



We are pleased to present to you the Annual Report 2005, summarizing our activities and results in fiscal 2004 and our business policy for fiscal 2005 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.

August 2005

Masayuki Oku
Chairman of the Board

Teisuke Kitayama
President