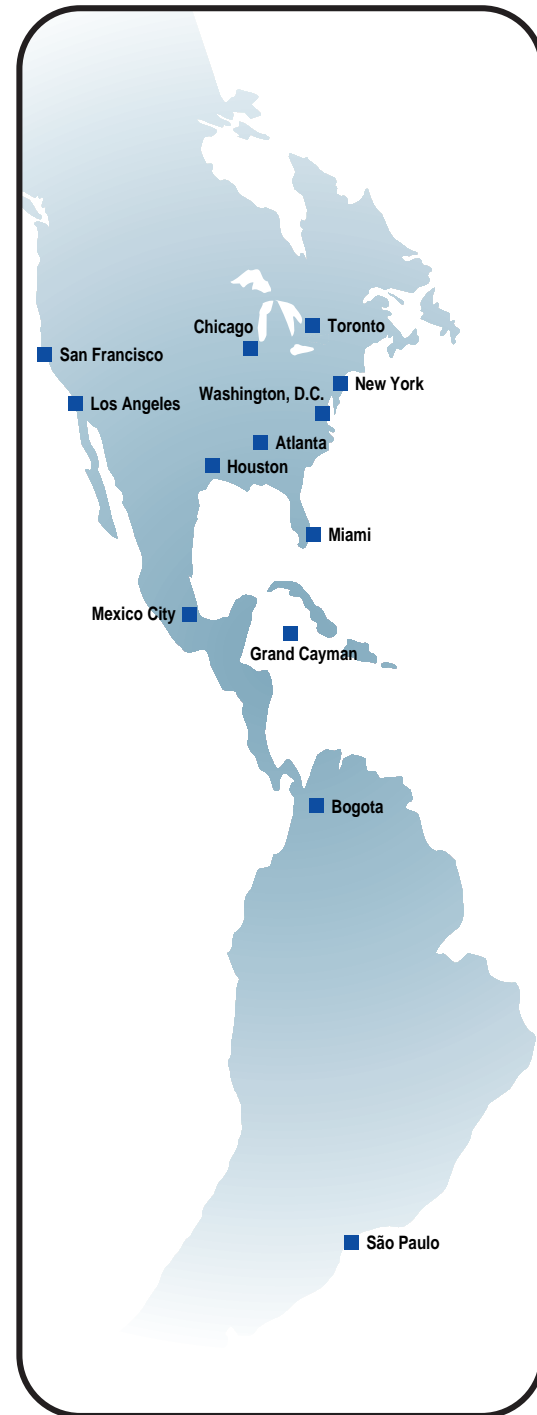


(★ = Consolidated Subsidiaries)

THE AMERICAS



Americas Division

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Subsidiaries

Fuji America Holdings, Inc. ★
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Fax: 1-212-321-9649
Telex: 425777

Fuji Bank Canada★
(Commercial banking)
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Telex: 06-22094

Fuji Bank International, Inc. ★
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Telex: 176087

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Fuji Capital Holdings Inc. ★
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(Commercial finance)

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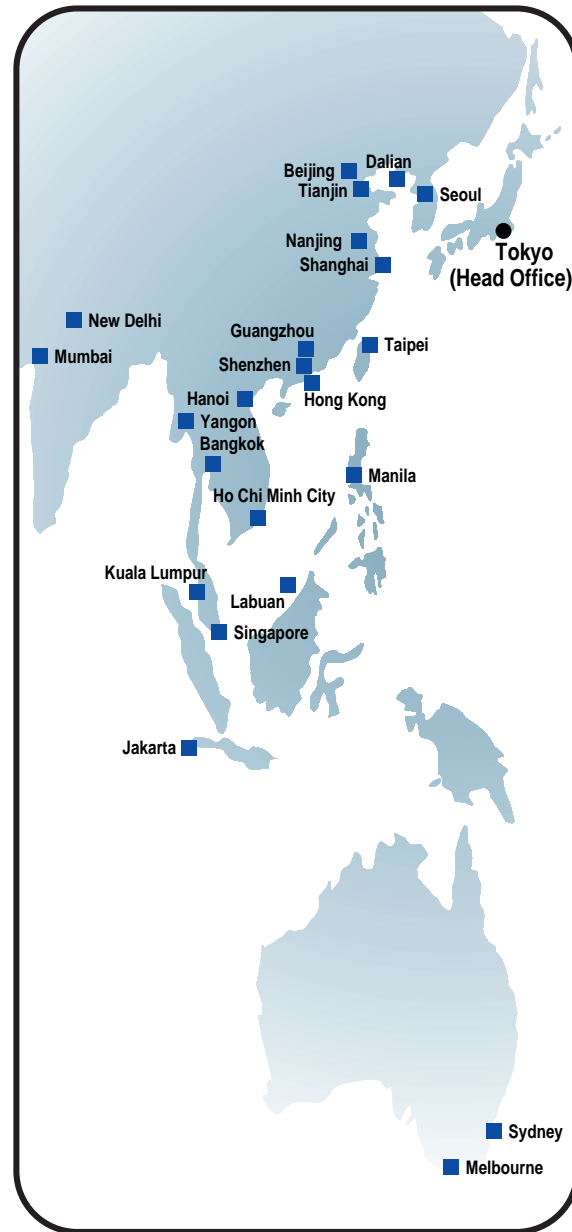
Heller-Sud Servicios Financieros S.A.

