

Consolidated Data File

Earnings Performance

Average Balances, Interest and Average Interest Rates

Year ended March 31,	Billions of yen		
	2000		
	Average balance	Interest	Average rate
Interest Earning Assets			
Loans:			
Domestic	¥29,112.1	¥ 619.6	2.12%
International	7,317.3	387.4	5.29
Intercompany Transactions	(1,675.8)	(50.7)	....
Total	34,753.6	956.3	2.75
Investment Securities:			
Domestic	7,746.9	125.0	1.61
International	472.1	22.5	4.77
Intercompany Transactions	(890.1)	(17.5)	....
Total	7,328.8	130.0	1.77
Call Loans and Bills Purchased:			
Domestic	635.8	1.7	0.27
International	955.6	137.2	14.36
Intercompany Transactions	(27.5)	(1.1)	....
Total	1,563.9	137.7	8.81
Interest Bearing Deposits in Other Banks:			
Domestic	804.6	17.9	2.23
International	663.4	26.1	3.94
Intercompany Transactions	(487.6)	(9.7)	....
Total	980.5	34.3	3.50
Total Interest Earning Assets:			
Domestic	38,775.1	988.0	2.54
International	9,535.7	917.2	9.61
Intercompany Transactions	(3,080.7)	(269.9)	....
Total	¥45,230.1	¥1,635.3	3.61%

Year ended March 31,	Billions of yen		
	2000		
	Average balance	Interest	Average rate
Interest Bearing Liabilities			
Deposits:			
Domestic	¥28,829.9	¥ 188.5	0.65%
International	1,889.8	67.1	3.55
Intercompany Transactions	(536.5)	(10.5)	....
Total	30,183.2	245.0	0.81
Negotiable Certificates of Deposit:			
Domestic	3,427.6	7.2	0.21
International	100.6	5.4	5.41
Intercompany Transactions	(56.5)	(0.0)	....
Total	3,471.7	12.6	0.36
Call Money and Bills Sold:			
Domestic	3,168.3	9.5	0.30
International	1,195.9	147.2	12.30
Intercompany Transactions	(27.4)	(0.2)	....
Total	4,336.8	156.5	3.60
Commercial Paper:			
Domestic	692.1	1.9	0.28
International	411.7	18.9	4.60
Intercompany Transactions	(10.5)	(0.0)	....
Total	1,093.4	20.8	1.91
Borrowed Money:			
Domestic	2,430.2	74.5	3.06
International	1,866.3	38.7	2.07
Intercompany Transactions	(1,599.3)	(51.5)	....
Total	2,697.2	61.8	2.29
Total Interest Bearing Liabilities:			
Domestic	39,062.6	613.2	1.56
International	6,575.3	688.4	10.46
Intercompany Transactions	(2,259.1)	(253.8)	....
Total	¥43,378.7	¥1,047.8	2.41%

- Notes: 1. In principle, "average balance" denotes the average of the daily balances over the period. However the average of the term-end balances is used in the case of certain domestic consolidated subsidiaries which do not specialize in banking business and consolidated foreign subsidiaries.
2. "Domestic" denotes the Bank (excluding its overseas offices) and its domestic consolidated subsidiaries.
"International" denotes the Bank's overseas offices and its consolidated subsidiaries which are based abroad ("consolidated foreign subsidiaries").
3. "Intercompany transactions" denotes amounts arising from intercompany transactions.
4. Non-interest bearing deposits are deducted from total interest earning assets and money held in trust and interest expenses thereon are deducted from total interest bearing liabilities.
5. Disclosure of the above information was not required as of March 31, 1999.

Breakdown of Fee & Commission Income

Year ended March 31,	Billions of yen
	2000
Income	
Deposit and Loan-related:	
Domestic	¥ 10.8
International	30.4
Intercompany Transactions	(1.1)
Total	40.2
Remittance:	
Domestic	49.4
International	1.2
Intercompany Transactions	(0.7)
Total	49.9
Securities-related:	
Domestic	9.2
International	3.3
Intercompany Transactions	(1.8)
Total	10.7
Agent:	
Domestic	10.4
International	—
Intercompany Transactions	(0.1)
Total	10.2
Safe Deposit Box:	
Domestic	3.2
International	0.0
Intercompany Transactions	(0.0)
Total	3.2
Guarantees:	
Domestic	12.7
International	3.5
Intercompany Transactions	(7.0)
Total	9.3
Trust-related:	
Domestic	22.5
International	0.0
Intercompany Transactions	(0.1)
Total	22.5
Total Income:	
Domestic	231.3
International	42.9
Intercompany Transactions	(53.3)
Total	¥220.9
Expenses	
Remittance:	
Domestic	¥ 12.0
International	0.0
Intercompany Transactions	(0.5)
Total	11.5
Total Expenses:	
Domestic	58.1
International	10.7
Intercompany Transactions	(27.6)
Total	¥ 41.1

Notes: 1. "Domestic" denotes the Bank (excluding its overseas offices) and its domestic consolidated subsidiaries.

"International" denotes the Bank's overseas offices and its consolidated subsidiaries which are based abroad ("consolidated foreign subsidiaries").

2. "Intercompany transactions" denotes amounts arising from intercompany transactions.

