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BOARD OF DIRECTORS AND SENIOR OVERSEERS

Chairman of the Board

Toru HASHIMOTO

President & Chief Executive Officer

Yoshiro YAMAMOTO

Deputy Presidents

Tosaku HARADA

Toshiyuki OGURA

Senior Managing Director

Masaaki SATO

Managing Directors

Isao HIRAIDE

Soichi HIRABAYASHI

Atsushi TAKANO

Terunobu MAEDA

Hiroaki SHINODA

Teruhiko IKEDA

Seiji SATOMURA

Yukio OBARA

Kenji WATANABE

Directors

Michio UENO

Tsutomu HAYANO

Kazumi YANAGIHARA

Fumito ISHIZAKA

Kunioki ISHIBASHI

Yoshiaki SUGITA

Minoru ITOSAKA

Hajime SAKUMA

Saburo NISHIURA

Kazuo KASUGAKAWA

Sumio UESUGI

Masayoshi KANAJI

Akio TAKEUCHI

Kenji MIYAMOTO

Senior Overseers

Takeshi TAKAHASHI

Masayuki AMARI

Takeie UKITA

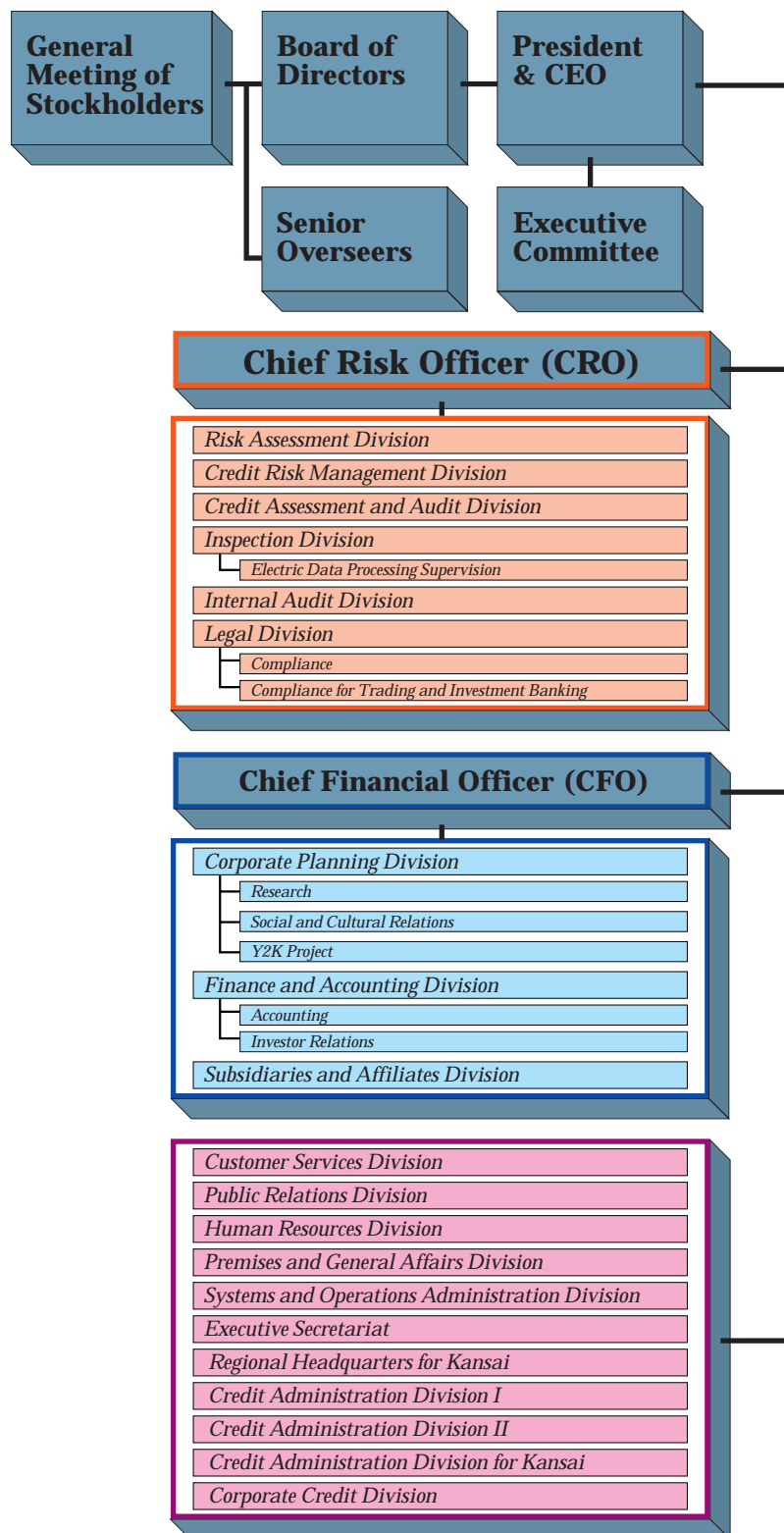
Yoriaki SAKATA

Yuji OSHIMA

Daiyu AOKI

(as of June 29, 1999)

FUJI BANK GROUP ORGANIZATION



(as of May 21, 1999)

Consumer and Commercial Banking

Commercial Finance Group

Commercial Finance Business Division

- └ Business Support & Coordination
- └ Business Development Support

Business Finance Center
 Fuyo General Lease Co., Ltd.
 Fujigin Factors, Ltd.
 Japan Mortgage Co., Ltd.

Product Development & Marketing Division
 Credit Division I
 Credit Division II
 └ Credit for Kansai
 Credit Division III
 └ Credit for New Business

Full Banking Branches

Branch Administration

Consumer and Private Banking Group

Personal Banking Branches

Housing Loan Business Promotion Center
 Private Banking Division
 The Fujigin Credit, Ltd.

Product Development & Marketing Division
 Sales Channel Management Division

Global Corporate and Investment Banking

Global Business Planning Division

Corporate Finance Group

Corporate Banking Divisions I-III, V, VI
 Osaka Corporate Banking Division
 Shinjuku Shin-Toshin Corporate Banking Division
 Kabutocho Branch
 International Business Division
 Overseas Branches Overseas Subsidiaries
 Corporate Banking Division (U.S.A.) Heller Financial, Inc.

Global Credit Division I Credit Division for the Americas
 Global Credit Division II Credit Division for Europe,
 International Credit Division Africa & The Middle East

