

DATA FILE
The Fuji Bank, Limited

Earnings Performance
Average Balances, Interest and Average Interest Rates

Years ended March 31,	Billions of yen								
	1999			1998			1997		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-earning Assets									
Loans:									
Domestic	¥24,432.6	¥ 507.4	2.07%	¥22,362.4	¥ 491.2	2.19%	¥21,718.0	¥ 512.4	2.35%
International	7,561.8	362.0	4.78	11,983.2	504.3	4.20	11,577.3	464.9	4.01
Total	31,994.4	869.5	2.71	34,345.6	995.5	2.89	33,295.3	977.4	2.93
Trading Account Securities:									
Domestic	—	—	—	—	—	—	324.8	2.0	0.63
International	—	—	—	—	—	—	—	—	—
Total	—	—	—	—	—	—	324.8	2.0	0.63
Investment Securities:									
Domestic	5,476.8	76.4	1.39	5,552.4	94.2	1.69	5,400.9	101.0	1.87
International	709.4	81.4	11.47	656.3	58.6	8.94	597.4	22.3	3.74
Total	6,186.2	157.8	2.55	6,208.8	152.9	2.46	5,998.3	123.4	2.05
Call Loans:									
Domestic	46.2	0.2	0.58	247.9	1.4	0.58	408.0	2.3	0.56
International	125.6	6.6	5.27	241.3	13.8	5.73	284.1	16.0	5.63
Total	171.9	6.8	4.01	489.2	15.3	3.12	692.1	18.3	2.64
Bills Purchased:									
Domestic	216.1	1.0	0.47	41.6	0.3	0.73	14.4	0.0	0.67
International	—	—	—	—	—	—	—	—	—
Total	216.1	1.0	0.47	41.6	0.3	0.73	14.4	0.0	0.67
Interest-bearing Deposits in Other Banks:									
Domestic	48.4	0.3	0.63	52.7	0.2	0.45	91.5	0.5	0.61
International	1,145.1	59.2	5.17	3,426.2	148.9	4.34	3,780.8	153.1	4.05
Total	1,193.5	59.5	4.98	3,479.0	149.1	4.28	3,872.4	153.7	3.97
Total Interest-earning Assets:									
Domestic	31,941.1	682.4	2.13	29,337.2	658.8	2.24	29,344.9	704.0	2.39
*	1,693.5	10.8	....	1,069.0	7.2	....	1,073.8	7.9	....
International	10,300.7	937.5	9.10	16,913.3	1,357.0	8.02	16,770.4	1,425.7	8.50
Total	¥40,548.3	¥1,609.2	3.96%	¥45,181.5	¥2,008.6	4.44%	¥45,041.5	¥2,121.9	4.71%

Note : * Internal transaction between domestic sector and international sector.

Years ended March 31,	Billions of yen								
	1999			1998			1997		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Interest-bearing Liabilities									
Deposits:									
Domestic	¥21,438.9	¥ 98.1	0.45%	¥20,900.9	¥ 106.8	0.51%	¥20,829.3	¥ 126.4	0.60%
International	7,100.9	268.1	3.77	13,569.9	509.2	3.75	13,776.5	490.5	3.56
Total	28,539.8	366.2	1.28	34,470.8	616.0	1.78	34,605.9	617.0	1.78
Negotiable Certificates of Deposit:									
Domestic	3,562.5	22.0	0.61	2,393.2	15.4	0.64	2,322.9	12.8	0.55
International	228.5	14.7	6.47	893.1	57.0	6.39	849.7	49.4	5.81
Total	3,791.1	36.8	0.97	3,286.3	72.5	2.20	3,172.7	62.3	1.96
Call Money:									
Domestic	3,903.0	24.9	0.63	3,001.9	17.2	0.57	3,190.7	16.2	0.50
International	105.0	5.4	5.23	238.7	12.7	5.33	275.1	13.4	4.89
Total	4,008.1	30.4	0.75	3,240.7	29.9	0.92	3,465.9	29.6	0.85
Bills Sold:									
Domestic	220.4	1.0	0.48	201.0	1.2	0.63	423.7	2.0	0.49
International	61.5	3.8	6.31	192.4	10.8	5.61	217.8	11.0	5.05
Total	281.9	4.9	1.75	393.5	12.0	3.07	641.5	13.1	2.04
Commercial Paper:									
Domestic	320.8	1.9	0.61	....	....	....	....	....	....
International .....	—	—	—	....	....	....	....	....	....
Total	320.8	1.9	0.61	....	....	....	....	....	....
Borrowed Money:									
Domestic	1,053.5	32.7	3.10	1,672.7	40.8	2.44	1,590.0	42.8	2.69
International	984.1	43.5	4.42	812.5	28.0	3.45	474.9	13.2	2.79
Total	2,037.7	76.3	3.74	2,485.3	68.9	2.77	2,064.9	56.1	2.71
Total Interest-bearing Liabilities:									
Domestic	30,583.7	300.9	0.98	28,118.1	308.5	1.09	28,308.3	316.9	1.11
International	10,382.4	813.6	7.83	16,956.3	1,203.1	7.09	16,745.4	1,211.7	7.23
*	1,693.5	10.8	....	1,069.0	7.2	....	1,073.8	7.9	....
Total	¥39,272.6	¥1,103.7	2.81%	¥44,005.4	¥1,504.3	3.41%	¥43,980.0	¥1,520.8	3.45%

