

Directors and Auditors

BOARD OF DIRECTORS

As of July 2, 2003

Ryotaro Kaneko	President	Masuo Kuroki	General Manager, Sapporo Regional Office
Yukichi Ozawa	Deputy President	Michio Kondo	General Manager, Yokohama Regional Office
Motonori Kinugawa	Senior Managing Director Chief Executive, Corporate Marketing	Tatsuo Shionozaki	General Manager, Tokyo Chuo Metropolitan Office
Toshio Akimoto	Senior Managing Director Chief Executive, Investment	Kenji Matsuo	General Manager, Real Estate Department
Shigeru Hirata	Senior Managing Director Chief Executive, Customer Service	Toshio Abe	General Manager, Personnel Department
Toru Matsuura	Managing Director	Yasuharu Takamatsu	General Manager, Corporate Planning & Research Department
Hiromi Okamoto	Managing Director Chief Executive, Underwriting	Kazuo Asakura	Deputy Chief Executive, Marketing
Hiroshi Katayama	Managing Director Chief Executive, Marketing	Kazutomo Ueyama	General Manager, Legal Affairs, Corporate Planning & Research Department
Masato Komura	Managing Director	Hideaki Hattori	General Manager, Corporate Marketing Department
Katsuzo Iwata	Managing Director		
Kouichi Hagari	Managing Director Chief General Manager, Tokyo Marketing Bureau	Yoshio Ishihara	Senior Corporate Auditor
Ryusuke Inagaki	Managing Director Chief General Manager, Osaka	Satoru Kishi	Senior Corporate Auditor (Senior Advisor, The Bank of Tokyo-Mitsubishi, Limited)
Yutaka Ando	Managing Director Chief General Manager, Nagoya	Yasuhiro Satoh	Senior Corporate Auditor (Chairman of the Board, Kirin Brewery Company, Limited)
Kunio Momoi	Chief General Manager, Fukuoka General Manager, Fukuoka Regional Office		

BOARD OF AUDITORS

Masakazu Masaki Senior Corporate Auditor

Yoshio Ishihara Senior Corporate Auditor

Satoru Kishi Senior Corporate Auditor
(Senior Advisor, The Bank of
Tokyo-Mitsubishi, Limited)

Yasuhiro Satoh Senior Corporate Auditor
(Chairman of the Board,
Kirin Brewery Company, Limited)

SENIOR CORPORATE ADVISOR

Terumichi Tsuchida

Kenjiro Hata