

# CONSOLIDATED FIVE-YEAR SUMMARY

Fuji Bank Group

Years ended March 31,	Millions of yen				
	1998	1997	1996	1995	1994
<b>Balance Sheet</b>					
<b>Assets</b>					
Cash and Due from Banks .....	¥ 2,821,634	¥ 4,341,701	¥ 5,626,067	¥ 7,201,305	¥ 8,735,186
Call Loans and Bills Purchased .....	1,453,230	2,230,223	1,617,672	1,267,896	1,049,362
Commercial Paper and Other Debt Purchased .....	43,216	188,430	126,295	264,440	173,886
Trading Assets .....	3,265,412	—	—	—	—
Trading Account Securities .....	—	845,037	1,104,386	1,049,045	1,023,600
Money Held in Trust .....	84,989	117,271	148,150	170,959	181,271
Securities .....	6,044,830	5,607,096	5,646,405	5,970,789	5,660,362
Loans and Bills Discounted .....	34,028,201	35,714,787	33,793,990	32,277,715	33,006,897
Foreign Exchange .....	580,018	541,793	460,804	373,913	408,287
Other Assets .....	3,326,086	3,480,573	2,703,193	1,988,362	1,587,556
Premises and Equipment .....	693,955	357,330	344,468	326,753	318,923
Deferred Taxes .....	441,043	256,925	223,163	135,113	174,251
Consolidation Difference .....	8,153	—	—	—	—
Customers' Liabilities for Acceptances and Guarantees .....	2,322,736	2,529,984	2,606,804	2,402,900	2,796,516
<b>Total Assets .....</b>	<b>¥55,113,509</b>	<b>¥56,211,154</b>	<b>¥54,401,403</b>	<b>¥53,429,197</b>	<b>¥55,116,101</b>
<b>Liabilities and Stockholders' Equity</b>					
<b>Liabilities</b>					
Deposits .....	¥34,552,361	¥38,649,481	¥37,280,377	¥37,212,285	¥39,081,545
Call Money and Bills Sold .....	3,755,273	4,310,517	4,812,472	5,186,289	5,121,449
Trading Liabilities .....	2,057,167	—	—	—	—
Borrowed Money .....	2,947,169	2,252,185	2,892,475	2,817,529	2,825,781
Foreign Exchange .....	113,221	82,000	77,051	52,956	76,739
Bonds and Notes .....	1,657,224	1,322,494	904,255	609,883	649,484
Convertible Bonds .....	12,582	12,582	13,009	13,231	31,720
Other Liabilities .....	4,381,799	3,943,584	3,100,789	2,323,258	1,898,074
Reserve for Possible Loan Losses .....	904,217	1,022,030	980,737	732,756	541,654
Reserve for Retirement Allowances .....	48,312	48,816	48,877	48,525	48,276
Other Reserves .....	176,066	60,243	21,262	20,602	18,925
Minority Interest in Consolidated Subsidiaries .....	282,392	42,885	26,683	24,078	24,469
Acceptances and Guarantees .....	2,322,736	2,529,984	2,606,804	2,402,900	2,796,516
Land Revaluation Account .....	326,529	—	—	—	—
<b>Total Liabilities .....</b>	<b>53,537,054</b>	<b>54,276,804</b>	<b>52,764,796</b>	<b>51,444,297</b>	<b>53,114,638</b>
<b>Stockholders' Equity</b>					
Common Stock .....	424,087	424,087	423,873	423,762	423,316
Preferred Stock .....	105,000	105,000	—	—	—
Capital Surplus .....	419,954	419,954	314,740	314,629	314,184
Legal Reserve .....	89,216	86,616	82,253	77,869	72,807
Earned Surplus .....	538,210	898,696	815,747	1,168,640	1,191,166
Treasury Common Stock, at cost .....	(11)	(4)	(7)	(1)	(11)
<b>Total Stockholders' Equity .....</b>	<b>1,576,455</b>	<b>1,934,349</b>	<b>1,636,606</b>	<b>1,984,900</b>	<b>2,001,463</b>
<b>Total Liabilities and Stockholders' Equity .....</b>	<b>¥55,113,509</b>	<b>¥56,211,154</b>	<b>¥54,401,403</b>	<b>¥53,429,197</b>	<b>¥55,116,101</b>
<b>Profit and Loss Account</b>					
<b>Income</b>					
Interest Income:					
Interest on Loans and Discounts .....	¥ 1,399,707	¥ 1,283,411	¥ 1,344,629	¥ 1,409,873	¥ 1,550,400
Interest and Dividends on Securities .....	121,337	138,348	165,474	188,551	210,304
Other Interest Income .....	661,991	751,895	980,419	719,784	676,864
Fees and Commissions .....	137,765	128,630	128,083	114,639	111,728
Trading Revenue .....	56,913	—	—	—	—
Other Operating Income .....	151,504	96,938	200,100	105,249	143,169
Other Income .....	350,069	345,469	305,417	455,681	27,021
<b>Total Income .....</b>	<b>2,879,290</b>	<b>2,744,693</b>	<b>3,124,125</b>	<b>2,993,779</b>	<b>2,719,489</b>
<b>Expenses</b>					
Interest Expenses:					
Interest on Deposits .....	703,442	697,473	884,722	986,240	1,066,511
Interest on Borrowings, Bonds and Notes .....	418,061	313,706	303,880	330,462	340,667
Other Interest Expenses .....	519,472	485,111	583,498	392,547	400,451
Fees and Commissions .....	49,247	47,265	44,528	44,845	46,517
Other Operating Expenses .....	46,816	55,291	84,552	55,915	41,754
General and Administrative Expenses .....	470,091	443,807	418,786	416,583	404,232
Other Expenses .....	1,128,236	602,934	1,189,423	727,417	355,280
<b>Total Expenses .....</b>	<b>3,335,366</b>	<b>2,645,590</b>	<b>3,509,393</b>	<b>2,954,013</b>	<b>2,655,414</b>
<b>Income (Loss) before Income Taxes and Others .....</b>	<b>(456,076)</b>	<b>99,103</b>	<b>(385,267)</b>	<b>39,766</b>	<b>64,074</b>
Income Taxes:					
Current .....	17,528	7,549	8,180	5,026	29,757
Deferred .....	(133,182)	(18,390)	(68,454)	28,850	(674)
Minority Interest in Net Income .....	7,584	4,891	3,863	3,377	3,468
Amortization of Consolidation Difference .....	2,038	1,171	139	—	1,131
Equity in Earnings of Affiliates and Unconsolidated Subsidiaries .....	4,735	5,163	3,575	2,137	2,548
<b>Net Income (Loss) .....</b>	<b>¥ (345,309)</b>	<b>¥ 109,044</b>	<b>¥ (325,420)</b>	<b>¥ 4,649</b>	<b>¥ 32,939</b>

Note: Amounts less than one million yen have been omitted. As a result, the totals shown in the financial statements for the years ended do not necessarily agree with the sum of the individual amounts respectively.

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