

<For reference>

December 21, 2006

Hana Bank Co., Ltd.
The Sumitomo Trust & Banking Co., Ltd.

Agreement regarding alliance between Hana Bank and
The Sumitomo Trust & Banking Co., Ltd in real estate business

Hana Bank Co., Ltd. (Hana Bank) and The Sumitomo Trust & Banking Co., Ltd. (Sumitomo Trust) announced that they have made alliance focusing on mutual introduction of customers in real estate business. It will become the first step of business alliances to enhance each company's strength in Asian market of remarkable economic growth, particularly in Japan and Republic of Korea.

1. Outline and objective of the business alliance

Hana Bank and Sumitomo Trust agreed to make alliance in real estate business focusing on mutual offering of real estate investment information and introduction of customers in both countries in order to meet each company's customer needs of foreign real estate investment.

With this alliance, they intend to enhance the level of services they could offer to their customers through mutual introduction of customers, sharing of high quality real estate investment information, and offering of each country's financial and real estate market information.

For further information, please contact:
IR Office, Financial Management Department
The Sumitomo Trust & Banking Co., Ltd.
Telephone: +81-3-3286-8354, Fax: 81-3-3286-4654