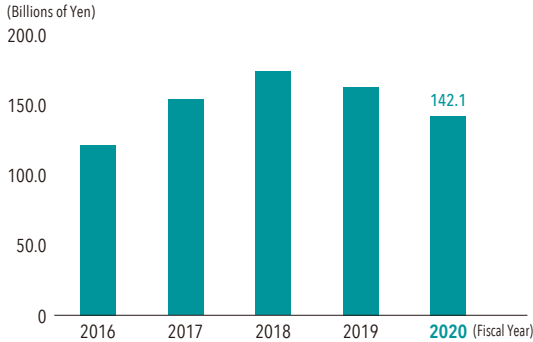


Financial Highlights

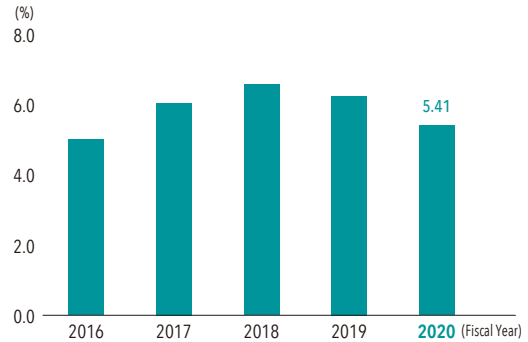
Net Income Attributable to Owners of the Parent*



* Net income attributable to owners of the parent

Despite the impact of lower fee income owing to COVID-19 and the booking of a net loss on mainly stocks, net income attributable to owners of the parent came in higher than target (¥140bn) because credit costs were well controlled.

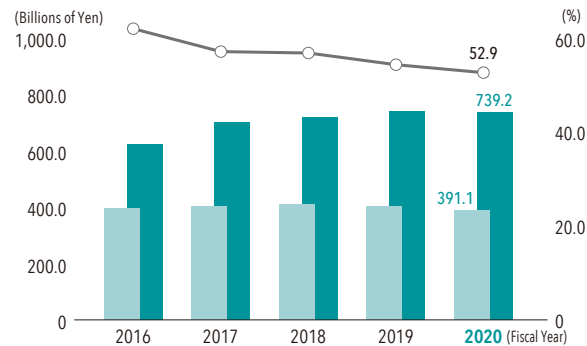
Return on Equity*



*See page 134 for calculation method

The decline in ROE owes to lower net income attributable to owners of the parent.

Fee Income Ratio*



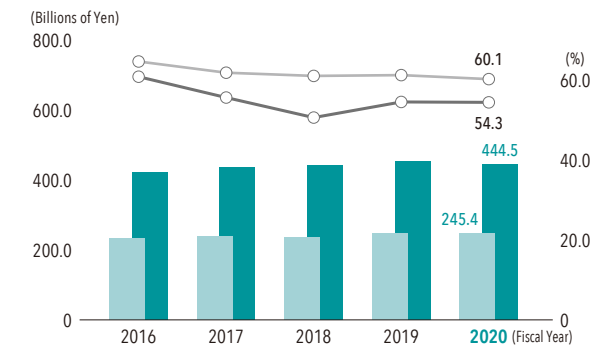
○ Fee income ratio (right)

■ Net fees and commissions and related profit (left) ■ Gross business profit (left)

* Net fees and commissions and related profit divided by gross business profit

The fee income ratio dipped but still remains elevated, because even though fee income declined, loan/investment-related income increased, including interest on loans and partnership investment earnings from higher share prices.

Overhead Ratio*1



○ Overhead ratio (non-consolidated)*2 (right) ○ Overhead ratio (right)

■ General and administrative expenses (non-consolidated)*2 (left)

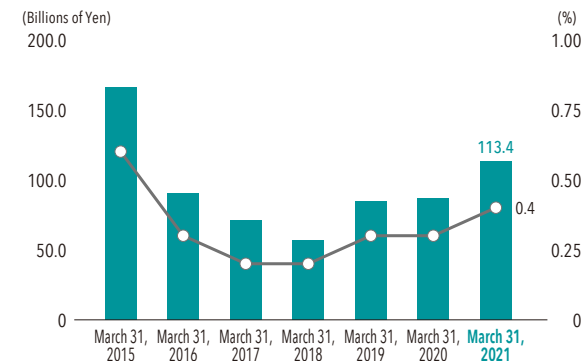
■ Substantial general and administrative expenses (left)

*1 General and administrative expenses divided by substantial gross business profit

*2 SuMi TRUST Bank (non-consolidated)

General and administrative expenses decreased and the overhead ratio also declined mainly as a result of more efficient operations and the established online-based sales activities.

Non-Performing Loan Ratio*

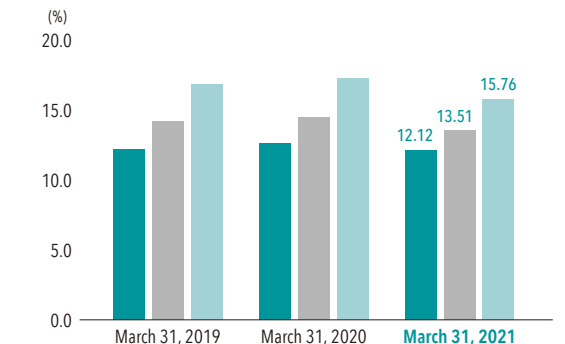


■ Problem assets based on the Financial Reconstruction Act (left) ○ NPL ratio (right)

* SuMi TRUST Bank (non-consolidated)

The non-performing loan ratio as of March 31, 2021 was still at a sound level of 0.4% versus total exposure of ¥31 trillion.

Capital Adequacy Ratios



■ Common equity Tier 1 capital ratio ■ Tier 1 capital ratio ■ Total capital ratio

All are sufficiently above capital adequacy requirements of banking regulations.