



Financial Highlights

Sumitomo Mitsui Financial Group

◆ Consolidated

Year ended March 31	Millions of yen			
	2006	2005	2004	2003
For the Year:				
Total income.....	¥ 3,803,089	¥ 3,589,871	¥ 3,669,531	¥ 3,518,293
Total expenses.....	2,759,726	3,698,406	3,264,636	4,109,207
Net income (loss).....	686,841	(234,201)	330,414	(465,359)
At Year-End:				
Total stockholders' equity.....	¥ 4,454,399	¥ 2,775,728	¥ 3,070,942	¥ 2,424,074
Total assets.....	107,010,575	99,731,858	102,215,172	104,607,449
Risk-monitored loans.....	1,243,160	2,227,445	3,297,981	5,770,700
Reserve for possible loan losses.....	1,035,468	1,273,560	1,422,486	2,243,542
Net unrealized gains (losses) on other securities.....	1,373,337	696,339	575,612	(30,643)
Number of employees.....	40,681	40,683	42,014	42,996
Selected Ratios:				
Capital ratio.....	12.39%	9.94%	11.37%	10.10%
Return on Equity.....	33.15%	—%	31.68%	—%
Price Earnings Ratio.....	13.72x	—x	14.71x	—x
Per Share (Yen):				
Stockholders' equity.....	¥400,168.89	¥164,821.08	¥215,454.83	¥106,577.05
Net income (loss).....	94,733.62	(44,388.07)	52,314.75	(84,324.98)
Net income — diluted.....	75,642.93	—	35,865.20	—

Notes: 1. Unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using the average market prices during the final month. For details, please refer to page 37.
2. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.

◆ Nonconsolidated

Year ended March 31	Millions of yen			
	2006	2005	2004	2003
For the Year:				
Operating income.....	¥ 55,482	¥ 258,866	¥ 55,515	¥ 131,519
Dividends on investments in subsidiaries and affiliates.....	46,432	251,735	47,332	128,265
Operating expenses.....	3,196	2,644	3,044	971
Net income.....	73,408	252,228	50,505	124,738
At Year-End:				
Total stockholders' equity (A).....	¥3,935,426	¥3,319,615	¥3,172,721	¥3,156,086
Total assets (B).....	4,166,332	3,795,110	3,403,007	3,413,529
Stockholders' equity to total assets (A) / (B).....	94.46%	87.47%	93.23%	92.46%
Capital stock.....	1,420,877	1,352,651	1,247,650	1,247,650
Number of shares issued				
Preferred stock.....	950,101	1,057,188	1,132,099	1,132,100
Common stock.....	7,424,172	6,273,792	5,796,010	5,796,000
Number of employees.....	124	115	97	94
Selected Ratios:				
Return on Equity.....	2.38%	15.47%	1.57%	8.52%
Price Earnings Ratio.....	190.16x	18.95x	207.86x	11.21x
Dividend pay-out ratio.....	46.64%	7.81%	80.97%	15.98%
Per Share (Yen):				
Stockholders' equity.....	¥330,206.27	¥257,487.78	¥232,550.74	¥231,899.30
Dividends:				
Common stock.....	3,000	3,000	3,000	3,000
Preferred stock (Type 1).....	10,500	10,500	10,500	10,500
Preferred stock (Type 2).....	28,500	28,500	28,500	28,500
Preferred stock (Type 3).....	13,700	13,700	13,700	13,700
Preferred stock (1st series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (2nd series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (3rd series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (4th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (5th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (6th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (7th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (8th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (9th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (10th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (11th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (12th series Type 4).....	135,000	135,000	135,000	19,500
Preferred stock (13th series Type 4).....	/	67,500	67,500	3,750
Preferred stock (1st series Type 6).....	88,500	728	/	/
Net income.....	6,836.35	38,302.88	3,704.49	18,918.33
Net income — diluted.....	6,737.46	25,178.44	3,690.72	15,691.82

Note: All SMFG employees are on secondment assignment from SMBC and another Group company.