



Financial Highlights

Sumitomo Mitsui Financial Group

◆ Consolidated

Year ended March 31	Millions of yen				
	2007	2006	2005	2004	2003
For the Year:					
Total income	¥ 3,947,786	¥ 3,803,089	¥ 3,589,871	¥ 3,669,531	¥ 3,518,293
Total expenses	3,140,996	2,759,726	3,698,406	3,264,636	4,109,207
Net income (loss)	441,351	686,841	(234,201)	330,414	(465,359)
At Year-End:					
Total net assets	¥ 5,331,279	¥ 4,454,399	¥ 2,775,728	¥ 3,070,942	¥ 2,424,074
Total assets	100,858,309	107,010,575	99,731,858	102,215,172	104,607,449
Risk-monitored loans	1,067,386	1,243,160	2,227,445	3,297,981	5,770,700
Reserve for possible loan losses	889,093	1,035,468	1,273,560	1,422,486	2,243,542
Net unrealized gains (losses) on other securities	1,825,168	1,373,337	696,339	575,612	(30,643)
Number of employees	41,428	40,681	40,683	42,014	42,996
Selected Ratios:					
Capital ratio	11.31%	12.39%	9.94%	11.37%	10.10%
Return on Equity	13.07%	33.15%	—%	31.68%	—%
Price Earnings Ratio	18.74x	13.72x	—x	14.71x	—x
Per Share (Yen):					
Net assets	¥469,228.59	¥400,168.89	¥164,821.08	¥215,454.83	¥106,577.05
Net income (loss)	57,085.83	94,733.62	(44,388.07)	52,314.75	(84,324.98)
Net income — diluted	51,494.17	75,642.93	—	35,865.20	—

- Notes: 1. Net unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using the average market prices during the final month. For details, please refer to page 27.
2. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.
3. From the fiscal year ended March 31, 2007, SMFG has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
4. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this period, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
5. Capital ratio as of March 31, 2007 is calculated under Basel II. Capital ratio as of March 31, 2006 and before was calculated under the former method.

◆ Nonconsolidated

Year ended March 31	Millions of yen				
	2007	2006	2005	2004	2003
For the Year:					
Operating income	¥ 376,479	¥ 55,482	¥ 258,866	¥ 55,515	¥ 131,519
Dividends on investments in subsidiaries and affiliates	366,680	46,432	251,735	47,332	128,265
Operating expenses	3,641	3,196	2,644	3,044	971
Net income	363,535	73,408	252,228	50,505	124,738
At Year-End:					
Total net assets (A)	¥ 2,997,898	¥ 3,935,426	¥ 3,319,615	¥ 3,172,721	¥ 3,156,086
Total assets (B)	3,959,444	4,166,332	3,795,110	3,403,007	3,413,529
Total net assets to total assets (A) / (B)	75.72%	94.46%	87.47%	93.23%	92.46%
Capital stock	1,420,877	1,420,877	1,352,651	1,247,650	1,247,650
Number of shares issued					
Preferred stock	120,101	950,101	1,057,188	1,132,099	1,132,100
Common stock	7,733,653	7,424,172	6,273,792	5,796,010	5,796,000
Number of employees	131	124	115	97	94
Selected Ratios:					
Return on Equity	13.71%	2.38%	15.47%	1.57%	8.52%
Price Earnings Ratio	23.10x	190.16x	18.95x	207.86x	11.21x
Dividend payout ratio	15.31%	46.64%	7.81%	80.97%	15.98%
Per Share (Yen):					
Net assets	¥342,382.75	¥330,206.27	¥257,487.78	¥232,550.74	¥231,899.30
Dividends:					
Common stock	7,000	3,000	3,000	3,000	3,000
Preferred stock (Type 1)	—	10,500	10,500	10,500	10,500
Preferred stock (Type 2)	—	28,500	28,500	28,500	28,500
Preferred stock (Type 3)	—	13,700	13,700	13,700	13,700
Preferred stock (1st series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (2nd series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (3rd series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (4th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (5th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (6th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (7th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (8th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (9th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (10th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (11th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (12th series Type 4)	135,000	135,000	135,000	135,000	19,500
Preferred stock (13th series Type 4)	/	/	67,500	67,500	3,750
Preferred stock (1st series Type 6)	88,500	88,500	728	/	/
Net income	46,326.41	6,836.35	38,302.88	3,704.49	18,918.33
Net income — diluted	41,973.46	6,737.46	25,178.44	3,690.72	15,691.82

Notes: 1. All SMFG employees are on secondment assignment from SMBC etc.

2. From the fiscal year ended March 31, 2007, SMFG has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).

3. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this period, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.