

Financial and Non-Financial Highlights (Fiscal 2016)

(SMFG consolidated basis unless stated otherwise)

Fiscal 2016 Performance

Consolidated gross profit
¥2,920.7 billion

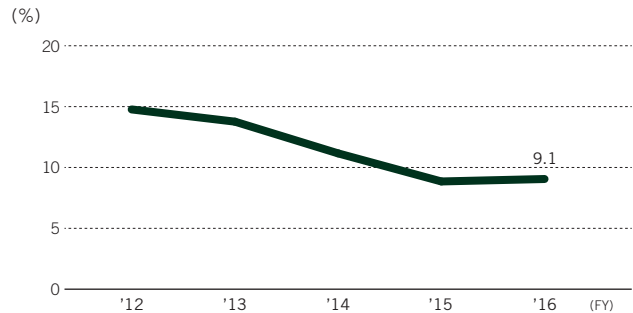
Profit attributable to owners of parent
¥706.5 billion

(Billions of yen)



ROE*

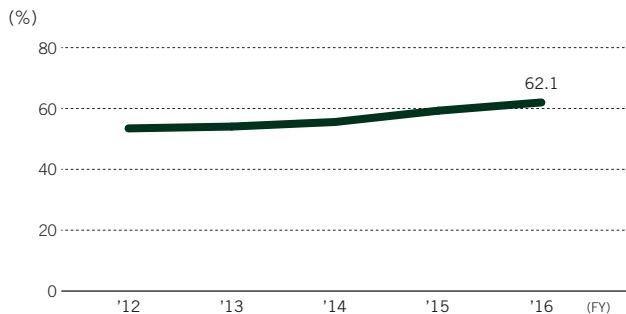
9.1%



* Calculated using stockholders' equity as the denominator

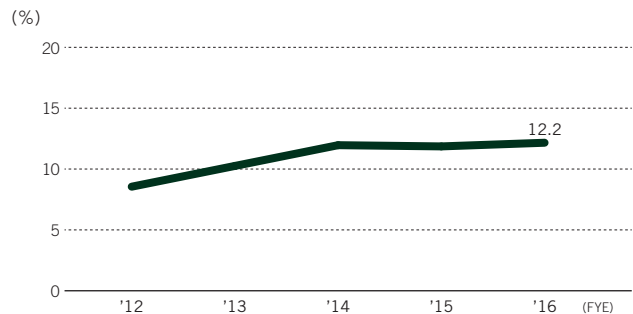
Overhead ratio

62.1%



Common Equity Tier 1 capital ratio*

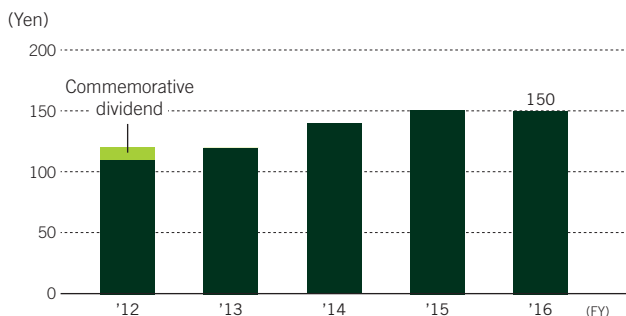
12.2%



* Basel III fully-loaded basis, based on the definition applicable at the end of fiscal 2018

Dividend per share

¥150



Credit ratings (As of June 30, 2017)

	SMFG		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+

Domestic Business

Number of offices

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

Number of ATMs (including partner ATMs)

Approx. 50,000 (SMBC)

Retail business customers (SMFG, adjusted to account for duplicated customers)

Approx. 43 million

Number of corporate loan clients

Approx. 84,000 (SMBC)

International Business

Number of overseas offices*

126 offices in 39 countries and regions

* Figures represent offices of major group companies. Those scheduled to be closed are excluded.

Overseas banking profit ratio

Approx. 32%

(Managerial accounting basis, consolidated net business profit)

Environment, Social, Governance (ESG)

Assessment Loans / Private Placement Bonds*

Approx. ¥1.7 trillion (SMBC)

* Cumulative, from commencement of financing to March 31, 2017

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

Approx. 130,000 (cumulative number)

Number of staff participating in voluntary activities

Approx. 9,000 (cumulative number)

Number of directors and outside directors (As of June 30, 2017)

17 directors

Of whom 7 are outside directors (SMFG)

Inclusion in SRI indexes



MSCI

2017 Constituent
MSCI Japan ESG
Select Leaders Index



Human Resources

Number of employees

Approx. 80,000

Number and ratio of female managers

911
18.8% (SMBC)

Male recipients of childcare leave

332 (SMBC)

Ratio of GM positions with locally hired employees

33% (SMBC) (As of April 30, 2017)