



SUMITOMO MITSUI FINANCIAL GROUP, INC.

Merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, dengan ini kami umumkan Laporan Keuangan Konsolidasian Sumitomo Mitsui Financial Group, Inc untuk tanggal dan periode sembilan bulan yang berakhir pada tanggal 31 Desember 2022 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 2022 merupakan pemegang 92,43% saham PT BANK BTPN Tbk, sehingga Sumitomo Mitsui Financial Group, Inc. merupakan pemegang saham pengendali PT BANK BTPN Tbk.

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Financial Position
As of 31 March 2022 and 31 December 2022
(in JPY Million)

	31 Dec 2022	31 Mar 2022
Assets:		
Cash and due from banks	67,732,445	74,792,123
Call loans and bills bought	8,534,488	1,965,134
Receivables under resale agreements	5,176,821	6,035,507
Receivables under securities borrowing transactions	5,006,489	5,649,632
Monetary claims bought	5,827,112	5,370,377
Trading assets	9,272,856	7,351,878
Money held in trust	12,163	310
Securities	31,146,428	38,538,724
Loans and bills discounted	98,945,464	90,834,056
Foreign exchanges	2,470,814	2,812,104
Lease receivables and investment assets	237,208	228,608
Other assets	14,246,951	10,175,873
Tangible fixed assets	1,568,623	1,457,254
Intangible fixed assets	901,860	898,817
Net defined benefit asset	649,628	623,045
Deferred tax assets	84,312	66,720
Customers' liabilities for acceptances and guarantees	13,532,943	11,722,239
Reserve for possible loan losses	(710,441)	(817,784)
Total assets	264,636,170	257,704,625
Liabilities:		
Deposits	155,673,900	148,585,460
Negotiable certificates of deposit	13,810,620	13,069,796
Call money and bills sold	1,411,243	1,129,999
Payables under repurchase agreements	15,585,134	19,359,965
Payables under securities lending transactions	1,124,564	1,580,580
Commercial paper	2,403,602	1,866,366
Trading liabilities	8,982,871	6,377,968
Borrowed money	11,713,921	18,877,990
Foreign exchanges	1,549,821	1,216,893
Short-term bonds	353,000	442,000
Bonds	9,607,770	9,808,107
Due to trust account	2,277,954	2,443,873
Other liabilities	13,766,271	8,415,621
Reserve for employee bonuses	48,249	89,894
Reserve for executive bonuses	—	4,064
Net defined benefit liability	35,745	40,864
Reserve for executive retirement benefits	1,063	1,087
Reserve for point service program	27,602	25,000
Reserve for reimbursement of deposits	11,544	5,767
Reserve for losses on interest repayment	108,833	135,084
Reserves under the special laws	3,902	3,902
Deferred tax liabilities	101,112	275,570
Deferred tax liabilities for land revaluation	28,930	29,193
Acceptances and guarantees	13,532,943	11,722,239
Total liabilities	252,160,605	245,507,293
Net assets:		
Capital stock	2,342,537	2,341,878
Capital surplus	694,103	693,664
Retained earnings	7,381,273	6,916,468
Treasury stock	(64,937)	(13,402)
Total stockholders' equity	10,352,977	9,938,608
Net unrealized gains (losses) on other securities	1,031,941	1,632,080
Net deferred gains (losses) on hedges	(59,970)	(80,061)
Land revaluation excess	35,850	36,320
Foreign currency translation adjustments	898,475	450,143
Accumulated remeasurements of defined benefit plans	106,684	121,123
Total accumulated other comprehensive income	2,012,981	2,159,606
Stock acquisition rights	1,185	1,475
Non-controlling interests	108,419	97,641
Total net assets	12,475,564	12,197,331
Total liabilities and net assets	264,636,170	257,704,625

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Nine Months Ended 31 December 2022 and 2021
(in JPY Million)

	31 Dec 2022	31 Dec 2021
Ordinary income	4,380,252	2,995,751
Interest income	2,529,341	1,357,126
Interest on loans and discounts	1,693,720	980,481
Interest and dividends on securities	299,487	243,704
Trust fees	4,788	4,011
Fees and commissions	1,073,352	1,038,336
Trading income	108,742	157,223
Other operating income	367,931	201,255
Other income	296,095	237,797
Ordinary expenses	3,347,642	2,128,378
Interest expenses	1,255,540	266,984
Interest on deposits	468,078	61,672
Fees and commissions payments	171,455	168,795
Trading losses	8,470	132
Other operating expenses	271,244	139,988
General and administrative expenses	1,427,747	1,330,490
Other expenses	213,183	221,986
Ordinary profit	1,032,609	867,373
Extraordinary gains	1,317	1,531
Extraordinary losses	3,794	6,752
Income before income taxes	1,030,131	862,152
Income taxes	256,525	232,354
Profit	773,606	629,798
Profit attributable to non-controlling interests	7,584	5,003
Profit attributable to owners of parent	766,021	624,795

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Nine Months Ended 31 December 2022 and 2021
(in JPY Million)

	31 Dec 2022	31 Dec 2021
Profit	773,606	629,798
Other comprehensive income (losses)	(142,078)	57,989
Net unrealized gains (losses) on other securities	(591,145)	(44,753)
Net deferred gains (losses) on hedges	2,102	(71,155)
Foreign currency translation adjustments	346,932	166,658
Remeasurements of defined benefit plans	(14,413)	(19,492)
Share of other comprehensive income of affiliates	114,445	26,733
Total comprehensive income	631,527	687,788
Comprehensive income attributable to owners of parent	619,865	684,272
Comprehensive income attributable to non-controlling interests	11,661	3,515

Tokyo, 30 January, 2023

Board of Directors
Sumitomo Mitsui Financial Group Inc.