

Corporate Data

(As of March 31, 2004)

Date of Establishment:

October 27, 1921

Head Office:

1-3-1, Katta, Aomori 030-8622, Japan

Paid-in Capital:

¥24,167 million (US\$228 million)

Number of Employees:

1,251

Number of Offices:

In Japan: 108 branch offices, 9 offices

Overseas: 2 representative offices

(Yuzhno-Sakhalinsk, Wuhan)

*Yuzhno-Sakhalinsk Representative

Office closed as of May 14, 2004.

Foreign Subsidiaries:

Michinoku Finance (Hong Kong) Ltd.

The Michinoku Bank (Moscow) Ltd.

Main Accounts:

Deposits ¥1,795 billion (US\$16,983 million)

Loans and Bills Discounted

¥1,304 billion (US\$12,343 million)

Securities ¥220 billion (US\$2,082 million)

Capital Adequacy Ratio:

12.00% (On a consolidated basis)

Corporate Group

(As of July 1, 2004)

Organization Chart of Activities by Corporate Group

Our corporate group consists of five subsidiaries and four affiliates. These companies offer financial services such as agency work in banking administrative tasks as well as sending of temporary staff, centered on the banking business.

