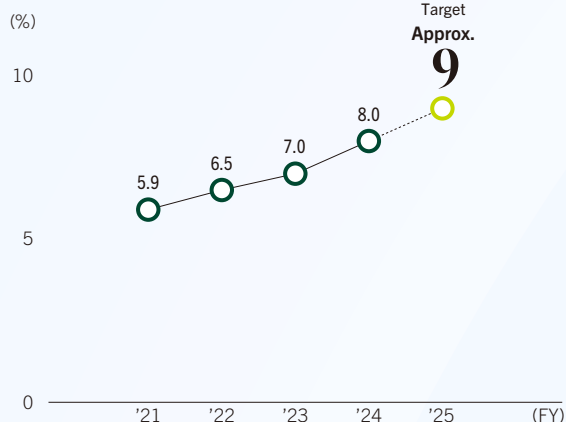
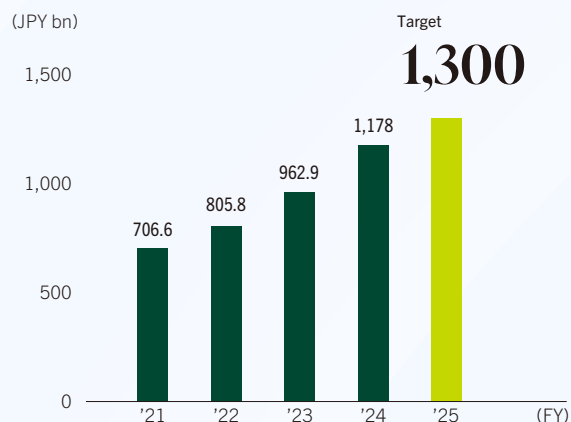


