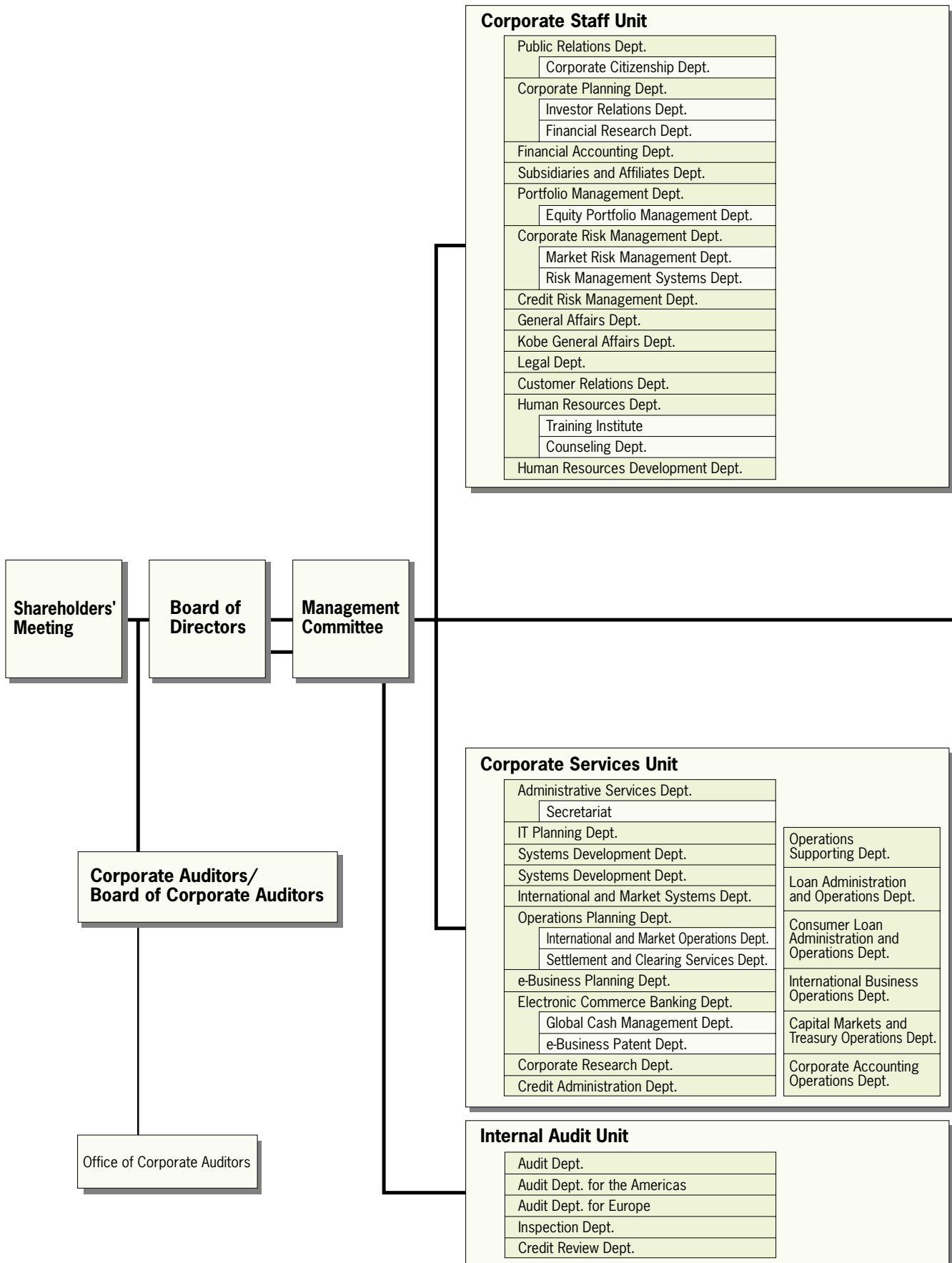


Organization

(As of June 30, 2001)



Consumer Banking Unit

Planning Dept., Consumer Banking Unit
Subsidiaries and Affiliates Dept., Consumer Banking Unit
Sales Channel Planning Dept., Consumer Banking Unit
Branch Banking Dept., Consumer Banking Unit
Products and Marketing Dept., Consumer Banking Unit
Private Banking Dept.
Asset Management Services Dept., Consumer Banking Unit
Consumer Business Dept.
Consumer Loan Business Dept.
Investment Products Business Dept., Consumer Banking Unit
Operations and Systems Dept., Consumer Banking Unit
Credit Dept., Consumer Banking Unit

Block Consumer Business Office

Branch
Public Institutions Operating Office
Consumer Investment Services Office
Consumer Loan Promotion Office
Call Center

Middle Market Banking Unit

Planning Dept., Middle Market Banking Unit
Operations and Systems Dept., Middle Market Banking Unit
Business Promotion Dept., Middle Market Banking Unit
International Business Promotion Dept., Middle Market Banking Unit
New Business Promotion Dept., Middle Market Banking Unit
Public Institutions Banking Dept.
Kobe Public Institutions Banking Dept.
Business Owner Banking Dept.
Credit Dept., Middle Market Banking Unit
Credit Dept., Middle Market Banking Unit
Credit Dept., Middle Market Banking Unit
Credit Supervision Dept., Middle Banking Unit
Credit Supervision Dept., Middle Banking Unit

Middle Market Banking Division

Corporate Business Office
Public Institutions Business Office
Business Support Office

Corporate Banking Unit

Planning Dept., Corporate Banking Unit
Credit Dept., Corporate Banking Unit
Credit Dept., Corporate Banking Unit
Credit Dept., Corporate Banking Unit

Tokyo Corporate Banking Division
Tokyo Corporate Banking Division
Osaka Corporate Banking Division
Nagoya Corporate Banking Division

Corporate Banking Dept.

International Banking Unit

Planning Dept., International Banking Unit
Operations and Systems Dept., International Banking Unit
Global Institutional Banking Dept.
Global Investors Services Dept.
Credit Dept., International Banking Unit

Asia Pacific Division
Asia Pacific Dept.
The Americas Division
Planning Dept., The Americas Division
Credit Dept., The Americas Division
Europe Division
Planning Dept., Europe Division
Credit Dept., Europe Division

Global Client Business Dept.
Branch/Representative Office in Asia Pacific
Departments of the Americas Division
Departments of Europe Division

Treasury Unit

Planning Dept., Treasury Unit
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.

Investment Banking Unit

Planning Dept., Investment Banking Unit
Structured Finance Credit Dept.
Asset Management Planning Dept., Investment Banking Unit
Structured Finance Dept.
Financial Solutions Dept., Investment Banking Unit
Derivatives and Financial Engineering Dept.
Syndications Dept.
M&A Advisory Services Dept.
Corporate Finance Services Dept.

e-Business, Media and Telecom Dept.