

Sumitomo Mitsui Banking Corporation

Notice regarding At-Loan Co., Ltd. becoming a wholly owned subsidiary

TOKYO, November 10th, 2004 --- Sumitomo Mitsui Banking Corporation (“SMBC,” President and CEO: Yoshifumi Nishikawa) hereby announces that it has made At-Loan Co., Ltd. (“At-Loan,” a consolidated subsidiary of SMBC) a wholly owned subsidiary of SMBC, through purchasing the At-Loan shares owned by Sanyo Shinpan Finance Co., Ltd. (“Sanyo Shinpan”) today.

SMBC shall nevertheless maintain intimate ties with Sanyo Shinpan and keep a relationship as a main financing bank of the company.