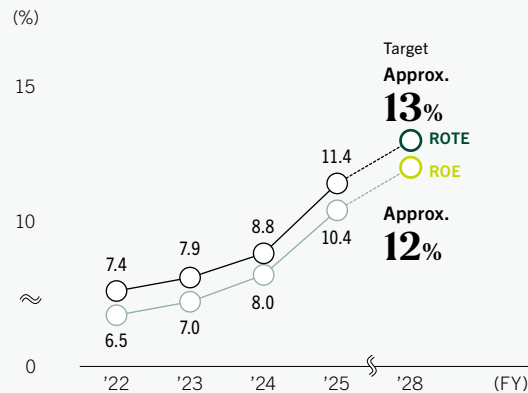
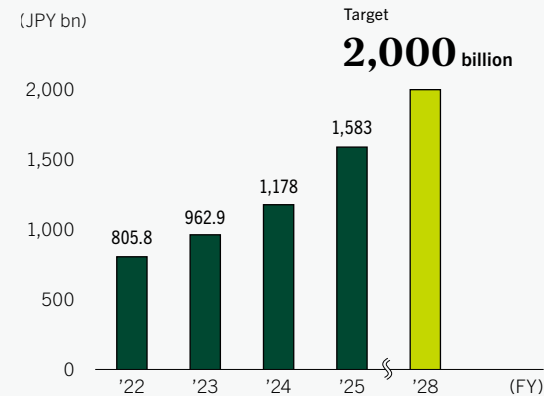


Financial Highlights

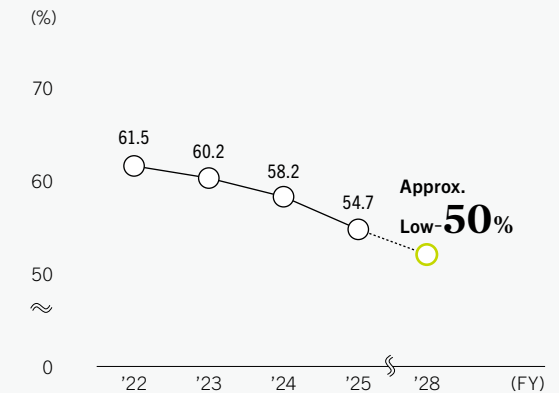
ROTE / ROE Including OCI



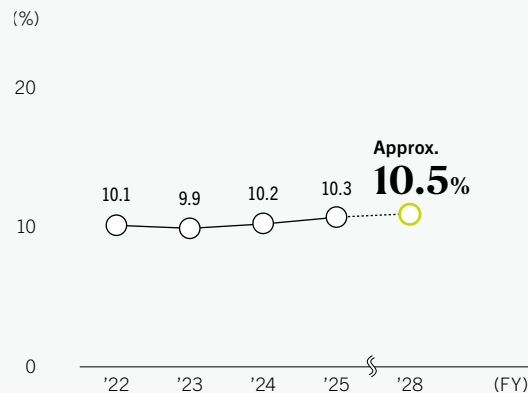
Profit Attributable to Owners of Parent



Overhead Ratio

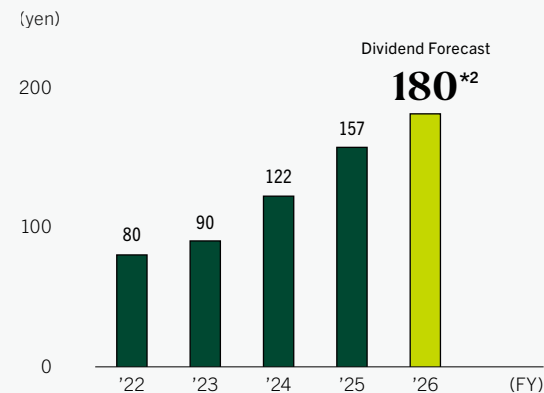


Common Equity Tier 1 Capital Ratio (CET1 Ratio)*



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

Dividend per Share of Common Stock*1



*1 Amounts have been retroactively adjusted to reflect the stock split implemented on October 1, 2024

*2 A 2-for-1 stock split is planned for October 1, 2026. Dividend per share after the split: ¥90

External Rating (as of the end of June 2026)

	Sumitomo Mitsui Financial Group		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	AA-	—	AA	a-1+
JCR	AA	—	AA	J-1+