

5. SEGMENT INFORMATION

(1) Business segment information

Year ended March 31, 2002		(Millions of yen)				
	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	2,698,303	585,108	496,291	3,779,702	–	3,779,702
(2) Intersegment	264,276	5,262	205,584	475,123	(475,123)	–
Total	2,962,579	590,370	701,875	4,254,825	(475,123)	3,779,702
Operating expenses	3,536,635	565,781	504,598	4,607,015	(246,684)	4,360,330
Operating profit (loss)	(574,055)	24,589	197,277	(352,189)	(228,438)	(580,628)
Assets	105,898,627	1,723,850	6,766,939	114,389,418	(6,384,416)	108,005,001
Depreciation	79,019	345,405	19,623	444,048	–	444,048
Capital expenditure	101,295	305,198	25,238	431,732	–	431,732

(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, 2001

(a) Sakura Bank

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

(b) Sumitomo Bank

		(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

(2) Geographic segment information

Year ended March 31, 2002							(Millions of yen)
	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	2,934,322	418,104	210,831	216,443	3,779,702	—	3,779,702
(2) Intersegment	276,404	85,450	122,428	76,812	561,096	(561,096)	—
Total	3,210,727	503,554	333,260	293,256	4,340,799	(561,096)	3,779,702
Operating expenses	3,895,821	290,884	304,545	240,295	4,731,546	(371,215)	4,360,330
Operating profit (loss)	(685,093)	212,670	28,714	52,961	(390,746)	(189,881)	(580,628)
Assets	96,551,202	7,122,548	3,210,741	4,057,313	110,941,806	(2,936,804)	108,005,001

(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, Canada and others; Europe includes the United Kingdom, Germany, France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

Year ended March 31, 2001							(Millions of yen)
	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	3,486,279	519,525	216,216	227,154	4,449,177	—	4,449,177
(2) Intersegment	228,458	165,411	80,440	78,968	553,281	(553,281)	—
Total	3,714,738	684,938	296,658	306,123	5,002,460	(553,281)	4,449,177
Operating expenses	3,362,588	508,916	304,425	270,890	4,446,823	(492,262)	3,954,560
Operating profit	352,149	176,020	(7,767)	35,231	555,636	(61,018)	494,617
Assets	108,034,900	7,373,575	3,855,317	5,221,038	124,484,831	(5,242,169)	119,242,661

(Note) Amounts for the year ended March 31, 2001 are prepared for Sakura Bank and Sumitomo Bank on a combined basis.

(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 31, 2002	845,379	3,779,702	22.4%
Fiscal year ended March 31, 2001	962,898	4,449,177	21.6%

(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.
- Amounts for the fiscal year ended March 31, 2001 are prepared for Sakura Bank and the Sumitomo Bank on a combined basis.