Investment Banking Group

Corporate Advisory Division Fujigin Capital Company
 Structured Finance Division Fuji Securities Inc.
 Project Finance Division Fuji Futures Inc.
 Fuji Securities Co., Ltd. Fuji International Finance

Trading Group

Capital Markets Trading Division Int'l Treasury Division
 Derivative Products Division Fuji Capital Markets Corp.
 └ Credit Risk Trading
 Trading Business Planning Treasury Division

Public and Financial Institutions Group

Institutions Division
 Municipal Divisions (HO, Osaka)
 Institutions Marketing Division

The Yasuda Trust and Banking Co., Ltd.

Asset Management Group

The Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd.
 Fuji Investment Management Co., Ltd.
 Fuji-Lord Abnett International Ltd.

Asset Management Division
 Trust Business Planning Division

Processing Services and Information Technology Group

[Processing Services]

Multimedia Business Division Settlement & Clearing Services
 Trade Services Division Division
 └ Fuji Kabuto Custody & Proxy
 Processing Services Business Planning Division

[Information Technology]

Fuji Research Institute Corporation
 Fujigin Software Service, Ltd.
 Systems Development Divisions I, II Systems Planning Division
 Systems Operations Division └ Information Technology Risk
 Control

OVERSEAS OFFICES

(★ = Consolidated Subsidiaries)

(as of May 1999)

THE AMERICAS

Branches, Agencies and Representative Offices

■ Chicago Branch

225 West Wacker Drive, Suite 2000,
Chicago, Illinois 60606, U.S.A.
Phone: 1-312-621-0500
Fax: 1-312-621-0305
Telex: (230) 284351, 253114

■ Grand Cayman Branch

Roywest House, West Bayroad,
P.O.Box 707, Grand Cayman,
British West Indies

■ Houston Agency

One Houston Center, Suite 4100,
1221 McKinney Street,
Houston, Texas 77010, U.S.A.
Phone: 1-713-759-1800
Fax: 1-713-759-0048
Telex: 790026

■ Los Angeles Agency

333 South Hope Street, 39th Floor,
Los Angeles, California 90071, U.S.A.
Phone: 1-213-680-9855
Fax: 1-213-253-4198
Telex: 673336

■ New York Branch

Two World Trade Center,
79th—82nd Floors,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2000
Fax: 1-212-321-9407
Telex: 420626, 232440, 23125801

