

24. Earnings Forecast for FY3/2010

Sumitomo Mitsui Financial Group, Inc.

<Non-consolidated>

(Billions of yen)

	FY3/2010		FY3/2009 Result
	Forecast	Change	
Operating income	130.0	(4.8)	134.8
Operating profit	115.0	(11.0)	126.0
Ordinary profit	95.0	(7.3)	102.3
Net income	80.0	(23.5)	103.5

Dividend per share forecast

(Yen)

	FY3/2010		FY3/2009 Annual Result
	Interim	Annual (Forecast)	
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

(Reference)

(Billions of yen)

Total dividend planned	51.0	102.0	81.2
------------------------	------	-------	------

<Consolidated>

(Billions of yen)

	FY3/2010		FY3/2009 Result
	Forecast	Change	
Ordinary income	3,100.0	(452.8)	3,552.8
Ordinary profit	490.0	444.7	45.3
Net income	220.0	593.5	(373.5)

(Reference)

Sumitomo Mitsui Banking Corporation

<Non-consolidated>

(Billions of yen)

	FY3/2010		FY3/2009 Result
	Forecast	Change	
Gross banking profit	1,445.0	(79.9)	1,524.9
Expenses	(695.0)	6.5	(701.5)
Banking profit (before provision for general reserve for possible loan losses)	750.0	(73.4)	823.4
Ordinary profit	330.0	293.9	36.1
Net income	200.0	501.1	(301.1)
Total credit cost (*)	(340.0)	210.1	(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)