Notes : 1. *Internal transaction between domestic sector and international sector.
2. Interest expenses on money held in trust is deducted from total interest bearing liabilities.

Breakdown of Changes of Net Interest Income

Years ended March 31,	Billions of yen								
	1999			1998			1997		
	Volume	Rate	Net Change	Volume	Rate	Net Change	Volume	Rate	Net Change
Interest Income									
Loans:									
Domestic	¥ 42.9	¥ (26.7)	¥ 16.2	¥14.1	¥ (35.4)	¥ (21.2)	¥(12.2)	¥(115.0)	¥(127.3)
International	(186.0)	43.8	(142.2)	16.6	22.7	39.4	75.1	(51.4)	23.7
Total	(66.1)	(59.8)	(126.0)	30.4	(12.3)	18.1	40.0	(143.6)	(103.5)
Trading Account Securities:									
Domestic	—	—	—	—	—	—	0.0	1.0	1.1
International	—	—	—	—	—	—	—	—	—
Total	—	—	—	—	—	—	0.0	1.0	1.1
Investment Securities:									
Domestic	(1.0)	(16.6)	(17.7)	2.5	(9.4)	(6.8)	(4.2)	(22.7)	(26.9)
International	5.0	17.6	22.7	2.4	33.9	36.3	0.9	1.8	2.8
Total	(0.5)	5.5	4.9	4.4	25.0	29.5	(4.0)	(20.1)	(24.1)
Call Loans:									
Domestic	(1.1)	0.0	(1.1)	(0.9)	0.0	(0.8)	0.5	(0.4)	0.1
International	(6.5)	(0.6)	(7.2)	(2.4)	0.2	(2.1)	(2.5)	(1.7)	(4.2)
Total	(9.9)	(1.5)	(8.4)	(5.3)	2.3	(3.0)	1.4	(5.5)	(4.1)
Bills Purchased:									
Domestic	0.8	(0.1)	0.7	0.1	0.0	0.2	(0.2)	(0.0)	(0.2)
International	—	—	—	—	—	—	—	—	—
Total	0.8	(0.1)	0.7	0.1	0.0	0.2	(0.2)	(0.0)	(0.2)
Interest-bearing Deposits in Other Banks:									
Domestic	(0.0)	0.0	0.0	(0.2)	(0.1)	(0.3)	(0.1)	(1.0)	(1.2)
International	(99.1)	9.4	(89.6)	(14.3)	10.1	(4.2)	(62.0)	(51.1)	(113.2)
Total	(97.9)	8.3	(89.6)	(15.6)	11.0	(4.5)	(61.9)	(52.5)	(114.4)
Total Interest Income:									
Domestic	55.6	(31.9)	23.6	(0.1)	(45.1)	(45.2)	(5.5)	(147.3)	(152.8)
International	(530.5)	111.0	(419.5)	11.4	(80.1)	(68.6)	52.6	(254.8)	(202.1)
Total	¥(194.6)	¥(204.6)	¥(399.3)	¥ 6.2	¥(119.5)	¥(113.3)	¥ (6.0)	¥(350.1)	¥(356.2)

Note : Allocation of the rate volume variance is based on the percentage relationship of changes in volume and changes in rate to the total "net change."

