



Sumitomo Mitsui Financial Group, Inc.

Notice Regarding Difference between Earnings Forecast and Actual Results
for the six months ended September 30, 2009

TOKYO, November 13, 2009 --- Sumitomo Mitsui Financial Group, Inc. (“SMFG”) announces the difference between the earnings forecast and the actual results for the six months ended September 30, 2009.

1. Difference between the earnings forecast and the actual results for the six months ended September 30, 2009

(Billions of yen, except percentages)

		Ordinary income	Ordinary profit	Net income
Previous forecast (*)	(A)	¥ 1,650.0	¥ 200.0	¥ 90.0
Results	(B)	1,566.9	222.2	123.5
Change	(B – A)	(83.1)	+ 22.2	+ 33.5
Percentage change	(%)	(5.0)	+ 11.1	+ 37.2
Results for the six months ended September 30, 2008		1,817.1	191.0	83.3

(*) Announced in May 2009

2. The reason for the difference

The difference is mainly attributable to an increase in banking profit and a decrease in total credit cost of Sumitomo Mitsui Banking Corporation, a consolidated subsidiary of SMFG, compared to the forecast announced in May 2009.