

October 10, 2002

The Sumitomo Trust & Banking Co., Ltd.

License Granted to Provide Trust Agency Services

The Sumitomo Trust & Banking Co., Ltd. (hereinafter "STB") hereby notifies that STB has been granted regulatory approval to provide trust agency services via Sumitomo Mitsui Banking Corporation (hereinafter "SMBC")

STB has made trust agency agreements mostly with regional banks heretofore. Through trust agency agreement with SMBC, STB expands the customer base for its value added trust services and products.

1. Starting Date

October 22, 2002

2. Type of Services

- Pension Trust
- Retirement Benefit Trust
- Specified Trust
(Money Trust, Pecuniary Trust other than Money Trust, and Comprehensive Trust)
- Designated Trust
(Money Trust, Pecuniary Trust other than Money Trust, and Comprehensive Trust)
- Securities Trust
- Investment Trust
- Land Trust
- Real Estate Management Trust
- Monetary Claims Trust
- Stock Transfer Agency

3. SMBC Offices/Branches offering Services

Head Office, Osaka Head Office (2 offices in total)

For further information, please contact

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