



We are pleased to present to you the Interim Report 2005, summarizing our activities and results in the first half of fiscal 2005 and our business policy for the second half of fiscal 2005 and onward.

Our primary mission is to continuously retain our customers' trust, and our shareholders' and the market's confidence in SMFG. In order to realize this mission, all of us at SMFG—directors, officers and employees—will continue to make every effort to quickly and accurately provide new solutions that meet the increasingly diversified and sophisticated needs of our customers, and to further solidify our financial base through greater profitability.

We look forward to your continued support and encouragement as we move forward into the next stage of our development.

February 2006

Masayuki Oku
Chairman of the Board

Teisuke Kitayama
President