

Financial and Non-Financial Highlights (Fiscal 2015)

(SMFG consolidated basis unless stated otherwise)

Fiscal 2015 Performance

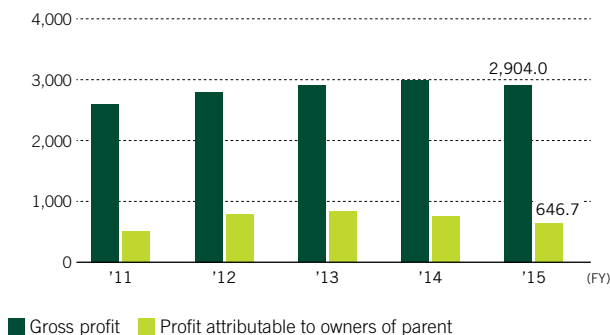
Consolidated gross profit

¥2,904.0 billion

Profit attributable to owners of parent

¥646.7 billion

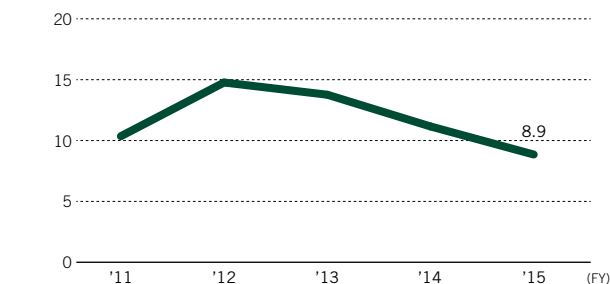
(Billions of yen)



ROE*

8.9%

(%)

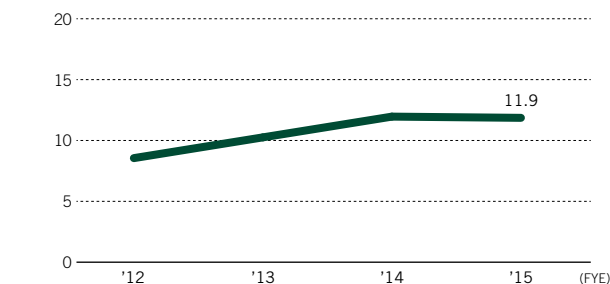


* Calculated using stockholders' equity as the denominator

Common Equity Tier 1 capital ratio*

11.9%

(%)

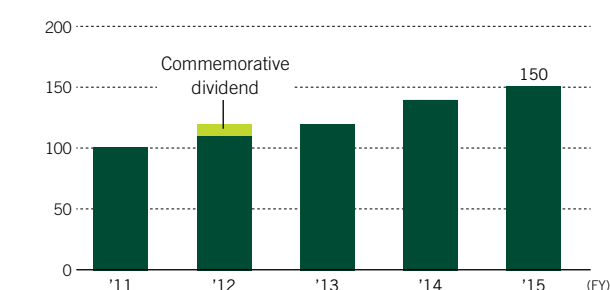


* Basel III fully-loaded basis, based on the definition applicable at March 31, 2019

Dividend per share

¥150

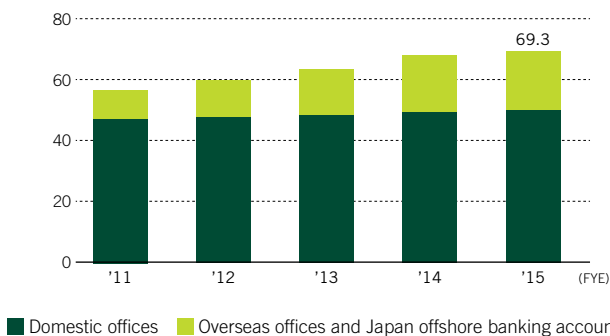
(Yen)



Loan balance (SMBC non-consolidated)

¥69.3 trillion

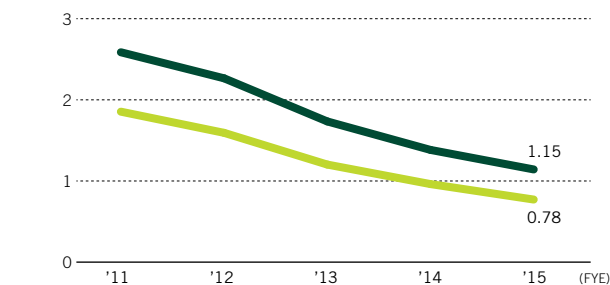
(Trillions of yen)



Non-performing loan ratio

1.15% (SMBC non-consolidated: 0.78%)

(%)



Domestic Business

Number of offices

506 main office and branches (SMBC)
123 branches (SMBC Nikko Securities)

Number of ATMs (including partner ATMs)

Approx. 50,000 (SMBC)

Number of corporate loan clients

Approx. 90,000 (SMBC)

Operating assets

Approx. ¥2.5 trillion
(Sumitomo Mitsui Finance and Leasing)

Number of retail banking accounts

Approx. 27 million (SMBC)

Number of brokerage accounts

Approx. 3 million
(SMBC Nikko Securities + SMBC Friend Securities)

Number of cardholders

Approx. 41 million
(Sumitomo Mitsui Card Company + Cedyna (cumulative number))

Number of consumer finance customers

Approx. 1.6 million
(SMBC Consumer Finance consolidated)

International Business

Number of overseas offices

72 offices in 38 countries and regions
(SMBC and others*)

* Includes SMBC's overseas offices and major overseas banking subsidiaries and affiliates, etc.

Overseas banking profit ratio

Approx. 35%
(Managerial accounting basis, net business profit)

➔ Approx. 10 percentage point increase from fiscal 2013

Environment, Social, Governance (ESG)

Assessment Loans / Private Placement Bonds*

Approx. ¥1.6 trillion (SMBC)

Number of participants at financial and economic education programs organized by SMFG companies

Approx. 170,000 (cumulative number)

Number of staff participating in voluntary activities

Approx. 6,100 (cumulative number)

➔ Approx. 9% of the workforce

Number of directors and outside directors
(As of June 30, 2016)

14 directors
Of whom 5 are outside directors (SMFG)

* Cumulative, from commencement of financing to March 31, 2016

Human Resources

Number of employees

Approx. 70,000

Number and ratio of female managers

743
15.7% (SMBC)

Male recipients of childcare leave

466 (SMBC)