Years ended March 31,	Billions of yen								
	1999			1998			1997		
	Volume	Rate	Net Change	Volume	Rate	Net Change	Volume	Rate	Net Change
Interest Expense									
Deposits:									
Domestic	¥ 2.4	¥ (11.1)	¥ (8.6)	¥ 0.3	¥(19.9)	¥(19.6)	¥ 1.1	¥ (95.9)	¥ (94.7)
International	(242.7)	1.6	(241.1)	(7.3)	26.0	18.6	(2.6)	(73.5)	(76.1)
Total	(87.4)	(162.3)	(249.7)	(2.4)	1.4	(0.9)	1.9	(172.8)	(170.9)
Negotiable Certificates of Deposit:									
Domestic	7.2	(0.6)	6.5	0.3	2.1	2.5	3.1	(4.7)	(1.6)
International	(42.4)	0.1	(42.2)	2.6	5.0	7.6	1.4	(3.3)	(1.9)
Total	4.9	(40.6)	(35.6)	2.2	7.9	10.2	11.5	(15.0)	(3.5)
Call Money:									
Domestic	5.6	2.0	7.6	(0.9)	2.0	1.0	(3.1)	(12.5)	(15.7)
International	(7.1)	(0.1)	(7.2)	(1.7)	1.0	(0.7)	(4.1)	(3.9)	(8.1)
Total	5.8	(5.3)	0.4	(1.9)	2.2	0.3	(5.9)	(17.8)	(23.8)
Bills Sold:									
Domestic	0.0	(0.3)	(0.2)	(1.0)	0.2	(0.8)	(0.6)	(1.3)	(2.0)
International	(7.3)	0.4	(6.9)	(1.2)	1.0	(0.2)	(1.2)	(1.6)	(2.9)
Total	(2.5)	(4.6)	(7.1)	(5.0)	4.0	(1.0)	(3.0)	(1.8)	(4.9)
Commercial Paper:									
Domestic	1.9	—	1.9	—	—	—	—	—	—
International	—	—	—	—	—	—	—	—	—
Total	1.9	—	1.9	—	—	—	—	—	—
Borrowed Money:									
Domestic	(15.1)	7.0	(8.0)	2.0	(4.0)	(1.9)	(3.2)	(2.6)	(5.8)
International	6.6	8.8	15.5	11.0	3.6	14.7	4.1	(2.6)	1.4
Total	(12.4)	19.8	7.4	11.6	1.1	12.7	0.8	(5.2)	(4.3)
Total Interest Expense:									
Domestic	24.2	(31.8)	(7.5)	(2.0)	(6.3)	(8.4)	(0.4)	(90.7)	(91.1)
International	(466.4)	76.9	(389.5)	14.9	(23.5)	(8.5)	39.1	(241.5)	(202.3)
Total	¥(143.8)	¥(256.7)	¥(400.6)	¥ 0.8	¥(17.3)	¥(16.4)	¥(0.5)	¥(294.1)	¥(294.6)

Breakdown of Fee & Commission Income

Years ended March 31,	Billions of yen		
	1999	1998	1997
Income			
Deposit and Loan-related:			
Domestic	¥ 4.4	¥ 4.1	¥ 3.6
International	12.5	16.1	14.4
Total	17.0	20.2	18.1
Remittance:			
Domestic	38.0	37.6	35.8
International	9.1	11.3	10.6
Total	47.1	49.0	46.5
Securities-related:			
Domestic	6.4	6.4	7.9
International	0.0	0.1	0.3
Total	6.5	6.6	8.3
Agent:			
Domestic	9.4	9.7	10.3
International	1.8	1.5	1.3
Total	11.3	11.3	11.7
Safe Deposit Box:			
Domestic	2.9	2.9	2.9
International	0.0	—	0.0
Total	2.9	2.9	2.9
Guarantees:			
Domestic	0.7	0.6	0.6
International	6.6	7.4	7.3
Total	7.4	8.1	7.9
Total Income:			
Domestic	73.2	70.7	68.5
International	33.4	39.0	38.9
Total	¥106.6	¥109.7	¥107.5
Expense			
Remittance:			
Domestic	¥ 9.7	¥ 9.5	¥ 8.8
International	2.5	4.0	3.5
Total	12.3	13.5	12.4
Total Expenses:			
Domestic	34.6	31.6	29.8
International	11.2	13.0	13.1
Total	¥ 45.8	¥ 44.7	¥ 42.9

Market Transactions

Breakdown of Net of Other Operating Income and Commissions

Years ended March 31,	Billions of yen		
	1999	1998	1997
Foreign Exchange Sales Income:			
Domestic	¥ —	¥ —	¥ —
International	16.4	17.6	6.6
Total	16.4	17.6	6.6
Net Gains on Trading Account Securities:			
Domestic .....	....	....	1.0
International .....	....	....	—
Total .....	....	....	1.0
Net Gains on Sales of Bonds:			
Domestic	76.1	58.4	30.5
International	3.5	19.3	5.6
Total	79.6	77.8	36.2
Others:			
Domestic	(0.9)	(3.9)	(0.0)
International	(13.1)	(9.1)	(6.6)
Total	(14.0)	(13.1)	(6.6)
Total:			
Domestic	75.1	54.4	31.6
International	6.8	27.8	5.6
Total	¥82.0	¥82.3	¥37.2

