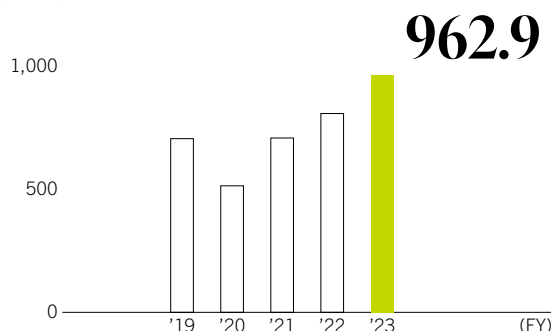


Financial Highlights

Profit attributable to owners of parent

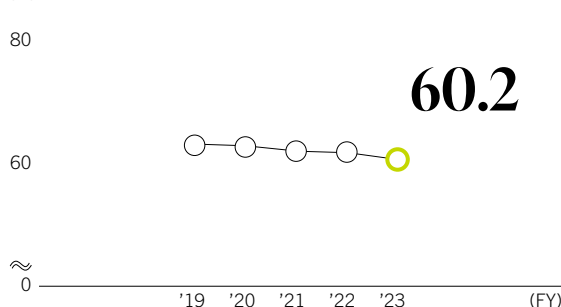
(JPY bn)



Profit recorded a new high due to strong performance of Business Units, in addition to a favorable environment including depreciation of the yen and rising U.S. interest rates, while gains on stocks increased under accelerated sales of equity holdings.

Overhead ratio

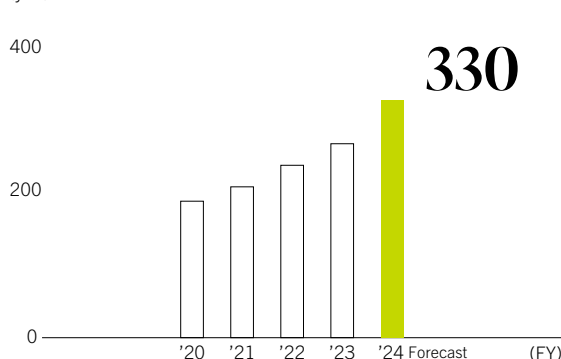
(%)



The overhead ratio decreased year-on-year as consolidated gross profit recorded a new high, while expenses increased year-on-year due to factors including depreciation of the yen, inflation, and higher variable marketing cost.

Dividend per Share of Common Stock

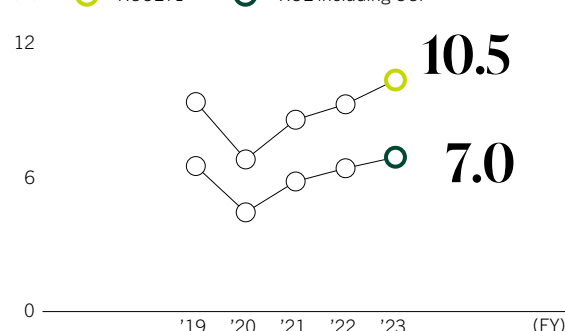
(yen)



Forecast of dividend per share in FY2024 is ¥330 increased by ¥60, in line with our policy under the Medium-Term Management Plan of maintaining a dividend payout ratio of 40% and achieving dividend increases through bottom-line growth.

Capital efficiency

(%) —●— ROCET1 —●— ROE including OCI

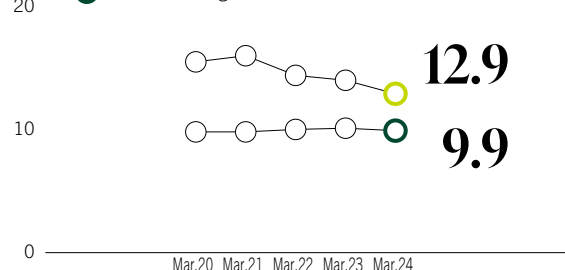


ROCET1 and ROE including OCI improved due to increase of profit attributable to owners of parent under business operations emphasizing capital efficiency and profitability.

Common equity Tier 1 capital ratio (CET1 ratio)

(%) —●— Common equity Tier 1 capital ratio

—●— Financial target basis*



Our CET1 ratio remains well above the mandated level of 8%, although risk-weighted assets increased due to the start of phased implementation of Basel III finalization from the end of March 2024. Our CET1 ratio on a financial target basis is 9.9%, maintaining soundness within the target of c. 10%.

* Post-Basel III basis, excluding net unrealized gains (losses) on other securities

External ratings (As of June 30 2024)

	Holding company		Sumitomo Mitsui Banking Corporation	
	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	AA-	—	AA	a-1+
JCR	AA	—	AA	J-1+

Non-Financial Highlights

Environment

Sustainable
finance



Target (FY2020–FY2029)

¥50 trillion

FY2023

¥24 trillion

DE&I/Human Rights

Engagement
score



Target

70 maintain at least

FY2023

72

Poverty & Inequality

Number of
microfinance borrowers



Target (FY2025)

+800K people
(compared to FY2022)

FY2023

+153K people

Declining Birthrate & Aging Population

AM/foreign
currency balance



Target (FY2025)

¥18 trillion

FY2023

¥17 trillion

Japan's Regrowth

Investment and loans
for startups



Target (FY2023–FY2025)

¥135 billion

FY2023

¥79.2 billion