



Financial Highlights

Sumitomo Mitsui Financial Group

Six months ended September 30, 2007, 2006 and 2005, and years ended March 31, 2007 and 2006

◆ Consolidated

	Millions of yen				
	September 30			March 31	
	2007	2006	2005	2007	2006
For the Interim Period (Year):					
Total income.....	¥ 2,079,102	¥ 1,874,035	¥ 1,819,276	¥ 3,947,786	¥ 3,803,089
Total expenses.....	1,728,767	1,472,733	1,307,983	3,140,996	2,759,726
Net income.....	170,592	243,660	392,327	441,351	686,841
At Interim Period- (Year-) End:					
Total net assets.....	¥ 5,268,853	¥ 4,622,792	¥ 3,262,340	¥ 5,331,279	¥ 4,454,399
Total assets.....	105,927,629	102,551,964	102,233,832	100,858,309	107,010,575
Risk-monitored loans.....	1,066,944	1,148,036	1,788,499	1,067,386	1,243,160
Reserve for possible loan losses.....	930,577	978,999	1,037,217	889,093	1,035,468
Net unrealized gains on other securities.....	1,524,864	1,387,933	897,653	1,825,168	1,373,337
Capital ratio.....	10.60%	10.07%	11.00%	11.31%	12.39%
Number of employees.....	46,442	41,936	41,490	41,428	40,681
Per Share (Yen):					
Net assets.....	¥460,168.95	¥394,556.25	¥261,250.37	¥469,228.59	¥400,168.89
Net income.....	21,694.19	32,782.19	57,635.50	57,085.83	94,733.62
Net income — diluted.....	20,840.67	27,514.41	44,223.65	51,494.17	75,642.93

- Notes: 1. Net 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 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.
3. With effect from the six-month period ended September 2006, SMFG has 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 ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). With effect from the six-month period ended September 2006, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
5. Capital ratio as of March 31, 2007 and after is calculated under Basel II. Capital ratio as of September 30, 2006 and before was calculated under the former method.

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2007	2006	2005	2007	2006
For the Interim Period (Year):					
Operating income.....	¥ 23,936	¥ 321,340	¥ 16,206	¥ 376,479	¥ 55,482
Operating expenses.....	3,333	1,567	1,737	3,641	3,196
Net income.....	9,366	318,223	38,435	363,535	73,408
At Interim Period- (Year-) End:					
Total net assets.....	¥2,940,122	¥3,252,213	¥3,312,686	¥2,997,898	¥3,935,426
Total assets.....	4,001,470	3,929,752	3,653,155	3,959,444	4,166,332
Capital stock.....	1,420,877	1,420,877	1,352,651	1,420,877	1,420,877
Number of shares issued					
Preferred stock.....	120,101	315,101	950,101	120,101	950,101
Common stock.....	7,733,653	7,733,653	7,303,472	7,733,653	7,424,172
Number of employees.....	137	135	122	131	124
Per Share (Yen):					
Net assets.....	¥335,711.01	¥349,036.81	¥268,549.24	¥342,382.75	¥330,206.27
Dividends:					
Common stock.....	5,000	—	—	7,000	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).....	67,500	—	—	135,000	135,000
Preferred stock (2nd series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (3rd series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (4th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (5th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (6th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (7th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (8th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (9th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (10th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (11th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (12th series Type 4).....	67,500	—	—	135,000	135,000
Preferred stock (13th series Type 4).....	/	/	—	/	/
Preferred stock (1st series Type 6).....	44,250	—	—	88,500	88,500
Net income.....	376.60	42,605.28	5,646.36	46,326.41	6,836.35

- Notes: 1. All SMFG employees are on secondment assignment from SMBC etc.
2. With effect from the six-month period ended September 2006, SMFG has 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). With effect from the six-month period ended September 2006, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.