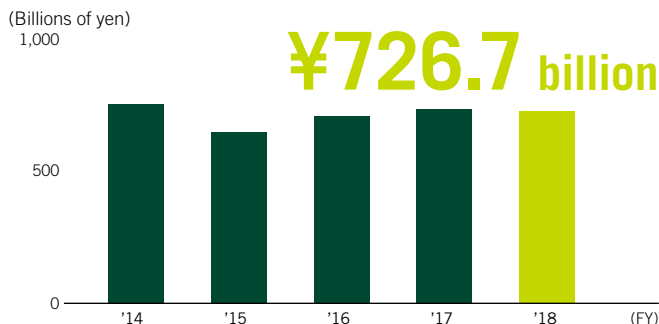


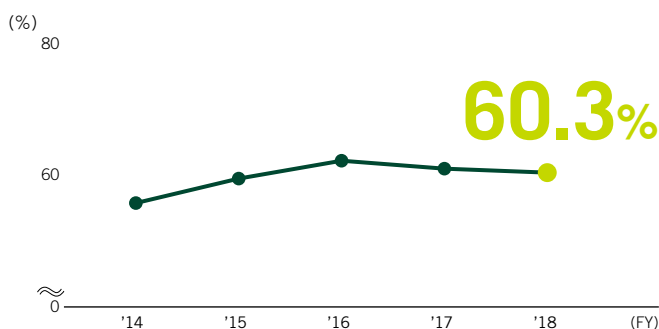
Financial Highlights

Profit attributable to owners of parent



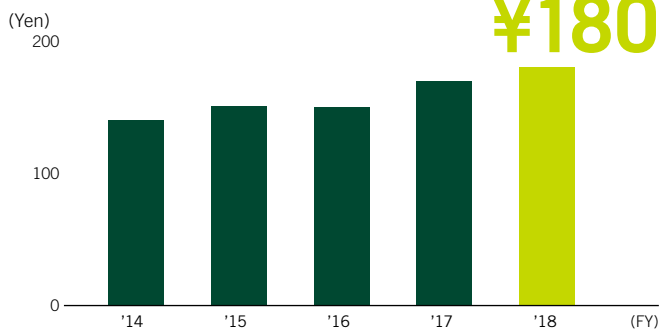
Profit attributable to owners of parent exceeded the target of ¥700 billion in FY2018. This was mainly due to the robust growth in the International Business Unit, a driver of group-wide growth, while the wealth management business was sluggish due to the deterioration of market conditions seen in the second half of the fiscal year.

Overhead ratio (OHR)



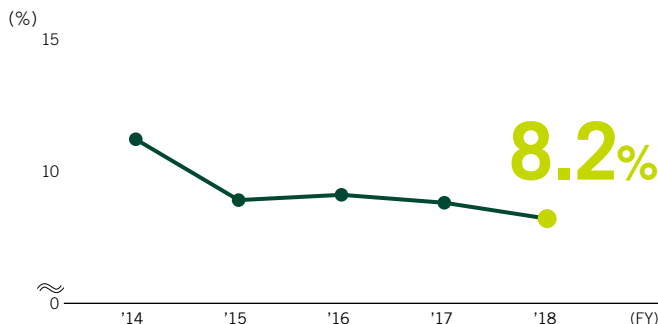
OHR was lower than the target of the Medium-Term Management Plan: 1% reduction compared with FY2016 (62.1%). This was the result of ongoing group-wide cost control measures as well as the benefits of the deconsolidation of Kansai Urban Banking Corporation and THE MINATO BANK, both of which have relatively high OHR.

Dividend per share of common stock



Dividend per share was ¥180 in FY2018, ¥10 higher than the previous fiscal year and our initial forecast, since profit attributable to owners of parent was higher than our target because of the steady progress in the Medium-Term Management Plan.

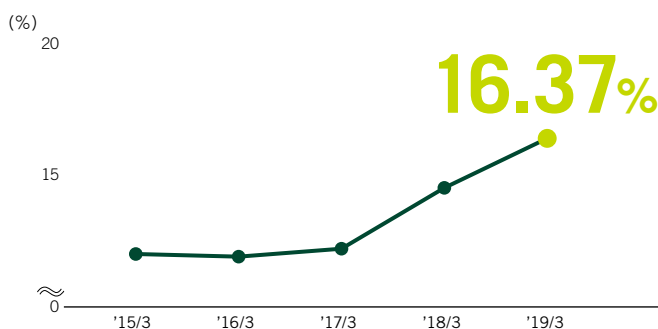
Return on equity (ROE)*



* Calculated using stockholders' equity as the denominator

ROE exceeded our Medium-Term Management Plan target of 7–8% due to the steady progress of the plan that led to higher than expected profit attributable to owners of parent.

Common Equity Tier 1 capital ratio (CET1 ratio)*



* Basel III fully-loaded basis

CET1 ratio increased by 1.87% due to the rise in CET1 capital following the accumulation of retained earnings as well as the decrease in risk-weighted assets primarily attributable to the deconsolidation of Sumitomo Mitsui Finance and Leasing Company.

Credit ratings (As of June 30, 2019)

	Holding company		SMBC	
	Long-term	Short-term	Long-term	Short-term
Moody's	A1	P-1	A1	P-1
S&P	A-	—	A	A-1
Fitch	A	F1	A	F1
R&I	A+	—	AA-	a-1+
JCR	AA-	—	AA	J-1+