

DATA FILE (NON-CONSOLIDATED)

The Fuji Bank, Limited

Earnings Performance

Average Balances, Interest and Average Interest Rates

Years ended March 31,	Billions of yen								
	1998			1997			1996		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Assets									
Interest-Earning Assets									
Interest-Bearing Deposits in Other Banks:									
Domestic	¥ 52.7	¥ 0.2	0.45%	¥ 91.5	¥ 0.5	0.61%	¥ 113.6	¥ 1.7	1.57%
International	3,426.2	148.9	4.34	3,780.8	153.1	4.05	5,107.7	266.4	5.21
Total	3,479.0	149.1	4.28	3,872.4	153.7	3.97	5,221.3	268.2	5.13
Call Loans:									
Domestic	247.9	1.4	0.58	408.0	2.3	0.56	310.4	2.1	0.70
International	241.3	13.8	5.73	284.1	16.0	5.63	326.4	20.2	6.19
Total	489.2	15.3	3.12	692.1	18.3	2.64	636.8	22.4	3.52
Trading Account Securities:									
Domestic	—	—	—	324.8	2.0	0.63	312.7	0.9	0.30
International	—	—	—	—	—	—	—	—	—
Total	—	—	—	324.8	2.0	0.63	312.7	0.9	0.30
Investment Securities:									
Domestic	5,552.4	94.2	1.69	5,400.9	101.0	1.87	5,619.6	128.0	2.27
International	656.3	58.6	8.94	597.4	22.3	3.74	569.7	19.5	3.42
Total	6,208.8	152.9	2.46	5,998.3	123.4	2.05	6,189.3	147.5	2.38
Loans:									
Domestic	22,362.4	491.2	2.19	21,718.0	512.4	2.35	22,225.8	639.8	2.87
International	11,983.2	504.3	4.20	11,577.3	464.9	4.01	9,704.8	441.2	4.54
Total	34,345.6	995.5	2.89	33,295.3	977.4	2.93	31,930.7	1,081.0	3.38
Total Interest-Earning Assets:									
Domestic	29,337.2	658.8	2.24	29,344.9	704.0	2.39	29,572.6	856.9	2.89
*	1,069.0	7.2	....	1,073.8	7.9	....	554.5	6.7	....
International	16,913.3	1,357.0	8.02	16,770.4	1,425.7	8.50	16,150.9	1,627.9	10.07
Total	¥45,181.5	¥2,008.6	4.44%	¥45,041.5	¥2,121.9	4.71%	¥45,169.0	¥2,478.1	5.48%

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

Years ended March 31,	Billions of yen								
	1998			1997			1996		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
Liabilities and Stockholders' Equity									
Interest-Bearing Liabilities									
Deposits:									
Domestic	¥20,900.9	¥ 106.8	0.51%	¥20,829.3	¥ 126.4	0.60%	¥20,645.4	¥ 221.2	1.07%
International	13,569.9	509.2	3.75	13,776.5	490.5	3.56	13,849.5	566.7	4.09
Total	34,470.8	616.0	1.78	34,605.9	617.0	1.78	34,494.9	787.9	2.28
Call Money:									
Domestic	3,001.9	17.2	0.57	3,190.7	16.2	0.50	3,717.5	31.9	0.85
International	238.7	12.7	5.33	275.1	13.4	4.89	350.3	21.5	6.16
Total	3,240.7	29.9	0.92	3,465.9	29.6	0.85	4,067.9	53.5	1.31
Borrowed Money:									
Domestic	1,672.7	40.8	2.44	1,590.0	42.8	2.69	1,708.0	48.7	2.85
International	812.5	28.0	3.45	474.9	13.2	2.79	326.2	11.7	3.60
Total	2,485.3	68.9	2.77	2,064.9	56.1	2.71	2,034.3	60.4	2.97
Negotiable Certificates of Deposit:									
Domestic	2,393.2	15.4	0.64	2,322.9	12.8	0.55	1,760.6	14.5	0.82
International	893.1	57.0	6.39	849.7	49.4	5.81	825.3	51.3	6.22
Total	3,286.3	72.5	2.20	3,172.7	62.3	1.96	2,585.9	65.8	2.54
Bills Sold:									
Domestic	201.0	1.2	0.63	423.7	2.0	0.49	540.3	4.1	0.75
International	192.4	10.8	5.61	217.8	11.0	5.05	241.3	13.9	5.78
Total	393.5	12.0	3.07	641.5	13.1	2.04	781.7	18.0	2.31
Total Interest-Bearing Liabilities:									
Domestic	28,118.1	308.5	1.09	28,308.3	316.9	1.11	28,344.9	408.1	1.43
International	16,956.3	1,203.1	7.09	16,745.4	1,211.7	7.23	16,204.4	1,414.1	8.72
*	1,069.0	7.2	....	1,073.8	7.9	....	554.5	6.7	....
Total	¥44,005.4	¥1,504.3	3.41%	¥43,980.0	¥ 1,520.8	3.45%	¥43,994.7	¥1,815.4	4.12%

