

# CONSOLIDATED FIVE-YEAR SUMMARY

Fuji Bank Group

Years ended March 31,	Millions of yen				
	1999	1998	1997	1996	1995
<b>Balance Sheets</b>					
<b>Assets</b>					
Cash and Due from Banks .....	¥ 2,434,580	¥ 2,821,634	¥ 4,341,701	¥ 5,626,067	¥ 7,201,305
Call Loans and Bills Purchased .....	1,793,282	1,453,230	2,230,223	1,617,672	1,267,896
Commercial Paper and Other Debt Purchased .....	85,441	43,216	188,430	126,295	264,440
Trading Assets .....	2,930,820	3,265,412	—	—	—
Trading Account Securities .....	—	—	845,037	1,104,386	1,049,045
Money Held in Trust .....	108,228	84,989	117,271	148,150	170,959
Securities .....	6,668,759	6,044,830	5,607,096	5,646,405	5,970,789
Loans and Bills Discounted .....	34,815,843	34,028,201	35,714,787	33,793,990	32,277,715
Foreign Exchange .....	448,583	580,018	541,793	460,804	373,913
Other Assets .....	4,384,841	3,326,086	3,480,573	2,703,193	1,988,362
Premises and Equipment .....	745,616	693,955	357,330	344,468	326,753
Deferred Tax Assets .....	1,069,255	441,043	256,925	223,163	135,113
Consolidation Difference .....	67,376	8,153	—	—	—
Customers' Liabilities for Acceptances and Guarantees .....	2,392,446	2,322,736	2,529,984	2,606,804	2,402,900
<b>Total Assets .....</b>	<b>¥57,945,077</b>	<b>¥55,113,509</b>	<b>¥56,211,154</b>	<b>¥54,401,403</b>	<b>¥53,429,197</b>
<b>Liabilities, Minority Interests and Stockholders' Equity</b>					
<b>Liabilities</b>					
Deposits .....	¥34,646,230	¥34,552,361	¥38,649,481	¥37,280,377	¥37,212,285
Call Money and Bills Sold .....	3,833,529	3,755,273	4,310,517	4,812,472	5,186,289
Trading Liabilities .....	1,823,830	2,057,167	—	—	—
Borrowed Money .....	3,520,453	2,947,169	2,252,185	2,892,475	2,817,529
Foreign Exchange .....	137,789	113,221	82,000	77,051	52,956
Bonds .....	1,356,075	1,657,224	1,322,494	904,255	609,883
Convertible Bonds .....	15,464	12,582	12,582	13,009	13,231
Due to Trust Account .....	1,927,770	—	—	—	—
Other Liabilities .....	4,669,740	4,381,799	3,943,584	3,100,789	2,323,258
Reserve for Possible Loan Losses .....	684,674	904,217	1,022,030	980,737	732,756
Reserve for Retirement Allowances .....	57,051	48,312	48,816	48,877	48,525
Other Reserves .....	189,542	176,066	60,243	21,262	20,602
Deferred Tax Liability for Land Revaluation .....	94,481	—	—	—	—
Acceptances and Guarantees .....	2,392,446	2,322,736	2,529,984	2,606,804	2,402,900
Land Revaluation Account .....	—	326,529	—	—	—
<b>Total Liabilities .....</b>	<b>55,349,080</b>	<b>53,254,661</b>	<b>54,233,919</b>	<b>52,738,113</b>	<b>51,420,219</b>
Minority Interests .....	408,144	282,392	42,885	26,683	24,078
<b>Stockholders' Equity</b>					
Common Stock .....	559,216	424,087	424,087	423,873	423,762
Preferred Stock .....	478,616	105,000	105,000	—	—
Capital Surplus .....	928,196	419,954	419,954	314,740	314,629
Land Revaluation Account .....	131,767	—	—	—	—
Earned Surplus .....	118,759	627,426	985,313	898,000	1,246,510
Treasury Common Stock, at cost .....	(12)	(11)	(4)	(7)	(1)
Shares in Parent Company Held by Subsidiaries .....	(28,692)	—	—	—	—
<b>Total Stockholders' Equity .....</b>	<b>2,187,852</b>	<b>1,576,455</b>	<b>1,934,349</b>	<b>1,636,606</b>	<b>1,984,900</b>
<b>Total Liabilities, Minority Interests and Stockholders' Equity ...</b>	<b>¥57,945,077</b>	<b>¥55,113,509</b>	<b>¥56,211,154</b>	<b>¥54,401,403</b>	<b>¥53,429,197</b>
<b>Statements of Income</b>					
<b>Income</b>					
Interest on Loans and Discounts .....	¥1,185,925	¥1,399,707	¥1,283,411	¥1,344,629	¥1,409,873
Interest and Dividends on Securities .....	108,194	121,337	138,348	165,474	188,551
Other Interest Income .....	413,230	661,991	751,895	980,419	719,784
Fees and Commissions .....	176,880	137,765	128,630	128,083	114,639
Trading Revenue .....	38,142	56,913	—	—	—
Other Operating Income .....	515,395	151,504	96,938	200,100	105,249
Other Income .....	215,673	354,805	350,632	308,993	457,818
<b>Total Income .....</b>	<b>2,653,442</b>	<b>2,884,025</b>	<b>2,749,856</b>	<b>3,127,701</b>	<b>2,995,916</b>
<b>Expenses</b>					
Interest on Deposits .....	396,071	703,442	697,473	884,722	986,240
Interest on Borrowings and Bonds .....	388,333	418,061	313,706	303,880	330,462
Other Interest Expenses .....	419,654	519,472	485,111	583,498	392,547
Fees and Commissions .....	48,031	49,247	47,265	44,528	44,845
Other Operating Expenses .....	364,449	46,816	55,291	84,552	55,915
General and Administrative Expenses .....	494,565	470,091	443,807	418,786	416,583
Other Expenses .....	1,290,904	1,175,172	610,867	1,208,310	718,610
<b>Total Expenses .....</b>	<b>3,402,011</b>	<b>3,382,303</b>	<b>2,653,523</b>	<b>3,528,280</b>	<b>2,945,205</b>
<b>Income (Loss) before Income Taxes and Others .....</b>	<b>(748,568)</b>	<b>(498,277)</b>	<b>96,332</b>	<b>(400,579)</b>	<b>50,710</b>
<b>Income Taxes:</b>					
Current .....	18,362	17,614	7,549	8,364	5,332
Deferred .....	(362,022)	(178,167)	(25,152)	(87,385)	37,351
Minority Interests in Net Income .....	17,121	7,584	4,891	3,863	3,377
<b>Net Income (Loss) .....</b>	<b>¥ (422,030)</b>	<b>¥ (345,309)</b>	<b>¥ 109,044</b>	<b>¥ (325,420)</b>	<b>¥ 4,649</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.