

Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation
Promise Co., Ltd.
Plat Corporation
QUOQ Inc.

Business and Capital Alliance between Promise Group and QUOQ

TOKYO, March 25, 2005 --- Sumitomo Mitsui Financial Group, Inc. (“SMFG”) and Promise Co., Ltd. (“Promise”) today agreed to form a business and capital alliance between QUOQ Inc., a consumer credit company of Sumitomo Mitsui Banking Corporation group, and Plat Corporation (“Plat”), a wholly-owned subsidiary of Promise, in the consumer finance business. Under this agreement, Plat will be renamed QUOQ Loan Inc. (“QUOQ Loan”) and there will be exchange of personnel, including directors, between Promise group and QUOQ.

I. Business Alliance

1. Purpose of Business Alliance

As a part of the strategic alliance between SMFG and Promise, Plat (QUOQ Loan after the change of company name) and QUOQ will form a business alliance for providing more convenient products and services to a wide range of customers with financial needs by combining Promise group’s expertise and infrastructure in consumer finance business and QUOQ’s customer base and brand value in shopping credit services.

(1) Providing loan products of Plat to QUOQ’s customers

(a) To provide Plat’s loan products through shopping credit network of QUOQ:

A new sales structure will be established to provide first-time customers with highly convenient loan products of Plat through QUOQ’s nationwide network for shopping credit services, when they apply for QUOQ’s shopping credit services.

(b) To provide Plat’s loan products to QUOQ customers:

Highly convenient loan products of Plat will be introduced and promoted to existing QUOQ customers.

(2) Exchange directors and employees

There will be exchange of directors and officers between the Promise group and QUOQ.

2. Schedule

March 25, 2005

Enter into basic agreement on the alliance

May 2005

Expected to start operation

II. Capital Alliance

1. Purpose of Capital Alliance

- To solidify the alliance between Plat and QUOQ, making the joint project more effective

2. Outline of Capital Alliance

- Plat will newly issue the shares corresponding to 15% of the total number of its outstanding shares to QUOQ.
- Details of the capital alliance will be determined later.

III. Change the trade name of Plat

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|----------------------------|---|
| 1. New trade name: | QUOQ Loan Inc. |
| 2. Location of head office | 1-2-4, Otemachi, Chiyoda-ku, Tokyo |
| 3. Representative: | Kazuya Koshida, President |
| 4. Reason for the change: | To improve the brand image and awareness of the company, by leveraging the high QUOQ brand recognition. |
| 5. Effective from: | May 2005 (plan) |

IV. Outline of Plat and QUOQ

1. Outline of Plat

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|------------------------------|---|
| (1) Trade name: | Plat Corporation |
| (2) Main business: | Consumer finance services |
| (3) Foundation: | July 18, 1975 |
| (4) Location of head office: | 1-2-4, Otemachi, Chiyoda-ku, Tokyo |
| (5) Representative: | Kazuya Koshida, President |
| (6) Shareholders' equity: | JPY 2,400,398thousand (as of December 31, 2004) |
| (7) Number of employees: | 543 (as of December 31, 2004) |
| (8) Shareholder: | Promise: 100% |

2. Outline of QUOQ

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|------------------------------------|---|
| (1) Trade name: | QUOQ Inc. |
| (2) Main business: | Shopping credit services, loans, etc. |
| (3) Foundation: | April 5, 1978 |
| (4) Location of Osaka head office: | 4-4-7, Imahashi, Chuo-ku, Osaka |
| Location of Tokyo head office: | 3-1-31, Minamiaoyama, Minato-ku, Tokyo |
| (5) Representative: | Shinpei Nihei, President |
| (6) Shareholders' equity: | JPY 1 billion (as of December 31, 2004) |
| (7) Number of employees: | 1,600 (as of December 31, 2004) |

(8) Major shareholders:	SMFG group total:	39.9%
(as of December 31, 2004)	Sumitomo Mitsui Banking Corporation:	13.8%
	Sumitomo Mitsui Card Company, Limited:	10.0%
	Sumigin Guarantee Company, Limited:	9.2%
	The Japan Research Institute, Limited:	5.9%
	SMBC Capital Co., Ltd.:	1.0%
	Other shareholders:	60.1%