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								
	1998			1997			1996		
	Volume	Rate	Net Change	Volume	Rate	Net Change	Volume	Rate	Net Change
Interest Income									
Interest-Bearing Deposits in Other Banks:									
Domestic	¥ (0.2)	¥ (0.1)	¥ (0.3)	¥ (0.1)	¥ (1.0)	¥ (1.2)	¥ 0.4	¥ 0.2	¥ 0.7
International	(14.3)	10.1	(4.2)	(62.0)	(51.1)	(113.2)	(36.6)	32.0	(4.6)
Total	(15.6)	11.0	(4.5)	(61.9)	(52.5)	(114.4)	(34.8)	30.9	(3.9)
Call Loans:									
Domestic	(0.9)	0.0	(0.8)	0.5	(0.4)	0.1	1.9	(0.5)	1.4
International	(2.4)	0.2	(2.1)	(2.5)	(1.7)	(4.2)	(0.1)	3.3	3.2
Total	(5.3)	2.3	(3.0)	1.4	(5.5)	(4.1)	9.7	(5.0)	4.6
Investment Securities:									
Domestic	2.5	(9.4)	(6.8)	(4.2)	(22.7)	(26.9)	7.2	(29.2)	(21.9)
International	2.4	33.9	36.3	0.9	1.8	2.8	0.5	1.1	1.7
Total	4.4	25.0	29.5	(4.0)	(20.1)	(24.1)	7.9	(28.2)	(20.2)
Trading Account Securities:									
Domestic	—	—	—	0.0	1.0	1.1	(0.3)	(2.8)	(3.1)
International	—	—	—	—	—	—	—	—	—
Total	—	—	—	0.0	1.0	1.1	(0.3)	(2.8)	(3.1)
Loans:									
Domestic	14.1	(35.4)	(21.2)	(12.2)	(115.0)	(127.3)	(23.4)	(171.2)	(194.7)
International	16.6	22.7	39.4	75.1	(51.4)	23.7	88.6	(23.4)	65.1
Total	30.4	(12.3)	18.1	40.0	(143.6)	(103.5)	39.3	(168.9)	(129.5)
Total Interest Income:									
Domestic	(0.1)	(45.1)	(45.2)	(5.5)	(147.3)	(152.8)	6.5	(251.2)	(244.7)
International	11.4	(80.1)	(68.6)	52.6	(254.8)	(202.1)	87.2	408.3	495.6
Total	¥ 6.2	¥ (119.5)	¥ (113.3)	¥ (6.0)	¥ (350.1)	¥ (356.2)	¥ 58.2	¥ 194.0	¥ 252.2
Interest Expense									
Deposits:									
Domestic	¥ 0.3	¥ (19.9)	¥ (19.6)	¥ 1.1	¥ (95.9)	¥ (94.7)	¥ 0.9	¥ (156.2)	¥ (155.2)
International	(7.3)	26.0	18.6	(2.6)	(73.5)	(76.1)	20.9	7.8	28.7
Total	(2.4)	1.4	(0.9)	1.9	(172.8)	(170.9)	13.4	(140.0)	(126.5)
Call Money:									
Domestic	(0.9)	2.0	1.0	(3.1)	(12.5)	(15.7)	0.5	(50.0)	(49.5)
International	(1.7)	1.0	(0.7)	(4.1)	(3.9)	(8.1)	0.2	2.5	2.8
Total	(1.9)	2.2	0.3	(5.9)	(17.8)	(23.8)	0.8	(47.6)	(46.7)
Negotiable Certificates of Deposit:									
Domestic	0.3	2.1	2.5	3.1	(4.7)	(1.6)	2.8	(19.9)	(17.1)
International	2.6	5.0	7.6	1.4	(3.3)	(1.9)	21.7	3.5	25.3
Total	2.2	7.9	10.2	11.5	(15.0)	(3.5)	17.7	(9.6)	8.1
Bills Sold:									
Domestic	(1.0)	0.2	(0.8)	(0.6)	(1.3)	(2.0)	0.3	(7.3)	(6.9)
International	(1.2)	1.0	(0.2)	(1.2)	(1.6)	(2.9)	0.8	1.8	2.7
Total	(5.0)	4.0	(1.0)	(3.0)	(1.8)	(4.9)	1.4	(5.6)	(4.1)
Borrowed Money:									
Domestic	2.0	(4.0)	(1.9)	(3.2)	(2.6)	(5.8)	(7.9)	(12.6)	(20.5)
International	11.0	3.6	14.7	4.1	(2.6)	1.4	4.0	(2.5)	1.4
Total	11.6	1.1	12.7	0.8	(5.2)	(4.3)	(4.4)	(14.7)	(19.1)
Total Interest Expense:									
Domestic	(2.0)	(6.3)	(8.4)	(0.4)	(90.7)	(91.1)	3.2	(273.6)	(270.4)
International	14.9	(23.5)	(8.5)	39.1	(241.5)	(202.3)	79.5	337.1	416.6
Total	¥ 0.8	¥ (17.3)	¥ (16.4)	¥ (0.5)	¥ (294.1)	¥ (294.6)	¥ 46.2	¥ 101.3	¥ 147.6

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."

Breakdown of Fee & Commission Income

Years ended March 31,	Billions of yen		
	1998	1997	1996
Income			
Deposit and Loan-Related:			
Domestic	¥ 4.1	¥ 3.6	¥ 3.6
International	16.1	14.4	11.9
Total	20.2	18.1	15.5
Remittance:			
Domestic	37.6	35.8	34.3
International	11.3	10.6	9.9
Total	49.0	46.5	44.2
Securities-Related:			
Domestic	6.4	7.9	11.7
International	0.1	0.3	0.1
Total	6.6	8.3	11.9
Safe Deposit Box:			
Domestic	2.9	2.9	3.0
International	—	0.0	0.0
Total	2.9	2.9	3.0
Guarantees:			
Domestic	0.6	0.6	0.5
International	7.4	7.3	7.2
Total	8.1	7.9	7.7
Agent:			
Domestic	9.7	10.3	10.1
International	1.5	1.3	0.8
Total	11.3	11.7	10.9
Total Income:			
Domestic	70.7	68.5	70.3
International	39.0	38.9	39.3
Total	¥109.7	¥107.5	¥109.6
Expense			
Remittance:			
Domestic	¥ 9.5	¥ 8.8	¥ 8.7
International	4.0	3.5	3.3
Total	13.5	12.4	12.1
Total Expenses:			
Domestic	31.6	29.8	29.0
International	13.0	13.1	14.3
Total	¥ 44.7	¥ 42.9	¥ 43.3

