

## 24. Earnings Forecast for FY3/2012

Sumitomo Mitsui Financial Group, Inc.

&lt;Non-consolidated&gt;

(Billions of yen)

	FY3/2012 Forecast		FY3/2011
	1H FY3/2012		Result
Operating income	40.0	180.0	222.2
Operating profit	30.0	160.0	197.7
Ordinary profit	25.0	150.0	191.5
Net income	25.0	150.0	191.5

Dividend per share forecast

(Yen)

	FY3/2012 Forecast		FY3/2011
	Interim	Annual	Annual Result
Common stock	50	100	100
Type 6 preferred stock			88,500

(Reference)

(Billions of yen)

Total dividend	70.5	141.0	147.2
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&lt;Consolidated&gt;

(Billions of yen)

	FY3/2012 Forecast		FY3/2011
	1H FY3/2012		Result
Ordinary income	2,000.0	4,000.0	3,845.9
Ordinary profit	400.0	840.0	825.4
Net income	170.0	400.0	475.9

(Reference)

Sumitomo Mitsui Banking Corporation

&lt;Non-consolidated&gt;

(Billions of yen)

	FY3/2012 Forecast		FY3/2011
	1H FY3/2012		Result
Gross banking profit	725.0	1,470.0	1,531.8
Expenses	(355.0)	(720.0)	(699.2)
Banking profit (before provision for general reserve for possible loan losses)	370.0	750.0	832.6
Ordinary profit	290.0	600.0	595.7
Net income	150.0	350.0	421.2
Total credit cost (*)	(50.0)	(100.0)	(94.3)

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

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