

Financial Highlights

Sumitomo Mitsui Financial Group

Consolidated

Year ended March 31	Millions of yen				
	2009	2008	2007	2006	2005
For the Year:					
Total income	¥ 3,556,536	¥ 4,739,040	¥ 3,947,786	¥ 3,803,089	¥ 3,589,871
Total expenses	3,527,040	3,810,084	3,140,996	2,759,726	3,698,406
Net income (loss)	(373,456)	461,536	441,351	686,841	(234,201)
At Year-End:					
Total net assets	¥ 4,611,764	¥ 5,224,076	¥ 5,331,279	¥ 4,454,399	¥ 2,775,728
Total assets	119,637,224	111,955,918	100,858,309	107,010,575	99,731,858
Risk-monitored loans	1,586,317	1,092,661	1,067,386	1,243,160	2,227,445
Reserve for possible loan losses	1,077,852	894,702	889,093	1,035,468	1,273,560
Net unrealized gains (losses) on other securities	(33,176)	745,420	1,825,168	1,373,337	696,339
Number of employees	48,079	46,429	41,428	40,681	40,683
Selected Ratios:					
Capital ratio	11.47%	10.56%	11.31%	12.39%	9.94%
Return on Equity	—%	13.23%	13.07%	33.15%	—%
Price Earnings Ratio	—x	11.06x	18.74x	13.72x	—x
Per Share (Yen):					
Net assets	¥2,790.27	¥424,546.01	¥469,228.59	¥400,168.89	¥164,821.08
Net income (loss)	(497.39)	59,298.24	57,085.83	94,733.62	(44,388.07)
Net income — diluted	—	56,657.41	51,494.17	75,642.93	—

- 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 25.
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, in calculating total net assets and total assets, SMFG has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (Accounting Standards Board of Japan ("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 has revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). From the fiscal year ended March 31, 2007, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
5. From the fiscal year ended March 31, 2007 (fiscal 2006), the consolidated capital ratio has been calculated according to the formula specified in the Financial Services Agency ("FSA") Notification No. 20 issued in fiscal 2006, which is based on Article 52-25 of the Banking Act of Japan. The consolidated capital ratio of SMFG is calculated under Basel II. Please note that in fiscal 2005 and prior years, the capital ratio was calculated according to the formula specified in the Ministry of Finance Notification No. 62 issued in fiscal 1998, which was based on Article 52-25 of the Banking Act of Japan.
6. "Net income — diluted" per share for the fiscal years ended March 31, 2009 and 2005 is not reported due to a net loss.
7. SMFG implemented a 100-for-1 stock split of common stock on January 4, 2009. If the stock split had been implemented in the prior years, per share information would be as follows:

Year ended March 31	Yen			
	2008	2007	2006	2005
Net assets	¥4,245.46	¥4,692.29	¥4,001.69	¥1,648.21
Net income (loss)	592.98	570.86	947.34	(443.88)
Net income — diluted	566.57	514.94	756.43	—

◆ Nonconsolidated

	Millions of yen				
Year ended March 31	2009	2008	2007	2006	2005
For the Year:					
Operating income	¥ 134,772	¥ 111,637	¥ 376,479	¥ 55,482	¥ 258,866
Dividends on investments in subsidiaries and affiliates	117,051	89,693	366,680	46,432	251,735
Operating expenses	8,790	6,246	3,641	3,196	2,644
Net income	103,468	82,975	363,535	73,408	252,228
At Year-End:					
Total net assets (A)	¥2,977,547	¥2,968,749	¥2,997,898	¥3,935,426	¥3,319,615
Total assets (B)	4,057,313	4,021,217	3,959,444	4,166,332	3,795,110
Total net assets to total assets (A) / (B)	73.39%	73.83%	75.72%	94.46%	87.47%
Capital stock	1,420,877	1,420,877	1,420,877	1,420,877	1,352,651
Number of shares issued					
Preferred stock	103,401	120,101	120,101	950,101	1,057,188
Common stock	789,080,477	7,733,653	7,733,653	7,424,172	6,273,792
Number of employees	167	136	131	124	115
Selected Ratios:					
Return on Equity	3.52%	2.67%	13.71%	2.38%	15.47%
Price Earnings Ratio	28.79x	71.82x	23.10x	190.16x	18.95x
Dividend payout ratio	75.96%	131.37%	15.31%	46.64%	7.81%
Per Share (Yen):					
Net assets	¥3,389.38	¥339,454.71	¥342,382.75	¥330,206.27	¥257,487.78
Dividends:					
Common stock	90	12,000	7,000	3,000	3,000
Preferred stock (Type 1)	/	/	—	10,500	10,500
Preferred stock (Type 2)	/	/	—	28,500	28,500
Preferred stock (Type 3)	/	/	—	13,700	13,700
Preferred stock (1st series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (2nd series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (3rd series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (4th series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (5th series Type 4)	/	135,000	135,000	135,000	135,000
Preferred stock (6th series Type 4)	/	135,000	135,000	135,000	135,000
Preferred stock (7th series Type 4)	/	135,000	135,000	135,000	135,000
Preferred stock (8th series Type 4)	/	135,000	135,000	135,000	135,000
Preferred stock (9th series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (10th series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (11th series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (12th series Type 4)	135,000	135,000	135,000	135,000	135,000
Preferred stock (13th series Type 4)	/	/	/	/	67,500
Preferred stock (1st series Type 6)	88,500	88,500	88,500	88,500	728
Net income	118.43	9,134.13	46,326.41	6,836.35	38,302.88
Net income — diluted	—	9,133.76	41,973.46	6,737.46	25,178.44

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

2. From the fiscal year ended March 31, 2007, in calculating total net assets and total assets, 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 has revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). From the fiscal year ended March 31, 2007, SMFG has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.

4. SMFG implemented a 100-for-1 stock split of common stock on January 4, 2009. If the stock split had been implemented in the prior years, per share information would be as follows:

	Yen			
Year ended March 31	2008	2007	2006	2005
Net assets	¥3,394.55	¥3,423.83	¥3,302.06	¥2,574.88
Dividends:				
Common stock	120	70	30	30
Net income	91.34	463.26	68.36	383.03
Net income — diluted	91.34	419.73	67.37	251.78