Market Transactions
Breakdown of Net of Other Operating Income and Commissions

Years ended March 31,	Billions of yen		
	1998	1997	1996
Foreign Exchange Sales Income:			
Domestic	¥ —	¥ —	¥ —
International	1,762.5	6.6	(8.0)
Total	1,762.5	6.6	(8.0)
Net Gains on Trading Account Securities:			
Domestic .....	...	1.0	6.2
International .....	...	—	—
Total .....	...	1.0	6.2
Net Gains on Sales of Bonds:			
Domestic	5,842.9	30.5	100.9
International	1,938.8	5.6	4.4
Total	7,781.7	36.2	105.3
Others:			
Domestic	(394.9)	(0.0)	(1.5)
International	(917.8)	(6.6)	(1.0)
Total	(1,312.8)	(6.6)	(2.5)
Total:			
Domestic	5,447.9	31.6	105.5
International	2,783.4	5.6	(4.6)
Total	8,231.4	37.2	100.9

Breakdown of Adjusted General & Administrative Expenses

Years ended March 31,	Billions of yen		
	1998	1997	1996
Salaries, Allowances	¥135.2	¥135.4	¥136.4
Retirement Allowances	3.7	3.5	3.4
Transfer to Reserve for Retirement Allowance	4.4	4.3	4.5
Social Contributions	27.0	26.1	27.9
Depreciation	40.7	40.8	40.3
Lease on Buildings and Equipment	35.8	34.8	28.8
Repair Expenses	0.9	0.9	1.0
General Supplies	5.0	5.5	5.5
Lighting and Heating Expenses	5.1	4.7	4.7
Travel Expenses	2.7	2.7	2.4
Telephone, Fax, etc.	7.4	7.6	7.4
Advertising Expenses	5.7	5.5	6.6
Taxes	28.8	25.3	28.5
Other	82.6	82.7	70.6
Total	¥385.7	¥380.4	¥368.7

Deposits
Breakdown of Deposits

March 31,	Billions of yen		
	1998	1997	1996
Liquid Deposits :			
Domestic	¥ 8,148.2	¥ 7,738.9	¥ 7,522.6
International	46.5	155.7	144.1
Total	8,194.7	7,894.6	7,666.7
Time Deposits:			
Domestic	12,996.9	12,852.8	13,707.7
International	6,482.6	10,148.2	9,435.4
Total	19,479.5	23,001.1	23,143.1
Negotiable Certificates of Deposit:			
Domestic	2,609.6	2,872.0	2,176.0
International	516.3	1,012.4	597.7
Total	3,125.9	3,884.4	2,773.7
Other:			
Domestic	603.5	672.3	567.8
International	3,038.8	2,826.6	2,813.4
Total	3,642.3	3,498.9	3,381.3
Total Deposits:			
Domestic	24,358.4	24,136.1	23,974.1
International	10,084.2	14,143.0	12,990.9
Total	¥34,442.7	¥38,279.1	¥ 36,965.0

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

Average Amount of Deposits

March 31,	Billions of yen					
	1998		1997		1996	
	Amount	% of total	Amount	% of total	Amount	% of total
Liquid Deposits :						
Domestic	¥ 6,905.0		¥ 6,241.4		¥ 5,407.3	
International	158.6		171.8		134.9	
Total	7,063.7		6,413.3		5,542.3	
Time Deposits:						
Domestic	13,683.5		14,267.3		14,883.8	
International	10,572.6		10,824.0		11,243.8	
Total	24,256.1		25,091.4		26,127.7	
Negotiable Certificates of Deposit:						
Domestic	2,393.2		2,322.9		1,760.6	
International	893.1		849.7		825.3	
Total	3,286.3		3,172.7		2,585.9	
Other:						
Domestic	312.3		320.5		354.1	
International	2,838.5		2,780.6		2,470.7	
Total	3,150.9		3,101.2		2,824.9	
Total Deposits:						
Domestic	23,294.1		23,152.3		22,406.0	
International	14,463.0		14,626.3		14,674.8	
Total	¥ 37,757.2		¥ 37,778.7		¥ 37,080.9	

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

Breakdown of Depositors

March 31,	Billions of yen					
	1998		1997		1996	
	Amount	% of total	Amount	% of total	Amount	% of total
Individuals	¥11,391.8	49.96%	¥ 11,027.1	48.93%	¥ 10,496.2	44.21%
Corporations	11,410.9	50.04	11,511.4	51.07	13,243.7	55.79
Total	¥22,802.7	100.00%	¥ 22,538.5	100.00%	¥ 23,740.0	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

March 31,	Billions of yen					
	1998		1997		1996	
	Average balance	End balance	Average balance	End balance	Average balance	End balance
Loans on Notes:						
Domestic	¥ 3,369.4	¥ 3,026.6	¥ 3,521.9	¥ 3,467.8	¥ 3,826.6	¥ 3,777.7
International	1,689.5	1,331.5	1,549.3	1,592.3	1,362.3	1,302.3
Total	5,058.9	4,358.1	5,071.2	5,060.2	5,189.0	5,080.1
Loans on Deeds:						
Domestic	13,891.4	13,824.9	13,799.2	13,811.1	13,791.5	13,835.7
International	10,264.7	7,776.1	10,000.1	10,449.1	8,318.9	8,807.2
Total	24,156.2	21,601.1	23,799.4	24,260.3	22,110.5	22,642.9
Overdrafts:						
Domestic	4,332.0	5,333.8	3,596.6	3,883.7	3,731.1	3,665.6
International	17.6	13.6	14.4	13.9	10.9	7.4
Total	4,349.6	5,347.5	3,611.0	3,897.7	3,742.1	3,673.1
Bills Discounted:						
Domestic	769.5	713.2	800.1	807.2	876.4	968.1
International	11.3	10.5	13.4	11.7	12.6	11.7
Total	780.8	723.7	813.5	819.0	889.1	979.9
Total:						
Domestic	22,362.4	22,898.7	21,718.0	21,970.0	22,225.8	22,247.3
International	11,983.2	9,131.8	11,577.3	12,067.2	9,704.8	10,128.8
Total	¥ 34,345.6	¥ 32,030.5	¥ 33,295.3	¥ 34,037.3	¥ 31,930.7	¥ 32,376.1

