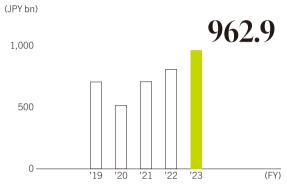
Value Creation Story

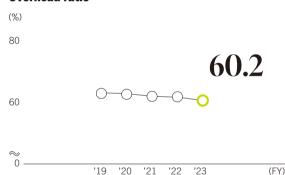
Financial Highlights

Profit attributable to owners of parent



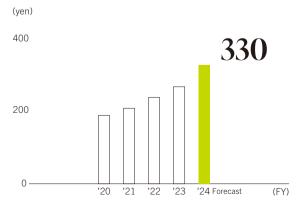
Profit recorded a new high due to strong performance of Business Units, in addition to a favorable environment including depreciation of the yen and rising U.S. interest rates, while gains on stocks increased under accelerated sales of equity holdings.

Overhead ratio



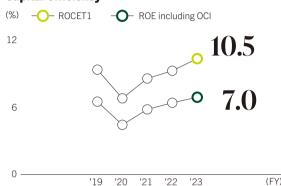
The overhead ratio decreased year-on-year as consolidated gross profit recorded a new high, while expenses increased year-on-year due to factors including depreciation of the yen, inflation, and higher variable marketing cost.

Dividend per Share of Common Stock



Forecast of dividend per share in FY2024 is \pm 330 increased by \pm 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 and ROE including OCI. improved due to increase of profit attributable to owners of parent under business operations emphasizing capital effciency and profitability.

Common equity Tier 1 capital ratio (CET1 ratio)





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-	_	А	A-1
Fitch	A-	F1	А	F1
R&I	AA-	_	AA	a-1+
JCR	AA	_	AA	J-1+

Management Messages

Value Creation Story

Create Social Value / Pursue Economic Value

Rebuild Corporate Infrastructure

Non-Financial Highlights



Sustainable finance



Target (FY2020–FY2029)

FY2023

DE&I/Human Rights

Engagement score



Target

maintain at least

FY2023

72

Poverty & Inequality

Number of microfinance borrowers



Target (FY2025)



FY2023

 $+153 K_{\text{people}}$

Declining Birthrate & Aging Population

AM/foreign currency balance



Target (FY2025)

FY2023

Japan's Regrowth

Investment and loans for startups



Target (FY2023—FY2025)

FY2023