

**Personnel change in the executives**

**Tokyo ( March 23, 2004 )**

1. Newly appointed (as of March 12, 2004)

Managing Executive Officer    David Hackett

Personal History

Name                    David Hackett

Date of Birth            January 4, 1962

Education              B.Com. in Accounting,1982  
University of Melbourne, Australia

MBA,1997  
Australian Graduate School of Management,  
University of NSW, Australia

Career Experience

February 1983    Touche Ross & Co.  
August 1987      Financial Controller, Deutsche Bank Australia Limited  
March 1993        Head of Finance, Operations and Administration,  
SBC Warburg Dillon Read Australia Limited  
September 1998    Asia Pacific Regional Head of Finance Program Management,  
SBC Warburg Dillon Read Singapore Limited  
  
March 1999        Chief Financial Officer, UBS AG Tokyo Branch  
August 1999        Director and Deputy Financial Controller, Nikko Salomon  
Smith Barney Limited

December 2000	Director and Financial Controller, Nikko Salomon Smith Barney Limited
January 2003	Managing Director and Financial Controller, Nikko Salomon Smith Barney Limited
April 2003	Managing Director and Financial Controller, Nikko Citigroup Limited
March 2004	Managing Executive Officer, Aozora Bank,LTD.