

24. Earnings Forecast for FY3/2011

Sumitomo Mitsui Financial Group, Inc.

<Non-consolidated>

(Billions of yen)

	FY3/2011 Forecast		FY3/2010
	1H FY3/2011		Result
Operating income	85.0	220.0	133.3
Operating profit	75.0	200.0	116.7
Ordinary profit	70.0	190.0	94.5
Net income	70.0	190.0	66.2

Dividend per share forecast

(Yen)

	FY3/2011 Forecast		FY3/2010
	Interim	Annual	Annual Result
Common stock	50	100	100
Type 4 preferred stock			67,500
Type 6 preferred stock	44,250	88,500	88,500

(Reference)

(Billions of yen)

Total dividend	73.6	147.2	131.6
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<Consolidated>

(Billions of yen)

	FY3/2011 Forecast		FY3/2010
	1H FY3/2011		Result
Ordinary income	1,700.0	3,400.0	3,166.5
Ordinary profit	330.0	690.0	558.8
Net income	160.0	340.0	271.6

(Reference)

Sumitomo Mitsui Banking Corporation

<Non-consolidated>

(Billions of yen)

	FY3/2011 Forecast		FY3/2010
	1H FY3/2011		Result
Gross banking profit	720.0	1,470.0	1,455.3
Expenses	(350.0)	(710.0)	(685.8)
Banking profit (before provision for general reserve for possible loan losses)	370.0	760.0	769.5
Ordinary profit	220.0	480.0	462.7
Net income	150.0	330.0	318.0
Total credit cost (*)	(110.0)	(220.0)	(254.7)

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

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