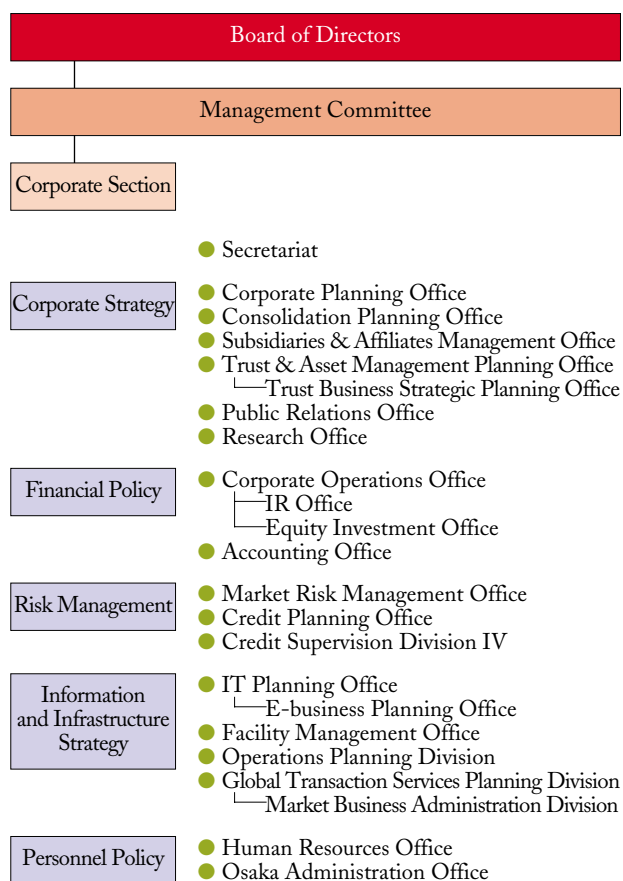


Corporate Section

In addition to the four Companies described previously, DKB has created a Corporate Section and an Internal Audit & Compliance Section under the Customer Segment-Based Business Management System. The Corporate Section performs groupwide staff functions, including the formulation of overall corporate strategy and risk management.

Specifically, in addition to the Secretariat, the Corporate Section is subdivided into divisions and offices in charge of corporate strategy, financial policy, risk management, information and infrastructure strategy and personnel policy apart from the Secretariat. Each of these units reports directly to and acts as the staff for the executive officer in charge of these functions.

The organizational units reporting to the executive officer in charge of corporate strategy prepare medium- to long-term strategic plans for the DKB Group as a whole. These units are the Corporate Planning Office, the Consolidation Planning



Office, the Subsidiaries & Affiliates Management Office, the Trust & Asset Management Planning Office, the Public Relations Office, and the Research Office. The Consolidation Planning Office was newly established during the fiscal year under review to facilitate the consolidation of DKB, The Fuji Bank, and The Industrial Bank of Japan.

The organizational units reporting to the executive officer responsible for financial policy are in charge of the bankwide allocation of resources, the supervision of treasury operations, the preparation of financial statements, and certain other related activities. These units are the Corporate Operations Office and the Accounting Office. The Investor Relations (IR) Office, within the Corporate Operations Office, is in charge of reporting financial and business matters to rating agencies and investors and interacting with investors, thereby making a significant contribution to the market presence of DKB.

The organizational units reporting to the executive officer in charge of risk management take responsibility for monitoring liquidity risk, market risk management, bankwide credit risk management, the supervision of lending operations and certain other activities. These units are the Market Risk Management Office, the Credit Planning Office and the Credit Supervision Division IV.

The units reporting to the executive officer responsible for information and infrastructure strategy are the IT Planning Office, which is in charge of DKB's information systems; the Facility Management Office, responsible for supervising DKB's tangible assets; the Operations Planning Division, in charge of operations planning of domestic branches; and the Global Transaction Services Planning Division, responsible for domestic and international settlement operations. In particular, the E-business Planning Office within the IT Planning Office is a unit made up of IT specialists responsible for preparing strategic plans for financial service businesses that make use of the Internet and other IT.

The units reporting to the executive officer in charge of personnel policy take responsibility for staff-related systems and for internal education and training. These units are the Human Resources Office and the Osaka Administration Office.