

# Corporate Information

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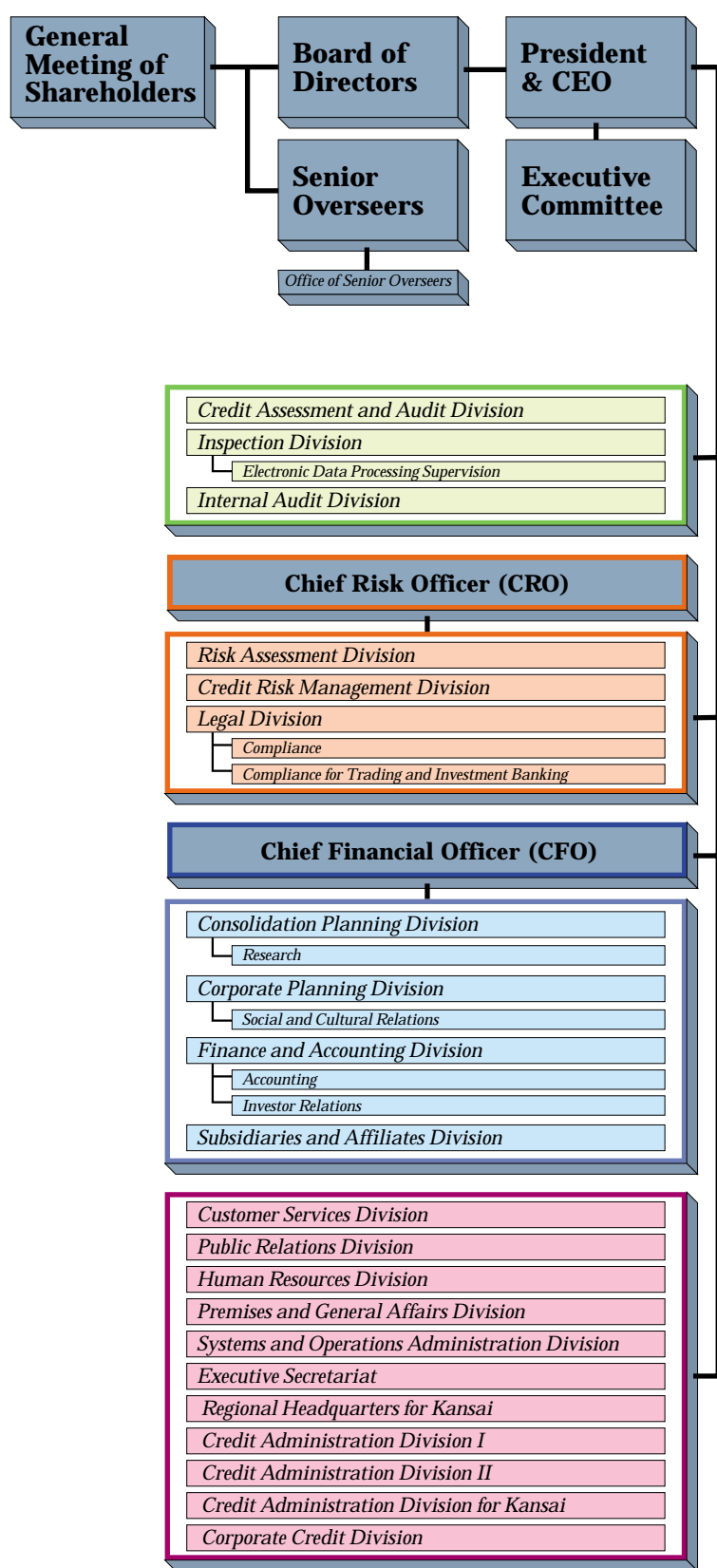
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# The Senior Management and Senior Overseers

