

Consumer and Commercial Banking

Providing Optimal Services via Advanced Multiple Channels to Meet Customers' Increasingly Diverse and Sophisticated Needs

"Fuji Small and Medium-size Business Development Fund" Launched

We created the Fuji Small and Medium-size Business Development Fund to provide active support for the growth and development of small and medium-sized enterprises (amounting to ¥600 billion). In June, the "Safety Pack," with a built-in interest rate cap, was launched as part of this fund to meet the needs of customers who want to reduce the risk of future interest rate rises.

The Business Development for High-Growth & Emerging Market and the Business Development for IT Industry Departments Established within the Commercial Finance Business Division

The establishment of the Business Development for High-Growth & Emerging Market department in the Commercial Finance Business Division reflects our commitment to the enhancement of our organization in the new business market. In January 2000, the department successfully used its information resources and specialized knowledge about new businesses to develop a range of products and schemes designed specifically for firms entering new business sectors. In May 2000, the Business Development for IT Industry department was established in response to trends in the activities of IT-related businesses.

New Benefits for Fuji First Club Members

- Preferential fund transfer charges for Fuji First Club members (September 1999)
- Cash card theft insurance for Fuji First Club members (November 1999)
- Cyber Bank insurance for Fuji First Club Members and Fuji Cyber Bank users (June 2000)



Membership of the Fuji First Club, a membership reward program that offers special benefits to member customers, continues to expand

steadily and already exceeds 600,000. Over the past year, we have introduced a variety of new benefits in response to requests from members. In addition to preferential fund transfer charges, several new peace-of-mind benefits have been introduced, including cash card theft insurance and Fuji Cyber Bank insurance.

Fuyo Techno Library Forum

The Fuyo Techno Library Forum was established by the Fuji Research Institute Corporation to provide businesses with better matching services through access to information about technology, with particular emphasis on face-to-face interaction between interested parties.

Fuji Bank Selected as Main Financial Institution for the Tokyo Metropolitan Government's Collateralized Loan Obligation (CLO) Scheme

This scheme was set up to assist small and medium-sized enterprises with high growth potential and standards of technology. We work through the scheme to provide such companies with new financing methods based on direct market access.

Recipients Chosen for Grants from Charitable Trust for Fuji New Business Fund

The Charitable Trust for Fuji New Business Fund is a charitable public trust managed by The Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd. A total of 12 companies were selected to receive grants totaling ¥45 million. It was decided to double the ceiling on grants from ¥5 million to ¥10 million, effective from fiscal 2000.

Inauguration of "Fuji Information Net Service (FINS)"

The Fuji Information Net Service (FINS) is a free Internet-based information service for customers. Information is provided to meet customer needs in such areas as foreign exchange, business management, services and products.

"Fuji Everyday Bank" Opened

- Ichikawa-Myoden Branch (Chiba) (April 1999)
- Higashi-Totsuka Branch (Kanagawa) (October 1999)
- Tobu-Nerima Branch (Tokyo) (May 2000)

Fuji Everyday Bank is the name used for our in-store branches that offer a full range of banking services even after 3 p.m. on weekdays and on Saturdays and Sundays when regular branches are closed. In May 2000, we opened the third of these branches. Customers can open accounts, process deposit transactions, apply for housing loans and

pay utility charges. The branches also handle foreign currency deposit transactions. This new concept has become very popular with customers.

"Fuji Mobile Banking" Launched

Our customers are now able to access a variety of services, including account balance inquiries and transfers of funds, via NTT DoCoMo's "i-mode" mobile telephones. In May 2000, we also began to provide a range of information services via this system. Information available includes deposit and loan interest rates, foreign currency deposit interest rates, exchange rates, and investment trust unit values.

Japan Multi-payment Network Promotion Association Established

The range of banking channels has expanded to include ATMs, telephone banking and Internet banking. However, it was not possible to use these systems to pay charges for electricity, gas, telephone and other utilities. The Japan Multi-payment Network Promotion Association was established to develop systems that would allow the use of these new payment channels. The association's membership includes financial institutions, payment collection companies and system vendors. Fuji Bank acts as one of the representative companies for the organization.

"Fuji Spark Card" Launched

The Spark Card combines the functions of a cash card and credit card. Cards issued by Fuji Bank and Dai-Ichi Kangyo Bank use a common product name and design. As the range of applications for cash cards constantly expands, we remain committed to enhancing customer convenience in this area.

