

Worldwide Network

(As of June 30, 1999)

(a) Established
(b) Capitalization
(c) Percentage of Parent Company's Ownership*
(d) Main Business

* () indicates the percentage of ownership by subsidiaries and affiliated companies excluding the parent company.

DOMESTIC

Branch Network

277 branches and 48 sub-branches in major cities.

Principal Subsidiaries and Affiliated Companies

Izumi Office Service Co., Ltd.

(a) July 15, 1982
(b) ¥30 million
(c) 100 (0)%
(d) Personnel dispatching services

SB International Business Service Company, Limited

(a) September 28, 1983
(b) ¥20 million
(c) 100 (0)%
(d) Banking clerical work

SB Mortgage Service Company, Limited

(a) February 1, 1984
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

Izumi Center Service Co., Ltd.

(a) July 16, 1984
(b) ¥60 million
(c) 100 (0)%
(d) Banking clerical work

Izumi Business Service Co., Ltd.

(a) June 1, 1988
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

Izumi Career Development Co., Ltd.

(a) December 4, 1989
(b) ¥30 million
(c) 100 (0)%
(d) Personnel dispatching services

Izumi Service Co., Ltd.

(a) March 15, 1990
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

Sumigin Total Maintenance Company, Limited

(a) October 7, 1994
(b) ¥300 million
(c) 100 (0)%
(d) Auctioning real-estate collateral

Izumi Delivery Service Co., Ltd.

(a) January 31, 1996
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

SB Trust Bank Co., Ltd.

(a) June 28, 1996
(b) ¥5 billion
(c) 100 (0)%
(d) Banking and trust business

Sumigin International Operations Service Co., Ltd.

(a) February 24, 1997
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

Sumigin Consumer Loan Operations Co., Ltd.

(a) November 7, 1997
(b) ¥30 million
(c) 100 (0)%
(d) Banking clerical work

The Bank of Kansai, Ltd.

(a) July 1, 1922
(b) ¥32.5 billion
(c) 49.98 (23.15)%
(d) Commercial banking business

Sumigin General Finance Company Limited

(a) December 5, 1972
(b) ¥31,705 million
(c) 49.9 (47.91)%
(d) Mortgage securities, factoring and loan business

SB Leasing Company, Limited

(a) September 2, 1968
(b) ¥30,100 million
(c) 37.48 (51.12)%
(d) Leasing and loan business

The Sumitomo Credit Service Company, Limited

(a) December 26, 1967
(b) ¥4 billion
(c) 5 (55)%
(e) Credit card business

Sumigin Guarantee Company, Limited

(a) June 30, 1984
(b) ¥350 million
(c) 5 (75)%
(d) Credit guarantee business

SB Investment Co., Ltd.

(a) August 1, 1995
(b) ¥2 billion
(c) 5 (95)%
(d) Venture capital business

Daiwa Securities SB Capital Markets Co. Ltd.

(a) February 5, 1999
(b) ¥205.6 billion
(c) 40 (0)%
(d) Securities business and derivatives

Daiwa SB Investments Ltd.

(a) April 1, 1999
(b) ¥2 billion
(c) 30.39 (13.57)%
(d) Investment advisory and investment trust business

DLJdirect SFG Securities Inc.

(a) March 24, 1999
(b) ¥1.5 billion
(c) 20 (0)%
(d) On-line discount securities brokerage services

Meiko National Securities Co., Ltd.

(a) March 2, 1948
(b) ¥27,270 million
(c) 19.56 (7.13)%
(d) Securities business

The Japan Research Institute, Limited

(a) February 20, 1969
(b) ¥2 billion
(c) 5 (47.73)%
(d) Economic research, system engineering and management consulting

The General Finance Company of Tokyo Limited

(a) June 4, 1974
(b) ¥600 million
(c) 5 (36)%
(d) Purchase of monetary assets and credit guarantee business

Japan General Finance Co., Ltd.

(a) April 5, 1978
(b) ¥630 million
(c) 5 (44.67)%
(d) Purchase of monetary assets and credit guarantee business

Amex Sumigin Service Company, Ltd.

