

# Financial Highlights

## Sumitomo Mitsui Financial Group

Six months ended September 30, 2006, 2005 and 2004, and years ended March 31, 2006 and 2005

### ■ Consolidated

	Millions of yen				
	September 30			March 31	
	2006	2005	2004	2006	2005
For the Interim Period (Year):					
Total income.....	¥ 1,874,035	¥ 1,819,276	¥ 1,780,844	¥ 3,803,089	¥ 3,589,871
Total expenses.....	1,472,733	1,307,983	1,684,128	2,759,726	3,698,406
Net income (loss).....	243,660	392,327	53,372	686,841	(234,201)
At Interim Period- (Year-) End:					
Total net assets.....	¥ 4,622,792	¥ 3,262,340	¥ 3,020,911	¥ 4,454,399	¥ 2,775,728
Total assets.....	102,551,964	102,233,832	101,054,242	107,010,575	99,731,858
Risk-monitored loans.....	1,148,036	1,788,499	2,868,696	1,243,160	2,227,445
Reserve for possible loan losses.....	978,999	1,037,217	1,222,391	1,035,468	1,273,560
Net unrealized gains on other securities.....	1,387,933	897,653	484,076	1,373,337	696,339
Capital ratio.....	10.07%	11.00%	10.93%	12.39%	9.94%
Number of employees.....	41,936	41,490	42,339	40,681	40,683
Per Share (Yen):					
Net assets.....	¥394,556.25	¥261,250.37	¥230,491.11	¥400,168.89	¥164,821.08
Net income (loss).....	32,782.19	57,635.50	9,119.40	94,733.62	(44,388.07)
Net income — diluted.....	27,514.41	44,223.65	5,245.69	75,642.93	—

- 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 15.
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.
3. From this interim period, SMFG applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
4. The Accounting Standards Board of Japan (ASBJ) revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this interim period, SMFG applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.

### ■ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2006	2005	2004	2006	2005
For the Interim Period (Year):					
Operating income.....	¥ 321,340	¥ 16,206	¥ 205,265	¥ 55,482	¥ 258,866
Operating expenses.....	1,567	1,737	1,312	3,196	2,644
Net income.....	318,223	38,435	202,194	73,408	252,228
At Interim Period- (Year-) End:					
Total net assets.....	¥3,252,213	¥3,312,686	¥3,328,039	¥3,935,426	¥3,319,615
Total assets.....	3,929,752	3,653,155	3,558,800	4,166,332	3,795,110
Capital stock.....	1,420,877	1,352,651	1,247,650	1,420,877	1,352,651
Number of shares issued					
Preferred stock.....	315,101	950,101	994,302	950,101	1,057,188
Common stock.....	7,733,653	7,303,472	6,205,379	7,424,172	6,273,792
Number of employees.....	135	122	99	124	115
Per Share (Yen):					
Net assets.....	¥349,036.81	¥268,549.24	¥279,738.68	¥330,206.27	¥257,487.78
Dividends:					
Common stock.....	—	—	—	3,000	3,000
Preferred stock (Type 1).....	—	—	—	10,500	10,500
Preferred stock (Type 2).....	—	—	—	28,500	28,500
Preferred stock (Type 3).....	—	—	—	13,700	13,700
Preferred stock (1st series Type 4).....	—	—	—	135,000	135,000
Preferred stock (2nd series Type 4).....	—	—	—	135,000	135,000
Preferred stock (3rd series Type 4).....	—	—	—	135,000	135,000
Preferred stock (4th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (5th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (6th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (7th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (8th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (9th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (10th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (11th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (12th series Type 4).....	—	—	—	135,000	135,000
Preferred stock (13th series Type 4).....	—	—	—	—	67,500
Preferred stock (1st series Type 6).....	—	—	—	88,500	728
Net income.....	42,605.28	5,646.36	34,489.13	6,836.35	38,302.88

- Notes: 1. All SMFG employees are on secondment assignment from SMBC and another Group company.
2. From this interim period, SMFG applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
3. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this interim period, SMFG applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.