

## 24. Earnings Forecast for FY2008

Sumitomo Mitsui Financial Group, Inc.

&lt;Non-consolidated&gt;

(Billions of yen)

	FY2009 Forecast		FY2008
	1H FY2009		Result
Operating income	30.0	130.0	134.8
Operating profit	25.0	120.0	126.0
Ordinary profit	15.0	100.0	102.3
Net income	15.0	100.0	103.5

Dividend per share forecast

(Yen)

	FY2009 Forecast		FY2008
	Interim	Annual	Annual Result
Common stock	45	90	(*) 90
Type 4 preferred stock	67,500	135,000	135,000
Type 6 preferred stock	44,250	88,500	88,500

(\*) SMFG implemented a 100 for 1 stock split of common stock on January 4, 2009. The amount shown above reflect the stock split, assuming that it had been implemented at the beginning of the previous fiscal year.

(Reference)

(Billions of yen)

Total dividend planned	40.7	81.4	81.2
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(Note) Based on number of shares issued as of March 31, 2009

&lt;Consolidated&gt;

(Billions of yen)

	FY2009 Forecast		FY2008
	1H FY2009		Result
Ordinary income	1,650.0	3,400.0	3,552.8
Ordinary profit	200.0	510.0	45.3
Net income	90.0	220.0	(373.5)

(Reference)

Sumitomo Mitsui Banking Corporation

&lt;Non-consolidated&gt;

(Billions of yen)

	FY2009 Forecast		FY2008
	1H FY2009		Result
Gross banking profit	700.0	1,445.0	1,524.9
Expenses	(350.0)	(695.0)	(701.5)
Banking profit (before provision for general reserve for possible loan losses)	350.0	750.0	823.4
Ordinary profit	110.0	310.0	36.1
Net income	70.0	180.0	(301.1)
Total credit cost (*)	(230.0)	(380.0)	(550.1)

(\*) (Provision for general reserve for possible loan losses) + (Credit cost included in non-recurring losses)

+ (Recoveries of written-off claims included in Extraordinary gains)