<b>Chairman of the Board</b>	<b>Managing Directors</b>
Toru HASHIMOTO	Fumito ISHIZAKA Minoru ITOSAKA
<b>President &amp; Chief Executive Officer</b>	Michio UENO
Yoshiro YAMAMOTO	<b>Directors</b>
<b>Deputy Presidents</b>	Kazumi YANAGIHARA Yoshiaki SUGITA
Tosaku HARADA Toshiyuki OGURA	Hajime SAKUMA Saburo NISHIURA Kazuo KASUGAKAWA
<b>Senior Managing Director <i>Member of the Board of Directors</i></b>	Sumio UESUGI Masayoshi KANAJI Akio TAKEUCHI Kenji MIYAMOTO
Masaaki SATO	Shunsaku ICHIKAWA Yutaka KOMATSU Kazuhiko YOSHIMOTO Yukihiko CHAYAMA Masayoshi EJIRI Kanji OGAWA Yoneo SAKAI Mithuru MACHIDA
<b>Managing Directors <i>Members of the Board of Directors</i></b>	
Isao HIRAIDE Atsushi TAKANO Terunobu MAEDA Hiroaki SHINODA Teruhiko IKEDA Seiji SATOMURA Yukio OBARA Kenji WATANABE	
<b>Senior Overseers</b>	
Soichi HIRABAYASHI Takeie UKITA Kouichi SAKATSUME Yuji OSHIMA Toshiaki HASEGAWA	

(as of July 1, 2000)

# Organization Chart



## Consumer and Commercial Banking

### Commercial Finance Group

#### Commercial Finance Business Division

- └ Business Support & Coordination
- └ Business Development Support
- └ Business Development for High-Growth & Emerging Market
- └ Business Development for IT Industry

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

Global Credit Division I      Global Credit Division II

### Investment Banking Group

Corporate Advisory Division	Fujigin Capital Company
Structured Finance Division	Fuji Corporate Advisory Co., Ltd.
Project Finance Division	Fuji Securities Inc.
Real Estate Finance Division	Fuji Futures Inc.
Fuji Securities Co., Ltd.	Fuji International Finance
	Fuji Bank (Schweiz) AG

### International Banking Group

International Business Division	Overseas Subsidiaries
Overseas Branches	Heller Financial, Inc.
Corporate Banking Division (U.S.A.)	
International Division	Credit Division for the Americas
International Credit Division	Credit Division for Europe, Africa & the Middle East

### Trading Group

Capital Markets Trading Division	International Treasury Division
Derivative Products Division	Fuji Capital Markets Corp.
└ Credit Risk Trading	
Trading Business Planning	Treasury Division

### Public and Financial Institutions Group

Institutions Business 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 Abbett International Ltd.

Asset Management Division  
 Trust Business Planning Division

## Processing Services and Information Technology Group

[Processing Services]

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

[Information Technology]

Fuji Research Institute Corporation	IT Planning Division
Fujigin Software Service, Ltd.	└ Information Technology Risk Control
IT Promotion Division	
Systems Operations Division	

# Overseas Offices

(★ = Consolidated Subsidiaries)  
(as of June 2000)

## 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

#### ■ 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

#### ■ 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: 230673336

#### ■ New York Branch

Two World Trade Center,  
79th-82nd Floors,  
New York, New York 10048-0042, U.S.A.  
Phone: 1-212-898-2000  
Fax: 1-212-321-9407  
Telex: 420626, 232440

#### ■ 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

### 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 10048-0042, U.S.A.  
Phone: 1-212-898-2400  
Fax: 1-212-321-9649  
Telex: 425777

#### ■ Fuji Bank International, Inc.★

*(Offshore banking)*  
333 South Hope Street, 39th Floor,  
Los Angeles, California 90071, U.S.A.  
Phone: 1-213-680-9855  
Fax: 1-213-253-4198

#### ■ Fuji Capital Markets Corporation★

*(Swaps and derivatives services)*  
Two World Trade Center, 80th Floor,  
New York, New York 10048-0042, U.S.A.  
Phone: 1-212-898-2822  
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: 1-312-294-8800  
Fax: 1-312-294-8721

#### ■ Fuji JGB Investment Holdings, Inc.★

*(Holding company)*  
Two World Trade Center, 82nd Floor,  
New York, New York 10048-0042, U.S.A.  
Phone: 1-212-898-2563  
Fax: 1-212-898-2770

#### ■ Fuji JGB Investment L.L.C.★

*(Investment company)*  
(Same address as above)

