

Fiscal 2004: Major Initiatives and Financial Products

Note: Bold=new product updates; Green=corporate strategy initiatives

May	<p>Arranged international syndicated loan to finance a major redevelopment project in Indonesia</p> <p>Participated in the Trade Finance Facilitation Program (TFFP) sponsored by the Asian Development Bank</p> <p>Conducted <i>Web Passbook</i> advertising campaign</p> <p>Launched the <i>Branch Navi Service</i>, an Internet-based appointment service for bank branches</p>
June	<p>Opened SMBC Shinagawa Consulting Plaza</p> <p>Started marketing Japan Sovereign Open Fund</p> <p>Arranged syndicated loan to provide non-recourse financing for the Tokyo Mid-Town Project (redevelopment of the former Defense Agency site in Roppongi, Tokyo)</p> <p>Agreed to form a strategic alliance with Promise Co., Ltd.</p>
July	<p>Commenced expansion of the SMBC Consulting Plaza network</p> <p>Provided project financing for Tokyo Waterfront Recycle & Electric Generating Project, which utilizes industrial waste as fuel</p> <p>Provided financing for two large PFIs—housing development projects for civil servants in Nagoya</p>
August	<p>Launched e-mail Notification Service</p>
September	<p>Established tie-ups with four universities to promote industry-academia cooperation</p> <p>Signed a business alliance agreement with Promise Co., Ltd.</p> <p>Commenced marketing of GS (Goldman Sachs) High-yield Bond Fund</p>
October	<p>Opened SMBC Futakotamagawa Consulting Plaza</p> <p>Introduced cash card service with adjustable withdrawal ceiling</p> <p>Established Consumer Finance Department</p> <p>Commenced marketing <i>Reciente</i>, an insurance annuity</p> <p>Started providing special business loans to corporate customers to aid their recovery from damages caused by the Niigata earthquake on October 23, 2004</p>
November	<p>Converted At-Loan Co., Ltd. into a wholly owned subsidiary</p> <p>Started developing plans for a joint venture business centered on At-Loan Co., Ltd.</p> <p>Started offering special low-interest housing loans to victims of the Niigata earthquake</p> <p>Began marketing medical institution bonds</p> <p>Made partial repayment of public fund (preferred stocks) and repurchased own shares</p>
December	<p>Established Securities Marketing Department and entered the securities intermediary business</p> <p>Launched a campaign offering housing loans with fixed interest (for the entire loan-repayment period)</p> <p>Started marketing <i>Business Select CLO Loans</i> (guaranteed by Japan Finance Corporation for Small and Medium Enterprise)</p> <p>Opened Hanoi Representative Office</p> <p>Opened Hangzhou Branch</p>