Loans to Retail Sectors

March 31,	Billions of yen					
	1998		1997		1996	
	Number of customers	End balance	Number of customers	End balance	Number of customers	End balance
Total Loan Balance	1,198	¥ 23,442.0	1,194	¥ 22,601.3	1,173	¥ 22,836.1
Loans to Small/Medium Businesses	1,193	17,756.3	1,190	17,659.0	1,168	17,727.0
% of Total Loans	99.56%	75.75%	99.61%	78.13%	99.61%	77.62%

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		
	1998	1997	1996
Funds for Capital Investment	¥ 11,550.1	¥ 11,709.1	¥ 11,388.5
Funds for Working Capital	20,480.3	22,328.1	20,987.6
Total	¥ 32,030.4	¥ 34,037.3	¥ 32,376.1

Major Lending Classifications

March 31,	Billions of yen		
	1998	1997	1996
Domestic Offices (excludes loans booked in the Japan offshore market):			
Manufacturing.....	¥ 3,016.8	¥ 2,601.3	¥ 2,747.6
Agriculture.....	61.7	64.8	67.7
Forestry.....	2.5	2.7	2.2
Fisheries.....	10.8	6.2	7.5
Mining.....	27.6	25.9	31.0
Construction.....	1,094.0	1,082.9	1,057.8
Utilities.....	54.0	216.3	237.7
Transportation and Communications.....	985.2	978.5	901.0
Wholesale and Retail.....	3,656.2	3,452.6	3,534.3
Finance and Insurance.....	2,119.9	1,893.6	2,120.9
Real Estate.....	2,271.9	2,230.0	2,323.3
Services.....	4,369.2	4,489.3	4,477.2
Local Government.....	167.8	176.5	187.4
Individuals and Others.....	5,603.7	5,380.1	5,139.9
Total Domestic.....	23,442.0	22,601.3	22,836.1
Overseas Offices (includes loans booked in the Japan offshore market):			
Public Sector.....	264.5	305.3	286.1
Financial Institutions.....	1,549.3	2,388.9	2,137.9
Commerce and Industry.....	6,668.1	8,602.1	6,981.3
Others.....	106.4	139.5	134.5
Total Overseas.....	8,588.4	11,435.9	9,539.9
Total.....	¥ 32,030.5	¥ 34,037.3	¥ 32,376.1

Collateral Information

March 31,	Billions of yen		
	1998	1997	1996
Securities	¥ 486.5	¥ 480.9	¥ 521.1
Commercial Claims	825.0	919.6	813.7
Commodities	—	—	—
Real Estate	3,716.9	4,143.7	4,542.8
Others	1,042.1	923.5	667.1
Total Secured Loans	6,070.7	6,467.9	6,544.7
Guarantees	13,711.7	13,862.0	13,593.6
Unsecured	12,248.0	13,707.2	12,237.7
Total	¥ 32,030.5	¥ 34,037.3	¥ 32,376.1

Housing / Consumer Loans

March 31,	Billions of yen		
	1998	1997	1996
Housing Loans	¥ 5,256.0	¥ 5,090.6	¥ 4,909.3
Consumer Loans	491.3	476.4	445.1

Loans to Developing Countries

March 31,	Billions of yen		
	1998	1997	1996
Number of Countries	10	7	7
Balance of Loans	¥ 8.3	¥ 13.4	¥ 6.8
Reserve for Loans to Developing Countries	0.8	1.1	2.3
Balance of Loans as a Percentage of Total Assets.....	0.01%	0.02 %	0.01%

Securities
Breakdown of Securities Holdings

March 31,	Billions of yen		
	1998	1997	1996
Japanese Government Bonds:			
Domestic	¥ 1,090.2	¥ 1,054.7	¥ 1,054.1
International	—	—	—
Total	1,090.2	1,054.7	1,054.1
Japanese Local Government Bonds:			
Domestic	368.9	235.0	287.0
International	—	—	—
Total	368.9	235.0	287.0
Corporate Bonds:			
Domestic	481.0	411.3	512.6
International	—	—	—
Total	481.0	411.3	512.6
Corporate Stocks:			
Domestic	3,474.6	3,292.0	3,184.4
International	—	—	—
Total	3,474.6	3,292.0	3,184.4
Other:			
Domestic	195.6	230.3	215.9
International	640.2	550.8	544.9
Total	835.8	781.1	760.8
Total Securities:			
Domestic	5,610.5	5,223.6	5,254.2
International	640.2	550.8	544.9
Total	¥ 6,250.7	¥ 5,774.4	¥ 5,799.1

