ORGANIZATION

Integration Strategy Dept. As of June 30, 2000 Public Affairs Dept. - Social Development Dept. Corporate Planning Dept. - Financial Research Dept. Finance and Accounting Dept. Affiliate Administration Dept. e-business Planning Dept. Personnel Dept. Training Institute Counselor's Office Human Resources Development Dept. Corporate Administration Dept. SHAREHOLDERS' MEETING - Secretariat Legal Dept. BOARD OF DIRECTORS Systems Planning Dept. MANAGEMENT COMMITTEE General Affairs Dept. - Operations Supervision Dept. CORPORATE AUDITORS Customer Relations Dept. Tokyo Customer Relations Dept. BOARD OF CORPORATE AUDITORS Audit and Inspection Dept. - Treasury Audit Dept. - Systems Audit Dept. Market Risk Management Dept. Credit Policy Dept. Credit Review Dept. Audit Dept. for the Americas Audit Dept. for Europe

CONSUMER BANKING GROUP	Remote Banking Div.
Planning Dept.	Telephone Banking Center
- Customer Satisfaction Promotion Dept.	Family Banking Div. Domestic Branches
- Risk Management Dept.	Consumer Loan Promotion Offices
Product Dept.	Main Office
Loan Operations Dept.	
Tokyo Loan Operations Dept.	Tokyo Main Office Public Institutions Business Operations Dept.
Credit Supervision Dept.	
Branch Banking Operations Dept.	Tokyo Public Institutions Business Operations Dept
Operations Supporting Dept.	Investment Services Div.
Tokyo Operations Supporting Dept.	Domestic Branches Consumer Investment Service Plaza
International Business Operations Dept.	
Tokyo International Business Operations Dept.	Private Banking Div.
Loan Administration and Operations Dept.	Business Owner Banking Div.
Tokyo Loan Administration and Operations Dept.	Business Loan Plaza
MIDDLE MARKET BANKING GROUP	Middle Market Banking Divisions
Planning Dept.	Middle Market Banking Depts.
Specialized Finance Dept.	Regional Middle Market Banking Dept.
- New Business Banking Dept.	Public Finance Dept.
- Environment Business Dept.	Public Institutions Business Dept.
Electronic Commerce Banking Dept.	Tokyo Public Institutions Business Dept.
Credit Supervision Dept. I	Kanagawa Public Institutions Business Dept.
Credit Supervision Dept. II	
CORPORATE BANKING GROUP	Corporate Banking Div.
Corporate Banking Administration Dept.	Corporate Banking Dept. I, II, III
Financial Institutions Dept.	Tokyo Corporate Banking Div.
	Tokyo Corporate Banking Dept. I, II, III
	e-business, Media and Telecom Dept.
INTERNATIONAL BANKING GROUP	International Finance Dept.
International Planning Dept.	- Project Finance Dept.
- China Dept.	- Custody Services Dept.
International Financial Institutions Dept.	Global Client Management Dept.
International Credit Dept.	Overseas Branches/Representative Offices in Asia and Oceania
	Hong Kong Business Dept.
THE AMERICAS DIVISION	Corporate Banking Dept. I, II
Planning Dept.	Specialized Finance Dept.
Credit Dept.	Operations and Administration Dept.
EUROPE DIVISION	Corporate Banking Dept. I, II
Planning Dept.	International Finance Dept.
Credit Dept.	Operations and Administration Dept.
CAPITAL MARKETS GROUP	Structured Finance Dept.
Business Planning Dept.	
- Equity Portfolio Management Dept.	
Asset Management Planning Dept.	
TREASURY GROUP	Treasury Dept. I
Treasury Operations Dept.	Treasury Dept. II
- TradingOperations Dept.	Treasury Dept. III
Corporate Research Dept.	
Credit Business Dept.	
Credit Dept. II	
Credit Dept. III	