3. Disclosure of the above information was not required as of March 31, 1999.

Breakdown of Gross Profit

	Billions of yen
Year ended March 31,	2000
Net Interest Income:	
Domestic	¥374.7
International	228.8
Intercompany Transactions	(16.0)
Total	587.4
Net Fee and Commission Income:	
Domestic	173.2
International	32.2
Intercompany Transactions	(25.7)
Total	179.7
Net Trading Profit:	
Domestic	13.8
International	26.1
Intercompany Transactions	—
Total	39.9
Net of Other Operating Income and Expenses:	
Domestic	69.3
International	18.8
Intercompany Transactions	(3.4)
Total	84.8

Notes: 1. "Domestic" denotes the Bank (excluding its overseas offices) and its domestic consolidated subsidiaries.

"International" denotes the Bank's overseas offices and its consolidated subsidiaries which are based abroad ("consolidated foreign subsidiaries").

2. "Intercompany transactions" denotes amounts arising from intercompany transactions.

3. Disclosure of the above information was not required as of March 31, 1999.

Loans and Bills Discounted

Major Lending Classifications

March 31,	Billions of yen	
	Amount	% of total
Domestic Offices:		
Manufacturing	¥ 4,244.0	13.70%
Agriculture	45.7	0.15
Forestry	2.7	0.01
Fisheries	17.5	0.06
Mining	32.2	0.10
Construction	1,224.8	3.95
Utilities	307.8	0.99
Transportation and Communications	1,130.2	3.65
Wholesale and Retail	4,251.4	13.73
Finance and Insurance	4,444.5	14.35
Real Estate	3,317.3	10.71
Services	5,097.0	16.45
Local Government	210.8	0.68
Others	6,650.4	21.47
Total Domestic	30,976.9	100.00%
Overseas Offices:		
Public Sector	160.1	2.97%
Financial Institutions	400.1	7.42
Others	4,834.3	89.61
Total Overseas	5,394.6	100.00%
Total	¥36,371.5	....

Notes: 1. "Domestic" denotes the Bank (excluding its overseas offices) and its domestic consolidated subsidiaries.

"International" denotes the Bank's overseas offices and its consolidated subsidiaries which are based abroad ("consolidated foreign subsidiaries").

2. Disclosure of the above information was not required as of March 31, 1999.

Loans to Overseas Governments, etc.

March 31,	Billions of yen
	2000
Number of Countries	7
Balance of Loans	¥97.4
Balance of Loans as a Percentage of Total Assets	0.2%

Notes: 1. "Loans to Overseas Governments" denotes the balances (according to country) of loans for which each consolidated subsidiary has made a provision to the "Reserve for Possible Losses on Loans to Restructuring Countries" on the balance sheet date according to its respective "Loan Inspection Manual." (However, where the relevant company does not in fact make a Reserve for Possible Losses on Loans to Restructuring Countries under Japanese accounting practice because it is an overseas corporation, an amount corresponding to such a reserve calculated according to the Bank's guidelines has been included for consistency).

2. The above amounts also include deposits, acceptances and guarantees and suspense payments etc. in addition to loans. Loans without transfer risk are not included.

3. Disclosure of the above information was not required as of March 31, 1999.

Principal Ratios

BIS Capital Ratio on a Consolidated Basis

March 31,	Billions of yen		
	2000	1999	1998
Tier I Capital	¥ 2,397.9	¥ 2,370.6	¥ 1,809.8
Tier II Capital:			
Unrealized Gains on Securities, after 55% Discount	—	—	—
Land Revaluation Account, after 55% Discount	99.3	101.8	146.9
General Reserve for Possible Loan Losses	278.7	261.4	120.7
Subordinated Debt and Other	1,986.3	1,899.6	1,476.9
Total	2,364.4	2,262.9	1,744.6
Less	14.0	4.3	—
Total Qualifying Capital	¥ 4,748.3	¥ 4,629.2	¥ 3,554.5
Risk-Adjusted Assets:			
On-Balance Sheet Exposure	¥39,539.7	¥36,577.3	¥33,802.9
Off-Balance Sheet Exposure	3,177.8	4,258.7	3,614.6
Equivalent Market Risk / 8%	415.9	331.5	341.9
Total	¥43,133.6	¥41,167.6	¥37,759.5
Total Capital Ratio	11.00%	11.24%	9.41%

Notes: 1. Figures in this table are calculated in accordance with guidelines established by the Financial Supervisory Agency and the Ministry of Finance.

2. The Bank issued preferred securities through Fuji JGB Investment L.L.C., a wholly-owned indirect subsidiary of the Bank. The preferred securities are treated as consolidated and non-consolidated Tier I capital of the Bank.

Issuer: Fuji JGB Investment L.L.C.
 Securities Issued: Noncumulative Preferred Securities
 Issue Amount: \$1,600,000,000
 Issue Date: March 16, 1998

Characteristics of Preferred Securities: · The Bank treats the preferred securities as Tier I capital of the Bank under the relevant Japanese regulatory capital guidelines.
 · The preferred securities are noncumulative preferred securities which cannot be exchanged for the Bank's common stock.
 · The preferred securities are structured to rank in substance pari passu with the Bank's preferred stock upon liquidation of the Bank, and to be entitled to in substance the same rights with respect to dividends as any senior preferred stock that may in future be issued by the Bank.