■ Colombia Representative Office

Carrera 7 No.71-52, Torre B Piso 9,
Santafe de Bogota, D.C., Colombia

■ São Paulo Representative Office

Avenida Brigadeiro Luiz Antonio,
2020-10° andar, 01318-911 São Paulo, Brazil
Phone: 55-11-289-1812
Fax: 55-11-287-7867
Telex: 1123932

Subsidiaries

■ Fuji America Holdings, Inc.★

(Holding company)
500 West Monroe Street,
Chicago, Illinois, 60661, U.S.A.
Phone: 1-312-441-7533
Fax: 1-312-441-7499

■ The Fuji Bank and Trust Company★

(Commercial banking and trust business)
Two World Trade Center,
79th—81st Floors,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2400
Fax: 1-212-321-9649
Telex: 425777

■ Fuji Bank Canada★

(Commercial banking)
BCE Place, Canada Trust Tower,
P.O. Box 609, Suite 2800,
161 Bay Street, Toronto,
Ontario M5J 2S1, Canada
Phone: 1-416-865-1020
Fax: 1-416-865-9618
Telex: 06-22094

■ Fuji Bank International, Inc.★

(Offshore banking)
International Building,
601 California Street, San Francisco,
California 94108, U.S.A.
Phone: 1-415-362-4740
Fax: 1-415-362-4613
Telex: 176087

■ Fuji Capital Markets Corporation★

(Swaps and derivatives services)
Two World Trade Center, 80th Floor,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2657
Fax: 1-212-321-9415
Telex: 425777

■ Fuji Futures Inc.★

(Futures commission merchant)
311 South Wacker Drive, Suite 2000,
Chicago, Illinois 60606-6620, U.S.A.
Phone: 1-312-294-8725
Fax: 1-312-294-8721

■ Fuji JGB Investment Holdings, Inc.★

(Holding company)
Two World Trade Center,
82nd Floor, New York,
New York 10048, U.S.A.
Phone: 1-212-898-2562
Fax: 1-212-898-2770

■ Fuji JGB Investment L.L.C.★

(Investment company)
(Same address as above)

■ Fujilease Corporation★

(Leasing)
Two World Trade Center,
79th—81st Floors,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2400
Fax: 1-212-321-9649
Telex: 425777

■ Fuji Securities Inc.★

(Securities trading and dealing)
Two World Financial Center
South Tower 26th Floor, New York,
New York 10281, U.S.A.
Phone: 1-212-417-2400
Fax: 1-212-786-3347

■ Heller Financial, Inc.★

(Commercial finance)
500 West Monroe Street,
Chicago, Illinois 60661, U.S.A.
Phone: 1-312-441-7000
Fax: 1-312-441-7499
31 offices in U.S.A.

■ Heller International Group, Inc.★

(Commercial finance)
(Same address as above)
18 countries

■ Heller Financial (Mexico), S.A. de CV★

Monte Elbruz No.124-8 Piso,
Polanco, Mexico D.F. 11550
Phone: 52-5-728-0900
Fax: 52-5-728-0905

■ Spring Capital Corporation

(Investment company)
c/o Two World Trade Center, 79th Floor,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2064
Fax: 1-212-898-2399

■ Spring Capital Holdings, Inc.

(Holding company)
Two World Trade Center, 82nd Floor,
New York, New York 10048, U.S.A.
Phone: 1-212-898-2563
Fax: 1-212-898-2770

ASIA AND OCEANIA

Affiliates

- **America do Sul "Leasing" S.A.**
Arrendamento Mercantil
(Leasing)
Avenida Paulista, 688-7° andar,
São Paulo, Brazil
Phone: 55-11-283-3288
- **Banco America do Sul S.A.**
(Commercial and investment banking)
Avenida Brigadeiro Luiz Antonio, 2020,
São Paulo, Brazil
Phone: 55-11-281-1822
Fax: 55-11-284-3859
Telex: 1137663
- **Yasuda Seguros S.A.**
(Insurance)
Rue Cubatão, 320-15° andar,
São Paulo, Brazil
Phone: 55-11-886-1411
Fax: 55-11-886-1160
- **Heller-Sud Servicios Financieros S.A.**
(Commercial finance)
Maipu 311 Piso 1°, 1006 Buenos Aires,
Argentina
Phone: 54-1-394-0036
Fax: 54-1-394-0064
- **Heller Net-Sud**
(Commercial finance)
Augustinas 640, Piso 14 Santiago, Chile
Phone: 56-2-661-4700
Fax: 56-2-661-4794