Book Value and Market Value Information
Market Prices of Marketable Securities

March 31,	Billions of yen									
	1998				1997			1996		
	Book value	Market value	Unrealized gain (loss) Net	Unrealized gain (loss) loss portion	Book value	Market value	Unrealized gain (loss)	Book value	Market value	Unrealized gain (loss)
Listed Securities										
Trading Account Securities:										
Bonds	¥ —	¥ —	¥ —	¥ —	¥ 1.7	¥ 1.7	¥ 0.0	¥ 1.5	¥ 1.6	¥ 0.0
Investment Securities:										
Bonds	595.2	602.6	7.3	0.2	436.9	451.1	14.1	340.6	347.9	7.3
Stocks	3,270.6	3,021.8	(248.7)	434.1	3,086.6	3,421.9	335.2	2,995.7	3,966.1	970.4
Others	59.9	73.9	14.0	2.5	98.7	134.2	35.5	87.1	89.7	2.6
of which Foreign Affiliates	7.5	20.0	12.5	2.4	6.6	25.7	19.1	4.3	2.6	(1.7)
Total Investment Securities	3,925.8	3,698.4	(227.4)	436.8	3,622.3	4,007.2	384.9	3,423.4	4,403.9	980.4
Total	¥ 3,925.8	¥ 3,698.4	¥ (227.4)	¥ 436.8	¥ 3,624.0	¥ 4,009.0	¥ 384.9	¥ 3,425.0	¥ 4,405.5	¥ 980.5
Unlisted Securities										
(estimate)										
Trading Account Securities:										
Bonds	¥ —	¥ —	¥ —	¥ —	¥ 1.7	¥ 1.8	¥ 0.0	¥ 0.5	¥ 0.5	¥ 0.0
Investment Securities:										
Bonds	822.8	832.8	10.0	0.4	802.8	815.6	12.7	965.2	946.6	(18.5)
Stocks	60.8	50.1	(10.6)	23.5	58.5	67.8	9.2	55.2	93.0	37.8
Others	117.7	116.4	(1.3)	2.0	145.8	92.0	(53.8)	167.7	121.5	(46.2)
Total Investment Securities	1,001.4	999.5	(1.9)	26.0	1,007.2	975.5	(31.7)	1,188.2	1,161.2	(26.9)
Total	¥ 1,001.4	¥ 999.5	¥ (1.9)	¥ 26.0	¥ 1,009.0	¥ 977.3	¥ (31.7)	¥ 1,188.7	¥ 1,161.8	¥ (26.9)

- Notes: 1. Bonds include Japanese national government bonds, Japanese local government bonds and Japanese corporate bonds and financial debentures. The market prices of listed securities are primarily calculated by using the closing prices on the Tokyo Stock Exchange.
2. The estimated market values of unlisted securities are determined as follows:
Securities traded over the counter: transaction prices announced by the Japan Securities Dealers Association.
Publicly placed bonds: prices calculated using indicated yield announced by the Japan Securities Dealers Association.
Securities of investment trust: market prices announced by authorized fund management companies.
3. The book values of securities not included in the two tables above are primarily as follows:

March 31,	Billions of yen		
	1998	1997	1996
Trading Account Securities:			
Unlisted Bonds (redemption period less than one year)	¥ —	¥ 61.3	¥ 393.6
Investment Securities:			
Unlisted Notes	506.2	451.9	488.2
Unlisted Bonds (redemption period less than one year)	13.5	5.2	26.8
Unlisted Foreign Bonds	152.8	88.5	99.5
Unlisted Foreign Stocks	415.8	385.4	375.3

Interest Rate Transactions

March 31,	Billions of yen									
	1998					1997				
	Contract value		Option premium*	Market value	Unrealized gain (loss)	Contract value		Option premium*	Market value	Unrealized gain (loss)
Total	Term over one year	Total				Term over one year				
Listed										
Interest Futures:										
Sell	¥ 181.9	¥ —	¥	¥ 182.1	¥ (0.2)	¥ 137.4	17.9	¥	¥ 137.3	¥ 0.1
Buy	115.7	—	....	115.8	0.0	126.6	4.9	....	126.5	(0.1)
Interest Rate Option:										
Sell Call	274.5	—	60	0.0	0.0	65.8	—	13	0.0	0.0
Put	221.7	—	48	0.0	(0.0)	115.4	—	16	0.0	(0.0)
Buy Call	39.6	—	10	0.0	(0.0)	84.8	—	17	0.0	(0.0)
Put	184.9	—	55	0.0	0.0	215.1	—	42	0.0	(0.0)
Over the Counter										
FRA:										
Sell .....	—	—	....	—	....	1,019.2	49.7	....	....	....
Buy .....	—	—	....	—	....	1,018.6	49.7	....	....	....
Interest Rate Swap:										
Receive Fixed Pay Floating	48,905.3	17,041.2	....	1,001.7	1,001.7	64,737.2	27,958.6	....	....	....
Receive Floating Pay Fixed	49,110.5	13,623.9	....	(1,048.0)	(1,048.0)	66,654.9	27,119.2	....	....	....
Receive Floating Pay Floating	182.1	93.8	....	0.1	0.1	432.9	392.4	....	....	....
Receive Fixed Pay Fixed	5.9	5.9	....	0.0	0.0	....	....	....	....	....
Interest Rate Option:										
Sell Call	—	—	—	—	—	247.0	157.0	—	....	....
Put	—	—	—	—	—	250.0	142.0	—	....	....
Buy Call	—	—	—	—	—	185.9	79.5	—	....	....
Put	—	—	—	—	—	192.6	86.5	—	....	....
Others:										
Sell	230.8	93.9	—	(0.5)	2.1	581.4	395.0	—	....	....
Buy	250.8	124.1	—	0.3	(2.3)	801.6	565.5	—	....	....
Total .....	....	....	....	....	¥ (46.6)	....	....	....	....	¥ 0.0

- Notes: 1.*In millions of yen. Option premiums are included in the balance sheet.
2. Calculation of market value.
The market values of listed securities are calculated using the closing prices on the Tokyo Financial Futures Exchange, etc.
3. Market value and evaluation profit and loss include transactions made for the purpose of hedging on-balance sheet transactions.
4. Interest rate swap market value and evaluation profit and loss includes accrued interest of 124,124 millions of yen entered in the Statement of Income.
5. Details of interest rate swap notional amounts and average rates according to when due are as follows:

	Billions of yen			
	One year or less	More than one year to three years	Over three years	Total
Receive Fixed Pay Floating:				
Notional Amount	¥31,864.0	¥14,675.9	¥2,365.3	¥48,905.3
Average Receive Rate	4.91%	4.39%	3.89%	4.73%
Average Pay Rate	4.29%	3.59%	1.82%	4.01%
Receive Floating Pay Fixed:				
Notional Amount	35,486.6	11,401.4	2,222.5	49,110.5
Average Receive Rate	4.17%	2.96%	2.44%	3.89%
Average Pay Rate	4.82	4.31	4.50	4.72
Receive Floating Pay Floating:				
Notional Amount	88.3	48.7	45.1	182.1
Average Receive Rate	5.62%	4.62%	8.74%	6.05%
Average Pay Rate	5.27	4.03	5.36	4.95
Receive Fixed Pay Fixed:				
Notional Amount	—	—	5.9	5.9
Average Receive Rate	—	—	1.34%	1.34%
Average Pay Rate	—	—	1.33	1.33

6. Derivative transactions included in trading account transactions are valued at the market price and the evaluation profit or loss calculated is included in the Statement of Income. Therefore it is not included in the following table.

