

Financial Highlights

Sumitomo Mitsui Financial Group, Inc.

Consolidated

Year ended March 31	Millions of yen 2003
For the Year:	
Total income.....	¥ 3,518,293
Total expenses.....	4,109,207
Net income (loss).....	(465,359)
At Year-End:	
Total stockholders' equity.....	¥ 2,424,074
Total assets.....	104,607,449
Risk-monitored loans.....	5,770,700
Reserve for possible loan losses.....	2,243,542
Net unrealized gains (losses) on other securities.....	(30,643)
Capital ratio (BIS guidelines).....	10.10%
ROE.....	—%
PER (Times).....	—
Number of employees.....	42,996
Per Share (Yen):	
Stockholders' equity.....	¥106,577.05
Net income (loss).....	(84,324.98)
Net income — diluted.....	—

Note: The number of employees refers to full-time staff and includes locally hired overseas staff members but excludes employees temporarily transferred to other companies, temporary staff and part-time staff.

Nonconsolidated

Year ended March 31	Millions of yen 2003
For the Year:	
Operating income.....	¥ 131,519
Operating expenses.....	971
Net income.....	124,738
Capital stock.....	1,247,650
Number of shares issued	
Preferred stock.....	1,132,100
Common stock.....	5,796,000
At Year-End:	
Total stockholders' equity.....	¥3,156,086
Total assets.....	3,413,529
Capital ratio.....	92.46%
ROE.....	8.52%
PER (Times).....	11.21
Pay-out ratio.....	15.98%
Number of employees.....	94
Per Share (Yen):	
Stockholders' equity.....	¥231,899.30
Dividends:	
Common stock.....	3,000
Preferred stock (Type 1).....	10,500
Preferred stock (Type 2).....	28,500
Preferred stock (Type 3).....	13,700
Preferred stock (1st series Type 4).....	19,500
Preferred stock (2nd series Type 4).....	19,500
Preferred stock (3rd series Type 4).....	19,500
Preferred stock (4th series Type 4).....	19,500
Preferred stock (5th series Type 4).....	19,500
Preferred stock (6th series Type 4).....	19,500
Preferred stock (7th series Type 4).....	19,500
Preferred stock (8th series Type 4).....	19,500
Preferred stock (9th series Type 4).....	19,500
Preferred stock (10th series Type 4).....	19,500
Preferred stock (11th series Type 4).....	19,500
Preferred stock (12th series Type 4).....	19,500
Preferred stock (13th series Type 4).....	3,750
Net income.....	18,918.33
Net income — diluted.....	15,691.82

Note: All SMFG employees are on secondment assignment from SMBC.