

NTT DoCoMo, Inc.  
Sumitomo Mitsui Financial Group, Inc.  
Sumitomo Mitsui Card Co., Ltd.  
Sumitomo Mitsui Banking Corporation

*For Immediate Release*

**Joint Promotion of New Credit-Payment Service using Mobile-Wallet Handsets  
— NTT DoCoMo and Sumitomo Mitsui Financial Group to Form  
Strategic Business and Capital Alliance —**

**TOKYO, JAPAN, April 27, 2005** --- NTT DoCoMo, Inc., Sumitomo Mitsui Financial Group, Inc. (SMFG), Sumitomo Mitsui Card Co., Ltd. and Sumitomo Mitsui Banking Corporation (SMBC) today jointly announced that they agreed to form a strategic, business and capital alliance for the launch of a credit-payment service using DoCoMo “Mobile Wallet” phones equipped with smart-card functions for cashless payments.

DoCoMo will introduce a new brand for the service, whose platform will be jointly developed by DoCoMo and Sumitomo Mitsui Card. At the time of the service launch, DoCoMo will issue a new credit card (conventional plastic card with an international credit card company’s brand) that can be used in conjunction with the Sumitomo Mitsui Card.

Sumitomo Mitsui Card will leverage its expertise as a general credit card company to establish infrastructure for mobile credit-card payments ranging from small to large amounts, including the installation of terminals at member retail shops nationwide to enable customers to make payments with mobile-wallet handsets. The company will promote mobile-wallet services by merging them with existing services.

SMBC, meanwhile, will develop ATMs compatible with mobile-wallet handsets to offer customers enhanced convenience through its ATM networks.

As part of the tie-up, DoCoMo plans to acquire 34% of Sumitomo Mitsui Card's common shares for approximately 98 billion yen, including new shares to be issued by Sumitomo Mitsui Card.

#### **About NTT DoCoMo, Inc.**

NTT DoCoMo is the world's leading mobile communications company, serving more than 50 million customers. The company offers a wide variety of leading-edge mobile multimedia services, including i-mode<sup>®</sup>, which provides e-mail and Internet access to over 44 million subscribers as the world's most popular mobile Internet service, and FOMA<sup>®</sup>, launched in 2001 as the world's first 3G mobile service based on W-CDMA. In addition to wholly owned subsidiaries in Europe and North America, the company is expanding its global reach through strategic alliances with mobile and multimedia service providers in Asia-Pacific and Europe. NTT DoCoMo is listed on the Tokyo (9437), London (NDCM), and New York (DCM) stock exchanges. For more information, visit [www.nttdocomo.com](http://www.nttdocomo.com).

*i-mode and FOMA are trademarks or registered trademarks of NTT DoCoMo, Inc. in Japan and other countries.*

*NTT DoCoMo's FOMA service is only available to subscribers in Japan.*

#### **About Sumitomo Mitsui Financial Group, Inc. (SMFG)**

SMFG was established through a share transfer from Sumitomo Mitsui Banking Corporation (SMBC) on December 2, 2002. Sumitomo Mitsui Card Company, Limited, SMBC Leasing Company, Limited, and The Japan Research Institute, Limited became 100%-held subsidiaries of the holding company in February 2003.

As a holding company, SMFG has functions such as strategic planning, management, resource allocation, strategic planning of information systems, financial management, investor relations, risk management, human resource management for group executives, and business auditing of the group as a whole.

