



Financial Highlights



Sumitomo Mitsui Financial Group

◆ Consolidated

Year ended March 31	Millions of yen				
	2014	2013	2012	2011	2010
For the Year:					
Total income	¥ 4,647,109	¥ 4,326,809	¥ 3,973,075	¥ 3,862,660	¥ 3,184,688
Total expenses.....	3,224,414	3,262,775	3,020,108	3,035,346	2,626,590
Net income.....	835,357	794,059	518,536	475,895	271,559
Comprehensive income	1,303,295	1,458,107	665,232	413,375	803,705
At Year-End:					
Total net assets.....	¥ 9,005,019	¥ 8,443,218	¥ 7,254,976	¥ 7,132,073	¥ 7,000,805
Total assets.....	161,534,387	148,696,800	143,040,672	137,803,098	123,159,513
Risk-monitored loans.....	1,320,695	1,687,049	1,804,951	1,646,369	1,529,484
Reserve for possible loan losses	747,536	928,866	978,933	1,058,945	1,068,329
Net unrealized gains on other securities.....	1,404,992	1,121,598	474,984	370,899	586,414
Number of employees.....	66,475	64,635	64,225	61,555	57,888
Selected Ratios:					
Capital ratio.....	/	/	16.93%	16.63%	15.02%
Total capital ratio (International Standard).....	15.51%	14.71%	/	/	/
Tier 1 capital ratio (International Standard).....	12.19%	10.93%	/	/	/
Common equity Tier 1 capital ratio (International Standard).....	10.63%	9.38%	/	/	/
Return on Equity	12.26%	13.74%	10.27%	9.76%	7.63%
Price Earnings Ratio.....	7.21x	6.44x	7.28x	7.68x	12.44x
Per Share (Yen):					
Net assets	¥5,323.87	¥4,686.69	¥3,856.37	¥3,533.47	¥3,391.75
Net income.....	611.45	586.49	374.26	336.85	248.40
Net income — diluted	611.14	585.94	373.99	336.78	244.18

- Notes: 1. "Net unrealized gains 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				
	2014	2013	2012	2011	2010
For the Year:					
Operating income	¥ 220,309	¥ 179,560	¥ 181,372	¥ 222,217	¥ 133,379
Dividends on investments in subsidiaries and affiliates...	206,833	165,441	166,272	206,865	118,818
Operating expenses	25,256	24,341	24,902	24,467	16,641
Net income.....	189,018	147,981	149,919	191,539	66,176
At Year-End:					
Total net assets.....	¥4,653,766	¥4,641,005	¥4,527,629	¥4,842,914	¥4,805,574
Total assets.....	6,279,799	6,266,864	6,153,461	6,237,655	6,152,774
Capital stock	2,337,895	2,337,895	2,337,895	2,337,895	2,337,895
Number of shares issued					
Common stock.....	1,414,055,625	1,414,055,625	1,414,055,625	1,414,055,625	1,414,055,625
Preferred stock.....	—	—	—	70,001	70,001
Number of employees.....	251	231	215	192	183
Selected Ratios:					
Net assets ratio	74.08%	74.04%	73.57%	77.64%	78.10%
Return on Equity	4.07%	3.23%	3.27%	4.02%	1.59%
Price Earnings Ratio.....	32.89x	35.98x	25.43x	19.68x	57.41x
Dividend payout ratio.....	89.52%	114.36%	92.55%	76.09%	213.41%
Per Share (Yen):					
Net assets	3,299.16	¥3,290.23	¥3,317.44	¥3,282.75	¥3,256.32
Dividends:					
Common stock	120	120	100	100	100
Preferred stock (1st series Type 4).....	/	/	/	/	67,500
Preferred stock (2nd series Type 4).....	/	/	/	/	67,500
Preferred stock (3rd series Type 4).....	/	/	/	/	67,500
Preferred stock (4th series Type 4).....	/	/	/	/	67,500
Preferred stock (9th series Type 4).....	/	/	/	/	67,500
Preferred stock (10th series Type 4).....	/	/	/	/	67,500
Preferred stock (11th series Type 4).....	/	/	/	/	67,500
Preferred stock (12th series Type 4).....	/	/	/	/	67,500
Preferred stock (1st series Type 6).....	/	/	/	88,500	88,500
Net income	134.04	104.93	107.06	131.42	53.82
Net income — diluted	133.98	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.