

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 8 Agustus 2016, perubahan atas Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan Nomor 43/SEOJK.03/2016 tanggal 28 September 2016 perihal Transparansi dan Publikasi Laporan Bank Umum Konvensional, maka dibawah ini adalah Laporan Posisi Keuangan Konsolidasian per 31 Desember 2018 dan 31 Maret 2018 (tahun buku Sumitomo Mitsui Financial Group, Inc. adalah per 31 Maret), serta Laporan Laba Rugi Komprehensif Konsolidasian Sumitomo Mitsui Financial Group, Inc. untuk tanggal dan periode sembilan bulan yang berakhir pada tanggal 31 Desember 2018 dan 2017 yang disusun berdasarkan Standard Akuntansi Keuangan Jepang (Japanese GAAP). Sumitomo Mitsui Financial Group, Inc. adalah pemegang 100% saham Sumitomo Mitsui Banking Corporation yang pada tanggal 31 Desember 2018 merupakan pemegang 98,48% saham PT Bank Sumitomo Mitsui Indonesia dan pemegang 39,92% saham PT Bank Tabungan Pensiunan Nasional Tbk, sehingga Sumitomo Mitsui Financial Group, Inc. merupakan pemegang saham pengendali PT Bank Sumitomo Mitsui Indonesia dan PT Bank Tabungan Pensiunan Nasional Tbk.

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Financial Position**  
**As of 31 December 2018 and 31 March 2018**  
(in JPY Million)

|   | 31 Dec 2018        | 31 Mar 2018        |
|---|--------------------|--------------------|
| <b>Assets:</b>  |                    |                    |
| Cash and due from banks                               | 54,231,010         | 53,732,582         |
| Call loans and bills bought                           | 2,118,486          | 1,881,879          |
| Receivables under resale agreements                   | 6,551,830          | 827,892            |
| Receivables under securities borrowing transactions   | 4,198,050          | 8,337,700          |
| Monetary claims bought                                | 4,802,198          | 4,730,770          |
| Trading assets  | 6,052,262          | 5,585,591          |
| Money held in trust                                   | 563                | 1,482              |
| Securities  | 23,009,200         | 25,712,709         |
| Loans and bills discounted                            | 77,676,936         | 72,945,934         |
| Foreign exchanges                                     | 2,337,080          | 2,166,190          |
| Lease receivables and investment assets               | 253,677            | 2,329,431          |
| Other assets  | 8,989,642          | 8,005,807          |
| Tangible fixed assets                                 | 1,497,499          | 3,475,131          |
| Intangible fixed assets                               | 702,821            | 865,584            |
| Net defined benefit asset                             | 403,825            | 383,418            |
| Deferred tax assets                                   | 15,653             | 27,609             |
| Customers' liabilities for acceptances and guarantees | 9,621,884          | 8,575,499          |
| Reserve for possible loan losses                      | (462,358)          | (536,088)          |
| <b>Total assets</b>                                   | <b>202,000,264</b> | <b>199,049,128</b> |
| <b>Liabilities:</b>                                   |                    |                    |
| Deposits  | 120,851,481        | 116,477,534        |
| Negotiable certificates of deposit                    | 10,767,051         | 11,220,284         |
| Call money and bills sold                             | 1,493,324          | 1,190,928          |
| Payables under repurchase agreements                  | 11,156,279         | 5,509,721          |
| Payables under securities lending transactions        | 1,449,627          | 7,186,861          |
| Commercial paper                                      | 2,544,550          | 2,384,787          |
| Trading liabilities                                   | 4,274,743          | 4,402,110          |
| Borrowed money  | 9,004,756          | 10,829,248         |
| Foreign exchanges                                     | 851,858            | 865,640            |
| Short-term bonds                                      | 215,600            | 1,256,600          |
| Bonds   | 9,672,246          | 9,057,683          |
| Due to trust account                                  | 1,323,347          | 1,328,271          |
| Other liabilities                                     | 6,828,343          | 6,348,202          |
| Reserve for employee bonuses                          | 36,897             | 84,046             |
| Reserve for executive bonuses                         | -                  | 3,861              |
| Net defined benefit liability                         | 31,889             | 39,982             |
| Reserve for executive retirement benefits             | 1,302              | 2,026              |
| Reserve for point service program                     | 24,209             | 22,244             |
| Reserve for reimbursement of deposits                 | 9,134              | 17,765             |
| Reserve for losses on interest repayment              | 111,863            | 144,763            |
| Reserves under the special laws                       | 2,959              | 2,397              |
| Deferred tax liabilities                              | 366,774            | 455,234            |
| Deferred tax liabilities for land revaluation         | 30,330             | 30,539             |
| Acceptances and guarantees                            | 9,621,884          | 8,575,499          |
| <b>Total liabilities</b>                              | <b>190,670,457</b> | <b>187,436,236</b> |
| <b>Net assets:</b>                                    |                    |                    |
| Capital stock   | 2,339,443          | 2,338,743          |
| Capital surplus                                       | 734,634            | 758,215            |
| Retained earnings                                     | 5,903,515          | 5,552,573          |
| Treasury stock  | (16,312)           | (12,493)           |
| <b>Total stockholders' equity</b>                     | <b>8,961,281</b>   | <b>8,637,039</b>   |
| Net unrealized gains (losses) on other securities     | 1,467,420          | 1,688,842          |
| Net deferred gains (losses) on hedges                 | (79,756)           | (68,543)           |
| Land revaluation excess                               | 36,496             | 37,097             |
| Foreign currency translation adjustments              | 51,356             | 36,906             |
| Accumulated remeasurements of defined benefit plans   | 52,548             | 59,121             |
| <b>Total accumulated other comprehensive income</b>   | <b>1,528,066</b>   | <b>1,753,424</b>   |
| Stock acquisition rights                              | 2,554              | 2,823              |
| Non-controlling interests                             | 837,904            | 1,219,604          |
| <b>Total net assets</b>                               | <b>11,329,806</b>  | <b>11,612,892</b>  |
| <b>Total liabilities and net assets</b>               | <b>202,000,264</b> | <b>199,049,128</b> |