Branches and Representative Offices

- **Bangkok International Banking Facility**
6th Floor, Q. House Convent Building,
38 Convent Road, Silom, Bangrak,
Bangkok 10500, Thailand
Phone: 66-2-632-1900
Fax: 66-2-632-1919
Telex: 84433 FUJIBKB
- **Dalian Branch**
14F, Dalian Senmao Building,
147 Zhongshan Lu, Dalian,
Liaoning Province,
The People's Republic of China
Phone: 86-411-3608348
Fax: 86-411-3608328
Telex: 86247 FJBKD CN
- **Hanoi Branch**
Suite 404-407, 63 LTT Building,
63 Ly Thai To Street, Hanoi,
Socialist Republic of Vietnam
Phone: 84-4-826-6553
Fax: 84-4-826-6665
Telex: 411368 FJBKHXAN VT
- **Hong Kong Branch**
26th Floor Gloucester Tower,
The Landmark, 11 Pedder Street,
Central, Hong Kong
Phone: 852-2521-4451
Fax: 852-2810-0048
Telex: 74604 FUJBK HX
- **Labuan Branch**
Kuala Lumpur Marketing Office
30th Floor, UBN Tower,
No.10, Jalan, P. Ramlee,
50250 Kuala Lumpur, Malaysia
Phone: 60-3-201-5020
Fax: 60-3-201-5030
Telex: MA 30920 FUJLAK
Labuan Office
Level 10 (A) Main Office Tower Financial
Park Labuan, Jalan Merdeka, 87000 Federal
Territory of Labuan, Malaysia
Phone: 60-87-41-7766
Fax: 60-87-41-9766
Telex: MA85062FUJLAB
- **Manila Branch**
26th Floor, Citibank Tower, Valero Street
corner Villar Street, Salcedo Village,
Makati City, Metro Manila, Philippines
Phone: 63-2-848-0001
Fax: 63-2-815-3770
Telex: 45224 FUJI BNKPM
- **Mumbai Branch**
Maker Chamber III, 1st Floor,
Jamnalal Bajaj Road, Nariman Point,
Mumbai, 400021 India
Phone: 91-22-288-6638
Fax: 91-22-288-6640
Telex: 81030 FUJI
- **Seoul Branch**
15th Floor, Doosan Building, 101-1, 1-Ka,
Ulji-Ro, Chung-ku, Seoul, Republic of
Korea
Phone: 82-2-311-2000
Fax: 82-2-754-8177
Telex: K 27216
- **Shanghai Branch**
7F, Shanghai Senmao International Building,
101 Yin Cheng East Road, Pudong New
Area, Shanghai,
The People's Republic of China
Phone: 86-21-68411000
Fax: 86-21-68412000
Telex: 85-30168 FJBSSH
- **Shenzhen Branch**
21st Floor, Shenzhen International Financial
Building, 23 Jian She Lu, Shenzhen,
Guangdong Province,
The People's Republic of China
Phone: 86-755-2221918
Fax: 86-755-2225390
Telex: 420304 FJBSSZ CN
- **Singapore Branch**
1 Raffles Place, #20-00, OUB Centre,
Singapore 048616
Phone: 65-5343500
Fax: 65-5327310
Telex: RS 24610 FUJIGIN
- **Taipei Branch**
12th Floor, Hung Kuo Building,
167 Tun Hua North Road, Taipei, Taiwan
Phone: 886-2-25455466
Fax: 886-2-25460559
Telex: 26087 FUJITPI

■ **Beijing Representative Office**

Room No.802, CITIC Building,
19 Jianguo Men Wai Dajie, Beijing,
The People's Republic of China
Phone: 86-10-65004694
Fax: 86-10-65002161
Telex: 22906 FJBJCN

■ **Guangzhou Representative Office**

Room No.2659, Dongfang Hotel, 1 Liu Hua
Lu, Guangzhou, Guangdong Province,
The People's Republic of China
Phone: 86-20-86669277
Fax: 86-20-86663814
Telex: 44596 FJBGZCN

■ **Kuala Lumpur Representative Office**

30th Floor, UBN Tower,
No.10, Jalan P. Ramlee,
50250 Kuala Lumpur, Malaysia
Phone: 60-3-2307950
Fax: 60-3-2307951
Telex: MA 32351/FUJIKL

