

SEGMENT INFORMATION

(a) Business Segment Information

Six-month period ended September 30, 2000	Millions of Yen					
	Banking Business	Leasing	Other Businesses	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	<u>¥859,282</u>	<u>¥254,490</u>	<u>¥278,048</u>	<u>¥1,391,821</u>	<u>¥[97,351]</u>	<u>¥1,294,470</u>
Adjusted operating expenses	<u>713,139</u>	<u>240,446</u>	<u>142,082</u>	<u>1,095,667</u>	<u>[63,535]</u>	<u>1,032,132</u>
Adjusted operating profit	<u>¥146,142</u>	<u>¥ 14,044</u>	<u>¥135,966</u>	<u>¥ 296,153</u>	<u>¥[33,815]</u>	<u>¥ 262,337</u>

Six-month period ended September 30, 1999	Millions of Yen					
	Banking Business	Leasing	Other Businesses	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	<u>¥944,727</u>	<u>¥261,412</u>	<u>¥234,579</u>	<u>¥1,440,719</u>	<u>¥[104,049]</u>	<u>¥1,336,670</u>
Adjusted operating expenses	<u>843,021</u>	<u>251,544</u>	<u>196,469</u>	<u>1,291,035</u>	<u>[98,958]</u>	<u>1,192,077</u>
Adjusted operating profit	<u>¥101,706</u>	<u>¥ 9,867</u>	<u>¥ 38,109</u>	<u>¥ 149,684</u>	<u>¥ [5,090]</u>	<u>¥ 144,593</u>

Notes: 1. The above tables show business segment information relating to adjusted operating income, adjusted operating expenses and adjusted operating profit of the Bank and consolidated subsidiaries, respectively.

2. The business segmentation is decided based on the Bank's internal administrative purposes. The primary businesses of each segments are as follows:

(1) Banking business – Banking business

(2) Leasing – Leasing

(3) Other businesses – Securities, trusts, non-bank business and credit card business

3. Adjusted operating income represents total income excluding gains on dispositions of premises and equipment and other extraordinary income.

Adjusted operating expenses represent total expenses excluding losses on dispositions of premises and equipment and other extraordinary expenses.

(b) 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	¥ 154,244	¥121,521	¥ 5,514	¥12,671	¥ 293,951	¥ [31,613]	¥ 262,337

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	¥ 46,536	¥ 88,656	¥ 5,577	¥ 6,137	¥ 146,907	¥ [2,314]	¥ 144,593

Notes: 1. The above tables show geographic segment information relating to adjusted operating income, adjusted operating expenses and adjusted operating profit of the Bank's head office, branches and consolidated subsidiaries, respectively.

2. The geographic segmentation is decided based on the degrees of the following factors: geographic proximity, similarity of economic activities and relationship of business activities among regions. In the above tables, the Americas includes the United States, Brazil and others; Europe includes the United Kingdom, France and others; and Asia and Oceania includes Hong Kong, Singapore and others except Japan.

3. Adjusted operating income represents total income excluding gains on dispositions of premises and equipment and other extraordinary income. Adjusted operating expenses represent total expenses excluding losses on dispositions of premises and equipment and other extraordinary expenses.

(c) Adjusted Operating Income from Overseas Operations

	Millions of Yen		
	Adjusted Operating Income from Overseas Operations (A)	Consolidated Adjusted Operating Income (B)	(A)/(B)
Six-month period ended September 30, 2000	¥338,788	¥1,294,470	26.2%
Six-month period ended September 30, 1999	¥327,400	¥1,336,670	24.5%

Notes: 1. The above table shows adjusted operating income from transactions of the Bank's overseas branches and transactions of overseas consolidated subsidiaries, excluding internal income between consolidated subsidiaries.

2. Adjusted operating income represents total income excluding gains on dispositions of premises and equipment and other extraordinary income. Adjusted operating expenses represent total expenses excluding losses on dispositions of premises and equipment and other extraordinary expenses.