



SUMITOMO MITSUI FINANCIAL GROUP, INC.

With reference to the Regulation of Financial Service Authority Regulation Number 37/POJK.03/2019 dated 19 December 2019 regarding Transparency and Publication of Bank Report and Circular Letter of Financial Service Authority Number 9/SEOJK.03/2020 dated 30 June 2020 regarding Transparency and Publication of Conventional Bank Report, herewith we announce the Consolidated Financial Statement of Sumitomo Mitsui Financial Group Inc. as at the date of and for three months period ended on 30 June 2023 to be prepared based on Japanese Financial Accounting Standard (Japanese GAAP). Sumitomo Mitsui Financial Group Inc. owns 100% shares of Sumitomo Mitsui Banking Corporation in which owning 92,43% shares of PT BANK BTPN Tbk. as of 30 June 2023 hence Sumitomo Mitsui Financial Group Inc. is the ultimate shareholder of PT BANK BTPN Tbk.

Sumitomo Mitsui Financial Group, Inc.  
Consolidated Statements of Financial Position  
As of 30 June 2023 and 31 March 2023  
(in JPY Million)

	30 Jun 2023	31 Mar 2023
<b>Assets:</b>		
Cash and due from banks	76,733,528	75,913,960
Call loans and bills bought	7,789,075	5,684,812
Receivables under resale agreements	8,152,427	5,785,945
Receivables under securities borrowing transactions	5,518,587	5,576,612
Monetary claims bought	5,361,348	5,558,287
Trading assets	10,364,109	8,751,204
Money held in trust	13,157	12,957
Securities	33,787,972	33,213,165
Loans and bills discounted	101,282,112	98,404,137
Foreign exchanges	2,107,576	1,942,764
Lease receivables and investment assets	251,775	226,302
Other assets	16,139,376	13,243,899
Tangible fixed assets	1,503,111	1,494,527
Intangible fixed assets	924,581	897,848
Net defined benefit asset	716,342	704,654
Deferred tax assets	86,177	74,084
Customers' liabilities for acceptances and guarantees	14,666,286	13,693,771
Reserve for possible loan losses	(762,786)	(750,369)
<b>Total assets</b>	<b>284,634,759</b>	<b>270,428,564</b>
<b>Liabilities:</b>		
Deposits	161,003,648	158,770,253
Negotiable certificates of deposit	14,060,196	13,025,555
Call money and bills sold	2,135,347	2,569,055
Payables under repurchase agreements	19,931,263	16,772,716
Payables under securities lending transactions	1,344,261	1,521,271
Commercial paper	2,005,546	2,349,956
Trading liabilities	9,866,513	8,066,745
Borrowed money	14,129,890	13,674,830
Foreign exchanges	1,740,216	1,465,847
Short-term bonds	630,500	424,000
Bonds	11,348,640	10,365,003
Due to trust account	2,408,719	2,413,464
Other liabilities	15,253,783	11,923,748
Reserve for employee bonuses	37,874	96,254
Reserve for executive bonuses	—	3,307
Net defined benefit liability	35,656	35,449
Reserve for executive retirement benefits	895	1,133
Reserve for point service program	29,503	28,659
Reserve for reimbursement of deposits	9,731	10,845
Reserve for losses on interest repayment	120,257	128,378
Reserves under the special laws	4,164	3,902
Deferred tax liabilities	415,525	265,354
Deferred tax liabilities for land revaluation	27,952	27,952
Acceptances and guarantees	14,666,286	13,693,771
<b>Total liabilities</b>	<b>271,206,377</b>	<b>257,637,458</b>
<b>Net assets:</b>		
Capital stock	2,342,537	2,342,537
Capital surplus	694,060	694,052
Retained earnings	7,308,259	7,423,600
Treasury stock	(17,749)	(151,798)
<b>Total stockholders' equity</b>	<b>10,327,108</b>	<b>10,308,391</b>
Net unrealized gains (losses) on other securities	1,645,728	1,373,521
Net deferred gains (losses) on hedges	24,833	(13,293)
Land revaluation excess	35,056	35,005
Foreign currency translation adjustments	1,152,645	843,614
Accumulated remeasurements of defined benefit plans	128,424	133,226
<b>Total accumulated other comprehensive income</b>	<b>2,986,689</b>	<b>2,372,074</b>
Stock acquisition rights	1,044	1,145
Non-controlling interests	113,540	109,495
<b>Total net assets</b>	<b>13,428,381</b>	<b>12,791,106</b>
<b>Total liabilities and net assets</b>	<b>284,634,759</b>	<b>270,428,564</b>

Sumitomo Mitsui Financial Group, Inc.  
Consolidated Statements of Income  
For Three Months Ended 30 June 2023 and 2022  
(in JPY Million)

	30 Jun 2023	30 Jun 2022
Ordinary income	2,273,292	1,331,703
Interest income	1,411,067	637,403
Interest on loans and discounts	869,210	441,177
Interest and dividends on securities	128,484	108,984
Trust fees	1,845	1,478
Fees and commissions	390,147	336,330
Trading income	122,789	4,543
Other operating income	265,156	255,237
Other income	82,286	96,710
Ordinary expenses	1,924,154	982,028
Interest expenses	990,570	205,653
Interest on deposits	383,413	63,559
Fees and commissions payments	60,279	56,222
Trading losses	195,454	90,643
Other operating expenses	69,312	85,556
General and administrative expenses	535,092	484,021
Other expenses	73,445	59,932
<b>Ordinary profit</b>	<b>349,137</b>	<b>349,674</b>
Extraordinary gains	11	10
Extraordinary losses	1,137	998
<b>Income before income taxes</b>	<b>348,012</b>	<b>348,686</b>
Income taxes	97,289	93,962
<b>Profit</b>	<b>250,722</b>	<b>254,724</b>
Profit attributable to non-controlling interests	2,705	2,284
<b>Profit attributable to owners of parent</b>	<b>248,016</b>	<b>252,439</b>

Sumitomo Mitsui Financial Group, Inc.  
Consolidated Statements of Comprehensive Income  
For Three Months Ended 30 June 2023 and 2022  
(in JPY Million)

	30 Jun 2023	30 Jun 2022
<b>Profit</b>	<b>250,722</b>	<b>254,724</b>
<b>Other comprehensive income (losses)</b>	<b>617,485</b>	<b>136,901</b>
Net unrealized gains (losses) on other securities	267,072	(365,102)
Net deferred gains (losses) on hedges	38,081	71,230
Foreign currency translation adjustments	302,972	393,295
Remeasurements of defined benefit plans	(4,818)	(5,525)
Share of other comprehensive income of affiliates	14,178	43,003
<b>Total comprehensive income</b>	<b>868,208</b>	<b>391,625</b>
Comprehensive income attributable to owners of parent	862,580	390,357
Comprehensive income attributable to non-controlling interests	5,627	1,268

Tokyo, 31 Jul, 2023

Board of Directors  
Sumitomo Mitsui Financial Group Inc.