■ **Nanjing Representative Office**

Room No.801, Nanjing Grand Hotel,
208 Guangzhou Road, Nanjing,
Jiangsu Province
The People's Republic of China
Phone: 86-25-3329379
Fax: 86-25-3319355

■ **Tianjin Representative Office**

Room 2202, Tianjin International Building,
75, Nanjing Road, Tianjin,
The People's Republic of China
Phone: 86-22-23305448
Fax: 86-22-23305489

Subsidiaries

■ **Bangkok Fuji Holding Co., Ltd.★**

(Consulting)
175 18th Floor Sathorn City Tower,
South Sathorn, Bangkok 10500, Thailand

■ **P.T. Fuji Bank International Indonesia★**

(Commercial banking)
24th Floor, BII Plaza Tower II
Jalan M.H. Thamrin No. 51,
Jakarta 10350, Indonesia
Phone: 62-21-3925222
Fax: 62-21-3926354
Telex: 69142 FBII IA

■ **Fuji Capital Markets (HK) Limited★**

(Swaps and derivatives services)
2502 Gloucester Tower, The Landmark,
11 Pedder Street, Central, Hong Kong
Phone: 852-2537-3815
Fax: 852-2826-4891

■ **The Fuji Futures (Singapore) Pte., Limited★**

(Operations in financial futures markets)
Six Battery Road #13-16,
Singapore 049909
Phone: 65-2213633
Fax: 65-2273038

■ **Fuji International Finance (Australia) Limited★**

(Corporate and merchant banking)
Level 28, Maritime Centre, 201 Kent Street,
Sydney, N.S.W. 2000, Australia
Phone: 61-2-9251-2322
Fax: 61-2-9235-1750
Telex: 27307

■ **Fuji International Finance (HK) Limited★**

(Corporate and investment banking)
2601 Gloucester Tower, The Landmark,
11 Pedder Street, Central, Hong Kong
Phone: 852-25217233
Fax: 852-28459177
Telex: 76884 FIFHK HX

■ **Fuji International Finance**

(Singapore), Limited★
(Investment banking)
1 Raffles Place, #26-02, OUB Centre,
Singapore 048616, Singapore
Phone: 65-439-7600
Fax: 65-536-7364
Telex: RS24610 FUJIGIN

■ **Heller Asia Capital (Singapore) Limited★**

(Factoring)
6 Shenton Way, #20-08, DBS Building,
Tower 2, Singapore 068809
Phone: 65-226-3822
Fax: 65-222-3198
Telex: 23339

■ **Heller Financial Services Limited★**

(Factoring)
234 Sussex Street, 6th Floor,
Sydney, N.S.W. 2000, Australia
Phone: 61-2-9372-2388
Fax: 61-2-9267-6032
Telex: 27500

■ **Kwong On Holdings Limited★**

(Holding company)
Asia Standard Tower,
59-65 Queen's Road,
Hong Kong

Affiliates

■ **China Kang Fu International Leasing Co., Ltd.**

(Leasing)
Building No.3, Xiyuan Hotel, Erligou,
Haidian District, Beijing,
The People's Republic of China
Phone: 86-10-6831-2540
Fax: 86-10-6831-1528
Telex: 222757 CKFLC CN

■ **East Asia Heller Limited**

(Factoring)
Suite 5904-07, Central Plaza,
18 Harbour Road, Wanchai, Hong Kong
Phone: 852-2-8272336
Fax: 852-2-8272632
Telex: 74142

■ **Heller Factoring (M) Sdn. Bhd.**

(Factoring)
Suite 08.04, Level 8, Menara Lion 165 Jalan,
Kuala Lumpur, Malaysia Ampang, 50450
Phone: 60-3-262-6827
Fax: 60-3-262-6652

■ **P.T. Jaya Fuji Leasing Pratama**

(Leasing)
9th Floor, Jaya Building,
Jalan M.H. Thamrin 12, Jakarta, Indonesia
Phone: 62-21-331750
Fax: 62-21-325430
Telex: 61683 JFL IA

■ **Thai Farmers Heller Factoring Co., Ltd.**

(Factoring)
Phatra Insurance Building, 1st Floor,
252 Ratchadapisek Road, Huaykwang,
Bangkok 10310, Thailand
Phone: 66-2-2762030
Fax: 66-2-2755165

