Financial Highlights

Sumitomo Mitsui Financial Group

Six months ended September 30, 2010, 2009 and 2008, and years ended March 31, 2010 and 2009

Consolidated

	Millions of yen				
	September 30			March 31	
	2010	2009	2008	2010	2009
For the Interim Period (Year):					
Total income	**¥ 1,994,603**	¥ 1,577,806	¥ 1,819,631	¥ 3,184,688	¥ 3,556,536
Total expenses	**1,446,416**	1,347,729	1,629,076	2,626,590	3,527,040
Net income (loss)	**417,493**	123,540	83,281	271,559	(373,456)
At Interim Period- (Year-) End:					
Total net assets	**¥ 7,198,610**	¥ 6,102,967	¥ 5,257,748	¥ 7,000,805	¥ 4,611,764
Total assets	**131,409,208**	117,531,379	111,033,760	123,159,513	119,637,224
Risk-monitored loans	**1,570,004**	1,649,873	1,415,443	1,529,484	1,586,317
Reserve for possible loan losses	**1,062,938**	1,086,187	899,914	1,068,329	1,077,852
Net unrealized gains (losses) on other securities	**376,412**	604,611	619,540	586,414	(33,176)
Capital ratio	**16.02%**	13.13%	10.25%	15.02%	11.47%
Number of employees	**62,243**	50,382	49,841	57,888	48,079
Per Share (Yen):					
Net assets	**¥3,547.89**	¥3,645.47	¥404,976.05	¥3,391.75	¥2,790.27
Net income (loss)	**296.64**	128.05	10,092.43	248.40	(497.39)
Net income — diluted	**296.63**	125.97	9,964.41	244.18	—

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 20.
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	2008
Net assets	¥4,049.76
Net income	100.92
Net income — diluted	99.64

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2010	2009	2008	2010	2009
For the Interim Period (Year):					
Operating income	**¥ 85,600**	¥ 32,594	¥ 49,659	¥ 133,379	¥ 134,772
Operating expenses	**11,242**	3,535	3,466	16,641	8,790
Net income	**71,099**	18,309	32,074	66,176	103,468
At Interim Period- (Year-) End:					
Total net assets	**¥4,796,034**	¥3,835,717	¥2,940,370	¥4,805,574	¥2,977,547
Total assets	**6,141,632**	5,263,574	3,991,957	6,152,774	4,057,313
Capital stock	**2,337,895**	1,851,389	1,420,877	2,337,895	1,420,877
Number of shares issued					
Preferred stock	**70,001**	103,401	103,401	70,001	103,401
Common stock	**1,414,055,625**	1,017,711,777	7,890,804	1,414,055,625	789,080,477
Number of employees	**193**	176	165	183	167
Per Share (Yen):					
Net assets	**¥3,249.54**	¥3,471.58	¥335,572.77	¥3,256.32	¥3,389.38
Dividends:					
Common stock	**50**	45	7,000	100	90
Preferred stock (1st series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (2nd series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (3rd series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (4th series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (9th series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (10th series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (11th series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (12th series Type 4)	**/**	67,500	67,500	67,500	135,000
Preferred stock (1st series Type 6)	**44,250**	44,250	44,250	88,500	88,500
Net income	**48.22**	13.84	3,416.32	53.82	118.43

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	2008
Net assets	¥3,355.73
Dividends:	
Common stock	70
Net income	34.16