

I. Overview of SMBC

Sumitomo Mitsui Banking Corporation (SMBC) Group conducts its primary banking business through the following financial services: leasing, securities, credit card business, investment banking, financing, factoring and venture capital. The Group is composed of Sumitomo Mitsui Banking Corporation and its 147 consolidated subsidiaries and 38 companies accounted for by the equity method.

Sumitomo Mitsui Banking Corporation	SMBC	576 domestic branches and 21 overseas branches
	Banking Business	Principal subsidiaries and affiliated companies Domestic * THE MINATO BANK, LTD. (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange) * The Bank of Kansai, Ltd. (Listed on the First Section of Osaka Securities Exchange) * THE WAKASHIO BANK, LTD * The Japan Net Bank, Limited (Internet banking) * SMBC Guarantee Co., Ltd. (Credit guarantee) Overseas * Manufactures Bank * Sumitomo Mitsui Banking Corporation of Canada * Banco Sumitomo Mitsui Brasileiro S.A. * PT Bank Sumitomo Mitsui Indonesia
	Leasing	Principal subsidiaries and affiliated companies Domestic * SMBC Leasing Company, Limited Overseas * SMBC Leasing and Finance, Inc.
	Other	Principal subsidiaries and affiliated companies Domestic * Sumitomo Mitsui Card Company, Limited (Credit card services) * SAKURA CARD CO., Ltd. (Credit card services) * At-Loan Co., Ltd. (Consumer loans) * SMBC Capital Co., Ltd. (Venture capital) * SMBC Consulting Co., Ltd. (Management consulting) * SMBC Factors Co., Ltd. (Factoring) * SMBC Finance Co., Ltd. (Mortgage securities, factoring and loans) * Mitsui Finance Service Co., Ltd. (Collecting agent and factoring) * Financial Link Company, Limited (Data processing service and consulting) * Sakura Friend Securities Co., Ltd. (Securities) (Listed on the First Section of Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange) * SAKURA INVESTMENT MANAGEMENT CO., LTD. (Investment advisory and investment trust management) * The Japan Research Institute, Limited (Economic research, system engineering, data processing and management consulting) * Sakura KCS Corporation (System engineering and data processing) (Listed on the Second Section of Osaka Securities Exchange) * Sakura Information Systems Co., Ltd. (System engineering and data processing) ** Daiwa Securities SMBC Co. Ltd. (Wholesale securities) ** Meiko National Securities Co., Ltd. (Securities) (Listed on the First Section of Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange) ** DLJ direct SFG Securities Inc. (Securities via internet) ** Daiwa SB Investments Ltd. (Investment advisory and investment trust) ** Japan Pension Navigator Co., Ltd. (Operation and administration of defined contribution pension plans) ** QUOQ Inc. (Purchase of monetary assets and credit guarantee) Overseas * SMBC Capital Markets, Inc. (Investments and derivatives) * SMBC Capital Markets Limited (Derivatives) * Sumitomo Mitsui Finance Australia Limited (Finance)

(*) means a consolidated subsidiary and (**) means an affiliated company accounted for by the equity method.
On October 1, 2002, SMBC Finance Co., Ltd. merged SMBC Factors Co., Ltd.