

worldwide network

domestic

As of June 30, 2000

	Established	Capitalization	Percentage of Parent Company's Ownership*	Main Business
branch network 279 branches and 47 sub-branches in major cities				
principal subsidiaries and affiliated companies				
Izumi Office Service Co., Ltd.	Jul. 15, 1982	¥ 30 million	100 (0)%	Personnel dispatching services
SB International Business Service Company, Limited	Sep. 28, 1983	20 million	100 (0)%	Banking clerical work
SB Mortgage Service Company, Limited	Feb. 1, 1984	30 million	100 (0)%	Banking clerical work
Izumi Center Service Co., Ltd.	Jul. 16, 1984	60 million	100 (0)%	Banking clerical work
Izumi Business Service Co., Ltd.	Jun. 1, 1988	30 million	100 (0)%	Banking clerical work
Izumi Career Development Co., Ltd.	Dec. 4, 1989	30 million	100 (0)%	Personnel dispatching services
Izumi Service Co., Ltd.	Mar. 15, 1990	30 million	100 (0)%	Banking clerical work
Sumigin Total Maintenance Company, Limited	Oct. 7, 1994	300 million	100 (0)%	Auctioning real-estate collateral
Izumi Delivery Service Co., Ltd.	Jan. 31, 1996	30 million	100 (0)%	Banking clerical work
Sumigin International Operations Service Co., Ltd.	Feb. 24, 1997	30 million	100 (0)%	Banking clerical work
Sumigin Consumer Loan Operations Co., Ltd.	Nov. 7, 1997	30 million	100 (0)%	Banking clerical work
The Bank of Kansai, Ltd.	Jul. 1, 1922	32.5 billion	49.98 (23.15)%	Commercial banking business
Sumigin General Finance Company, Limited	Dec. 5, 1972	31,705 million	49.90 (47.91)%	Mortgage securities, factoring and loan business
SB Leasing Company, Limited	Sep. 2, 1968	30,100 million	37.48 (51.12)%	Leasing and loan business
The Sumitomo Credit Service Company, Limited	Dec. 26, 1967	4 billion	5 (55)%	Credit card business
Sumigin Guarantee Company, Limited	Jun. 30, 1984	350 million	5 (75)%	Credit guarantee business
SB Investment Co., Ltd.	Aug. 1, 1995	2 billion	5 (95)%	Venture capital business
Daiwa Securities SB Capital Markets Co. Ltd.	Feb. 5, 1999	205.6 billion	40 (0)%	Securities business and derivatives
Daiwa SB Investments Ltd.	Apr. 1, 1999	2 billion	30.39 (13.57)%	Investment advisory and investment trust business
Meiko National Securities Co., Ltd.	Mar. 2, 1948	27,270 million	19.86 (7.60)%	Securities business
DLJ <i>direct</i> SFG Securities Inc.	Mar. 24, 1999	3 billion	11.25 (0)%	On-line discount brokerage services
The Japan Research Institute, Limited	Feb. 20, 1969	2 billion	5 (47.73)%	Economic research, system engineering and management consulting
QUOQ Inc..	Apr. 5, 1978	1 billion	5 (42.46)%	Purchase of monetary assets and credit guarantee business
Amex Sumigin Service Company, Ltd.	May 24, 1991	200 million	5 (55)%	Credit card business

* () Indicates the percentage of ownership by subsidiaries and affiliated companies excluding the parent company.