

Regional Headquarters for Kansai Corporate Planning Division Investor Relations Social & Cultural Relations Subsidiaries & Affiliates Division Public Relations Division Human Resources Division Premises & General Affairs Division

Credit Planning Division Credit Assessment & Auditing Industries & Corporate Research

Credit Administration Division I

Credit Administration Division II Credit Administration Division for Kansai

Corporate Banking Planning and Credit Division III

Risk Assessment Division

Inspection Division

Legal Division

Systems & Operations Administration Division

Systems Planning Division

Systems Development Division I

Systems Development Division II

Customers Services Division

Corporate Banking Group

Product Development & Marketing Division

Specific Corporate Marketing and Credit Division

Credit for New Business

Business Information Division

Credit Division I

Credit Division II

Credit for Kai

Transaction & Information Delivery Services Group

Planning Division

Multimedia Business Division

Trade Services Division

Settlement & Clearing Services Division

Fuji Kabuto Custody & Proxy

Investment Banking Products & Trading Group

Planning Division

Financial Engineering Division

Asset Management Division

Corporate Advisory Division

Treasury Division

Capital Markets Trading Division

International Treasury Division

Derivative Products Division

Regional Administration Division

Personal Banking Group

Product Development & Marketing Division

Sales Channel Management Division

Private Banking Division

Public & Financial Institutions Group

Institutions Marketing & Credit Division

Global Corporate Group

Marketing and Credit Division

Global Corporate Credit Division

Overseas Business Group

Overseas Business Division

Americas Division

Europe, Africa, & The Middle East Division

Asia & Oceania Division

Project Finance Division

Credit Division for Overseas Business

Credit Division for The Americas

Credit Division for Europe, Africa, & The Middle East

Overseas Offices

Domestic Branches

(as of April 1, 1998)