

Financial Highlights

Sumitomo Mitsui Financial Group

Six months ended September 30, 2005 and 2004, and year ended March 31, 2005

Consolidated

	Millions of yen		
	September 30		March 31
	2005	2004	2005
For the Interim Term (Year):			
Total income	¥ 1,819,276	¥ 1,780,844	¥ 3,589,871
Total expenses	1,307,983	1,684,128	3,698,406
Net income (loss)	392,327	53,372	(234,201)
At Interim Term- (Year-) End:			
Total stockholders' equity	¥ 3,262,340	¥ 3,020,911	¥ 2,775,728
Total assets	102,233,832	101,054,242	99,731,858
Risk-monitored loans	1,788,499	2,868,696	2,227,445
Reserve for possible loan losses	1,037,217	1,222,391	1,273,560
Net unrealized gains on other securities	897,653	484,076	696,339
Capital ratio	11.00%	10.93%	9.94%
Number of employees	41,490	42,339	40,683
Per Share (Yen):			
Stockholders' equity	¥261,250.37	¥230,491.11	¥164,821.08
Net income (loss)	57,635.50	9,119.40	(44,388.07)
Net income — diluted	44,223.65	5,245.69	—

Notes: 1. Unrealized gains 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 average market prices during the final month of the respective reporting period. For details, please refer to page 16.

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

	Millions of yen		
	September 30		March 31
	2005	2004	2005
For the Interim Term (Year):			
Operating income	¥ 16,206	¥ 205,265	¥ 258,866
Operating expenses	1,737	1,312	2,644
Net income	38,435	202,194	252,228
At Interim Term- (Year-) End:			
Total stockholders' equity	¥3,312,686	¥3,328,039	¥3,319,615
Total assets	3,653,155	3,558,800	3,795,110
Capital stock	1,352,651	1,247,650	1,352,651
Number of shares issued			
Preferred stock	950,101	994,302	1,057,188
Common stock	7,303,472	6,205,379	6,273,792
Number of employees	122	99	115
Per Share (Yen):			
Stockholders' equity	¥268,549.24	¥279,738.68	¥257,487.78
Dividends:			
Common stock	—	—	3,000
Preferred stock (Type 1)	—	—	10,500
Preferred stock (Type 2)	—	—	28,500
Preferred stock (Type 3)	—	—	13,700
Preferred stock (1st series Type 4)	—	—	135,000
Preferred stock (2nd series Type 4)	—	—	135,000
Preferred stock (3rd series Type 4)	—	—	135,000
Preferred stock (4th series Type 4)	—	—	135,000
Preferred stock (5th series Type 4)	—	—	135,000
Preferred stock (6th series Type 4)	—	—	135,000
Preferred stock (7th series Type 4)	—	—	135,000
Preferred stock (8th series Type 4)	—	—	135,000
Preferred stock (9th series Type 4)	—	—	135,000
Preferred stock (10th series Type 4)	—	—	135,000
Preferred stock (11th series Type 4)	—	—	135,000
Preferred stock (12th series Type 4)	—	—	135,000
Preferred stock (13th series Type 4)	/	—	67,500
Preferred stock (1st series Type 6)	—	/	728
Net income	5,646.36	34,489.13	38,302.88

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