Breakdown of Adjusted General & Administrative Expenses

Years ended March 31,	Billions of yen		
	1999	1998	1997
Salaries, Allowances	¥125.0	¥135.2	¥135.4
Retirement Allowances	5.3	3.7	3.5
Transfer to Reserve for Retirement Allowance	4.1	4.4	4.3
Benefits	25.6	27.0	26.1
Depreciation	39.7	40.7	40.8
Lease on Buildings and Equipment	36.8	35.8	34.8
Repair Expenses	0.7	0.9	0.9
General Supplies	4.8	5.0	5.5
Lighting and Heating Expenses	4.9	5.1	4.7
Travel Expenses	2.4	2.7	2.7
Telephone, Fax, etc.	7.2	7.4	7.6
Advertising Expenses	5.2	5.7	5.5
Taxes	22.7	28.8	25.3
Other	82.5	82.6	82.7
Total	¥367.6	¥385.7	¥380.4

Deposits

Breakdown of Deposits

March 31,	Billions of yen		
	1999	1998	1997
Liquid Deposits :			
Domestic	¥ 8,865.5	¥ 8,148.2	¥ 7,738.9
International	62.5	46.5	155.7
Total	8,928.1	8,194.7	7,894.6
Time Deposits:			
Domestic	13,178.0	12,996.9	12,852.8
International	1,874.3	6,482.6	10,148.2
Total	15,052.4	19,479.5	23,001.1
Negotiable Certificates of Deposit:			
Domestic	5,050.4	2,609.6	2,872.0
International	108.7	516.3	1,012.4
Total	5,159.1	3,125.9	3,884.4
Other:			
Domestic	725.0	603.5	672.3
International	2,258.4	3,038.8	2,826.6
Total	2,983.5	3,642.3	3,498.9
Total Deposits:			
Domestic	27,819.1	24,358.4	24,136.1
International	4,304.0	10,084.2	14,143.0
Total	¥32,123.1	¥34,442.7	¥38,279.1

Note: Liquid deposits include current deposits, ordinary deposits, savings deposits and deposits at notice.

Average Amount of Deposits

Years ended March 31,	Billions of yen		
	1999	1998	1997
Liquid Deposits :			
Domestic	¥ 7,269.8	¥ 6,905.0	¥ 6,241.4
International	87.6	158.6	171.8
Total	7,357.5	7,063.7	6,413.3
Time Deposits:			
Domestic	13,838.7	13,683.5	14,267.3
International	4,234.8	10,572.6	10,824.0
Total	18,073.6	24,256.1	25,091.4
Negotiable Certificates of Deposit:			
Domestic	3,562.5	2,393.2	2,322.9
International	228.5	893.1	849.7
Total	3,791.1	3,286.3	3,172.7
Other:			
Domestic	330.3	312.3	320.5
International	2,778.3	2,838.5	2,780.6
Total	3,108.6	3,150.9	3,101.2
Total Deposits:			
Domestic	25,001.4	23,294.1	23,152.3
International	7,329.5	14,463.0	14,626.3
Total	¥32,330.9	¥37,757.2	¥37,778.7

Note: Liquid deposits include current deposits, ordinary deposits, savings deposits and deposits at notice.

Breakdown of Depositors

March 31,	Billions of yen					
	1999		1998		1997	
	Amount	% of total	Amount	% of total	Amount	% of total
Individuals	¥11,294.2	46.87%	¥11,391.8	49.96%	¥11,027.1	48.93%
Corporations	12,805.1	53.13	11,410.9	50.04	11,511.4	51.07
Total.....	¥24,099.3	100.00%	¥22,802.7	100.00%	¥22,538.5	100.00%

Note: Figures have not been adjusted for deposits in transit between the Bank's head office and branches.