(a) May 24, 1991
(b) ¥200 million
(c) 5 (55)%
(d) Credit card business

OVERSEAS

Branch Network

Americas: 7 branches or agencies and 2 representative offices

Europe: 5 branches and 5 representative offices

Asia and Oceania: 11 branches or marketing offices and 10 representative offices

Overseas Marketing Network

■ Corporate Banking Dept.-I: Transactions with Japanese institutions

■ Corporate Banking Dept.-II: Transactions with non-Japanese institutions

■ Specialized Finance Dept., Americas Division

and International Finance Dept., Europe Division: Syndication and other structured finance business

■ Operations and Administration Dept.

Americas

	New York Branch	Los Angeles Branch	San Francisco Branch	Chicago Branch	Houston Agency	Atlanta Agency	Seattle Representa- tive Office	Mexico Representa- tive Office
Corporate Banking Dept.-I, Americas Division	○	○	○				○ (Note 1)	
Corporate Banking Dept.-II, Americas Division	○	○	○	○	○ (Note 2)	○ (Note 2)	○	
Specialized Finance Dept., Americas Division	○							○
Operations and Administration Dept., Americas Division	○	○						

Notes: 1. To be closed in July 1999.

2. To be closed on July 21, 1999.

Europe, Africa and Middle East

	London Branch	Düsseldorf Branch	Brussels Branch	Paris Branch	Milan Branch	Madrid Representa- tive Office	Cairo Representa- tive Office	Johannesburg Representa- tive Office	Bahrain Representa- tive Office	Tehran Representa- tive Office
Corporate Banking Dept.-I, Europe Division	○	○	○	○			○			
Corporate Banking Dept.-II, Europe Division	○	○	○	○	○	○		○	○	○
International Finance Dept., Europe Division	○									
Operations and Administration Dept., Europe Division	○	○	○	○	○					

Principal Subsidiaries and Affiliated Companies

Sumitomo Bank Financial Services, Inc.

- (a) August 8, 1990
- (b) US\$300
- (c) 100 (0)%
- (d) Financial services and investment business

Sumitomo Bank Capital Markets, Inc.

- (a) December 4, 1986
- (b) US\$100
- (c) 90 (10)%
- (d) Investment and derivative business

Sumitomo Bank Leasing and Finance, Inc.

- (a) November 9, 1990
- (b) US\$1,001
- (c) 86.6 (13.4)%
- (d) Leasing business

Sumitomo Bank Investment Management (New York), Inc.

- (a) August 8, 1990
- (b) US\$100
- (c) 90 (10)%
- (d) Investment management business

Sumitomo Bank Securities, Inc.

- (a) August 8, 1990
- (b) US\$100
- (c) 90 (10)%
- (d) Securities business

Sumitomo Bank of New York Trust Company (Under liquidation)

- (a) February 20, 1986
- (b) US\$1.5 million
- (c) 90 (10)%
- (d) Commission businesses for issuance of commercial paper and fiduciary business

SBTC, Inc.

- (a) February 12, 1998
- (b) US\$1
- (c) 100 (0)%
- (d) Investment business

The Sumitomo Bank of Canada

- (a) February 6, 1987
- (b) C\$51.5 million
- (c) 100 (0)%
- (d) Commercial banking business

Sumitomo Finance (Asia) Limited

- (a) September 26, 1973
- (b) US\$35 million
- (c) 100 (0)%
- (d) Investment business

SB Equity Securities (Cayman), Limited

- (a) December 15, 1998
- (b) ¥1 million
- (c) 100 (0)%
- (d) Finance business

Sumitomo Finance (Bermuda) Limited

- (a) May 10, 1985
- (b) US\$12 thousand
- (c) 100 (0)%
- (d) Investment business

SFVI Limited

- (a) July 30, 1997
- (b) US\$300
- (c) 100 (0)%
- (d) Investment business

Sumitomo Bank International Finance N.V.

- (a) June 25, 1990
- (b) US\$200 thousand
- (c) 100 (0)%
- (d) Loan business

Submarine Curaçao N.V.

