



Financial Highlights



Sumitomo Mitsui Financial Group

◆ Consolidated

Year ended March 31	Millions of yen				
	2011	2010	2009	2008	2007
For the Year:					
Total income	¥ 3,862,660	¥ 3,184,688	¥ 3,556,536	¥ 4,739,040	¥ 3,947,786
Total expenses.....	3,035,346	2,626,590	3,527,040	3,810,084	3,140,996
Net income (loss)	475,895	271,559	(373,456)	461,536	441,351
Comprehensive income	413,375	—	—	—	—
At Year-End:					
Total net assets.....	¥ 7,132,073	¥ 7,000,805	¥ 4,611,764	¥ 5,224,076	¥ 5,331,279
Total assets.....	137,803,098	123,159,513	119,637,224	111,955,918	100,858,309
Risk-monitored loans.....	1,646,369	1,529,484	1,586,317	1,092,661	1,067,386
Reserve for possible loan losses	1,058,945	1,068,329	1,077,852	894,702	889,093
Net unrealized gains (losses) on other securities.....	370,899	586,414	(33,176)	745,420	1,825,168
Number of employees.....	61,555	57,888	48,079	46,429	41,428
Selected Ratios:					
Capital ratio.....	16.63%	15.02%	11.47%	10.56%	11.31%
Return on Equity	9.76%	7.63%	—%	13.23%	13.07%
Price Earnings Ratio.....	7.68x	12.44x	—x	11.06x	18.74x
Per Share (Yen):					
Net assets	¥3,533.47	¥3,391.75	¥2,790.27	¥424,546.01	¥469,228.59
Net income (loss)	336.85	248.40	(497.39)	59,298.24	57,085.83
Net income — diluted	336.78	244.18	—	56,657.41	51,494.17

- 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 24.
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 is 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. 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
Net assets	¥4,245.46	¥4,692.29
Net income.....	592.98	570.86
Net income — diluted.....	566.57	514.94

◆ Nonconsolidated

Year ended March 31	Millions of yen				
	2011	2010	2009	2008	2007
For the Year:					
Operating income	¥ 222,217	¥ 133,379	¥ 134,772	¥ 111,637	¥ 376,479
Dividends on investments in subsidiaries and affiliates...	206,865	118,818	117,051	89,693	366,680
Operating expenses	24,467	16,641	8,790	6,246	3,641
Net income.....	191,539	66,176	103,468	82,975	363,535
At Year-End:					
Total net assets (A).....	¥4,842,914	¥4,805,574	¥2,977,547	¥2,968,749	¥2,997,898
Total assets (B)	6,237,655	6,152,774	4,057,313	4,021,217	3,959,444
Total net assets to total assets (A) / (B)	77.64%	78.10%	73.39%	73.83%	75.72%
Capital stock	2,337,895	2,337,895	1,420,877	1,420,877	1,420,877
Number of shares issued					
Preferred stock.....	70,001	70,001	103,401	120,101	120,101
Common stock.....	1,414,055,625	1,414,055,625	789,080,477	7,733,653	7,733,653
Number of employees.....	192	183	167	136	131
Selected Ratios:					
Return on Equity	4.02%	1.59%	3.52%	2.67%	13.71%
Price Earnings Ratio.....	19.68x	57.41x	28.79x	71.82x	23.10x
Dividend payout ratio.....	76.09%	213.41%	75.96%	131.37%	15.31%
Per Share (Yen):					
Net assets	¥3,282.75	¥3,256.32	¥3,389.38	¥339,454.71	¥342,382.75
Dividends:					
Common stock	100	100	90	12,000	7,000
Preferred stock (1st series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (2nd series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (3rd series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (4th series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (5th series Type 4).....	/	/	/	135,000	135,000
Preferred stock (6th series Type 4).....	/	/	/	135,000	135,000
Preferred stock (7th series Type 4).....	/	/	/	135,000	135,000
Preferred stock (8th series Type 4).....	/	/	/	135,000	135,000
Preferred stock (9th series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (10th series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (11th series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (12th series Type 4).....	/	67,500	135,000	135,000	135,000
Preferred stock (1st series Type 6).....	88,500	88,500	88,500	88,500	88,500
Net income	131.42	53.82	118.43	9,134.13	46,326.41
Net income — diluted	131.41	—	—	9,133.76	41,973.46

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:

Year ended March 31	Yen	
	2008	2007
Net assets	¥3,394.55	¥3,423.83
Dividends:		
Common stock	120	70
Net income.....	91.34	463.26
Net income — diluted.....	91.34	419.73