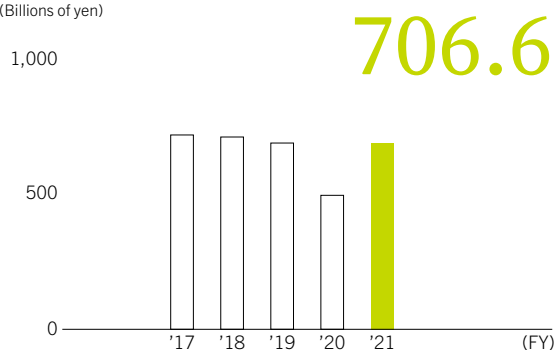


## Financial Highlights

### Profit Attributable to Owners of Parent

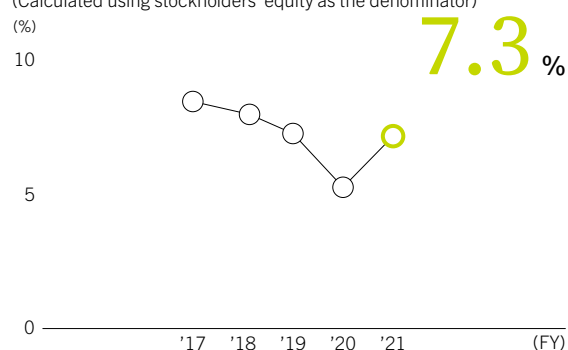
(Billions of yen)



Despite a certain degree of negative impact from the conflict in Russia and Ukraine, consolidated gross profit increased due to strong growth in the Retail, Wholesale, and Global Business Units and increased gains from sales of strategic shareholdings.

### Return on Equity (ROE)

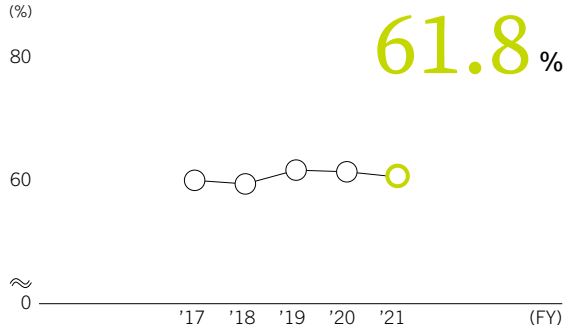
(Calculated using stockholders' equity as the denominator)  
(%)



An increase in consolidated net business profit, decrease in total credit cost and increased gains on stocks led to a significant year-on-year improvement in profit attributable to owners of parent.

### Overhead Ratio (OHR)

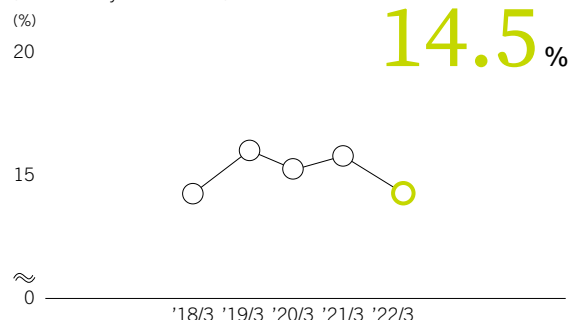
(%)



Business expenses decreased year-on-year mainly because of successful group-wide cost control initiatives, despite recovery of spending after the COVID-19 pandemic and depreciation of the yen.

### Common Equity Tier 1 Capital Ratio (CET1 Ratio)

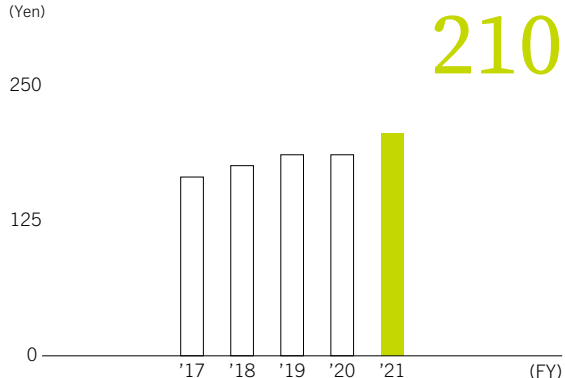
(Basel III fully-loaded basis)



While CET1 ratio decreased from the previous fiscal year due to the promotion of inorganic strategies and a decrease in unrealized gains on other securities, we continue to maintain a level higher than required.

### Dividend per Share of Common Stock

(Yen)



To enhance shareholder returns as we presented in the Medium-Term Management Plan, we increased the FY2022 dividend forecast by ¥10 to ¥200 per share.

### Credit ratings (As of June 30, 2022)

	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+