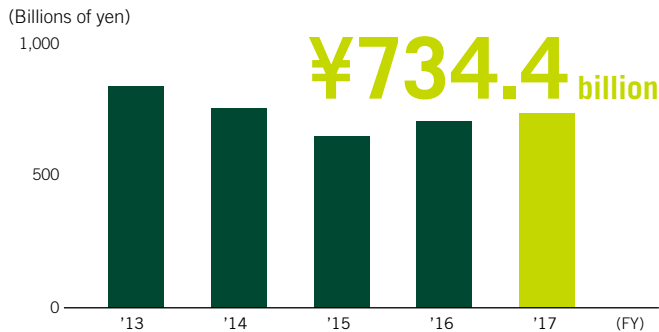


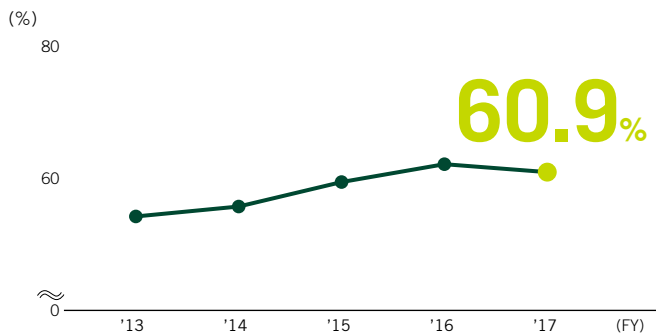
Financial Highlights

Profit attributable to owners of parent



Profit attributable to owners of parent increased by ¥27.8 billion year-on-year in fiscal 2017 and was ¥104.4 billion higher than targeted due to top-line growth driven by the Retail Business Unit and the International Business Unit as well as the decreased credit cost and increased gains on stocks.

Overhead ratio



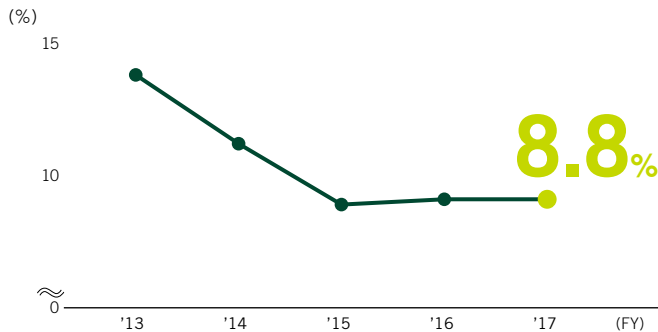
The overhead ratio was 60.9% in fiscal 2017 as a result of effective cost controls and steady growth of top-line profit. This was lower than targeted in the Medium-Term Management Plan: 1% reduction compared with fiscal 2016 (62.1%).

Dividend per share



Dividend per share was ¥170 in fiscal 2017, ¥20 higher than the previous fiscal year and ¥10 higher than our initial forecast since profit attributable to owners of parent was significantly higher than our initial forecast.

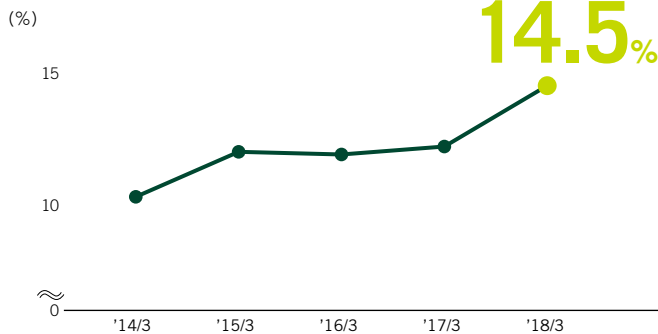
Return on equity (ROE)*



* Calculated using stockholders' equity as the denominator

ROE exceeded the financial target of 7–8% defined in the Medium-Term Management Plan due to the steady progress of the plan and profit attributable to owners of parent exceeding the forecast.

Common Equity Tier 1 capital ratio (CET1 ratio)*



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

CET1 ratio increased by 2.3% year-on-year due to the accumulation of retained earnings coupled with the decrease in risk-weighted assets primarily attributable to the conversion of Kansai Urban Banking Corporation and THE MINATO BANK into equity method affiliates.

Credit ratings (As of June 30, 2018)

	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+