

## Sumitomo Mitsui Financial Group, Inc. (SMFG)

### Financial Results for the Six Months ended September 30, 2009

Head Office: 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan

Stock Exchange Listings: Tokyo Stock Exchange, Osaka Securities Exchange, Nagoya Stock Exchange (code: 8316)

URL: <http://www.smfg.co.jp>

President: Teisuke Kitayama

Date of Payment of Interim Dividends: December 4, 2009

Amounts less than one million yen have been omitted.

#### 1. Consolidated Financial Results (for the six months ended September 30, 2009)

##### (1) Operating Results

(Millions of yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Six Months ended September 30, 2009	¥ 1,566,910 (13.8)%	¥ 222,225 16.4%	¥ 123,540 48.3%
Six Months ended September 30, 2008	1,817,108 (12.5)	190,962 (45.9)	83,281 (51.2)

	Net Income per Share	Net Income per Share (Diluted)
Six Months ended September 30, 2009	¥ 128.05	¥ 125.97
Six Months ended September 30, 2008	10,092.43	9,964.41

##### (2) Financial Position

(Millions of yen, except per share data and percentages)

	Total Assets	Net Assets	Net Assets Ratio	Net Assets per Share	Capital Ratio
September 30, 2009	¥ 117,531,379	¥ 6,102,967	3.4%	¥ 3,645.47	(Preliminary) 13.13 %
March 31, 2009	119,637,224	4,611,764	2.1	2,790.27	11.47

Notes: 1. Stockholders' equity

(a) as of September 30, 2009: ¥3,963,418 million (b) as of March 31, 2009: ¥2,469,788 million

2. Net assets ratio = {(Net assets – Stock acquisition rights – Minority interests) / Total assets} X 100

3. Capital Ratio is calculated using the method stipulated in “Standards for Bank Holding Company to Examine the Adequacy of Its Capital Based on Assets, etc. Held by It and Its Subsidiaries Pursuant to Article 52-25 of the Banking Law” (Notification 20 issued by the Japanese Financial Services Agency in 2006).

#### 2. Dividends on Common Stock per Share

(Yen)

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Annual
Fiscal Year ended March 31, 2009	¥ —	¥ 7,000	¥ —	¥ 20	¥ —
Fiscal Year ending March 31, 2010	—	45			
Fiscal Year ending March 31, 2010 (Forecast)			—	45	90

Notes: 1. Dividend forecast remains unchanged.

2. Dividends on unlisted preferred stocks are reported on page 3.

#### 3. Earnings Forecast on a Consolidated Basis (for the fiscal year ending March 31, 2010)

(Millions of yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Fiscal Year ending March 31, 2010	¥ 3,100,000 (12.7)%	¥ 490,000 981.4%	¥ 220,000 —	¥ 217.61

Notes: 1. Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the results of the previous fiscal year.

2. Earnings forecast which was announced in May 2009 is revised.

## 4. Other Information

## (1) Changes in material consolidated subsidiaries in the six months ended September 30, 2009

SMFG Preferred Capital JPY 3 Limited has been newly consolidated. For more details, please refer to page 5.

## (2) There are no changes in accounting principles, procedures and presentation when preparing interim consolidated financial statements.

## (3) Number of Shares Issued (common stock)

	As of September 30, 2009	As of March 31, 2009
	(a) Number of shares issued (including treasury shares)	1,017,711,777 shares
(b) Number of treasury shares	17,056,152 shares	17,028,466 shares
	Six Months ended September 30,	
	2009	2008
(c) Average number of shares issued in the period	922,966,966 shares	7,721,594 shares

## [Reference] Parent Company Only Financial Information on a Nonconsolidated Basis

## 1. Non-consolidated Financial Results (for the six months ended September 30, 2009)

## (1) Operating Results

(Millions of yen, except per share data and percentages)

	Operating Income	Operating Profit	Ordinary Profit	Net Income
Six Months ended				
September 30, 2009	¥ 32,594 (34.4)%	¥ 29,058 (37.1)%	¥ 17,067 (49.5)%	¥ 18,309 (42.9)%
September 30, 2008	49,659 107.5	46,193 124.2	33,771 189.7	32,074 242.5

	Net Income per Share
Six Months ended	
September 30, 2009	¥ 13.84
September 30, 2008	3,416.32

Note: Percentages shown in Operating Income, Operating Profit, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

## (2) Financial Position

(Millions of yen, except per share data and percentages)

	Total Assets	Net Assets	Net Assets Ratio	Net Assets per Share
September 30, 2009	¥ 5,263,574	¥ 3,835,717	72.9 %	¥ 3,471.58
March 31, 2009	4,057,313	2,977,547	73.4	3,389.38

Note: Stockholders' equity

(a) as of September 30, 2009: ¥3,835,717 million (b) as of March 31, 2009: ¥2,977,547 million

## 2. Earnings Forecast on a Non-consolidated Basis (for the fiscal year ending March 31, 2010)

(Millions of yen, except per share data and percentages)

	Operating Income	Operating Profit	Ordinary Profit
Fiscal Year ending March 31, 2010	¥ 130,000 (3.5) %	¥ 115,000 (8.7) %	¥ 95,000 (7.1) %
	Net Income	Net Income per Share	
Fiscal Year ending March 31, 2010	¥ 80,000 (22.7) %	¥ 71.06	

Notes: 1. Percentages shown in Operating Income, Operating Profit, Ordinary Profit and Net Income are the increase (decrease) from the results of the previous fiscal year.

2. Earnings forecast which was announced in May 2009 is revised.

## [Dividends Information]

## Dividends on Preferred Stock per Share

(Yen)

		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Annual
Preferred stock (Type 4)	Fiscal Year ended March 31, 2009	¥ —	¥ 67,500	¥ —	¥ 67,500	¥ 135,000
	Fiscal Year ending March 31, 2010	—	67,500	/	/	135,000
	Fiscal Year ending March 31, 2010 (Forecast)	/	/	—	67,500	/
Preferred stock (Type 6)	Fiscal Year ended March 31, 2009	—	44,250	—	44,250	88,500
	Fiscal Year ending March 31, 2010	—	44,250	/	/	88,500
	Fiscal Year ending March 31, 2010 (Forecast)	/	/	—	44,250	/

## &lt;Reference&gt; Calculation for Indices

## - Forecasted Net Income per Share:

$$\frac{\text{Forecasted net income} - \text{Forecasted preferred stock dividends}}{\text{Forecasted average number of common stocks during the period (excluding treasury stock)}}$$

(Note) The average number of common stocks used to calculate “Net Income per Share” for the fiscal year ending March 31, 2010 was 961,811,295 for consolidated basis and 975,151,343 for non-consolidated basis.

## [Retroactive Adjustment for Stock Split]

SMFG implemented a 100 for 1 stock split of common stock on January 4, 2009. If the stock split had been implemented at the beginning of the previous fiscal year, dividends on common stock per share and other per share information would be as follows.

(Yen)

Record Date	Dividends on Common Stock per Share				
	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Annual
Fiscal Year ended March 31, 2009	¥ —	¥ 70	¥ —	¥ 20	¥ 90

  

	Net Income per Share	Net Income per Share (Diluted)
Six Months ended September 30, 2008 (consolidated basis)	¥ 100.92	¥ 99.64
Six Months ended September 30, 2008 (non-consolidated basis)	34.16	/

This document contains certain forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors.

The following items are among the factors that could cause actual results to differ materially from the forward-looking statements in this document: business conditions in the banking industry, the regulatory environment, new legislation, competition with other financial services companies, changing technology and evolving banking industry standards and similar matters.