- (a) June 26, 1996
- (b) US\$17 thousand
- (c) 40 (0)%
- (d) Finance business

Banco Sumitomo Brasileiro S.A.

- (a) October 6, 1958
- (b) \$R116.3 million
- (c) 100 (0)%
- (d) Commercial banking business

Sumitomo Finance International plc

- (a) July 1, 1991
- (b) £200 million
- (c) 100 (0)%
- (d) Investment business

SBCM Limited

- (a) April 18, 1995
- (b) US\$297 million
- (c) 100 (0)%
- (d) Derivatives business

Sumitomo Bank (Deutschland) GmbH (Under liquidation)

- (a) September 1, 1988
- (b) DM57 million
- (c) 100 (0)%
- (d) Commercial banking business

Finanziaria Sumitomo (Italia) S.p.A.

- (a) August 1, 1988
- (b) Lit 1 billion
- (c) 100 (0)%
- (d) Loan business and issuance of commercial paper

Sumitomo Finance (Dublin) Limited

- (a) September 29, 1989
- (b) US\$12 million
- (c) 100 (0)%
- (d) Investment and loan business

Sumitomo Financial Futures (Singapore) Pte. Limited

- (a) July 18, 1985
- (b) S\$250 thousand
- (c) 100 (0)%
- (d) Commission business of financial future transactions

SB Merchant Bank (Singapore) Limited

- (a) June 29, 1992
- (b) S\$5million
- (c) 100 (0)%
- (d) Securities business and investment management business

P.T. Bank Sumitomo Niaga

- (a) August 22, 1989
- (b) Rp753.2 billion
- (c) 98.58 (0)%
- (d) Commercial banking business

Sumitomo International Finance Australia Limited

- (a) June 29, 1984
- (b) A\$62.5 million
- (c) 100 (0)%
- (d) Investment and loan business

P.T. Exim SB Leasing

- (a) March 16, 1985
- (b) Rp50 billion
- (c) 10 (40)%
- (d) Leasing business

Sumigin Metro Investment Corp.

- (a) August 9, 1995
- (b) P600 million
- (c) 40 (0)%
- (d) Investment and loan business

China International Finance Company Limited (Shenzhen)

- (a) December 8, 1986
- (b) US\$11.5 million
- (c) 25 (0)%
- (d) Loan business

Bangkok Sumigin Consulting Company Limited

- (a) April 21, 1997
- (b) B5 million
- (c) 10 (35)%
- (d) Investment and consulting business

INTERNATIONAL DIRECTORY

Americas

New York Branch

277 Park Avenue,
New York, NY 10172, U.S.A.
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Los Angeles Branch

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Houston Agency (To be closed in July)

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Atlanta Agency (To be closed in July)

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Cayman Branch

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Sumitomo Bank Leasing and Finance, Inc.

277 Park Avenue,
New York, NY 10172, U.S.A.
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Sumitomo Bank Investment Management (New York), Inc.

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Sumitomo Bank Securities, Inc.

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Sumitomo Bank of New York Trust Company (Under liquidation)

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Banco Sumitomo Brasileiro S.A.

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Europe, Middle East and Africa

London Branch

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Telefax: 44-(171) 236-0049

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Telex: 8587445
Telefax: 49-(211) 3619236

Brussels Branch

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1000 Brussels, Belgium
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Dealing Tel: 32-(2) 230-9310
Telex: 26416, 26417
Dealing Telex: 62684
Telefax: 32-(2) 513-4100

Milan Branch

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351493 SUMIBK
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Madrid Representative Office

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Telefax: 34-(91) 577-7525

Tehran Representative Office

4th Floor, Mellat Tower,
Vali-e-Asr Avenue, Tehran,
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Cairo Representative Office

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21-23 Giza Street, Giza, Cairo,
Arab Republic of Egypt,
P.O. Box 75 Orman
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Telex: 92470 SUMBK UN
Telefax: 20-2-5703655

Bahrain Representative Office

No. 406 & 407 (Entrance 3, 4th Floor)
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Manama, State of Bahrain
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Telefax: 973-224424

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3rd Floor, South Tower, Sandton Square,
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Private Bag I 9932, Sandton,
2146, South Africa
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Sumitomo Finance International plc