#### ■ Fuji Securities Inc.★

*(Securities trading and dealing)*  
2 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. 11000  
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 10048-0042, 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 10048-0042, U.S.A.  
Phone: 1-212-898-2563  
Fax: 1-212-898-2770

### Affiliates

#### ■ Heller-Sud Servicios Financieros S.A.

*(Commercial finance)*  
Maipu 311 Piso 1°, 1006 Buenos Aires,  
Argentina  
Phone: 54-11-4394-0070  
Fax: 54-11-4394-0064

#### ■ Heller Net-Sud

*(Commercial finance)*  
Augustinas 640, Piso 14 Santiago, Chile  
Phone: 56-2-661-4700  
Fax: 56-2-661-4794

## Asia and Oceania

### 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 FJBKHN VT

#### ■ Hong Kong Branch

26th Floor, Gloucester Tower,  
The Landmark, 11 Pedder Street,  
Central, Hong Kong  
Phone: 852-2826-5710  
Fax: 852-2810-5126  
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

#### ■ Mumbai Branch

Maker Chambers 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, Hana 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: 337168 FJBSSH

#### ■ Shenzhen Branch

21st Floor, Shenzhen International Financial  
Building, 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: 65-534-3500  
Fax: 65-532-7310  
Telex: RS 24610

#### ■ Taipei Branch

12th Floor, Hung Kuo Building,  
167 Tun Hua North Road, Taipei,  
105 Taiwan  
Phone: 886-2-25455466  
Fax: 886-2-25460559  
Telex: 26087 FUJTPI

#### ■ 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 FJBBCN

#### ■ 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: 60-3-230-7950  
Fax: 60-3-230-7951  
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

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## Subsidiaries

- **Bangkok Fuji Holding Co., Ltd.★**  
*(Consulting)*  
175, 18th Floor, Sathorn City Tower,  
South Sathorn, Bangkok 10500, Thailand
  
- **P.T. Bank Fuji International Indonesia★**  
*(Commercial banking)*  
Plaza BII Menara 2, 23rd & 24th Floors,  
Jalan M.H. Thamrin No. 51,  
Jakarta 10350, Indonesia  
Phone: 62-21-3925222  
Fax: 62-21-3926354  
Telex: 69142
  
- **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, AON Tower, Maritime Trade  
Towers, 201 Kent Street,  
Sydney, N.S.W. 2000, Australia  
Phone: 61-2-9251-2322  
Fax: 61-2-9235-1750  
Telex: 27307
  
- **Fuji International Finance**  
**(Singapore), Limited★**  
*(Investment banking)*  
1 Raffles Place, #26-02, OUB Centre,  
Singapore 048616  
Phone: 65-439-7600  
Fax: 65-536-7364  
Telex: RS24610

- **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)*  
Level 23, 207 Kent Street,  
Sydney, N.S.W. 2000, Australia  
Phone: 61-2-9372-2388  
Fax: 61-2-9267-6032  
Telex: 27500

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## Affiliates

- **East Asia Heller Limited**  
*(Factoring)*  
Suite 901-03, 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 10350, Indonesia  
Phone: 62-21-331750  
Fax: 62-21-325430  
Telex: 61683
  
- **Thai Farmers Heller Factoring Co., Ltd.**  
*(Factoring)*  
Phatra Insurance Building, 1st Floor,  
252 Ratchadapisek Road, Huaykwang,  
Bangkok 10310, Thailand  
Phone: 66-2-276-2030  
Fax: 66-2-275-5165

## Europe and The Middle East

### Branches and Representative Offices

- **London Branch**  
River Plate House, 7-11 Finsbury Circus,  
London EC2M 7DH, U.K.  
Phone: 44-20-7588-2211  
Fax: 44-20-7588-1400  
Telex: 886352
  
- **Paris Branch**  
26 Avenue des Champs-Elysées,  
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 FUJIBK BN
  
- **Tehran Representative Office**  
3rd Floor, No. 1, 14th Street,  
Khaled Eslamboli Avenue,  
Tehran, Iran  
Phone: 98-21-8726593  
Fax: 98-21-8723449  
Telex: 215132



