Organization (As of August 1, 2003)

	Constant	
	Secretariat	
Council of Delegates	Office of the Corporate Auditors	
	Coordination Div.	
Supervisory Committee	Public Relations Div.	
JA Bank System Headquarters	Legal Div.	Compliance Dept.
JF Marine Bank	Internal Audit Div.	Asset Audit Dept.
Headquarters	Personnel Div.	Career Development Dept.
	Corporate Planning Div.	Business Development Dept.
Board of Directors	Financial Planning & Control Div.	Branch Administration Dept.
	Cooperative Financial System Enhancement Project Div.	International Business Management Dept.
President & CEO Deputy President & Co-CEO	Cooperation material system Emilianous New York	Subsidiaries & Affiliates Management Dept.
Senior Managing Directors	Systems Planning Div.	
Managing Directors	Credit Risk Management Div. II	Credit Products Management Dept.
	Procedures and Operations Administration Div.	Cooperative Finance Procedures & Operations Planning Dept.
Auditors	Premises Div.	Operations Center
Board of Auditors	Cooperative Credit System Reorganization Div.	Cooperative Rationalization & Reintegration Dept.
	Cooperative Finance Management Div.	
	JA Bank System Monitoring & Advisory Div.	Cooperative Finance Advisory Dept.
	JA Bank System Planning & Implementation Div.	Retail Loan Planning Dept.
	Cooperative Finance Planning & Development Div.	
	Personal Asset Management Div.	Defined Contribution Pension Dept.
	Agriculture Div.	·
	Fisheries Div.	JF Marine Bank Monitoring & Advisory Dept.
	Forestry Div.	
	Fixed Income Investment Div.	
	Equity Investment Div.	
	Credit & Alternative Investment Div.	
	Treasury & Forex Div.	
	Securities Business Div.	Cooperative Securities Business Coordination Dept
	Risk Monitoring Div.	
	Operations Planning & Solutions Div.	
	Treasury & Securities Operations Div.	
	Corporate Business Management & Strategy Div.	Corporate Business Planning & Promotion Dept
	Corporate Business Div. I	
	Corporate Business Div. II	
	Corporate Business Div. III	
	Corporate Business Div. IV	
	Corporate Business Div. V	
	Corporate Business Div. VI	
	Corporate Business Div. VII	
	Corporate Business Div. VIII	
	Cooperative Finance & Administration (Kanto Area) Div.	
	Head Office Business Service Div.	The Coolid Division of Divisio
	Otemachi Business Service Div.	The Credit Risk Management Division I will be established on September 1, 2003. The
		Agriculture Division and the Forestry Division
	Foreign Business Div.	will be combined on September 1, 2003.