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Telex: 74604 FUJBK HX

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Fax: 60-3-201-5030
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Fax: 60-87-41-9766
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Fax: 63-2-815-3770
Telex: 45224 FUJI BNKPM

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Fax: 91-22-288-6640
Telex: 81030 FUJI

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Telex: K 27216

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Fax: 86-21-68412000
Telex: 30168 FIBSH

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Fax: 86-755-2225390
Telex: 420304

■ Singapore Branch

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Fax: 65-5327310
Telex: RS 24610

■ Taipei Branch

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Taipei, Taiwan
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Fax: 886-2-25460559
Telex: 26087 FUJITPI

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19 Jianguo Men Wai Dajie,
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Fax: 86-10-65002161
Telex: 22906 FIBBJCN

■ Guangzhou Representative Office

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Fax: 86-20-86663814
Telex: 44596 FJBGZCN

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Ho Chi Minh City, Vietnam
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Fax: 84-8-8243194
Telex: 813184 FUJIHM VT

■ Jakarta Representative Office

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Jakarta 10350, Indonesia
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Fax: 62-21-3927064
Telex: 69172

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50250 Kuala Lumpur, Malaysia
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Fax: 60-3-2307951
Telex: MA 32351/FUJIKL

■ Melbourne Representative Office

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Melbourne, Victoria 3000, Australia
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Fax: 61-3-96292737
Telex: 151291

■ Nanjing Representative Office

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Jiangsu Province
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Fax: 86-25-3319355

■ New Delhi Representative Office

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Fax: 91-11-371-1840
Telex: 031-63179

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Fax: 61-2-9251-5331
Telex: 27307

■ Tianjin Representative Office

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Fax: 86-22-23305489

■ Yangon Representative Office

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Township, Yangon, Union of Myanmar
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Fax: 95-1-666387

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■ P.T. Fuji Bank International Indonesia★ (Commercial banking)

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Jakarta 10350, Indonesia
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Fax: 62-21-3926354
Telex: 69142

■ Fuji Capital Markets (HK) Limited★ (Swaps and derivatives services)

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Fax: 852-2826-4891

■ The Fuji Futures (Singapore) Pte., Limited★ (Operations in financial futures markets)

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Singapore 049909
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Fax: 65-2273038

■ Fuji International Finance (Australia) Limited★ (Corporate and merchant banking)

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■ Heller Asia Capital (Singapore) Limited★ (Factoring)

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Telex: 23339

■ Heller Financial Services Limited★ (Factoring)

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Telex: 30250

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Telex: 222757

■ East Asia Heller Limited (Factoring)

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■ Heller Factoring (M) Sdn. Bhd. (Factoring)

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Fax: 60-3-262-6652

■ P.T. Jaya Fuji Leasing Pratama (Leasing)

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■ Berlin Representative Office

c/o Düsseldorf Branch
Immermannstrasse 3, 40210 Düsseldorf,
F.R. Germany
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Fax: 49-211-352407
Telex: 8587388 ~ 9

■ Manchester Representative Office

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Manchester H6O 8HF, U.K.
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■ Vienna Representative Office

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■ Fuji Bank Nederland N.V.★ (Commercial and investment banking)

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Fax: 49-211-1789150
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Tour Facto, Cedex 88,
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■ Fuji Investment Management Company (Europe) Limited (Asset management)

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■ Handlowy-Heller S.A. (Factoring)

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01-211 Warsaw, Poland
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Fax: 48-22-632-7087

■ Heller Bank A.G. (Factoring)

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Telex: 4187638

■ Heller Factoring Española, S.A. (Factoring)

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■ Heller Factoring Portuguesa, S.A. (Factoring)

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■ NMB Heller N.V. (Factoring)

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■ Nordisk Factoring A/S (Factoring)

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■ OB Heller A.S. (Factoring)

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