

Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation
Promise Co., Ltd.
At-Loan Co., Ltd.

Notice regarding Third-party Allotment of At-Loan Shares to Promise

TOKYO, January 18, 2005 --- Sumitomo Mitsui Financial Group, Inc. (“SMFG,” President and CEO: Yoshifumi Nishikawa), Sumitomo Mitsui Banking Corporation (“SMBC,” President and CEO: Yoshifumi Nishikawa), Promise Co., Ltd. (“Promise,” President: Hiroki Jinnai), and At-Loan Co., Ltd. (“At-Loan,” President: Masaaki Shimojima) hereby announce the decision of a third-party allotment of At-Loan shares to Promise, in relation to the joint venture structure under the strategic alliance between SMFG and Promise.

As a result of the third-party allotment, At-Loan will become a consolidated subsidiary of Promise.

< Summary of At-loan after third-party allotment >

1. Trade name	At-Loan Co., Ltd.
2. Representative	President: Masaaki Shimojima
3. Address	1-1,Nishishinjuku 2-chome,Shinjuku-ku,Tokyo
4. Capital stock	JPY 10,912 million
5. Number of shares issued	Common Stock: 1,020,408 shares
6. Principal shareholders and ownership of shares outstanding	Promise: 520,408 shares, 51.00% SMBC: 500,000 shares, 49.00%