#### **About Sumitomo Mitsui Card Co., Ltd.**

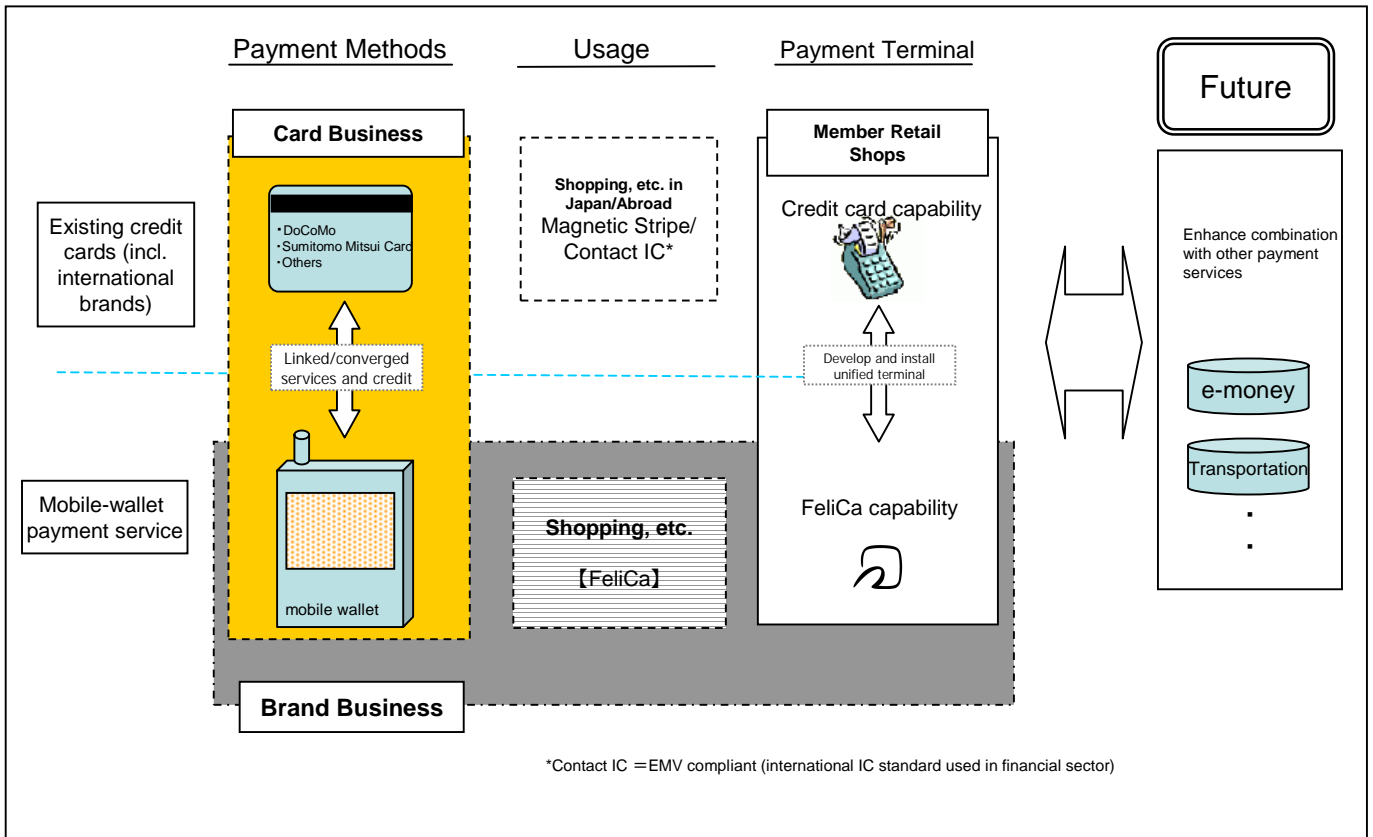
As the pioneer in the issuance of the Visa Card in Japan and a leader in the domestic credit card industry, Sumitomo Mitsui Card Company, Limited enjoys the strong support of its many customers. It also plays a major role as one of the strategic businesses of SMFG. Leveraging its strong brand image and its excellent capabilities across a wide range of card-related services, the company meets customers' credit needs through the provision of settlement and financing services. Sumitomo Mitsui Card's core priority is to provide customers with the most convenient and user-friendly card services, thereby becoming the card provider of choice.

#### **About Sumitomo Mitsui Banking Corporation (SMBC)**

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of The Sakura Bank, Limited and The Sumitomo Bank, Limited. In December 2002, Sumitomo Mitsui Financial Group, Inc. was established through a stock transfer as a bank holding company, under which SMBC became a wholly-owned subsidiary. In March 2003, SMBC merged with THE WAKASHIO BANK, LTD.


SMBC boasts a number of competitive advantages, including a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products that leverage the expertise of strategic Group companies in specialized areas. As a pivotal member of SMFG, SMBC works closely with other Group companies to offer customers highly sophisticated, comprehensive financial services.

# DoCoMo's New Credit-Payment Service



FeliCa is a contactless IC chip technology developed by Sony Corporation.

FeliCa is a registered trademark of Sony Corporation.

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