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Income**  
**For Nine Months Ended 31 December 2018 and 2017**  
(in JPY Million)

|  | 31 Dec 2018    | 31 Dec 2017    |
|--|----------------|----------------|
| Ordinary income                                  | 4,391,116      | 4,263,194      |
| Interest income                                  | 1,824,051      | 1,630,752      |
| Interest on loans and discounts                  | 1,204,451      | 1,118,367      |
| Interest and dividends on securities             | 269,873        | 262,245        |
| Trust fees                                       | 3,344          | 2,875          |
| Fees and commissions                             | 916,263        | 920,809        |
| Trading income                                   | 139,010        | 189,951        |
| Other operating income                           | 1,339,889      | 1,342,725      |
| Other income                                     | 168,557        | 176,077        |
| Ordinary expenses                                | 3,459,656      | 3,303,659      |
| Interest expenses                                | 835,408        | 579,960        |
| Interest on deposits                             | 324,817        | 211,728        |
| Fees and commissions payments                    | 147,228        | 142,416        |
| Trading losses                                   | 3,137          | 2,270          |
| Other operating expenses                         | 1,089,951      | 1,120,407      |
| General and administrative expenses              | 1,279,532      | 1,351,754      |
| Other expenses                                   | 104,398        | 106,850        |
| <b>Ordinary profit</b>                           | <b>931,459</b> | <b>959,534</b> |
| Extraordinary gains                              | 414            | 628            |
| Extraordinary losses                             | 8,060          | 11,047         |
| <b>Income before income taxes</b>                | <b>923,814</b> | <b>949,115</b> |
| Income taxes                                     | 200,493        | 221,282        |
| <b>Profit</b>                                    | <b>723,320</b> | <b>727,832</b> |
| Profit attributable to non-controlling interests | 85,438         | 79,707         |
| <b>Profit attributable to owners of parent</b>   | <b>637,882</b> | <b>648,125</b> |

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Comprehensive Income**  
**For Nine Months Ended 31 December 2018 and 2017**  
(in JPY Million)

|  | 31 Dec 2018    | 31 Dec 2017      |
|--|----------------|------------------|
| <b>Profit</b>  | <b>723,320</b> | <b>727,832</b>   |
| <b>Other comprehensive income</b>                              | <b>216,958</b> | <b>418,577</b>   |
| Net unrealized gains (losses) on other securities              | (227,761)      | 420,110          |
| Net deferred gains (losses) on hedges                          | (3,163)        | (11,933)         |
| Land revaluation excess  | -              | (0)              |
| Foreign currency translation adjustments                       | 23,042         | 2,767            |
| Remeasurements of defined benefit plans                        | (6,365)        | 10,984           |
| Share of other comprehensive income of affiliates              | (2,710)        | (3,351)          |
| <b>Total comprehensive income</b>                              | <b>506,361</b> | <b>1,146,410</b> |
| Comprehensive income attributable to owners of parent          | 413,125        | 1,044,324        |
| Comprehensive income attributable to non-controlling interests | 93,236         | 102,086          |

Tokyo, January 31, 2019

Board of Directors  
Sumitomo Mitsui Financial Group, Inc.