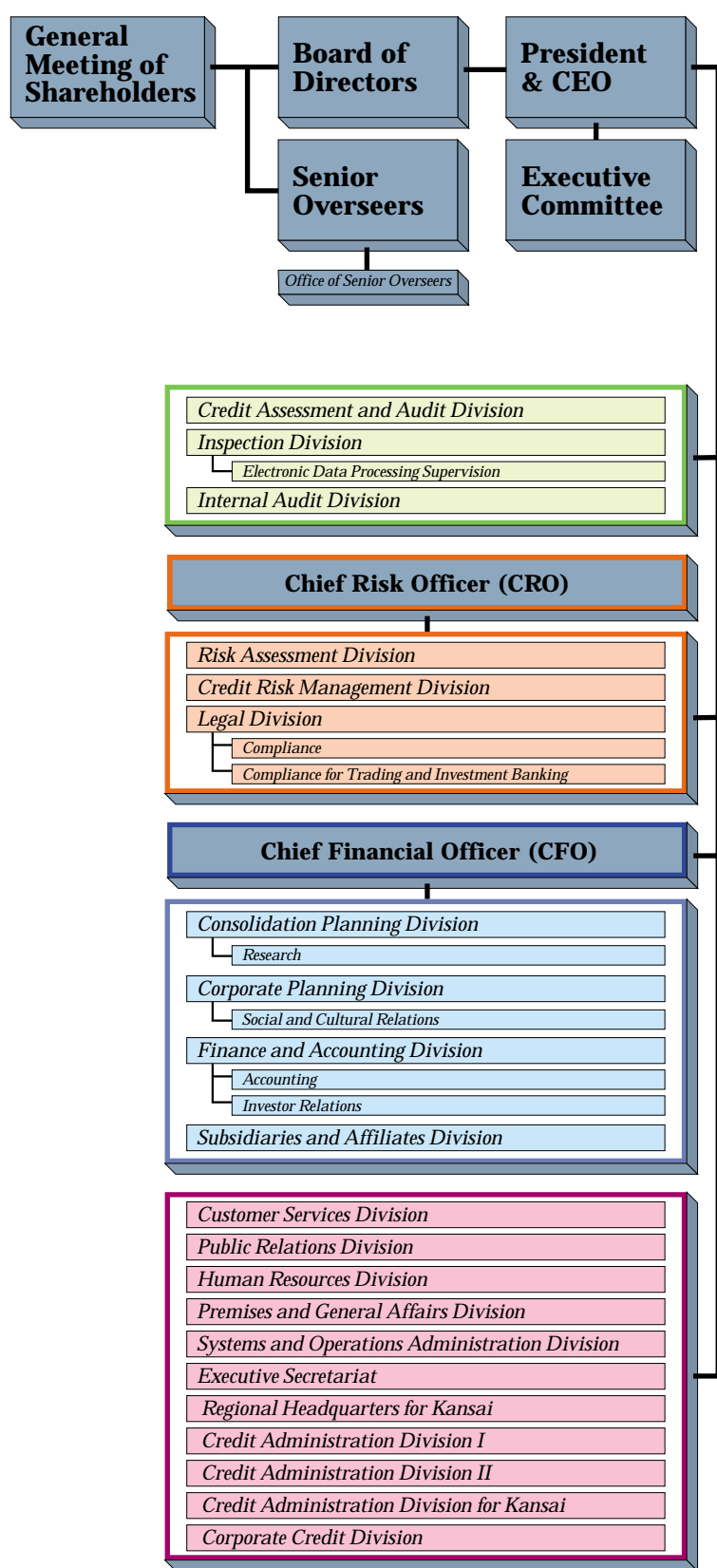


The Senior Management and Senior Overseers

Chairman of the Board	Managing Directors
Toru HASHIMOTO	Fumito ISHIZAKA Minoru ITOSAKA
President & Chief Executive Officer	Michio UENO
Yoshiro YAMAMOTO	Directors
Deputy Presidents	Kazumi YANAGIHARA Yoshiaki SUGITA
Tosaku HARADA Toshiyuki OGURA	Hajime SAKUMA Saburo NISHIURA Kazuo KASUGAKAWA
Senior Managing Director <i>Member of the Board of Directors</i>	Sumio UESUGI Masayoshi KANAJI Akio TAKEUCHI Kenji MIYAMOTO
Masaaki SATO	Shunsaku ICHIKAWA Yutaka KOMATSU Kazuhiko YOSHIMOTO Yukihiko CHAYAMA
Managing Directors <i>Members of the Board of Directors</i>	Masayoshi EJIRI Kanji OGAWA Yoneo SAKAI Mithuru MACHIDA
Isao HIRAIDE Atsushi TAKANO Terunobu MAEDA Hiroaki SHINODA Teruhiko IKEDA Seiji SATOMURA Yukio OBARA Kenji WATANABE	
Senior Overseers	
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 Branches	Overseas Subsidiaries
Corporate Banking Division (U.S.A.)	Heller Financial, Inc.
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	
└ Credit Risk Trading	Fuji Capital Markets Corp.
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	
Fujigin Software Service, Ltd.	
IT Promotion Division	IT Planning Division
Systems Operations Division	└ Information Technology Risk Control