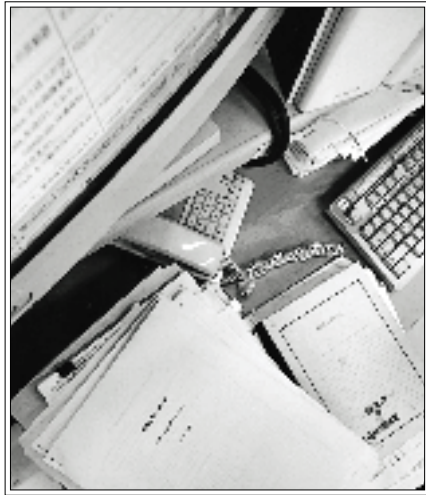


## Corporate Section



Under DKB's Customer Segment-Based Business Management System, a Corporate Section, which performs Head Office staff functions, and an Internal Audit & Compliance Section have been created. The Corporate Section is subdivided into divisions and offices in charge of corporate strategy, financial policy, risk management, information and infrastructure strategy, and personnel as well as a secretariat. Each of these units reports directly to the Directors in charge of these functions and acts under his direction and control.

The offices in charge of corporate strategy prepare medium- to long-term strategic plans for the DKB Group as a whole. These offices are further divided into the Corporate Planning Office, the Strategic Planning Office, the Subsidiaries & Affiliates Management Office, the Trust & Asset Management Planning Office, the Public Relations Office, and the Research Office. In particular, the Subsidiaries & Affiliates Management Office was newly instituted to formulate broad policies to enhance the capabilities of the DKB Group for

operating successfully in the post-Big Bang environment. Similarly, the Trust & Asset Management Planning Office was established to take a more strategic approach to asset management and administration activities.

The offices 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 offices comprise the Corporate Operations Office and the Accounting Office. The Investor Relations (IR) Office, within the Corporate Operations Office, takes charge of reporting on financial and business matters to rating agencies and investors.

The offices and division in charge of risk management take responsibility for the supervision of ALM, monitoring liquidity risk, market risk management, bankwide credit risk management, and the supervision of lending operations. These offices comprise the Financial Management Office, the Market Risk Management Office, the Credit Planning Office, and the Credit Supervision Division IV.

The offices and division responsible for information and infrastructure strategy comprise the IT Planning Office, which is responsible for DKB's information systems; the Facility Management Office, in charge of supervising DKB's tangible assets; and the Global Transactions Service Planning Division. The last division takes charge of planning for domestic and international settlement services and was recently established to strengthen capabilities for managing settlement risk and actively promoting settlement business. In parallel with the worldwide reform of international settlement systems, this office is currently developing settlement risk management systems that meet global standards.

The offices in charge of personnel take responsibility for related systems as well as for staff education and training. The offices comprise the Human Resources Office, which specializes in personnel matters, and the Osaka Administration Office, which is in charge of Osaka-related matters.