Loans and Bills Discounted

Breakdown of Loans and Bills Discounted

Years ended March 31,	Billions of yen					
	1999		1998		1997	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
Loans on Notes:						
Domestic	¥ 3,439.3	¥ 3,332.7	¥ 3,369.4	¥ 3,026.6	¥ 3,521.9	¥ 3,467.8
International	999.7	737.1	1,689.5	1,331.5	1,549.3	1,592.3
Total	4,439.0	4,069.8	5,058.9	4,358.1	5,071.2	5,060.2
Loans on Deeds:						
Domestic	14,310.0	14,458.7	13,891.4	13,824.9	13,799.2	13,811.1
International	6,538.2	4,971.2	10,264.7	7,776.1	10,000.1	10,449.1
Total	20,848.3	19,430.0	24,156.2	21,601.1	23,799.4	24,260.3
Overdrafts:						
Domestic	6,069.2	6,052.1	4,332.0	5,333.8	3,596.6	3,883.7
International	18.2	13.9	17.6	13.6	14.4	13.9
Total	6,087.4	6,066.1	4,349.6	5,347.5	3,611.0	3,897.7
Bills Discounted:						
Domestic	613.9	227.2	769.5	713.2	800.1	807.2
International	5.6	0.0	11.3	10.5	13.4	11.7
Total	619.6	227.2	780.8	723.7	813.5	819.0
Total:						
Domestic	24,432.6	24,070.9	22,362.4	22,898.7	21,718.0	21,970.0
International	7,561.8	5,722.3	11,983.2	9,131.8	11,577.3	12,067.2
Total	¥31,994.4	¥29,793.3	¥34,345.6	¥32,030.5	¥33,295.3	¥34,037.3

Loans to Retail Sectors

March 31,	Billions of yen					
	1999		1998		1997	
	Number of customers	End balance	Number of customers	End balance	Number of customers	End balance
Total Loan Balance	1,183	¥24,581.7	1,198	¥23,442.0	1,194	¥22,601.3
Loans to Small/Medium Businesses	1,177	17,355.9	1,193	17,756.3	1,190	17,659.0
% of Total Loans	99.53%	70.61%	99.56%	75.75%	99.61%	78.13%

Notes: 1. "Number of customers" is shown in thousands.

2. Overseas branches and the Japan Offshore Market Account are not included.

3. The Bank's domestic business is conducted mainly in two sectors: the retail sector, which includes small and medium-sized businesses and individual customers, and the wholesale sector, which focuses on serving the large corporate customer base in Japan.

Breakdown of Loans by Purpose of Funds

March 31,	Billions of yen		
	1999	1998	1997
Funds for Capital Investment	¥11,023.3	¥11,550.1	¥11,709.1
Funds for Working Capital	18,769.9	20,480.3	22,328.1
Total	¥29,793.3	¥32,030.4	¥34,037.3

Major Lending Classifications

March 31,	Billions of yen		
	1999	1998	1997
Domestic Offices (excludes loans booked in the Japan offshore market):			
Manufacturing	¥ 3,240.0	¥ 3,016.8	¥ 2,601.3
Agriculture	48.2	61.7	64.8
Forestry	2.8	2.5	2.7
Fisheries	12.2	10.8	6.2
Mining	27.8	27.6	25.9
Construction	1,092.0	1,094.0	1,082.9
Utilities	45.2	54.0	216.3
Transportation and Communications	805.5	985.2	978.5
Wholesale and Retail	3,665.4	3,656.2	3,452.6
Finance and Insurance	2,338.5	2,119.9	1,893.6
Real Estate	2,233.5	2,271.9	2,230.0
Services	4,716.6	4,369.2	4,489.3
Local Government	192.4	167.8	176.5
Individuals and Others	6,160.9	5,603.7	5,380.1
Total Domestic	24,581.7	23,442.0	22,601.3
Overseas Offices (includes loans booked in the Japan offshore market):			
Public Sector	155.6	264.5	305.3
Financial Institutions	998.4	1,549.3	2,388.9
Commerce and Industry	4,019.1	6,668.1	8,602.1
Others	38.3	106.4	139.5
Total Overseas	5,211.6	8,588.4	11,435.9
Total	¥29,793.3	¥32,030.5	¥34,037.3

Collateral Information

March 31,	Billions of yen		
	1999	1998	1997
Securities	¥ 420.1	¥ 486.5	¥ 480.9
Commercial Claims	675.8	825.0	919.6
Commodities	—	—	—
Real Estate	3,190.2	3,716.9	4,143.7
Others	860.1	1,042.1	923.5
Total Secured Loans	5,146.4	6,070.7	6,467.9
Guarantees	13,113.9	13,711.7	13,862.0
Unsecured	11,532.8	12,248.0	13,707.2
Total	¥29,793.3	¥32,030.5	¥34,037.3

Housing / Consumer Loans

March 31,	Billions of yen		
	1999	1998	1997
Housing Loans	¥5,420.7	¥5,256.0	¥5,090.6
Consumer Loans	439.6	491.3	476.4

