

## 5. SEGMENT INFORMATION

### (1) BUSINESS SEGMENT INFORMATION

Some of the consolidated subsidiaries are engaged in securities, trust, leasing and other businesses in addition to the commercial banking business. As those activities are not deemed material, business segment information has not been disclosed.

### (2) GEOGRAPHIC SEGMENT INFORMATION

Year ended March 31, 2001				Asia		Inter-area	Consolidated
Millions of Yen	Domestic	Americas	Europe	and Oceania	Subtotal	Elimination	Total
Operating Income							
Customers	1,410,422	164,903	47,571	100,284	1,723,182	-	1,723,182
Inter-segment	111,842	111,432	17,058	38,530	278,864	(278,864)	-
Total	1,522,264	276,336	64,630	138,815	2,002,047	(278,864)	1,723,182
Operating Expenses	1,347,019	259,322	74,385	133,426	1,814,154	(274,848)	1,539,306
Operating Profit	175,245	17,013	(9,755)	5,388	187,892	(4,016)	183,876
Assets	47,434,438	2,322,229	1,279,831	2,920,478	53,956,977	(2,107,290)	51,849,687

Year ended March 31, 2000				Asia		Inter-area	Consolidated
Millions of Yen	Domestic	Americas	Europe	and Oceania	Subtotal	Elimination	Total
Operating Income							
Customers	1,808,407	129,272	90,029	119,786	2,147,495	-	2,147,495
Inter-segment	77,421	23,014	21,863	15,752	138,052	(138,052)	-
Total	1,885,829	152,286	111,893	135,539	2,285,548	(138,052)	2,147,495
Operating Expenses	1,772,018	143,625	109,852	122,775	2,148,272	(137,274)	2,010,998
Operating Profit	113,810	8,661	2,040	12,764	137,276	(778)	136,497
Assets	44,745,840	2,319,292	1,062,201	3,070,871	51,198,205	(2,702,596)	48,495,608

*Notes: For this fiscal year, operating income or expenses of the Bank's head office, branches and subsidiaries are classified as Domestic or Foreign, according to the geographic closeness, the similarities of the economic activities, and the relevancy of the business activities. Foreign operating income or expenses are then classified as those of "Americas," "Europe," and "Asia and Oceania." The above table shows the operating income, corresponding to the sales figures ordinarily cited here by nonfinancial companies*

### (3) OVERSEAS OPERATING INCOME

	Millions of Yen	
Year ended March 31	2001	2000
Foreign Operations (A)	312,760	339,087
Consolidated Total Income (B)	1,723,182	2,147,495
(A) / (B)	18.2%	15.7%

*Notes:*

1. For the banking industry, total income from international operations is generally seen as corresponding to the net export sales figures ordinarily cited here by non-financial companies. Thus, operating income from iforeign operations is shown in the above table.
2. Foreign Operating income includes that related to transactions of the Bank's foreign branches and foreign subsidiaries. Segment information by countries and regions has not been disclosed here as the counter parties of the transactions have not been separated by such manner.