DOMESTIC OFFICES, SUBSIDIARIES AND AFFILIATED COMPANIES

(as of March 31, 1999)

The Fujigin Credit, Ltd. Established: November 1974 Capitalization: ¥38,900 million Percentage of Ownership: 100%

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

Fuji Securities Co., Ltd. Established: October 1994 Capitalization: ¥25,000 million Percentage of Ownership: 100%

The Fuji Trust and Banking Co., Ltd. Established: June 1996 Capitalization: ¥10,000 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 Agency, Ltd. Established: November 1978 Capitalization: ¥50 million Percentage of Ownership: 100%

Fuji Business Service, Ltd. Established: June 1974 Capitalization: ¥20 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: 5%

Fuyo Auto Lease Co., Ltd. Established: January 1987 Capitalization: ¥240 million Percentage of Ownership: 5%

Fujigin Factors, Ltd. Established: April 1978 Capitalization: ¥500 million Percentage of Ownership: 5%

Fujigin Capital Company Established: July 1983 Capitalization: ¥450 million Percentage of Ownership: 5%

Fuji Investment Management Co., Ltd. Established: September 1993 Capitalization: ¥2,050 million Percentage of Ownership: 38.6%

Fujigin Software Service, Ltd. Established: August 1982 Capitalization: ¥50 million Percentage of Ownership: 5%

Fujigin Operation Service, Ltd. Established: June 1985 Capitalization: ¥20 million Percentage of Ownership: 5%

Fuji Research Institute Corporation Established: October 1988 Capitalization: ¥1,600 million Percentage of Ownership: 5%

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

Japan Mortgage Co., Ltd. Established: June 1973 Capitalization: ¥1,400 million Percentage of Ownership: 5% The Diners Club of Japan, Inc. Established: December 1960 Capitalization: ¥200 million Percentage of Ownership: 5%

Daito Securities Co., Ltd. Established: November 1927 Capitalization: ¥3,051 million Percentage of Ownership: 20.7%

The Yasuda Trust and Banking Co., Ltd. Established: May 1925 Capitalization: ¥337,231 million Percentage of Ownership: 56.3%

The Dai-Ichi Kangyo Fuji Trust & Banking Co., Ltd. Established: April 1999 Capitalization: ¥40,000 million Percentage of Ownership: 50%

DOMESTIC BRANCH NETWORK

Branches: 284 Sub-branches: 34 ATMs: 3,226

Osaka