EUROPE AND THE MIDDLE EAST

Branches and Representative Offices

■ Düsseldorf Branch

Immermannstrasse 3, 40210 Düsseldorf,
F.R. Germany
Phone: 49-211-16930
Fax: 49-211-1789150
Telex: 8587388

■ London Branch

River Plate House, 7-11 Finsbury Circus,
London EC2M 7DH, U.K.
Phone: 44-171-588-2211
Fax: 44-171-588-1400
Telex: 886352

■ Paris Branch

26 Avenue des Champs-Élysées,
75008 Paris, France
Phone: 33-1-4413-6000
Fax: 33-1-4413-6060
Telex: 641779

■ Bahrain Representative Office

Manama Center, Part 4,
Government Road, P.O. Box 26899,
Manama, Bahrain
Phone: 973-224158
Fax: 973-224818
Telex: 9415

■ Tehran Representative Office

3rd Floor, No. 1, 14th Street,
Khaled Eslamboli Avenue,
Tehran, Iran
Phone: 98-21-8726593
Fax: 98-21-8723449
Telex: 215132

Subsidiaries

■ Fuji Bank (Luxembourg) S.A. ★ (Commercial and investment banking)

Centre Financier, 29 Avenue
de la Porte-Neuve 2227,
Luxembourg
Phone: 352-474681
Fax: 352-474688
Telex: 3213

■ Fuji Bank Nederland N.V. ★ (Commercial and investment banking)

Rivierstaete Amsterdam 166, 1079 LH,
Amsterdam, The Netherlands
Phone: 31-20-3018000
Fax: 31-20-6610201
Telex: 10395

■ Fuji Bank (Schweiz) AG ★ (Commercial and investment banking)

Paradeplatz/Tiefenhöfe 6,
8022 Zürich, Switzerland
Phone: 41-1-211-3313
Fax: 41-1-211-6629
Telex: 812138

■ Fuji Capital Markets (UK) Limited ★ (Swaps and derivatives services)

River Plate House, 7-11 Finsbury Circus,
London EC2M 7DH, U.K.
Phone: 44-171-972-9900
Fax: 44-171-972-9901

■ Fuji International Finance PLC ★ (Investment banking)

River Plate House, 7-11 Finsbury Circus,
London EC2M 7NT, U.K.
Phone: 44-171-256-8888
Fax: 44-171-588-2033
Telex: 884275

■ Fuji Leasing (Deutschland) GmbH ★ (Leasing)

Immermannstrasse 3-5, 40210 Düsseldorf,
F.R. Germany
Phone: 49-211-16930
Fax: 49-211-1789150
Telex: 8587388 ~ 9

■ Fuji Leasing (UK) Limited ★ (Leasing)

River Plate House, 7-11 Finsbury Circus,
London EC2M 7DH, U.K.
Phone: 44-171-826-3219
Fax: 44-171-588-1400
Telex: 886352

Affiliates

■ Belgo-Factors, N.V. (Factoring)

Steenweg op Tielen 51,
B-2300, Turnhout, Belgium
Phone: 32-14-405411
Fax: 32-14-405600
Telex: 31045

■ Factofrance Heller, S.A. (Factoring)

Tour Facto, Cedex 88,
92988 Paris, France
Phone: 33-1-46-35-70-00
Fax: 33-1-46-35-69-00
Telex: 200134

■ Fuji-Lord Abbett International Limited (Asset management)

River Plate House, 7-11, Finsbury Circus,
London EC2M 7HJ, U.K.
Phone: 44-171-826-3380
Fax: 44-171-782-9165

■ Handlowy-Heller S.A. (Factoring)

U1 Kasprzaka 18/20
01-211 Warsaw, Poland
Phone: 48-22-632-7780
Fax: 48-22-632-7087

■ Heller Bank A.G. (Factoring)

Postfach 2420, 55014 Mainz,
F.R. Germany
Phone: 49-6131-980-200
Fax: 49-6131-980-262
Telex: 4187638

■ Heller Factoring Española, S.A. (Factoring)

Urgel, 240-8°D, 08036 Barcelona, Spain
Phone: 34-3-439-4806
Fax: 34-3-321-2506
Telex: 50093

■ Heller Factoring Portuguesa, S.A. (Factoring)

Edifício Castil, Rua Castilho, 39-14th Floor,
1200, Lisbon, Portugal
Phone: 351-1-381-5750
Fax: 351-1-381-5786
Telex: 18531

■ NMB Heller N.V. (Factoring)