Temple Court, 11 Queen Victoria Street,
London EC4N 4UQ, U.K.
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Telex: 8811043 SUMFIN G
Telefax: 44-(171) 842-3090

SBCM Limited

4th Floor, Temple Court,
11 Queen Victoria Street,
London EC4N 4TA, U.K.
Tel: 44-(171) 786-1400
Telex: 887244 SBCM UK G
Telefax: 44-(171) 248-5905

**Sumitomo Bank (Deutschland) GmbH
(Under liquidation)**

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Telefax: 49-(211) 3619277

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Sumitomo Finance (Dublin) Limited

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Asia and Oceania

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Seoul Branch

21st Floor, Kyobo Building 1,
Chongro 1-ka, Chongro-ku,
Seoul 110-714, The Republic of Korea
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Telefax: 82-(2) 732-1806

Guangzhou Branch

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Telefax: 86-(21) 6841044

Yangpu Branch

Yangpu Land Development Co., Ltd., Office,
Yangpu Economic Development Zone,
Hainan, The People's Republic of China
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Telefax: 86-(890) 882-2706

Bangkok Branch**Bangkok International Banking Facility**

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Khet Bangrak, Bangkok 10500, Thailand
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Telex: 84256 SUMITBK TH
Telefax: 66-(2) 632-9208/9

Labuan Branch

Level 12 (B&C), Main Office Tower,
Financial Park Labuan,
Jalan Merdeka, 87000 Labuan,
Federal Territory, Malaysia
Tel: 60-(87) 410955
Telefax: 60-(87) 410959

Labuan Branch

Kuala Lumpur Marketing Office
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50250 Kuala Lumpur, Malaysia
Tel: 60-(3) 2457271, 2457273
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Suzhou Branch

10th Floor, Kings Tower, 16 Shishan Road,
Suzhou New District, Suzhou, Jiangsu,
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Telefax: 86 (512) 8256121

Mumbai Branch

15th Floor, Jolly Maker Chamber No. 2,
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International Finance Department (Asia)

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Telefax: 886-(2) 2712-0439

Jakarta Representative Office

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Telefax: 62-(21) 5251770

Beijing Representative Office

2902, Jing Guang Centre,
Hujialou, Chaoyang District,
Beijing, The People's Republic of China
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Telefax: 86-(10) 6597-3002

Dalian Representative Office

Room No. 703, Dalian Civil Aviation Hotel,
143 Zhong Shan Lu, Dalian,
The People's Republic of China
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Telefax: 86-(411) 3637615

Chongqing Representative Office

3F, Holiday Inn Yangtze Chongqing,
15 Nan Ping Bei Lu, Chongqing,
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Shenyang Representative Office

Room No. 606, Gloria Plaza Hotel Shenyang,
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Shenyang, The People's Republic of China
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Kuala Lumpur Representative Office

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Ho Chi Minh Representative Office

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**Sumitomo Financial Futures (Singapore)
Pte. Ltd.**

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SB Merchant Bank (Singapore) Limited

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P.T. Bank Sumitomo Niaga

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**P.T. Bank Sumitomo Niaga
Surabaya Branch**

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Telefax: 62-(31) 5326481, 5473520

**Sumitomo International Finance Australia
Limited**

Level 40, The Chifley Tower,
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Telex: 24091
Telefax: 61-(2) 9376-1863

**Sumitomo International Finance Australia
Limited Melbourne Branch**

45th Floor, Melbourne Central,
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Telefax: 61-(3) 9639-2547

P.T. Exim SB Leasing

Summitmas I, 8th Floor,
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Tel: 62-(21) 520-1265 (6 Lines)
Telex: 62970 EXIMSB IA
Telefax: 62-(21) 520-0154

Sumigin Metro Investment Corp.

20th Floor, Rufino Pacific Tower,
6784 Ayala Avenue, Makati City,
Metro Manila, The Philippines
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**China International Finance Company
Limited (Shenzhen)**

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The People's Republic of China
Tel: 86-(755) 225-1059
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Telefax: 86-(755) 2237566
Cable: 0811

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