



Attn: Trading and Market Making/Legal and Compliance/Operations/Systems
UNIFORM PRACTICE ADVISORY (UPC # 004-2003) January 14, 2003

Sumitomo Mitsui Banking Corp. – American Depositary Receipts (OTC:SMBJY)

As a result of a Share Exchange of the ordinary shares of Sumitomo Mitsui Banking Corp. on December 2, 2002, the outstanding ADRs (SMBJY) will undergo a ratio change from 1 ADR representing 1 ordinary share (1:1) to 1000 ADRs representing 1 ordinary share (1000:1). ADR holders will receive one new ADR in the name of Sumitomo Mitsui Financial Group Inc (SMFJY) for every old ADR held.

These changes will be effective January 15, 2003 and should not result in a price change for the ADR.

Questions regarding the reorganization should be directed to the ADR Depositary Bank.

Questions regarding this notice should be directed to: Market Integrity Department, (203) 375-9609.

Dorothy L. Kennedy
Director