Loans to Developing Countries

March 31,	Billions of yen		
	1999	1998	1997
Number of Countries	4	10	7
Balance of Loans	¥113.7	¥8.3	¥13.4
Balance of Loans as a Percentage of Total Assets.....	0.24%	0.01%	0.02%

Securities

Breakdown of Securities Holdings

Years ended March 31,	Billions of yen					
	1999		1998		1997	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
Japanese Government Bonds:						
Domestic	¥1,131.1	¥1,014.0	¥1,101.2	¥1,090.2	¥1,225.9	¥1,054.7
International	—	—	—	—	—	—
Total	1,131.1	1,014.0	1,101.2	1,090.2	1,225.9	1,054.7
Japanese Local Government Bonds:						
Domestic	307.5	237.5	334.5	368.9	261.5	235.0
International	—	—	—	—	—	—
Total	307.5	237.5	334.5	368.9	261.5	235.0
Corporate Bonds:						
Domestic	412.8	367.1	474.8	481.0	465.2	411.3
International	—	—	—	—	—	—
Total	412.8	367.1	474.8	481.0	465.2	411.3
Corporate Stocks:						
Domestic	3,425.4	3,439.2	3,397.6	3,474.6	3,232.1	3,292.0
International	—	—	—	—	—	—
Total	3,425.4	3,439.2	3,397.6	3,474.6	3,232.1	3,292.0
Other:						
Domestic	199.7	179.9	244.1	195.6	216.0	230.3
International	709.4	599.8	656.3	640.2	597.4	550.8
Total	909.1	779.8	900.4	835.8	813.4	781.1
Total Securities:						
Domestic	5,476.8	5,237.9	5,552.4	5,610.5	5,400.9	5,223.6
International	709.4	599.8	656.3	640.2	597.4	550.8
Total	¥6,186.2	¥5,837.7	¥6,208.8	¥6,250.7	¥5,998.3	¥5,774.4

Asset Liability Management

Composition of Time Deposits by Type and Maturity

	Billions of yen						Total
	Less than three months	Three months to less than six months	Six months to less than one year	One year to less than two years	Two years to less than three years	Three years and over	
March 31, 1999							
Time Deposits with Deregulated Interest Rates (fixed)	¥ 6,016.2	¥ 2,183.9	¥ 2,462.9	¥ 1,640.8	¥ 614.2	¥ 204.4	¥ 13,122.4
Time Deposits with Deregulated Interest Rates (floating)	0.6	0.7	3.2	1.2	0.4	0.0	6.3
Total	¥ 7,672.4	¥ 2,363.2	¥ 2,510.2	¥ 1,648.6	¥ 638.0	¥ 209.6	¥ 15,042.0

Note: Time deposits outstanding do not include installment time deposits.

Composition of Loans by Type and Maturity

	Billions of yen						Total
	One year or less	More than one year to three years	More than three years to five years	More than five years to seven years	Over seven years	Unspecified term	
March 31, 1999							
Floating Interest Rate.....	¥	¥ 1,668.5	¥ 1,906.1	¥ 788.4	¥ 5,693.7	¥ 6,243.9	¥
Fixed Interest Rate .....	....	1,055.7	1,133.4	443.4	2,757.4	—	....
Total	¥ 8,102.3	¥ 2,724.3	¥ 3,039.6	¥ 1,231.8	¥ 8,451.1	¥ 6,243.9	¥ 29,793.3

Composition of Securities Holdings by Type and Maturity

	Billions of yen							Total
	One year or less	More than one year to three years	More than three years to five years	More than five years to seven years	More than seven years to ten years	Over ten years	Unspecified Term	
March 31, 1999								
Japanese Government Bonds	¥ 0.3	¥ 15.0	¥ 411.1	¥ 364.4	¥ 219.5	¥ —	¥ —	¥ 1,010.5
Japanese Local Government Bonds.....	11.8	24.1	6.5	93.7	96.8	4.4	—	237.5
Corporate Bonds	34.6	95.0	88.9	47.5	100.8	—	—	367.1
Corporate Stocks .....	....	....	....	....	....	....	3,439.2	3,439.2
Other	31.5	38.1	63.9	26.1	67.2	48.9	503.8	779.8
Foreign Corporate Bonds	29.2	33.4	47.1	8.1	48.0	48.9	—	215.0
Foreign Corporate Stocks .....	....	....	....	....	....	....	384.6	384.6
Securities Lent	—	1.8	—	0.3	1.3	—	—	3.4

