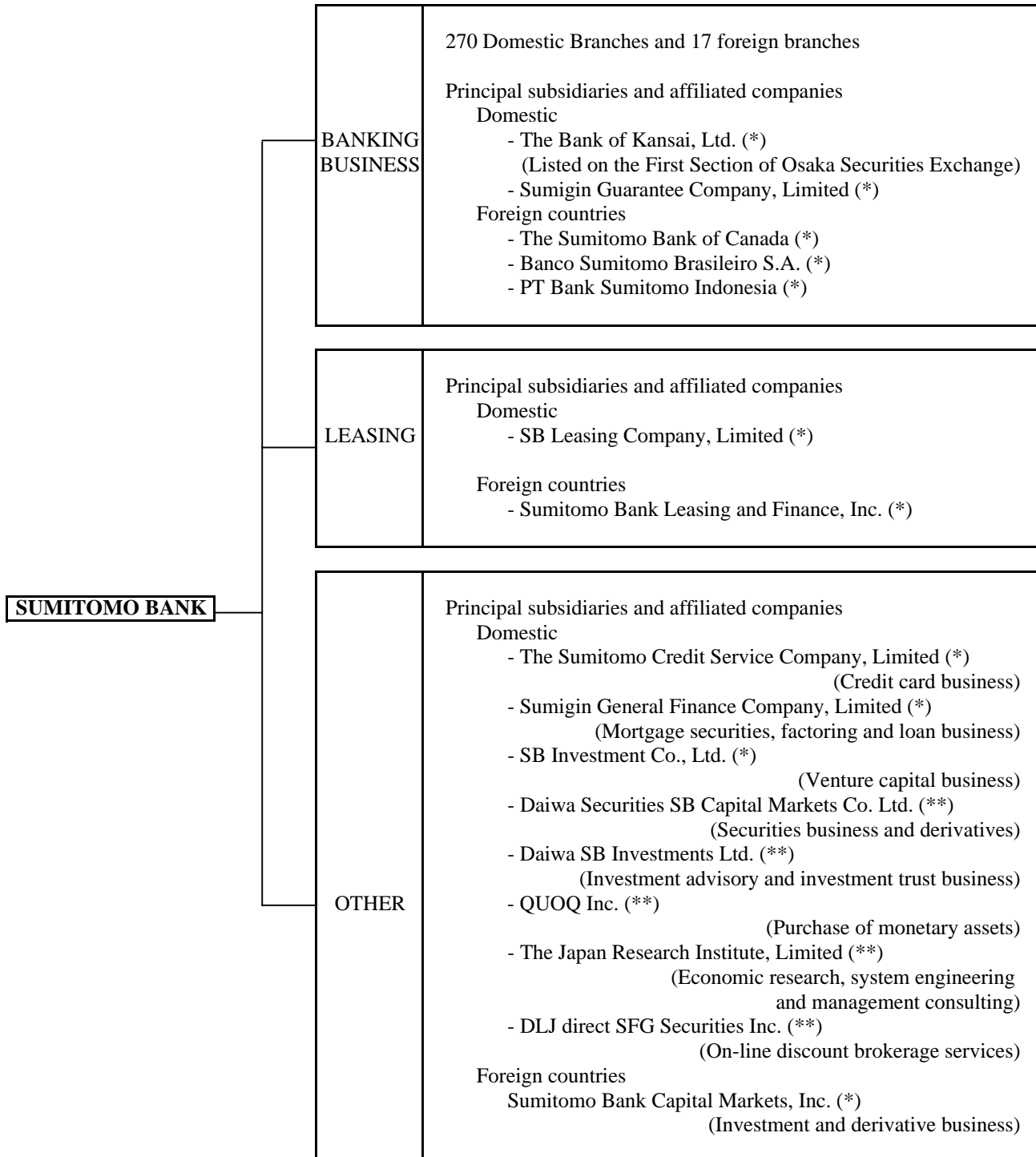


1. Overview of Sumitomo Bank Group

Sumitomo Bank Group provides mainly banking service, and other financial services in the fields of leasing business, securities business, credit card business, investment banking, loan business and venture capital etc.
 The Group is composed of The Sumitomo Bank, Limited and its 71 consolidated subsidiaries and 39 affiliates accounted for by equity method.



(*): consolidated subsidiaries

(**): affiliates accounted for by equity method