

Financial Highlights

Sumitomo Mitsui Financial Group

Six months ended September 30, 2009, 2008 and 2007, and years ended March 31, 2009 and 2008

Consolidated

	Millions of yen				
	September 30			March 31	
	2009	2008	2007	2009	2008
For the Interim Period (Year):					
Total income	¥ 1,577,806	¥ 1,819,631	¥ 2,079,102	¥ 3,556,536	¥ 4,739,040
Total expenses	1,347,729	1,629,076	1,728,767	3,527,040	3,810,084
Net income (loss)	123,540	83,281	170,592	(373,456)	461,536
At Interim Period- (Year-) End:					
Total net assets	¥ 6,102,967	¥ 5,257,748	¥ 5,268,853	¥ 4,611,764	¥ 5,224,076
Total assets	117,531,379	111,033,760	105,927,629	119,637,224	111,955,918
Risk-monitored loans	1,649,873	1,415,443	1,066,944	1,586,317	1,092,661
Reserve for possible loan losses	1,086,187	899,914	930,577	1,077,852	894,702
Net unrealized gains (losses) on other securities	604,611	619,540	1,524,864	(33,176)	745,420
Capital ratio	13.13%	10.25%	10.60%	11.47%	10.56%
Number of employees	50,382	49,841	46,442	48,079	46,429
Per Share (Yen):					
Net assets	¥3,645.47	¥404,976.05	¥460,168.95	¥2,790.27	¥424,546.01
Net income (loss)	128.05	10,092.43	21,694.19	(497.39)	59,298.24
Net income — diluted	125.97	9,964.41	20,840.67	—	56,657.41

- 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 19.
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. 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.
4. "Net income — diluted" per share for the fiscal year ended March 31, 2009 is not reported due to a net loss.
5. 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		
	September 30		March 31
	2008	2007	2008
Net assets	¥4,049.76	¥4,601.69	¥4,245.46
Net income	100.92	216.94	592.98
Net income — diluted	99.64	208.41	566.57

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2009	2008	2007	2009	2008
For the Interim Period (Year):					
Operating income	¥ 32,594	¥ 49,659	¥ 23,936	¥ 134,772	¥ 111,637
Operating expenses	3,535	3,466	3,333	8,790	6,246
Net income	18,309	32,074	9,366	103,468	82,975
At Interim Period- (Year-) End:					
Total net assets	¥3,835,717	¥2,940,370	¥2,940,122	¥2,977,547	¥2,968,749
Total assets	5,263,574	3,991,957	4,001,470	4,057,313	4,021,217
Capital stock	1,851,389	1,420,877	1,420,877	1,420,877	1,420,877
Number of shares issued					
Preferred stock	103,401	103,401	120,101	103,401	120,101
Common stock	1,017,711,777	7,890,804	7,733,653	789,080,477	7,733,653
Number of employees	176	165	137	167	136
Per Share (Yen):					
Net assets	¥3,471.58	¥335,572.77	¥335,711.01	¥3,389.38	¥339,454.71
Dividends:					
Common stock	45	7,000	5,000	90	12,000
Preferred stock (1st series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (2nd series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (3rd series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (4th series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (5th series Type 4)	/	/	67,500	/	135,000
Preferred stock (6th series Type 4)	/	/	67,500	/	135,000
Preferred stock (7th series Type 4)	/	/	67,500	/	135,000
Preferred stock (8th series Type 4)	/	/	67,500	/	135,000
Preferred stock (9th series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (10th series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (11th series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (12th series Type 4)	67,500	67,500	67,500	135,000	135,000
Preferred stock (1st series Type 6)	44,250	44,250	44,250	88,500	88,500
Net income	13.84	3,416.32	376.60	118.43	9,134.13

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

2. 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		
	September 30		March 31
	2008	2007	2008
Net assets	¥3,355.73	¥3,357.11	¥3,394.55
Dividends:			
Common stock	70	50	120
Net income	34.16	3.77	91.34