

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 2020 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 2020 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 December 2020 and 31 March 2020
(in JPY Million)

	31 Dec 2020	31 Mar 2020
Assets:		
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)
Total assets	233,005,116	219,863,518
Liabilities:		
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
Total liabilities	221,491,390	209,078,615
Net assets:		
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)
Total stockholders' equity	9,433,696	9,354,296
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)
Total accumulated other comprehensive income	2,010,122	1,365,673
Stock acquisition rights	1,798	2,064
Non-controlling interests	68,109	62,869
Total net assets	11,513,726	10,784,903
Total liabilities and net assets	233,005,116	219,863,518

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
Ordinary profit	594,881	811,829
Extraordinary gains	824	23,765
Extraordinary losses	8,633	4,163
Income before income taxes	587,071	831,431
Income taxes	151,654	204,996
Profit	435,417	626,434
Profit attributable to non-controlling interests	1,487	15,603
Profit attributable to owners of parent	433,929	610,830

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
Profit	435,417	626,434
Other comprehensive income	644,783	82,340
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)
Total comprehensive income	1,080,200	708,774
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.