Established in 1895, The Sumitomo Bank, Limited (the "Bank"), has grown to encompass an extensive network of branches and offices with more than 14,000 employees worldwide. Now one of Japan's premier financial institutions, Sumitomo Bank offers sophisticated consumer, corporate and investment banking services. The Bank's success to date reflects its commitment to the fundamentals of banking—effective risk management, superior service, a sound financial base and leadership within an integrated group of specialized subsidiaries and affiliates.

Sumitomo Bank is committed to overcoming the challenges posed by the current financial environment and using its accumulated expertise and over a century of experience to capitalize on new opportunities occasioned by deregulation and globalization. The Bank is confident that its efforts will enable it to create value for its customers and reward its shareholders, while strengthening its position in the top echelon of the international financial services industry.

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