

V. SEGMENT INFORMATION

(1) Business segment information

Six months ended September 30, 2001						(Millions of yen)
	Banking Business	Leasing	Other	Total	Elimination	Consolidated
Operating income						
(1) External customers	1,310,269	280,323	211,210	1,801,802	—	1,801,802
(2) Intersegment	110,892	3,115	123,142	237,149	(237,149)	—
Total	1,421,161	283,438	334,352	2,038,952	(237,149)	1,801,802
Operating expenses	1,290,830	273,254	264,286	1,828,371	(141,019)	1,687,351
Operating profit (loss)	130,330	10,184	70,066	210,580	(96,129)	114,450

(Notes)

- The business segmentation is determined based on the Bank's internal administrative purpose.
Operating income and operating expenses are presented as counterparts of sales and operating profit of companies in other industries.
- "Other" includes securities, credit card, investment banking, loans and venture capital etc.

Six months ended September 30, 2000

(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	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
Operating expenses	713,139	240,446	142,082	1,095,667	(63,535)	1,032,132
Operating profit (loss)	146,142	14,044	135,966	296,153	(33,815)	262,337

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 (loss)	186,851	20,677	163,399	370,929	(60,187)	310,741

(2) Geographic segment information

Six months ended September 30, 2001

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	1,391,513	185,708	101,692	122,887	1,801,802	—	1,801,802
(2) Intersegment	106,595	64,894	68,183	43,734	283,408	(283,408)	—
Total	1,498,109	250,602	169,876	166,622	2,085,211	(283,408)	1,801,802
Operating expenses	1,426,948	164,291	160,091	147,213	1,898,544	(211,192)	1,687,351
Operating profit (loss)	71,160	86,311	9,784	19,409	186,666	(72,215)	114,450

(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 expenses 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 and France and others; Asia and Oceania includes Hong Kong, Singapore, Australia and others except Japan.

Six months ended September 30, 2000

(Millions of yen)

	Japan	The Americas	Europe	Asia and Oceania	Total	Elimination	Consolidated
Operating income							
(1) External customers	1,694,181	274,327	92,354	114,782	2,175,648	—	2,175,648
(2) Intersegment	109,539	47,467	30,451	32,822	220,284	(220,284)	—
Total	1,803,722	321,796	122,806	147,606	2,395,932	(220,284)	2,175,648
Operating expenses	1,550,298	193,815	124,121	127,482	1,995,720	(188,409)	1,807,310
Operating profit (loss)	253,422	127,980	(1,316)	20,123	400,211	(31,874)	368,336

(Note) Amounts shown in the above table are sum of those of the Sakura Bank and the Sumitomo Bank.

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 (loss)	352,149	176,020	(7,767)	35,231	555,636	(61,018)	494,617

(Note) Amounts shown in the above table are sum of those of the Sakura Bank and the Sumitomo Bank.

(3) Operating income from foreign operations

	(Millions of yen)		
	Consolidated Operating Income from Foreign Operations (A)	Consolidated Operating Income (B)	(A) / (B)
Six months ended September 30, 2001	410,289	1,801,802	22.8 %
Six months ended September 30, 2000	481,464	2,175,648	22.1 %
Year ended March 31, 2001	962,898	4,449,177	21.6 %

(Notes)

1. The above table shows operating income from transactions of the Bank's overseas branches and transactions of overseas consolidated subsidiaries, excluding internal income.
2. 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.
3. Amounts shown in the above table are sum of those of the Sakura Bank and the Sumitomo Bank for six months ended September 30, 2000 and year ended March 31, 2001.