



We are pleased to present to you the Interim Report 2006, summarizing our activities and results in the first half of fiscal 2006 and our business policy for the second half of fiscal 2006 onward.

All of us at SMFG, the directors, officers and employees, will continue to make every effort to enhance our customers' trust and our shareholders' and the market's confidence in SMFG. We intend to achieve these goals by quickly and accurately providing new value that answers our customers' increasingly diversified and sophisticated needs, thereby leading to greater profitability that will further solidify our financial base.

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

February 2007

Masayuki Oku  
*Chairman of the Board*

Teisuke Kitayama  
*President*