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## Subsidiaries

- **Fuji Bank (Luxembourg) S.A. ★**  
*(Commercial and investment banking)*  
Centre Financier, 29 Avenue  
de la Porte-Neuve, L-2227,  
Luxembourg  
Phone: 352-474681  
Fax: 352-474688  
Telex: 3213 (FUJI LU)
- **Fuji Bank Nederland N.V. ★**  
*(Commercial and investment banking)*  
"Riverstaete" Building Amsteldijk 166,  
1079 LH, Amsterdam,  
The Netherlands  
Phone: 31-20-3018000  
Fax: 31-20-6610201  
Telex: 10395 FUJI NL
- **Fuji Bank (Schweiz) AG★**  
*(Investment and commercial banking)*  
Paradeplatz/Tiefenhöfe 6,  
8022 Zürich, Switzerland  
Phone: 41-1-211-3313  
Fax: 41-1-211-6629  
Telex: 812138 FUJ CH
- **Fuji Capital Markets (UK) Limited★**  
*(Swaps and derivatives services)*  
River Plate House, 7-11 Finsbury Circus,  
London EC2M 7DH, U.K.  
Phone: 44-20-7972-9900  
Fax: 44-20-7972-9901
- **Fuji International Finance PLC★**  
*(Investment banking)*  
River Plate House, 7-11 Finsbury Circus,  
London EC2M 7NT, U.K.  
Phone: 44-20-7256-8888  
Fax: 44-20-7588-2033  
Telex: 884275
- **Fuji Leasing (UK) Limited★**  
*(Leasing)*  
River Plate House, 7-11 Finsbury Circus,  
London EC2M 7DH, U.K.  
Phone: 44-20-7826-3219  
Fax: 44-20-7588-1400  
Telex: 886352

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## Affiliates

- **Factofrance Heller, S.A.**  
*(Factoring)*  
Tour Facto, Cedex 88,  
92988 Paris, France  
Phone: 33-1-46-35-7000  
Fax: 33-1-46-35-6900  
Telex: 200134
- **Fuji-Lord Abbett International, Limited**  
*(Asset management)*  
River Plate House, 7-11 Finsbury Circus,  
London EC2M 7HJ, U.K.  
Phone: 44-20-7864-9300  
Fax: 44-20-7782-9165  
Telex: 265633
- **Handlowy-Heller S.A.**  
*(Factoring)*  
Goleszowska str. 6,  
01-249 Warsaw, Poland  
Phone: 48-22-877-0200  
Fax: 48-22-877-0197
- **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)*  
Maria de Molina, 54-2°,  
28006 Madrid, Spain  
Phone: 34-91-590-3675  
Fax: 34-91-590-3685  
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: 45-45-98-5000  
Fax: 45-45-98-5151
- **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)*  
Enterprise House, Bancroft Road,  
Reigate RH2 7RT, U.K.  
Phone: 44-1737-84-1200  
Fax: 44-1737-84-1350

# Domestic Offices

Fuji Bank Group

(as of May 31, 2000)

The Fujigin Credit, Ltd.  
Established: November 1974  
Capitalization: ¥1,200 million  
Percentage of Ownership: 100%

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

Fuji Securities Co., Ltd.  
Established: October 1994  
Capitalization: ¥40,000 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 Experts, Ltd.  
Established: June 1974  
Capitalization: ¥70 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: 8%

Fuyo Auto Lease Co., Ltd.  
Established: January 1987  
Capitalization: ¥240 million  
Percentage of Ownership: 75%

Fujigin Factors, Ltd.  
Established: April 1978  
Capitalization: ¥1,006 million  
Percentage of Ownership: 51.38%

The J.M.C. Credit, Ltd.  
Established: December 1987  
Capitalization: ¥200 million  
Percentage of Ownership: 5%

Fujigin Capital Company  
Established: July 1983  
Capitalization: ¥450 million  
Percentage of Ownership: 10%

Fuji Investment Management Co., Ltd.  
Established: September 1993  
Capitalization: ¥2,050 million  
Percentage of Ownership: 56.49%

Fujigin Software Service, Ltd.  
Established: August 1982  
Capitalization: ¥50 million  
Percentage of Ownership: 47.75%

