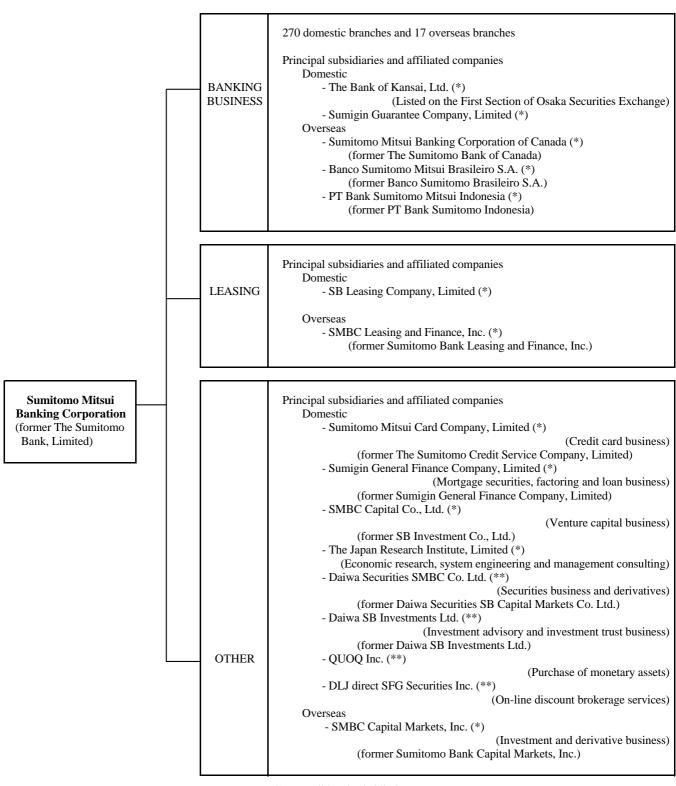
## 1. Overview of the Group

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, factoring business and venture capital etc. The Group is composed of Sumitomo Mitsui Banking Corporation (former the Sumitomo Bank, Limited) and its 84 consolidated subsidiaries and 29 affiliates accounted for by the equity method at March 31, 2001.



(\*): consolidated subsidiaries

(\*\*): affiliates accounted for by the equity method