Facilities and Premises/Personnel

Number of Branches

March 31,	1999	1998	1997
Domestic:			
Branches	284	290	290
Sub-branches	34	43	49
Overseas:			
Branches	19	25	24
Sub-branches	2	1	1
(Representative offices)	(10)	(21)	(22)
Total	339	359	364

Investment in Facilities

March 31, 1999	Billions of yen		
	Budget	Paid	Expected expenditure
Head Office	¥ 2.1	¥1.3	¥ 0.7
Branches	3.7	0.5	3.2
Others	8.2	6.5	1.6
Office Appliances	13.6	0.0	13.6
Other Office Equipment	1.9	—	1.9
Total	¥ 29.7	¥ 8.5	¥ 21.1

Number of ATMs

March 31,	1999	1998	1997
Cash Dispensers	359	519	547
Automatic Tellers	3,226	3,399	3,325
Automatic Passbook Entry Machines	369	369	369
Total	3,954	4,287	4,241

Personnel

March 31,	1999				1998			
	Number of employees	Average age	Average length of employment	Average monthly salary (yen)	Number of employees	Average age	Average length of employment	Average monthly salary (yen)
		<i>years - months</i>	<i>years - months</i>			<i>years - months</i>	<i>years - months</i>	
Administrative Staff:								
Male	8,983	39-0	17-2	¥604,961	9,429	39-1	17-5	¥594,495
Female	4,578	30-3	10-0	265,250	4,716	29-11	9-9	264,550
Sub-total or Average	13,561	36-1	14-9	491,939	14,145	36-1	14-10	484,490
General Operating Staff:								
Male	415	53-11	17-2	362,464	470	53-7	17-0	367,003
Female	—	—	—	—	—	—	—	—
Sub-total or Average	415	53-11	17-2	362,464	470	53-7	17-0	367,003
Total or Average	13,976	36-7	14-10	¥486,484	14,615	36-7	14-11	¥480,712

Notes: 1. "Total number of employees" does not include non-regular or locally hired staff at the overseas offices which total 2,737 as of March 31, 1998.

2. "Average monthly salary" was calculated on the basis of total salary paid in March plus overtime allowance. This figure does not include annual bonus payments.

3. The stipulated age of retirement for employees is 60 years of age.

However, in certain cases where deemed necessary by the Bank, employees may be rehired as a non-regular employee for a fixed term.

Principal Ratios

Consolidated Capital Ratio

March 31,	Billions of yen		
	1999	1998	1997
Tier I Capital	¥ 2,370.6	¥ 1,809.8	¥ 1,950.6
Tier II Capital:			
Unrealized Gains on Securities, after 55% Discount	—	—	174.2
Revalued Gains on Securities, after 55% Discount	101.8	146.9	—
Reserve for Possible Loan Losses	261.4	120.7	141.9
Subordinated Term Debt and Other	1,899.6	1,476.9	1,485.2
Total.....	2,262.9	1,744.6	1,801.5
Tier II Capital Included as Qualifying Capital	2,262.9	1,744.6	1,801.5
Less	4.3	—	—
Total Qualifying Capital	¥ 4,629.2	¥ 3,554.5	¥ 3,752.1
Risk-Adjusted Assets:			
On-Balance Sheet Items	¥36,577.3	¥33,802.9	¥36,251.0
Off-Balance Sheet Items	4,258.7	3,614.6	4,412.8
Amount related to Market Risk Equivalent	331.5	341.9	—
Total.....	¥41,167.6	¥37,759.5	¥40,663.8
Total Capital Ratio.....	11.24%	9.41%	9.22%

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

Non-consolidated Capital Ratio

March 31,	Billions of yen		
	1999	1998	1997
Tier I Capital	¥ 2,360.5	....	....
Tier II Capital:			
Unrealized Gains on Securities, after 55% Discount .....	—	....	....
Revalued Gains on Securities, after 55% Discount	101.8	....	....
Reserve for Possible Loan Losses	185.2	....	....
Subordinated Term Debt and Other	1,507.5	....	....
Total.....	1,794.6	....	....
Less	300.9	....	....
Total Qualifying Capital	¥ 3,854.1	....	....
Risk-Adjusted Assets:			
On-Balance Sheet Items	¥29,942.4	....	....
Off-Balance Sheet Items	3272.9	....	....
Amount related to Market Risk Equivalent	196.9	....	....
Total.....	¥33,412.3	....	....
Total Capital Ratio.....	11.53%	....	....

