



Financial Highlights

Sumitomo Mitsui Financial Group

Six months ended September 30, 2008, 2007 and 2006, and years ended March 31, 2008 and 2007

◆ Consolidated

	Millions of yen				
	September 30			March 31	
	2008	2007	2006	2008	2007
For the Interim Period (Year):					
Total income	¥ 1,819,631	¥ 2,079,102	¥ 1,874,035	¥ 4,739,040	¥ 3,947,786
Total expenses	1,629,076	1,728,767	1,472,733	3,810,084	3,140,996
Net income	83,281	170,592	243,660	461,536	441,351
At Interim Period- (Year-) End:					
Total net assets	¥ 5,257,748	¥ 5,268,853	¥ 4,622,792	¥ 5,224,076	¥ 5,331,279
Total assets	111,033,760	105,927,629	102,551,964	111,955,918	100,858,309
Risk-monitored loans	1,415,443	1,066,944	1,148,036	1,092,661	1,067,386
Reserve for possible loan losses	899,914	930,577	978,999	894,702	889,093
Net unrealized gains on other securities	619,540	1,524,864	1,387,933	745,420	1,825,168
Capital ratio	10.25%	10.60%	10.07%	10.56%	11.31%
Number of employees	49,841	46,442	41,936	46,429	41,428
Per Share (Yen):					
Net assets	¥ 404,976.05	¥ 460,168.95	¥ 394,556.25	¥ 424,546.01	¥ 469,228.59
Net income	10,092.43	21,694.19	32,782.19	59,298.24	57,085.83
Net income - diluted	9,964.41	20,840.67	27,514.41	56,657.41	51,494.17

Notes: 1. "Net 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 the average market prices during the final month. For details, please refer to page 18.

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. "Capital ratio" as of March 31, 2007 and after is calculated under Basel II. "Capital ratio" as of September 30, 2006 was calculated under the former method.

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2008	2007	2006	2008	2007
For the Interim Period (Year):					
Operating income	¥ 49,659	¥ 23,936	¥ 321,340	¥ 111,637	¥ 376,479
Operating expenses	3,466	3,333	1,567	6,246	3,641
Net income	32,074	9,366	318,223	82,975	363,535
At Interim Period- (Year-) End:					
Total net assets	¥ 2,940,370	¥ 2,940,122	¥ 3,252,213	¥ 2,968,749	¥ 2,997,898
Total assets	3,991,957	4,001,470	3,929,752	4,021,217	3,959,444
Capital stock	1,420,877	1,420,877	1,420,877	1,420,877	1,420,877
Number of shares issued					
Preferred stock	103,401	120,101	315,101	120,101	120,101
Common stock	7,890,804	7,733,653	7,733,653	7,733,653	7,733,653
Number of employees	165	137	135	136	131
Per Share (Yen):					
Net assets	¥335,572.77	¥335,711.01	¥349,036.81	¥339,454.71	¥342,382.75
Dividends:					
Common stock	7,000	5,000	—	12,000	7,000
Preferred stock (Type 1)	/	/	—	/	—
Preferred stock (Type 2)	/	/	—	/	—
Preferred stock (Type 3)	/	/	—	/	—
Preferred stock (1st series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (2nd series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (3rd series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (4th series Type 4)	67,500	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	67,500	—	135,000	135,000
Preferred stock (10th series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (11th series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (12th series Type 4)	67,500	67,500	—	135,000	135,000
Preferred stock (1st series Type 6)	44,250	44,250	—	88,500	88,500
Net income	3,416.32	376.60	42,605.28	9,134.13	46,326.41

Note: All SMFG employees are on secondment assignment from SMBC, etc.