Financial Highlights

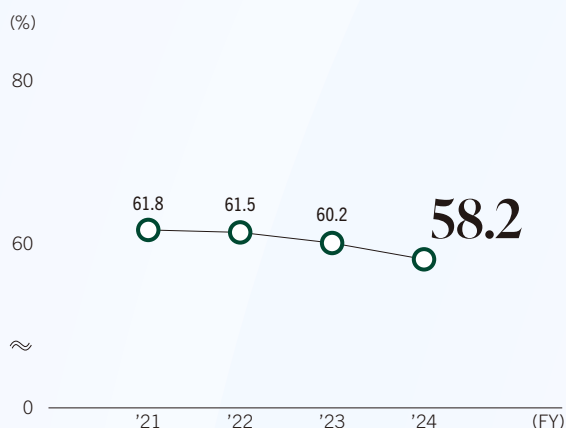
ROE Including OCI



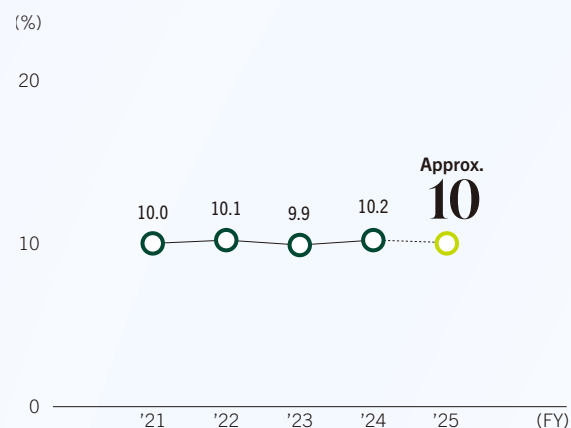
Profit Attributable to Owners of Parent



Overhead Ratio

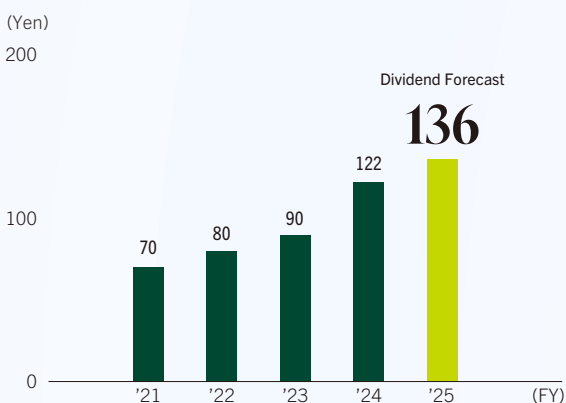


Common Equity Tier 1 Capital Ratio (CET1 ratio)*



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

Dividend per Share of Common Stock*



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

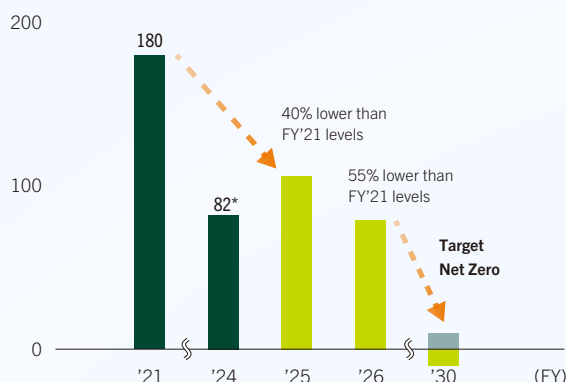
External Rating (as of the end of June 2025)

	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+

Non-Financial Highlights

Green house Gas (GHG) Emissions (Scope 1 & 2)

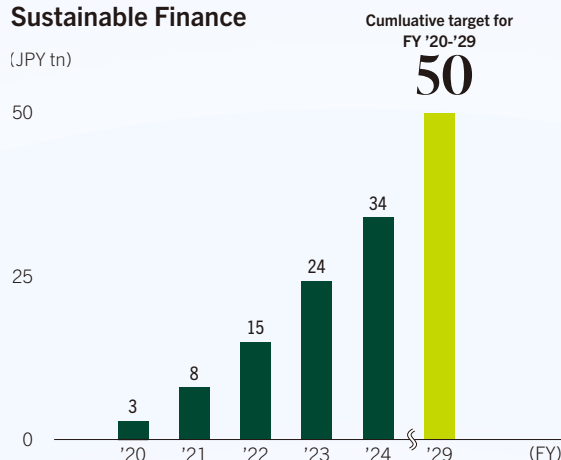
(thousand t-CO₂e)



* Preliminary figures covering all domestic and overseas locations existing as of FY2021

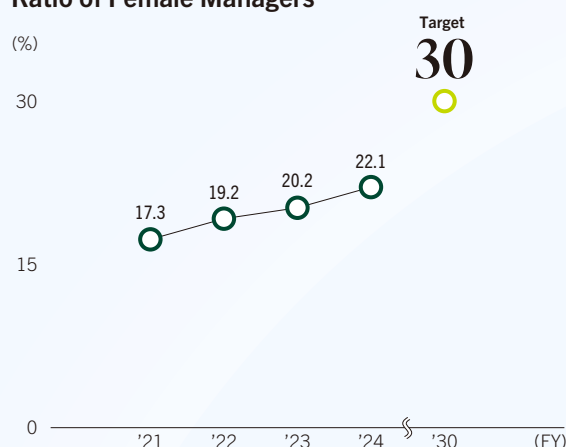
Sustainable Finance

(JPY tn)



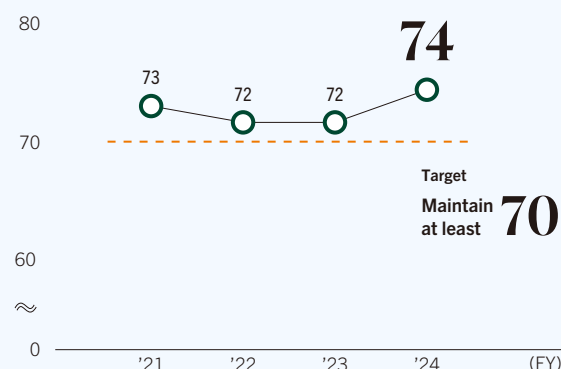
Ratio of Female Managers*

(%)



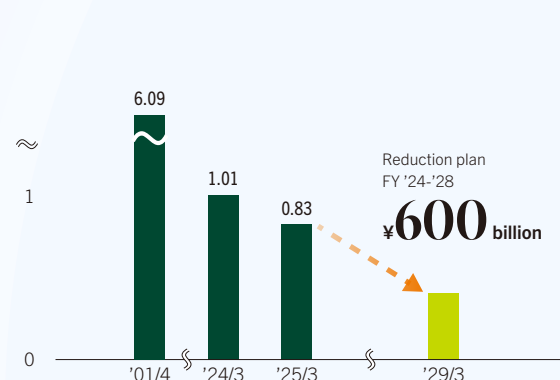
* Calculate based on the definition required by the Act on the Promotion of Female Participation and Career Advancement in the Workplace

Engagement Score



Equity Holdings

(JPY tn)



Composition of the Board of Directors (As of June 2025)

