262,337	

(Notes)

- The business segmentation is determined based on the Bank's internal administrative purpose. Adjusted operating income and adjusted operating expenses are presented as counterparts of sales and operating profit of companies in other industries.
- "Other Business" includes securities, credit card, investment banking, loans and venture capital etc.
- As shown in 'Notes for interim consolidated statement of income' No.9, accounting standards for retirement benefits are applied from this fiscal year. Consequently, the adjusted operating income increases by 5,245 million yen in banking business, decreases by 10 million yen in leasing, and decreases by 45 million yen in other business as compared with the former manners.
- As shown in 'Notes for interim consolidated statement of income' No.10, accounting standards for financial instruments are applied from this first half of fiscal year, and the method to evaluate securities and derivatives and the method of hedge accounting were changed. Consequently, the adjusted operating income decreases by 2,866 million yen in banking business, by 11 million yen in leasing, and by 15 million yen in other business as compared with the former manners. As for derivatives to which hedge accounting is applied, income and expenses were recognized by gross amount before. According to application of accounting standards for financial instruments, income and expenses for every sort of account are recognized by net amount from this first half of fiscal year. This change of treatment does not influence the adjusted operating profit(loss), but the adjusted operating income and expenses decrease by 184,903 million yen in banking business, by 3,239 million yen in leasing, and by 5,803 million yen in other, as compared with the former manner.
- As shown in 'Notes for interim consolidated statement of income' No.11, enterprise tax other than relating to pre-tax income is included in the adjusted operating expenses. Effective April 1, 2000, the Special Ordinance Concerning Taxation Standard for Enterprise Taxes in Relation to Banks in the Tokyo Metropolis (Tokyo Metropolis Ordinance 145 of April 1, 2000) has been enacted, and the enterprise tax in Tokyo, which was not included in operating expenses for prior period, is now included in the adjusted operating expenses in banking business by the amount of 3,700 million yen.

Six month period ended September 30, 1999							(Millions of Yen)
	Banking Business	Leasing	Other	Total	Elimination	Consolidated	
Adjusted operating income							
(1) External customers	898,317	255,667	182,685	1,336,670	-	1,336,670	
(2) Intersegment	46,409	5,745	51,893	104,049	(104,049)	-	
Total	944,727	261,412	234,579	1,440,719	(104,049)	1,336,670	
Adjusted operating expenses	843,021	251,544	196,469	1,291,035	(98,958)	1,192,077	
Adjusted operating	101,706	9,867	38,109	149,684	(5,090)	144,593	

Year ended March 31, 2000							(Millions of Yen)
	Banking Business	Leasing	Other	Total	Elimination	Consolidated	
Adjusted operating income							
(1) External customers	2,208,367	522,953	271,602	3,002,923	-	3,002,923	
(2) Intersegment	36,596	4,869	99,933	141,398	(141,398)	-	
Total	2,244,963	527,822	371,535	3,144,322	(141,398)	3,002,923	
Adjusted operating expenses	2,062,769	506,429	332,282	2,901,481	(135,843)	2,765,637	
Adjusted operating	182,194	21,393	39,253	242,841	(5,555)	237,285	

(2)Geographic segment information

Six month period ended September 30, 2000 (Millions of Yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Adjusted operating income							
(1)External customers	955,680	208,024	70,542	60,222	1,294,470	-	1,294,470
(2)Intersegment	54,687	29,354	21,772	15,937	121,752	(121,752)	-
Total	1,010,368	237,379	92,314	76,160	1,416,222	(121,752)	1,294,470
Adjusted operating expenses	856,123	115,858	86,799	63,489	1,122,271	(90,139)	1,032,132
Adjusted operating profit(loss)	154,244	121,521	5,514	12,671	293,951	(31,613)	262,337

(Notes)

- The geographic segmentation is decided based on the degrees of following factors:
geographic proximity, similarity of economic activities and relationship of business activities among regions.
Adjusted operating income and adjusted operating expenses are presented as counterparts of sales and operating profit of companies in other industries.
- The Americas includes the United States, Brazil and others; Europe includes the United Kingdom, France and others; Asia and Oceania includes Hong Kong, Singapore and others except Japan.
- As shown in 'Notes for interim consolidated statement of income' No.9, accounting standards for retirement benefits are applied from this fiscal year. Consequently, the adjusted operating income increases by 5,190 million yen in Japan.
- As shown in 'Notes for interim consolidated statement of income' No.10, accounting standards for financial instruments are applied from this first half of fiscal year, and the method to evaluate securities and derivatives and the method of hedge accounting were changed. Consequently, the adjusted operating income decreases by 3,231 million yen in Japan and by 806 million yen in the Americas, and increases by 202 million yen in Europe and by 941 million yen in Asia and Oceania, as compared with the former manners.
As for derivatives to which hedge accounting is applied, income and expenses were recognized by gross amount before. According to application of accounting standards for financial instruments, income and expenses for every sort of account are recognized by net amount from this first half of fiscal year. This change of treatment does not influence the adjusted operating profit(loss), but the adjusted operating income and expenses decrease by 104,650 million yen in Japan business, by 39,405 million yen in the Americas, by 9,222 million yen in Europe, and by 40,668 million yen in Asia and Oceania, as compared with the former manner.
- As shown in 'Notes for interim consolidated statement of income' No.11, enterprise tax other than relating to pre-tax income is included in the adjusted operating expenses. Effective April 1, 2000, the Special Ordinance Concerning Taxation Standard for Enterprise Taxes in Relation to Banks in the Tokyo Metropolis (Tokyo Metropolis Ordinance 145 of April 1, 2000) has been enacted, and the enterprise tax in Tokyo, which was not included in operating expenses for prior period, is now included in the adjusted operating expenses in Japan by the amount of 3,700 million yen.

Six month period ended September 30, 1999 (Millions of Yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Adjusted operating income							
(1)External customers	1,006,934	181,124	76,896	71,714	1,336,670	-	1,336,670
(2)Intersegment	64,835	22,934	34,323	18,107	140,201	(140,201)	-
Total	1,071,769	204,058	111,220	89,822	1,476,872	(140,201)	1,336,670
Adjusted operating expenses	1,025,233	115,402	105,643	83,685	1,329,964	(137,887)	1,192,077
Adjusted operating profit(loss)	46,536	88,656	5,577	6,137	146,907	(2,314)	144,593

Year ended March 31, 2000 (Millions of Yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Adjusted operating income							
(1)External customers	2,388,478	296,813	128,364	189,267	3,002,923	-	3,002,923
(2)Intersegment	86,088	53,410	54,999	28,352	222,851	(222,851)	-
Total	2,474,567	350,224	183,363	217,619	3,225,775	(222,851)	3,002,923
Adjusted operating expenses	2,344,476	264,258	168,449	206,969	2,984,153	(218,516)	2,765,637
Adjusted operating profit(loss)	130,090	85,966	14,914	10,650	241,621	(4,335)	237,285

(3) Adjusted operating income from foreign operations

<u>Six month period ended September 30, 2000</u>			<u>(Millions of Yen)</u>
	Adjusted Operating Income from Foreign Operations(A)	Consolidated Adjusted Operating Income (B)	(A) / (B)
September 2000	338,788	1,294,470	26.2 %
September 1999	327,400	1,336,670	24.5 %
March 2000	614,445	3,002,923	20.5 %

The above table shows operating income from transactions of the Bank's overseas branches and transactions of overseas consolidated subsidiaries, excluding internal income.

The composition of this substantial volume of transactions is not broken down by counterparty, and therefore, data by region and country have not been included.