Runnenburg 30,
3981 AZ Bunnik, The Netherlands
Phone: 31-30-65-93-193
Fax: 31-30-65-93-493
Telex: 47678

■ Nordisk Factoring A/S (Factoring)

Teknikerkyen 21, DK-2830,
Virum, Denmark
Phone: 45-45-833-888
Fax: 45-45-833-212
Telex: 19008

■ OB Heller A.S. (Factoring)

Kristanova 3 130 00 Prague 3,
Czech Republic
Phone: 420-2-627-37-01
Fax: 420-2-627-41-43

■ NMB-Heller Ltd. (Factoring)

22 Park Street,
4th-5th Floors, Park House,
Croydon, CR9 1RD, U.K.
Phone: 44-181-681-2641
Fax: 44-181-681-8072
Telex: 27348

DOMESTIC OFFICES, SUBSIDIARIES AND AFFILIATED COMPANIES

(as of March 31, 1999)

The Fujigin Credit, Ltd.
Established: November 1974
Capitalization: ¥38,900 million
Percentage of Ownership: 100%

Fujigin Marketing Service, Ltd.
Established: March 1988
Capitalization: ¥10 million
Percentage of Ownership: 100%

Fuji Securities Co., Ltd.
Established: October 1994
Capitalization: ¥25,000 million
Percentage of Ownership: 100%

The Fuji Trust and Banking Co., Ltd.
Established: June 1996
Capitalization: ¥10,000 million
Percentage of Ownership: 100%

Fuji International Business Service Co., Ltd.
Established: April 1993
Capitalization: ¥20 million
Percentage of Ownership: 100%

Fuji Career Bureau, Ltd.
Established: May 1983
Capitalization: ¥70 million
Percentage of Ownership: 100%

Fujigin Kousei Service, Ltd.
Established: March 1988
Capitalization: ¥10 million
Percentage of Ownership: 100%

Fuji Total Service, Ltd.
Established: March 1996
Capitalization: ¥20 million
Percentage of Ownership: 100%

Fuji Business Agency, Ltd.
Established: November 1978
Capitalization: ¥50 million
Percentage of Ownership: 100%

Fuji Business Service, Ltd.
Established: June 1974
Capitalization: ¥20 million
Percentage of Ownership: 100%

The Fuji Sogo Kanri Co., Ltd.
Established: December 1994
Capitalization: ¥300 million
Percentage of Ownership: 100%

Fuyo General Lease Co., Ltd.
Established: May 1969
Capitalization: ¥4,800 million
Percentage of Ownership: 5%

Fuyo Auto Lease Co., Ltd.
Established: January 1987
Capitalization: ¥240 million
Percentage of Ownership: 5%

Fujigin Factors, Ltd.
Established: April 1978
Capitalization: ¥500 million
Percentage of Ownership: 5%

Fujigin Capital Company
Established: July 1983
Capitalization: ¥450 million
Percentage of Ownership: 5%

Fuji Investment Management Co., Ltd.
Established: September 1993
Capitalization: ¥2,050 million
Percentage of Ownership: 38.6%

Fujigin Software Service, Ltd.
Established: August 1982
Capitalization: ¥50 million
Percentage of Ownership: 5%

Fujigin Operation Service, Ltd.
Established: June 1985
Capitalization: ¥20 million
Percentage of Ownership: 5%

Fuji Research Institute Corporation
Established: October 1988
Capitalization: ¥1,600 million
Percentage of Ownership: 5%

The Fudosan Appraisal Service, Ltd.
Established: March 1982
Capitalization: ¥20 million
Percentage of Ownership: 5%

Japan Mortgage Co., Ltd.
Established: June 1973
Capitalization: ¥1,400 million
Percentage of Ownership: 5%

The Diners Club of Japan, Inc.
Established: December 1960
Capitalization: ¥200 million
Percentage of Ownership: 5%

Daito Securities Co., Ltd.
Established: November 1927
Capitalization: ¥3,051 million
Percentage of Ownership: 20.7%

The Yasuda Trust and Banking Co., Ltd.
Established: May 1925
Capitalization: ¥337,231 million
Percentage of Ownership: 56.3%

The Dai-ichi Kangyo Fuji Trust & Banking Co., Ltd.
Established: April 1999
Capitalization: ¥40,000 million
Percentage of Ownership: 50%

DOMESTIC BRANCH NETWORK

Branches: 284
Sub-branches: 34
ATMs: 3,226

