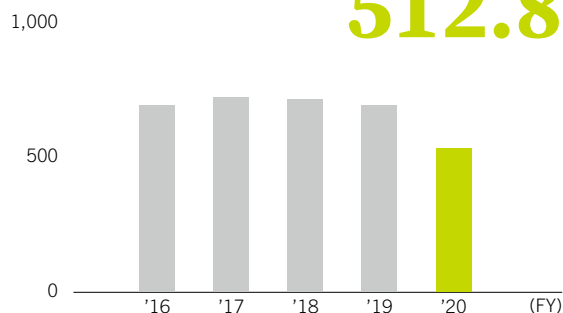


## Financial Highlights

### Profit attributable to Owners of Parent

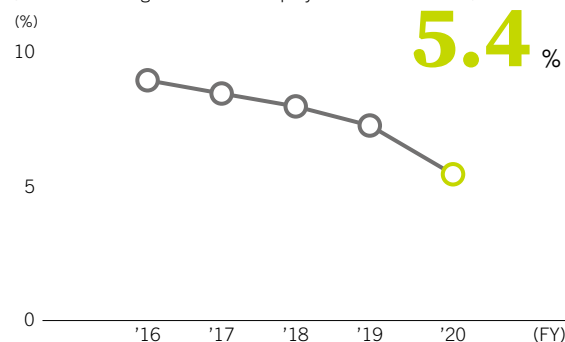
(Billions of yen)



Consolidated net business profit remained at the same level as FY2019 since the COVID-19 pandemic had both positive and negative effects. However, profit attributable to owners of parent decreased year on year due to an increase in total credit cost.

### Return on Equity (ROE)

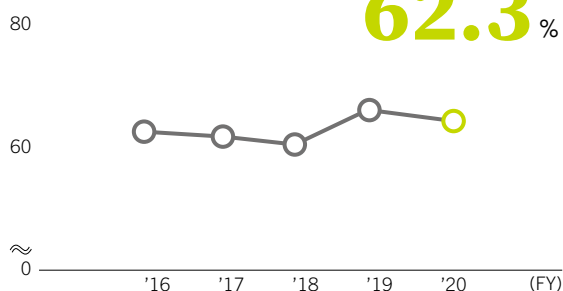
(Calculated using stockholders' equity as the denominator)



ROE was at a lower level as profit attributable to owners of parent decreased due to the increase in total credit cost as a result of the COVID-19 pandemic.

### Overhead Ratio (OHR)

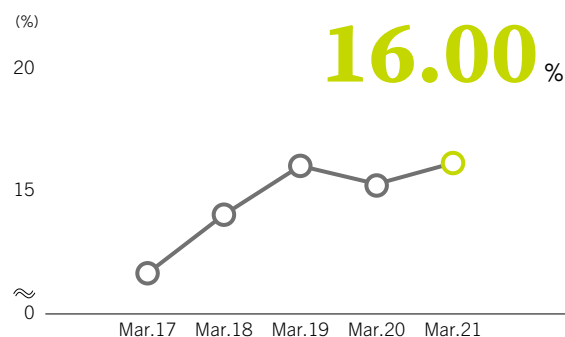
(%)



While allocating resources to overseas operations, OHR showed a year-on-year improvement as business expenses decreased due to the COVID-19 pandemic and group-wide cost reduction efforts.

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

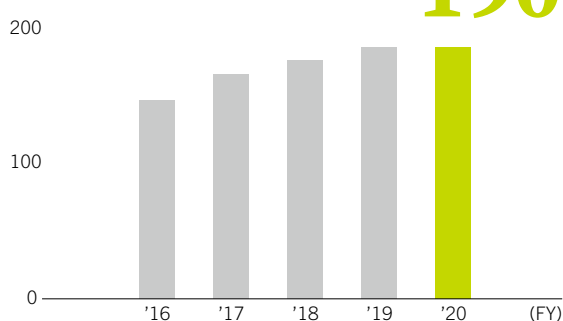
(Basel III fully-loaded basis)



While risk-weighted assets increased from providing financial support to customers, we maintained our CET1 ratio higher than the required level due to the growth in net unrealized gains on other securities as stock prices increased.

### Dividend per Share of Common Stock

(Yen)



To enhance shareholder returns as we presented in the Medium-Term Management Plan, we increased the FY2021 dividend forecast by ¥10 to ¥200 per share.

### Credit ratings (As of June 30, 2021)

	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+