



Financial Highlights

Sumitomo Mitsui Financial Group

Consolidated

	Millions of yen				
Year ended March 31	2012	2011	2010	2009	2008
For the Year:					
Total income	¥ 3,973,075	¥ 3,862,660	¥ 3,184,688	¥ 3,556,536	¥ 4,739,040
Total expenses.....	3,020,108	3,035,346	2,626,590	3,527,040	3,810,084
Net income (loss)	518,536	475,895	271,559	(373,456)	461,536
Comprehensive income	665,232	413,375	803,705	—	—
At Year-End:					
Total net assets.....	¥ 7,254,976	¥ 7,132,073	¥ 7,000,805	¥ 4,611,764	¥ 5,224,076
Total assets.....	143,040,672	137,803,098	123,159,513	119,637,224	111,955,918
Risk-monitored loans.....	1,804,951	1,646,369	1,529,484	1,586,317	1,092,661
Reserve for possible loan losses	978,933	1,058,945	1,068,329	1,077,852	894,702
Net unrealized gains (losses) on other securities.....	474,984	370,899	586,414	(33,176)	745,420
Number of employees.....	64,225	61,555	57,888	48,079	46,429
Selected Ratios:					
Capital ratio.....	16.93%	16.63%	15.02%	11.47%	10.56%
Return on Equity	10.27%	9.76%	7.63%	—%	13.23%
Price Earnings Ratio.....	7.28x	7.68x	12.44x	—x	11.06x
Per Share (Yen):					
Net assets	¥3,856.37	¥3,533.47	¥3,391.75	¥2,790.27	¥424,546.01
Net income (loss)	374.26	336.85	248.40	(497.39)	59,298.24
Net income — diluted	373.99	336.78	244.18	—	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 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. For the calculation of consolidated comprehensive income for fiscal 2009, SMFG has retroactively adopted the "Accounting Standard for Presentation of Comprehensive Income" (ASBJ Statement No. 25, issued on June 30, 2010).
4. SMFG has retroactively adopted the "Guidance on Accounting Standard for Earnings per Share," (ASBJ Guidance No. 4) to "Net income — diluted" per share for fiscal 2010. This change has a little impact on the calculation of diluted net income per share.
5. 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.
6. 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
Net assets	¥4,245.46
Net income.....	592.98
Net income — diluted.....	566.57

◆ Nonconsolidated

Year ended March 31	Millions of yen				
	2012	2011	2010	2009	2008
For the Year:					
Operating income	¥ 181,372	¥ 222,217	¥ 133,379	¥ 134,772	¥ 111,637
Dividends on investments in subsidiaries and affiliates...	166,272	206,865	118,818	117,051	89,693
Operating expenses	24,902	24,467	16,641	8,790	6,246
Net income	149,919	191,539	66,176	103,468	82,975
At Year-End:					
Total net assets (A)	¥4,527,629	¥4,842,914	¥4,805,574	¥2,977,547	¥2,968,749
Total assets (B)	6,153,461	6,237,655	6,152,774	4,057,313	4,021,217
Total net assets to total assets (A) / (B)	73.57%	77.64%	78.10%	73.39%	73.83%
Capital stock	2,337,895	2,337,895	2,337,895	1,420,877	1,420,877
Number of shares issued					
Preferred stock	—	70,001	70,001	103,401	120,101
Common stock	1,414,055,625	1,414,055,625	1,414,055,625	789,080,477	7,733,653
Number of employees	215	192	183	167	136
Selected Ratios:					
Return on Equity	3.27%	4.02%	1.59%	3.52%	2.67%
Price Earnings Ratio	25.43x	19.68x	57.41x	28.79x	71.82x
Dividend payout ratio	92.55%	76.09%	213.41%	75.96%	131.37%
Per Share (Yen):					
Net assets	¥3,317.44	¥3,282.75	¥3,256.32	¥3,389.38	¥339,454.71
Dividends:					
Common stock	100	100	100	90	12,000
Preferred stock (1st series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (2nd series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (3rd series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (4th series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (5th series Type 4)	/	/	/	/	135,000
Preferred stock (6th series Type 4)	/	/	/	/	135,000
Preferred stock (7th series Type 4)	/	/	/	/	135,000
Preferred stock (8th series Type 4)	/	/	/	/	135,000
Preferred stock (9th series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (10th series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (11th series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (12th series Type 4)	/	/	67,500	135,000	135,000
Preferred stock (1st series Type 6)	/	88,500	88,500	88,500	88,500
Net income	107.06	131.42	53.82	118.43	9,134.13
Net income — diluted	107.04	131.42	—	—	9,133.76

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

2. "Net income — diluted" per share for fiscal 2010 was calculated by retroactive application of "Guidance on Accounting Standard for Earnings per Share," (ASBJ Guidance No. 4). Had this Guidance not been applied, "Net income — diluted" per share would have come to ¥131.41 in fiscal 2010.

3. 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
Net assets	¥3,394.55
Dividends:	
Common stock	120
Net income	91.34
Net income — diluted	91.34