The contract value, etc. of derivative transactions in trading account transactions is as follows:

March 31, 1998	Billions of yen		
	Contract value	Option premium*	Market value
Listed			
Interest Futures:			
Sell	¥ 2,283.8	¥	¥ 2,285.2
Buy	2,165.4	....	2,167.4
Interest Rate Option:			
Sell Call	152.2	56	0.0
Put	268.9	92	0.0
Buy Call	244.5	72	0.0
Put	31.8	38	0.0
Over the Counter			
FRA:			
Sell	13.7	....	0.0
Buy	22.2	....	(0.0)
Interest Rate Swap:			
Receive Fixed Pay Floating	42,653.3	....	802.1
Receive Floating Pay Fixed	40,690.1	....	(746.4)
Receive Floating Pay Floating	480.0	....	(0.8)
Receive Fixed Pay Fixed	26.1	....	9.8
Interest Rate Option:			
Sell Call	524.9	5,568	(18.6)
Put	572.0	5,549	(2.5)
Buy Call	445.1	3,996	10.2
Put	467.0	4,231	2.8
Others:			
Sell	822.0	11,989	(4.0)
Buy	1,077.5	14,410	3.4
Total .....	....	....	....

Note: * In millions of yen. Option premiums are the original premiums received/paid relating to the contract value, etc.

Currency Transactions

March 31,	Billions of yen							
	1998				1997			
	Contract value		Market value	Unrealized gain (loss)	Contract value		Market value	Unrealized gain (loss)
Total	Term over one year	Total			Term over one year			
Over the Counter								
Currency Swap:								
US\$	¥2,422.4	¥1,100.4	¥ 157.4	¥ 157.4	¥3,591.8	¥2,633.1	....	....
STG £	222.8	1.9	(10.2)	(10.2)	83.7	1.4	....	....
DM	177.9	11.2	4.7	4.7	162.3	62.1	....	....
AS	24.1	4.8	(0.4)	(0.4)	810.2	765.4	....	....
Others	528.2	111.1	(127.3)	(127.3)	362.4	196.2	....	....
Total	¥3,375.5	¥1,229.7	¥ 24.1	¥ 24.1	¥5,010.5	¥3,658.3	....	....

- Notes: 1. Market value and evaluation profit and loss include transactions made for the purpose of hedging on-balance sheet transactions.
2. Market value and the evaluation profit and loss includes accrued interest of 4,094 millions of yen entered in the Statement of Income.
3. Derivative transactions included in trading account transactions are valued at the market price and the evaluation profit or loss calculated is included in the Statement of Income. Therefore it is not indicated in the above table.
The contract value, etc. of derivative transaction in trading account transactions is as follows:

March 31, 1998	Billions of yen	
	Contract value	Market value
Over the Counter		
Currency Swap:		
US\$	3,338.8	(15.7)
DM	56.9	(1.2)
AS	639.3	(16.4)
Other	159.2	(1.0)
Total	4,194.3	(34.5)

Notes: 4. In a foreign exchange contract, currency options, etc. are revalued at the end of the fiscal year.
The profit or loss calculated is included in the statement of income.

5. The table below indicates the contract value of derivative transactions relating to currency transactions which are revalued.

March 31,	Billions of yen				
	1998		1997		
	Contract value	Option premium*	Contract value	Option premium*	Option premium*
Listed					
Currency Futures:					
Sell	¥ —	¥	¥ —	¥	¥
Buy	22.3	....	12.1	....	....
Currency Option:					
Sell Call	—	—	—	—	—
Put	—	—	—	—	—
Buy Call	—	—	—	—	—
Put	—	—	—	—	—
Over the Counter					
Foreign Exchange Contract:					
Sell	15,227.7	....	29,477.9	....	....
Buy	27,326.8	....	14,200.5	....	....
Currency Option:					
Sell Call	1,124.1	37,329	863.5	30,358	30,358
Put	1,342.0	13,809	821.3	7,404	7,404
Buy Call	1,059.4	35,686	863.5	30,893	30,893
Put	1,398.6	14,936	768.7	8,124	8,124
Others:					
Sell .....	—	....	—	....	....
Buy .....	—	....	—	....	....
Total .....	....	....	....	....	....

Note: * In millions of yen. Option premiums are included in the balance sheet.

Securities Transactions

March 31,	Billions of yen									
	1998					1997				
	Contract value		Option premium*	Market value	Unrealized gain (loss)	Contract value		Option premium*	Market value	Unrealized gain (loss)
Listed										
Bond Futures:										
Sell	¥—	—	¥....	¥—	¥—	—	¥....	¥—	¥—	¥—
Buy .....	—	—	....	—	—	—	....	—	—	—
Bond Futures Option:										
Sell Call	—	—	—	—	—	—	—	—	—	—
Put	—	—	—	—	—	—	—	—	—	—
Buy Call	1.5	—	8	0.0	(0.0)	—	—	—	—	—
Put	4.0	—	27	0.0	(0.0)	—	—	—	—	—
Total .....	....	....	....	¥(0.0)	....	....	....	....	....	....

