

24. Earnings Forecast for FY3/2011

Sumitomo Mitsui Financial Group, Inc.

<Non-consolidated>

(Billions of yen)

	FY3/2011		FY3/2010 Result
	Forecast	Change	
Operating income	220.0	86.7	133.3
Operating profit	200.0	83.3	116.7
Ordinary profit	190.0	95.5	94.5
Net income	190.0	123.8	66.2

Dividend per share forecast

(Yen)

	FY3/2011		FY3/2010 Annual Result
	Interim	Annual (Forecast)	
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 planned	73.6	147.2	131.6
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<Consolidated>

(Billions of yen)

	FY3/2011		FY3/2010 Result
	Forecast	Change	
Ordinary income	3,900.0	733.5	3,166.5
Ordinary profit	870.0	311.2	558.8
Net income	540.0	268.4	271.6

(Reference)

Sumitomo Mitsui Banking Corporation

<Non-consolidated>

(Billions of yen)

	FY3/2011		FY3/2010 Result
	Forecast	Change	
Gross banking profit	1,550.0	94.7	1,455.3
Expenses	(710.0)	(24.2)	(685.8)
Banking profit (before provision for general reserve for possible loan losses)	840.0	70.5	769.5
Ordinary profit	620.0	157.3	462.7
Net income	460.0	142.0	318.0
Total credit cost (*)	(130.0)	124.7	(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)