Fujigin Operation Service, Ltd.  
Established: June 1985  
Capitalization: ¥20 million  
Percentage of Ownership: 50%

Fuji Corporate Advisory, Co., Ltd.  
Established: December 1999  
Capitalization: ¥300 million  
Percentage of Ownership: 100%

Fuji Research Institute Corporation  
Established: October 1988  
Capitalization: ¥1,600 million  
Percentage of Ownership: 21.25%

Fuji RIC Media Create, Ltd.  
Established: June 1991  
Capitalization: ¥50 million  
Percentage of Ownership: 100%

F·D·P Co., Ltd.  
Established: August 1989  
Capitalization: ¥50 million  
Percentage of Ownership: 100%

Fuji RIC System Development, Ltd.  
Established: May 1990  
Capitalization: ¥100 million  
Percentage of Ownership: 100%

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

FAS Co., Ltd.  
Established: February 1994  
Capitalization: ¥400 million  
Percentage of Ownership: 50%

Japan Mortgage Co., Ltd.  
Established: June 1973  
Capitalization: ¥1,400 million  
Percentage of Ownership: 24.83%

Daito Securities Co., Ltd.  
Established: November 1927  
Capitalization: ¥3,051 million  
Percentage of Ownership: 22%



**The Yasuda Trust and Banking Co., Ltd.**  
 Established: May 1925  
 Capitalization: ¥337,231 million  
 Percentage of Ownership: 56.39%

**Yasuda Business Create Co., Ltd.**  
 Established: August 1985  
 Capitalization: ¥30 million  
 Percentage of Ownership: 100%

**Tokyo Information Center Co., Ltd.**  
 Established: June 1989  
 Capitalization: ¥100 million  
 Percentage of Ownership: 100%

**YTB Properties Co., Ltd.**  
 Established: September 1989  
 Capitalization: ¥2,200 million  
 Percentage of Ownership: 100%

**The Yasuda Computer Service Co., Ltd.**  
 Established: December 1972  
 Capitalization: ¥100 million  
 Percentage of Ownership: 70%

**Urban Research Institute Corporation**  
 Established: December 1987  
 Capitalization: ¥200 million  
 Percentage of Ownership: 100%

**YTB Credit Guaranty Co., Ltd.**  
 Established: February 1978  
 Capitalization: ¥100 million  
 Percentage of Ownership: 100%

**The Yasuda Union Credit Co., Ltd.**  
 Established: April 1983  
 Capitalization: ¥100 million  
 Percentage of Ownership: 95%

**YTB Homes Co., Ltd.**  
 Established: July 1986  
 Capitalization: ¥300 million  
 Percentage of Ownership: 100%

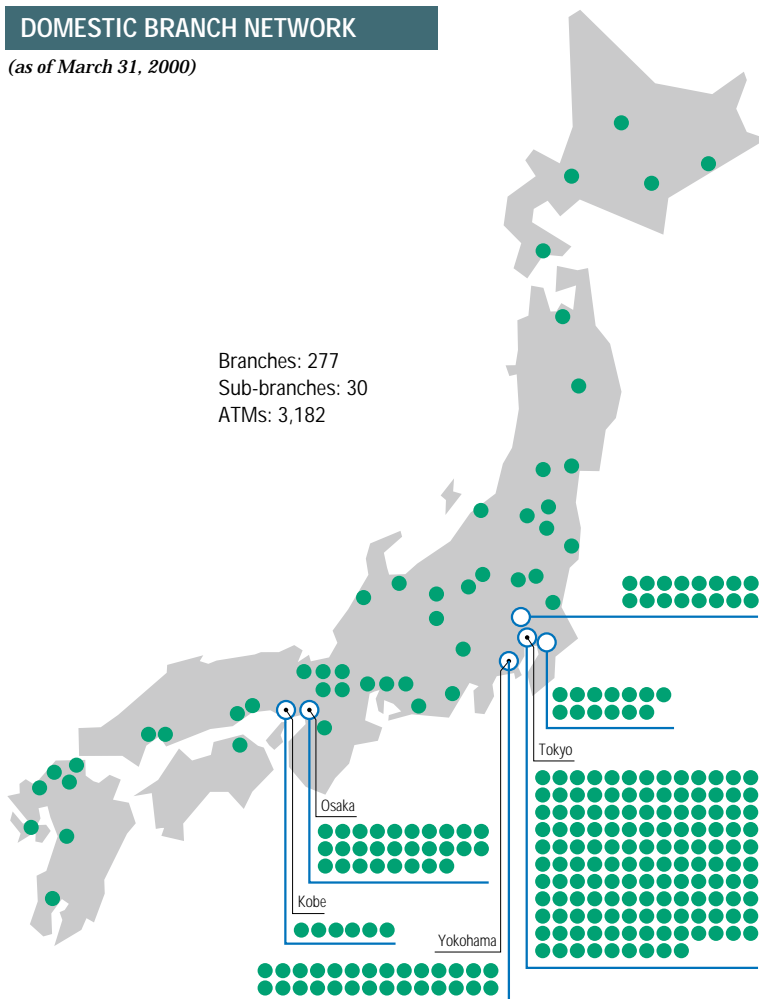
**Anshin Total Finance Corporation**  
 Established: April 1989  
 Capitalization: ¥300 million  
 Percentage of Ownership: 100%

