

## 5. SEGMENT INFORMATION

### (1) Business segment information

Year ended March 31, 2001	(Millions of yen)					
	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	1,843,146	516,850	365,998	2,725,995	-	2,725,995
(2) Intersegment	75,387	4,078	111,435	190,901	(190,901)	-
Total	1,918,534	520,929	477,434	2,916,897	(190,901)	2,725,995
Operating expenses	1,731,682	500,251	314,034	2,545,968	(130,713)	2,415,254
Operating profit	186,851	20,677	163,399	370,929	(60,187)	310,741
Assets	66,438,599	1,535,527	4,544,442	72,518,569	(5,125,594)	67,392,974
Depreciation	34,981	317,022	8,748	360,752	-	360,752
Capital expenditure	64,749	271,022	10,721	346,493	-	346,493

(Notes)

1. The business segmentation is decided based on the Bank's internal administrative purposes.
2. "Other Business" includes securities, credit card, investment banking, loans, factoring and venture capital etc.

Year ended March 31, 2000	(Millions of yen)					
	Banking Business	Leasing	Other	Total	Elimination	Consolidated
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
Operating expenses	2,062,769	506,429	332,282	2,901,481	(135,843)	2,765,637
Operating profit	182,194	21,393	39,253	242,841	(5,555)	237,285
Assets	52,348,529	1,479,808	4,548,267	58,376,605	(4,609,101)	53,767,504
Depreciation	45,077	329,348	4,989	379,415	-	379,415
Capital expenditure	33,033	272,749	4,581	310,363	-	310,363

## (2) Geographic segment information

Year ended March 31, 2001							(Millions of yen)
	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	2,075,857	354,622	168,645	126,870	2,725,995	-	2,725,995
(2) Intersegment	116,616	53,979	63,382	40,438	274,417	(274,417)	-
Total	2,192,474	408,602	232,028	167,308	3,000,413	(274,417)	2,725,995
Operating expenses	2,015,569	249,594	230,040	137,464	2,632,669	(217,414)	2,415,254
Operating profit	176,904	159,007	1,988	29,843	367,744	(57,002)	310,741
Assets	60,600,462	5,051,346	2,575,486	2,300,560	70,527,854	(3,134,879)	67,392,974

### (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.  
Operating income and Operating profit 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.

Year ended March 31, 2000							(Millions of yen)
	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
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
Operating expenses	2,344,476	264,258	168,449	206,969	2,984,153	(218,516)	2,765,637
Operating profit	130,090	85,966	14,914	10,650	241,621	(4,335)	237,285
Assets	49,196,165	4,039,567	1,756,961	2,647,550	57,640,245	(3,872,740)	53,767,504

## (3) Operating income from overseas operations

(Millions of yen)			
	Operating Income from Overseas Operations (A)	Consolidated Operating Income (B)	(A) / (B)
Fiscal year ended March 2001	650,138	2,725,995	23.9 %
Fiscal year ended March 2000	614,445	3,002,923	20.5 %

### (Notes)

- 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 counter party, and therefore, data by region and country have not been shown.