Notes: 1. Figures in this table were calculated in accordance with guidelines established by the Financial Supervisory Agency and the Ministry of Finance.
2. Disclosed beginning with the term under review.

Return on Equity and Assets

Years ended March 31,	1999	1998	1997
Net Income as a Percentage of:			
Average Total Assets, excluding Customers' Liabilities for Acceptances and Guarantees (ROA)	—	—	0.11%
Average Shareholders' Equity	—	—	3.59%

Margin on Funds

Years ended March 31,	1999	1998	1997
Yield on Funds (Yield on Interest Earning Assets) – (A) :			
Domestic	2.13%	2.24%	2.39%
International	9.10	8.02	8.50
Total	3.96	4.44	4.71
Cost of Funds (Yield on Interest Bearing Liabilities) – (B) :			
Domestic	1.92	2.18	2.20
International	8.48	7.50	7.63
Total	3.71	4.27	4.30
Overall Margin on Funds (A – B):			
Domestic	0.21	0.06	0.19
International	0.61	0.52	0.86
Total	0.25%	0.17%	0.40%

Ratio of Loans to Deposits

March 31,	Billions of yen		
	1999	1998	1997
Loans:			
Domestic	¥24,070.9	¥22,898.7	¥21,970.0
International	5,722.3	9,131.8	12,067.2
Total	¥29,793.3	¥32,030.5	¥34,037.3
Deposits:			
Domestic	¥27,819.1	¥24,358.4	¥24,136.1
International	4,304.0	1,0084.2	14,143.0
Total	¥32,123.1	¥34,442.7	¥38,279.1
Ratio of Loans to Deposits:			
Domestic	86.52%	94.00%	91.02%
International	132.95	90.55	85.32
Total	92.74%	92.99%	88.91%
Average Balance Outstanding During Year:			
Domestic	97.72%	96.00%	93.80%
International	103.16	82.85	79.15
Total	98.95%	90.96%	88.13%

Deposit / Loan Balance per Office

March 31,	Billions of yen		
	1999	1998	1997
Deposits per Office:			
Domestic	¥105.9	¥ 96.1	¥ 91.7
Overseas	106.3	262.2	485.7
Total	¥106.0	¥109.3	¥121.9
Loans per Office:			
Domestic	¥ 86.5	¥ 80.8	¥ 77.9
Overseas	273.9	343.2	476.3
Total	¥ 98.3	¥101.6	¥108.3
Number of Offices:			
Domestic	284	290	290
Overseas	19	25	24
Total	303	315	314

Note: Sub-branches are not included in the number of offices.

Deposit / Loan Balance per Employee

March 31,	Billions of yen		
	1999	1998	1997
Deposits per Employee:			
Domestic	¥2.3	¥2.1	¥1.9
Overseas	1.1	3.2	6.3
Total	¥2.2	¥2.2	¥2.4
Loans per Employee:			
Domestic	¥1.9	¥1.7	¥1.6
Overseas	2.9	4.2	6.2
Total	¥2.0	¥2.1	¥2.1

Note: Number of employees denotes average number of employees for the year. The number of employees for domestic offices includes head office employees.

Common Stock Stockholder Information

March 31,	1999	
	Number of stockholders	Number of stocks held (thousands)
Central/Local Government	4	6,182 (0.18%)
Financial Institutions	236	975,664 (28.45)
Securities Companies	84	19,694 (0.58)
Other Corporate Entities	6,487	1,942,756 (56.64)
Foreign Corporations, etc.	477	200,812 (5.85)
Individuals and Other	64,060	284,805 (8.30)
Total	71,348	3,429,913 (100.00%)

Breakdown of Stockholders' Interests

March 31,	1999	
	Number of stockholders	Number of stocks held (thousands)
1,000 share units and above.....	377 (0.53%)	2,779,664 (81.04%)
500 share units and above.....	191 (0.27)	138,062 (4.03)
100 share units and above.....	787 (1.10)	176,723 (5.15)
50 share units and above	678 (0.95)	45,544 (1.33)
10 share units and above	8,460 (11.86)	139,691 (4.07)
5 share units and above	9,951 (13.95)	61,659 (1.80)
1 share unit and above.....	50,904 (71.34)	88,570 (2.58)
Total	71,348 (100.00%)	3,429,913 (100.00%)

Fuji Bank Stock Price

Years ended March 31,	Yen		
	1999	1998	1997
Highest	¥829	¥1,840	¥2,440
Lowest	252	440	1,140

Note: Fuji Bank stocks are listed on the first section of the Tokyo Stock Exchange.