



Financial Highlights

Sumitomo Mitsui Financial Group

Consolidated

| | Millions of yen | | | | |
|---|-----------------|-------------|-------------|-------------|-------------|
| Year ended March 31 | 2013 | 2012 | 2011 | 2010 | 2009 |
| For the Year: | | | | | |
| Total income | ¥ 4,326,809 | ¥ 3,973,075 | ¥ 3,862,660 | ¥ 3,184,688 | ¥ 3,556,536 |
| Total expenses | 3,262,775 | 3,020,108 | 3,035,346 | 2,626,590 | 3,527,040 |
| Net income (loss) | 794,059 | 518,536 | 475,895 | 271,559 | (373,456) |
| Comprehensive income | 1,458,107 | 665,232 | 413,375 | 803,705 | — |
| At Year-End: | | | | | |
| Total net assets | ¥ 8,443,218 | ¥ 7,254,976 | ¥ 7,132,073 | ¥ 7,000,805 | ¥ 4,611,764 |
| Total assets | 148,696,800 | 143,040,672 | 137,803,098 | 123,159,513 | 119,637,224 |
| Risk-monitored loans | 1,687,049 | 1,804,951 | 1,646,369 | 1,529,484 | 1,586,317 |
| Reserve for possible loan losses | 928,866 | 978,933 | 1,058,945 | 1,068,329 | 1,077,852 |
| Net unrealized gains (losses) on other securities | 1,121,598 | 474,984 | 370,899 | 586,414 | (33,176) |
| Number of employees | 64,635 | 64,225 | 61,555 | 57,888 | 48,079 |
| Selected Ratios: | | | | | |
| Capital ratio | / | 16.93% | 16.63% | 15.02% | 11.47% |
| Total capital ratio (International Standard) | 14.71% | / | / | / | / |
| Tier 1 capital ratio (International Standard) | 10.93% | / | / | / | / |
| Common equity Tier 1 capital ratio (International Standard) | 9.38% | / | / | / | / |
| Return on Equity | 13.74% | 10.27% | 9.76% | 7.63% | — % |
| Price Earnings Ratio | 6.44x | 7.28x | 7.68x | 12.44x | —x |
| Per Share (Yen): | | | | | |
| Net assets | ¥4,686.69 | ¥3,856.37 | ¥3,533.47 | ¥3,391.75 | ¥2,790.27 |
| Net income (loss) | 586.49 | 374.26 | 336.85 | 248.40 | (497.39) |
| Net income — diluted | 585.94 | 373.99 | 336.78 | 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 26.
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.

◆ Nonconsolidated

| Year ended March 31 | Millions of yen | | | | |
|---|-----------------|---------------|---------------|---------------|-------------|
| | 2013 | 2012 | 2011 | 2010 | 2009 |
| For the Year: | | | | | |
| Operating income | ¥ 179,560 | ¥ 181,372 | ¥ 222,217 | ¥ 133,379 | ¥ 134,772 |
| Dividends on investments in subsidiaries and affiliates | 165,441 | 166,272 | 206,865 | 118,818 | 117,051 |
| Operating expenses | 24,341 | 24,902 | 24,467 | 16,641 | 8,790 |
| Net income | 147,981 | 149,919 | 191,539 | 66,176 | 103,468 |
| At Year-End: | | | | | |
| Total net assets (A) | ¥4,641,005 | ¥4,527,629 | ¥4,842,914 | ¥4,805,574 | ¥2,977,547 |
| Total assets (B) | 6,266,864 | 6,153,461 | 6,237,655 | 6,152,774 | 4,057,313 |
| Total net assets to total assets (A) / (B) | 74.04% | 73.57% | 77.64% | 78.10% | 73.39% |
| Capital stock | 2,337,895 | 2,337,895 | 2,337,895 | 2,337,895 | 1,420,877 |
| Number of shares issued | | | | | |
| Common stock | 1,414,055,625 | 1,414,055,625 | 1,414,055,625 | 1,414,055,625 | 789,080,477 |
| Preferred stock | — | — | 70,001 | 70,001 | 103,401 |
| Number of employees | 231 | 215 | 192 | 183 | 167 |
| Selected Ratios: | | | | | |
| Return on Equity | 3.23% | 3.27% | 4.02% | 1.59% | 3.52% |
| Price Earnings Ratio | 35.98x | 25.43x | 19.68x | 57.41x | 28.79x |
| Dividend payout ratio | 114.36% | 92.55% | 76.09% | 213.41% | 75.96% |
| Per Share (Yen): | | | | | |
| Net assets | ¥3,290.23 | ¥3,317.44 | ¥3,282.75 | ¥3,256.32 | ¥3,389.38 |
| Dividends: | | | | | |
| Common stock | 120 | 100 | 100 | 100 | 90 |
| Preferred stock (1st series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (2nd series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (3rd series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (4th series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (9th series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (10th series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (11th series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (12th series Type 4) | / | / | / | 67,500 | 135,000 |
| Preferred stock (1st series Type 6) | / | / | 88,500 | 88,500 | 88,500 |
| Net income | 104.93 | 107.06 | 131.42 | 53.82 | 118.43 |
| Net income — diluted | 104.89 | 107.04 | 131.42 | — | — |

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. The ¥120 dividend per share for the fiscal year ended March 31, 2013 includes a ¥10 commemorative dividend.