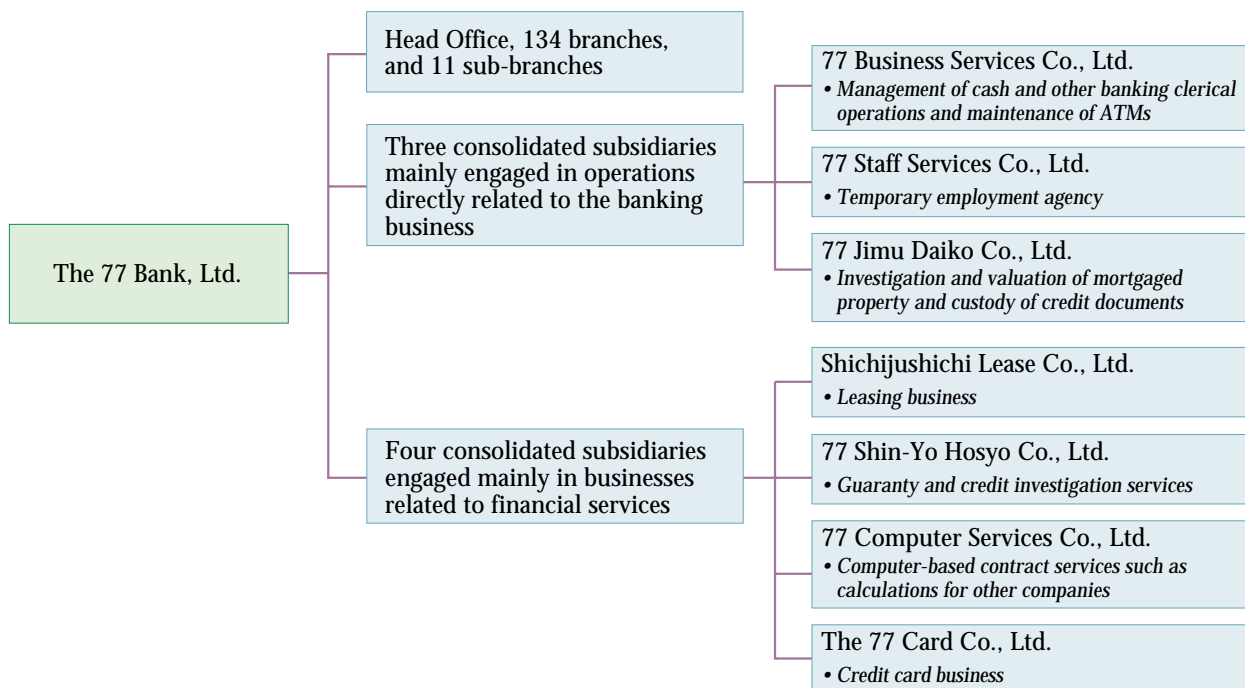


Main Business and Organization of the Bank and Subsidiaries

The 77 Bank Group is engaged in leasing, credit card and other financial businesses in addition to the banking business. The Group consists of the following:



Consolidated Subsidiaries

	Established		Paid-in capital	Percentage of parent company's voting stock	Percentage of consolidated company's voting stock
77 Business Services Co., Ltd.	January	1980	¥20 million	100.00%	—
77 Staff Services Co., Ltd.	March	1987	¥30 million	100.00%	—
77 Jimu Daiko Co., Ltd.	October	1988	¥30 million	100.00%	—
Shichijushichi Lease Co., Ltd.	November	1974	¥100 million	5.88%	52.94%
77 Shin-Yo Hosyo Co., Ltd.	October	1978	¥30 million	5.00%	45.90%
77 Computer Services Co., Ltd.	January	1982	¥20 million	5.00%	45.00%
The 77 Card Co., Ltd.	February	1983	¥64 million	6.06%	28.28%

Note: 77 Computer Services Co., Ltd., and The 77 Card Co., Ltd., are regarded as consolidated subsidiaries because institutions which have a close relationship with the Bank hold 45.00% and 45.45% of voting stock, respectively.