

Change of Directors, Executive Officers and Auditors

1. Change of Representing Directors (As of June 29, 2004)

	(New Position)	(Current Position)
Tsuneo Hayakawa	Director and Counsellor	President (Representing Director)
Toshiaki Ishii	Director and Chairman	Deputy President (Representing Director)
Tadashi Takeyama	President (Representing Director)	Director and Senior Executive Officer
Nobuyoshi Imai	Director and Senior Executive Officer (Representing Director)	Director and Managing Executive Officer
Tetsuo Oiwa	Senior Managing Director (Representing Director)	Director, Managing Executive Officer General Manager of Funabashi Branch

2. Change of other Directors, Executive Officers and Auditors

(1) Directors scheduled to resign (As of June 29, 2004)

	(New Position)	(Current Position)
Yoshinori Ichihara	President of Chibagin Business Service Co., Ltd.	Senior Managing Director
Shoichiro Nemoto	Deputy President of Chibagin Leasing Co., Ltd.	Managing Executive Officer General Manager of Kashiwa Branch

(2) Candidate of Auditor (As of June 29, 2004)

Jiro Sakan (presently General Manager of General Administration Division)

(3) Auditor scheduled to resign (As of June 29, 2004)

Shingo Hono

(4) Changes of Executive Officers (As of June 29, 2004)

	(New Position)	(Current Position)
Hiroshi Nishikawa	Managing Executive Officer	Executive Officer General Manger of EDP System Division
Yoshifumi Morooka	Managing Executive Officer	Executive Officer General Manger of Credit Division

(5) Newly Appointed Executive Officers (As of June 29, 2004)

	(New Position)	(Current Position)
Yukio Hasegawa	Executive Officer	General Manager of Corporate Banking Division
Katsuhiko Watanabe	Executive Officer	General Manager of Matsudo Branch
Tomoya Nakamigawa	Executive Officer	General Manager of Treasury Division

(6) Retiring Executive Officer (As of June 29, 2004)

	(New Position)	(Current Position)
Kenji Sahara	Managing Director of Toho Agency Co., Ltd.	Executive Officer General Manager of Narita Branch

Personal History of Representative Directors

Name: Tadashi Takeyama
Date of Birth: May 12th, 1946
Age: 58
Education: Graduated from Meiji University in 1969, BA Economics
Employment:
April 1969: Joined The Chiba Bank, Ltd.
June 1995: Director
June 1997: Managing Director
June 2001: Senior Managing Director
April 2003: Senior Managing Director and Senior Executive Officer
June 2003: Director and Senior Executive Officer

Name: Nobuyoshi Imai
Date of Birth: December 4th, 1949
Age: 54
Education: Graduated from Chuo University in 1972, BA Laws
Employment:
April 1972: Joined The Chiba Bank, Ltd.
June 1999: Director
June 2001: Managing Director
June 2003: Director and Managing Executive Officer

Name: Testuo Oiwa
Date of Birth: January 7th, 1949
Age: 55
Education: Graduated from Musashi University in 1972, BA Economics
Employment:
April 1972: Joined The Chiba Bank, Ltd.
June 2000: Director
April 2003: Director and Executive Officer
June 2003: Director and Managing Executive Officer

Personal History of Auditor

Name: Jiro Sakan
Date of Birth: July 28th, 1950
Age: 53
Education: Graduated from Keio University in 1973, BA Laws
Employment:
April 1973: Joined The Chiba Bank, Ltd.
Experienced General Manager of Kencho Branch,
Senior Deputy General Manager of Corporate Planning Division,
Tokyo Liaison Office
General Manager of Sakura Branch,
Senior Deputy General Manager of Personnel Division
General Manager of General Administration Division