**YTB Leasing Company, Ltd.**  
 Established: October 1983  
 Capitalization: ¥1,000 million  
 Percentage of Ownership: 84.6%

**The Dai-ichi Kangyo Fuji Trust & Banking Co., Ltd.**  
 Established: April 1999  
 Capitalization: ¥100,000 million  
 Percentage of Ownership: 50%

**DOMESTIC BRANCH NETWORK**

(as of March 31, 2000)



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# Corporate Citizen

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In the words of our founder Zenjiro Yasuda, “We serve the communities in which we do business.” We have a long and proud history of community service and the spirit of Mr. Yasuda’s philosophy lives on stronger than ever today. Based on the theme of “Nurturing the Next Generation of Dynamic Young Citizens,” we are engaged in a wide range of activities, including education, traffic safety, cultural support, social welfare, and support for volunteer activities.

## *Traffic Safety Campaign*

Fiscal 1999 marked the thirty-sixth year of the annual Traffic Safety Campaign, which provides automatic accident insurance for all first graders in Japan who are involved in traffic accidents on their way to or from school. Along with Fuji Bank, the campaign is co-sponsored by other affiliated companies such as Yasuda Fire and Marine Insurance, Yasuda Mutual Life Insurance and Yasuda Trust and Banking. The program has provided insurance coverage for over 44 million children since its start.

## *Fuji Memorial Foundation and Other Welfare Activities*

The Fuji Memorial Foundation was established in 1980 to commemorate the Bank’s 100th anniversary. Its contributions to the community include grants for social welfare, funds for translating books into Braille for visually impaired university students, and donations of electrically powered wheelchairs - a total of 470 to date. The Foundation also uses contributions from employees as funding for a special project involving donations of specially-equipped buses to facilities for the physically handicapped. Over the years, it has donated a total of 165 such vehicles.

In 1993, the Bank, in response to requests from employees who wish to engage in volunteer activities, provided support through a special program to allow them to take special leave of absence.

On the local level, our domestic offices contribute to community service activities by taking part in fund-raising drives, by donating second-hand books and by promoting the recycling of used items.

Abroad, employees of our New York branch and the Fuji Bank and Trust Company have been very active in volunteer activities under the Community Reinvestment Act (CRA). This has helped the Bank earn high ratings from federal and state regulators for eight consecutive years since 1992.

Also, monetary contributions from employees both in Japan and abroad were donated to aid victims of earthquakes in Turkey and Taiwan.

## *Academic Support*

In 1991, we established the Fuji Bank International Foundation as part of our commemoration of the Bank’s 110th anniversary. In fiscal 1999, the Foundation provided a total of 20 students studying at Japanese universities with a monthly stipend of ¥120,000. From 1995, the Foundation inaugurated another scheme under which students attending universities in other Asian countries are provided with an annual scholarship.

In other academic activities, we have instituted lecture series at Cambridge University, Chicago University and the China Institute of Financing in Beijing.