Notes: 1. * In millions of yen. Option premiums are included in the balance sheet.

2. Calculation of market value

The market values of listed securities are calculated using the closing prices on the Tokyo Stock Exchange, etc.

Bond-Related Transactions

March 31,	Billions of yen									
	1998					1997				
	Contract value		Option premium*	Market value	Unrealized gain (loss)	Contract value		Option premium*	Market value	Unrealized gain (loss)
Listed										
Bond Futures:										
Sell	¥117.6	—	¥....	¥118.4	¥(0.7)	¥268.7	—	¥....	¥269.6	¥(0.8)
Buy .....	—	—	....	—	—	103.5	—	....	103.8	0.3
Bond Futures Option:										
Sell Call	—	—	—	—	—	—	—	—	—	—
Put	4.2	—	2	0.0	0.0	—	—	—	—	—
Buy Call	—	—	—	—	—	—	—	—	—	—
Put	3.6	—	3	0.0	0.0	—	—	—	—	—
Over the Counter										
Bond-Related Option:										
Sell Call	116.6	—	370	0.4	(0.0)	—	—	—	....	....
Put .....	—	—	—	—	—	—	—	—	....	....
Buy Call	3.9	—	8	—	0.0	—	—	—	....	....
Put	—	—	—	—	—	1.2	—	16	....	....
Others:										
Sell .....	—	—	....	—	—	—	—	....	....	....
Buy .....	—	—	....	—	—	—	—	....	....	....
Total .....	....	....	....	....	¥(0.8)	....	....	....	....	¥(0.4)

Notes: 1. * In millions of yen. Option premiums are included in the balance sheet.

2. Derivative transactions included in trading account transactions are valued at the market price and the evaluation profit or loss calculated is included in the Statement of Income. Therefore it is not indicated in the following table.

The contract value, etc. of derivative transaction in trading account transactions is as follows:

March 31, 1998	Billions of yen		
	Contract value	Option premium*	Market value
Listed			
Bond Futures:			
Sell	¥21.3	¥....	¥21.3
Buy	9.7	....	9.7
Bond Futures Option:			
Sell Call	—	—	—
Put	—	—	—
Buy Call	—	—	—
Put	—	—	—
Over the Counter			
Bond Related Swap:			
Sell Call	—	—	—
Put	—	—	—
Buy Call	—	—	—
Put	—	—	—
Others:			
Sell	—	—	—
Buy	—	—	—
Total .....	....	....	....

Note: * In millions of yen. Option premiums are the original premiums received/paid relating to the contract value, etc.

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, 1998							
Time Deposits with Deregulated Interest Rates (fixed)	¥ 5,736.7	¥1,919.4	¥2,447.9	¥1,043.9	¥1,496.5	¥291.0	¥12,935.6
Time Deposits with Deregulated Interest Rates (floating)	0.5	0.5	2.1	1.4	0.9	0.0	5.6
Total	¥11,325.7	¥2,703.4	¥2,599.4	¥1,045.8	¥1,497.5	¥295.8	¥19,467.7

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, 1998							
Floating Interest Rate.....	¥	¥1,683.9	¥1,888.3	¥ 951.3	¥5,867.4	¥5,359.9	¥
Fixed Interest Rate .....	....	881.5	1,146.6	350.2	2,742.2	—	....
Total	¥11,158.8	¥2,565.4	¥3,035.0	¥1,301.5	¥8,609.6	¥5,359.9	¥32,030.5

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 10 years	Over 10 years	Unspecified Term	
March 31, 1998								
Japanese Government Bonds	¥ 0.1	¥ 12.8	¥84.6	¥337.6	¥652.5	¥ —	¥ —	¥1,087.9
Japanese Local Government Bonds.....	10.8	26.8	15.3	7.7	305.5	2.6	—	368.9
Corporate Bonds	57.4	122.0	61.6	19.9	220.0	—	—	481.0
Corporate Stocks .....	....	....	....	....	....	....	3,474.6	3,474.6
Other	96.1	32.5	45.5	31.1	33.1	25.0	572.3	835.8
Foreign Corporate Bonds	94.2	27.4	32.8	11.9	9.9	25.0	—	201.4
Foreign Corporate Stocks .....	....	....	....	....	....	....	438.5	438.5
Securities Lent.....	—	2.2	—	—	—	—	—	2.2

- 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.

Facilities and Premises/Personnel
Number of Branches

March 31,	1998	1997	1996
Domestic:			
Branches	290	290	289
Sub-branches	42	49	55
Overseas:			
Branches	25	24	21
Sub-branches	1	1	1
(Representative offices)	(21)	(22)	(23)
Total	358	364	366

Investment in Facilities

March 31, 1998	Billions of yen		
	Budget	Paid	Expected expenditure
Head Office	¥ 0.7	¥ 0.4	¥ 0.3
Branches	19.0	8.0	11.0
Others	9.6	4.0	5.5
Office Appliances	19.9	0.0	19.9
Other Office Equipment	3.1	0.0	3.1
Total	¥52.3	¥12.4	¥39.8

Number of ATMs

March 31,	1998	1997	1996
Cash Dispensers	519	547	547
Automatic Tellers	3,399	3,325	3,240
Automatic Passbook Entry Machines	369	369	369
Total	4,287	4,241	4,156

Personnel

March 31, 1998	Number of employees	Average age		Average length of employment		Average monthly salary (yen)
		years - months	years - months	years - months	years - months	
Administrative Staff:						
Male	9,429	39-1	17-5			¥594,495
Female	4,716	29-11	9-9			264,550
Sub-total or Average	14,145	36-1	14-10			484,490
General Operating Staff:						
Male	470	53-7	17-0			367,003
Female	—	—	—			—
Sub-total or Average	470	53-7	17-0			367,003
Total or Average	14,615	36-7	14-11			¥480,712

