

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/SEJK.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 nine months period ended on 31 December 2020 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 31 December 2020, 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 31 December 2020 and 31 March 2020**  
**(in JPY Million)**

	31 Dec 2020	31 Mar 2020
<b>Assets:</b>		
Cash and due from banks	69,296,024	61,768,573
Call loans and bills bought	2,567,080	896,739
Receivables under resale agreements	4,403,022	8,753,816
Receivables under securities borrowing transactions	4,991,008	5,005,103
Monetary claims bought	4,590,434	4,559,429
Trading assets	6,764,256	7,361,253
Money held in trust	310	353
Securities	34,118,251	27,128,751
Loans and bills discounted	83,936,025	82,517,609
Foreign exchanges	2,183,342	2,063,284
Lease receivables and investment assets	222,938	219,733
Other assets	8,665,573	8,298,393
Tangible fixed assets	1,471,043	1,450,323
Intangible fixed assets	749,354	753,579
Net defined benefit asset	381,035	230,573
Deferred tax assets	29,356	26,314
Customers' liabilities for acceptances and guarantees	9,208,815	9,308,882
Reserve for possible loan losses	(572,756)	(479,197)
<b>Total assets</b>	<b>233,005,116</b>	<b>219,863,518</b>
<b>Liabilities:</b>		
Deposits	139,722,833	127,042,217
Negotiable certificates of deposit	10,445,344	10,180,435
Call money and bills sold	1,646,879	3,740,539
Payables under repurchase agreements	12,925,633	13,237,913
Payables under securities lending transactions	2,135,263	2,385,607
Commercial paper	1,810,686	1,409,249
Trading liabilities	5,510,831	6,084,528
Borrowed money	17,530,442	15,210,894
Foreign exchanges	961,256	1,461,308
Short-term bonds	517,500	379,000
Bonds	8,605,083	9,235,639
Due to trust account	2,098,414	1,811,355
Other liabilities	7,571,272	7,011,967
Reserve for employee bonuses	49,073	73,868
Reserve for executive bonuses	—	3,362
Net defined benefit liability	36,059	35,777
Reserve for executive retirement benefits	1,050	1,270
Reserve for point service program	26,821	26,576
Reserve for reimbursement of deposits	783	4,687
Reserve for losses on interest repayment	114,682	142,890
Reserves under the special laws	3,663	3,145
Deferred tax liabilities	538,990	257,384
Deferred tax liabilities for land revaluation	30,009	30,111
Acceptances and guarantees	9,208,815	9,308,882
<b>Total liabilities</b>	<b>221,491,390</b>	<b>209,078,615</b>
<b>Net assets:</b>		
Capital stock	2,341,274	2,339,964
Capital surplus	693,196	692,003
Retained earnings	6,412,912	6,336,311
Treasury stock	(13,687)	(13,983)
<b>Total stockholders' equity</b>	<b>9,433,696</b>	<b>9,354,296</b>
Net unrealized gains (losses) on other securities	2,014,427	1,371,407
Net deferred gains (losses) on hedges	80,915	82,257
Land revaluation excess	37,047	36,878
Foreign currency translation adjustments	(123,383)	(32,839)
Accumulated remeasurements of defined benefit plans	1,114	(92,030)
<b>Total accumulated other comprehensive income</b>	<b>2,010,122</b>	<b>1,365,673</b>
Stock acquisition rights	1,798	2,064
Non-controlling interests	68,109	62,869
<b>Total net assets</b>	<b>11,513,726</b>	<b>10,784,903</b>
<b>Total liabilities and net assets</b>	<b>233,005,116</b>	<b>219,863,518</b>

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Income**  
**For Nine Months Ended 31 December 2020 and 2019**  
**(in JPY Million)**

	31 Dec 2020	31 Dec 2019
Ordinary income	2,894,820	3,479,100
Interest income	1,369,224	1,915,252
Interest on loans and discounts	1,019,011	1,319,430
Interest and dividends on securities	196,888	249,199
Trust fees	3,385	3,396
Fees and commissions	947,126	961,201
Trading income	195,689	165,376
Other operating income	234,697	244,856
Other income	144,698	189,017
Ordinary expenses	2,299,939	2,667,271
Interest expenses	412,803	933,048
Interest on deposits	120,076	357,417
Fees and commissions payments	156,336	160,255
Other operating expenses	110,596	123,307
General and administrative expenses	1,279,352	1,299,281
Other expenses	340,851	151,379
<b>Ordinary profit</b>	<b>594,881</b>	<b>811,829</b>
Extraordinary gains	824	23,765
Extraordinary losses	8,633	4,163
<b>Income before income taxes</b>	<b>587,071</b>	<b>831,431</b>
Income taxes	151,654	204,996
<b>Profit</b>	<b>435,417</b>	<b>626,434</b>
Profit attributable to non-controlling interests	1,487	15,603
<b>Profit attributable to owners of parent</b>	<b>433,929</b>	<b>610,830</b>

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Comprehensive Income**  
**For Nine Months Ended 31 December 2020 and 2019**  
**(in JPY Million)**

	31 Dec 2020	31 Dec 2019
<b>Profit</b>	<b>435,417</b>	<b>626,434</b>
<b>Other comprehensive income</b>	<b>644,783</b>	<b>82,340</b>
Net unrealized gains (losses) on other securities	641,402	121,424
Net deferred gains (losses) on hedges	(5,587)	9,380
Foreign currency translation adjustments	(91,191)	(36,623)
Remeasurements of defined benefit plans	92,798	2,985
Share of other comprehensive income of affiliates	7,360	(14,826)
<b>Total comprehensive income</b>	<b>1,080,200</b>	<b>708,774</b>
Comprehensive income attributable to owners of parent	1,077,620	691,402
Comprehensive income attributable to non-controlling interests	2,580	17,371

Tokyo, 02 Feb, 2021

Board of Directors  
Sumitomo Mitsui Financial Group Inc.