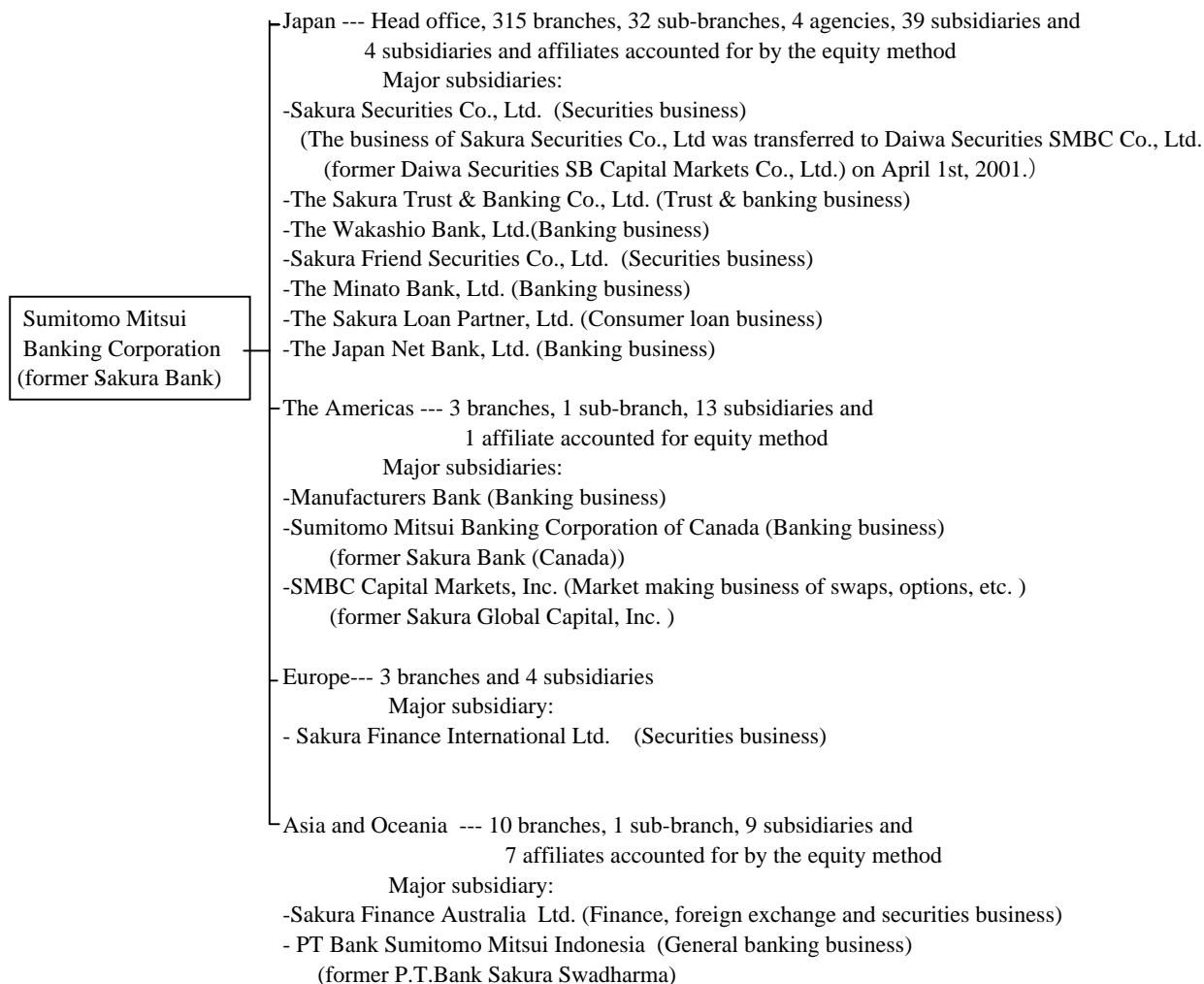


1. Overview of the Group

Sakura 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, factoring business and venture capital etc. The Group is composed of Sumitomo Mitsui Banking Corporation (former the Sakura Bank, Limited) and its 65 consolidated subsidiaries and 12 affiliates accounted for by the equity method at March 31, 2001.



(Note) As for the subsidiaries and affiliates whose names were changed after the merger date (April 1, 2001), both new and former names are shown in the above table.