Principal Ratios

Capital Ratio

March 31,	Billions of yen		
	1998	1997	1996
Tier I Capital	¥ 1,809.8	¥ 1,950.6	¥ 1,641.3
Tier II Capital:			
Unrealized Gains on Securities, after 55% Discount	—	174.2	441.2
Revaluted Gains on Securities, after 55% Discount	146.9	—	—
Reserve for Possible Loan Losses	120.7	141.9	135.8
Subordinated Term Debt and Other	1,476.9	1,485.2	1,142.7
Total	1,744.6	1,801.5	1,719.8
Tier II Capital Includible as Qualifying Capital	1,744.6	1,801.5	1,641.3
Total Qualifying Capital	¥ 3,554.5	¥ 3,752.1	¥ 3,282.7
Risk-Adjusted Assets:			
On-Balance Sheet Items	33,802.9	36,251.0	35,199.7
Off-Balance Sheet Items	3,614.6	4,412.8	4,025.3
Amount related to Market Risk Equivalent	341.9	—	—
Total	¥ 37,759.5	¥ 40,663.8	¥ 39,225.1
Tier I Capital Ratio	4.79%	4.79%	4.18%
Total Capital Ratio	9.41	9.22	8.36

Notes: 1. Figures in this table were calculated on a consolidated basis and in accordance with guidelines established by the Ministry of Finance.
2. The reserve for possible loan losses excluded the specific reserve for fiscal 1991 and fiscal 1992. Beginning in fiscal 1993, the reserve for possible loan losses excludes both the specific reserve for possible loan losses and the reserve for loans to developing countries.

Return on Equity and Assets

Years ended March 31,	1998	1997	1996
Net Income as a Percentage of:			
Average Total Assets, excluding Customers' Liabilities for Acceptances and Guarantees (ROA)	—%	0.11%	—%
Average Shareholders' Equity	—%	3.59%	—%
Declared Cash Dividends per Share (in yen):			
Common Stock	¥8.50	¥8.50	¥6.50
Preferred Stock	7.50	3.75	—

Margin on Funds

Years ended March 31,	1998	1997	1996
Yield on Funds (Yield on Interest Earning Assets) – (A):			
Domestic	2.24%	2.39%	2.89%
International	8.02	8.50	10.07
Total	4.44	4.71	5.48
Cost of Funds (Yield on Interest Bearing Liabilities) – (B):			
Domestic	2.18	2.20	2.50
International	7.50	7.63	9.09
Total	4.27	4.30	4.94
Overall Margin on Funds (A – B):			
Domestic	0.06	0.19	0.39
International	0.52	0.86	0.98
Total	0.17%	0.40%	0.53%

Ratio of Loans to Deposits

March 31,	Billions of yen		
	1998	1997	1996
Loans:			
Domestic	¥ 22,898.7	¥ 21,970.0	¥ 22,247.3
International	9,131.8	12,067.2	10,128.8
Total	32,030.5	34,037.3	32,376.1
Deposits:			
Domestic	24,358.4	24,136.1	23,974.1
International	10,084.2	14,143.0	12,990.9
Total	34,442.7	38,279.1	36,965.0
Ratio of Loans to Deposits:			
Domestic	94.00%	91.02%	92.79%
International	90.55	85.32	77.96
Total	92.99%	88.91%	87.58%
Average Balance Outstanding During Year:			
Domestic	96.00%	93.80%	99.19%
International	82.85	79.15	66.13
Total	90.96%	88.13%	86.11%

Deposit / Loan Balance per Office

March 31,	Billions of yen		
	1998	1997	1996
Deposits per Office:			
Domestic	¥ 96.1	¥ 91.7	¥ 92.1
Overseas	262.2	485.7	491.6
Total	109.3	121.9	119.2
Loans per Office:			
Domestic	80.8	77.9	79.0
Overseas	343.2	476.3	454.0
Total	101.6	108.3	104.4
Number of Offices:			
Domestic	290	290	289
Overseas	25	24	21
Total	315	314	310

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

Deposit / Loan Balance per Employee

March 31,	Billions of yen		
	1998	1997	1996
Deposits per Employee:			
Domestic	¥ 2.1	¥ 1.9	¥ 1.8
Overseas	3.2	6.3	6.0
Total	2.2	2.4	2.3
Loans per Employee:			
Domestic	1.7	1.6	1.5
Overseas	4.2	6.2	5.5
Total	2.1	2.1	2.0

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

Stock Information

Stockholder Information (Common stock)

March 31, 1998	Number of stockholders	Number of stocks held (thousands)
Central/Local Government	4	5,830 (0.20%)
Financial Institutions	251	877,330 (30.40%)
Securities Companies	101	27,248 (0.95%)
Other Corporate Entities	6,382	1,653,501 (57.30%)
Foreign Corporations, etc.	487	137,069 (4.75%)
Individuals and Other	39,854	184,722 (6.40%)
Total	47,079	2,885,700 (100.00%)

Breakdown of Stockholders' Interests (Common stock)

March 31, 1998	Number of stockholders	Number of stocks held (thousands)
1,000 share units and above	349 (0.74%)	2,336,434 (80.97%)
500 share units and above	188 (0.40%)	134,485 (4.66%)
100 share units and above	749 (1.59%)	170,267 (5.90%)
50 share units and above	615 (1.31%)	41,985 (1.45%)
10 share units and above	5,998 (12.74%)	103,870 (3.60%)
5 share units and above	6,694 (14.22%)	42,635 (1.48%)
1 share unit and above	32,486 (69.00%)	56,024 (1.94%)
Total	47,079 (100.00%)	2,885,700 (100.00%)

Fuji Bank Stock Price (Common stock)

Years ended March 31,	Yen		
	1998	1997	1996
Highest	¥1,840	¥2,440	¥2,450
Lowest	440	1,140	1,650

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

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