



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 2023 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 2023 merupakan pemegang 89,98 % 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 2023 and 31 March 2023
(in JPY Million)

	31 Dec 2023	31 Mar 2023
Assets:		
Cash and due from banks	76,597,791	75,913,960
Call loans and bills bought	5,220,292	5,684,812
Receivables under resale agreements	9,102,532	5,785,945
Receivables under securities borrowing transactions	5,725,705	5,576,612
Monetary claims bought	5,826,598	5,558,287
Trading assets	9,809,675	8,751,204
Money held in trust	14,072	12,957
Securities	36,844,297	33,213,165
Loans and bills discounted	103,187,383	98,404,137
Foreign exchanges	2,164,372	1,942,764
Lease receivables and investment assets	262,190	226,302
Other assets	14,306,787	13,243,899
Tangible fixed assets	1,454,506	1,494,527
Intangible fixed assets	935,275	897,848
Net defined benefit asset	732,223	704,654
Deferred tax assets	98,409	74,084
Customers' liabilities for acceptances and guarantees	14,214,427	13,693,771
Reserve for possible loan losses	(718,483)	(750,369)
Total assets	285,778,057	270,428,564
Liabilities:		
Deposits	162,642,194	158,770,253
Negotiable certificates of deposit	13,883,422	13,025,555
Call money and bills sold	1,853,100	2,569,055
Payables under repurchase agreements	18,590,061	16,772,716
Payables under securities lending transactions	1,258,607	1,521,271
Commercial paper	2,937,771	2,349,956
Trading liabilities	8,530,207	8,066,745
Borrowed money	15,023,796	13,674,830
Foreign exchanges	2,174,199	1,465,847
Short-term bonds	835,000	424,000
Bonds	12,326,574	10,365,003
Due to trust account	1,540,538	2,413,464
Other liabilities	15,310,945	11,923,748
Reserve for employee bonuses	69,582	96,254
Reserve for executive bonuses	—	3,307
Net defined benefit liability	36,600	35,449
Reserve for executive retirement benefits	1,014	1,133
Reserve for point service program	33,509	28,659
Reserve for reimbursement of deposits	7,506	10,845
Reserve for losses on interest repayment	105,374	128,378
Reserves under the special laws	4,345	3,902
Deferred tax liabilities	466,168	265,354
Deferred tax liabilities for land revaluation	27,938	27,952
Acceptances and guarantees	14,214,427	13,693,771
Total liabilities	271,872,888	257,637,458
Net assets:		
Capital stock	2,344,038	2,342,537
Capital surplus	685,712	694,052
Retained earnings	7,672,596	7,423,600
Treasury stock	(90,615)	(151,798)
Total stockholders' equity	10,611,732	10,308,391
Net unrealized gains (losses) on other securities	1,852,607	1,373,521
Net deferred gains (losses) on hedges	(34,130)	(13,293)
Land revaluation excess	35,399	35,005
Foreign currency translation adjustments	1,197,327	843,614
Accumulated remeasurements of defined benefit plans	117,285	133,226
Total accumulated other comprehensive income	3,168,488	2,372,074
Stock acquisition rights	991	1,145
Non-controlling interests	123,957	109,495
Total net assets	13,905,168	12,791,106
Total liabilities and net assets	285,778,057	270,428,564

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Nine Months Ended 31 December 2023 and 2022
(in JPY Million)

	31 Dec 2023	31 Dec 2022
Ordinary income	6,691,218	4,380,252
Interest income	4,495,152	2,529,341
Interest on loans and discounts	2,670,810	1,693,720
Interest and dividends on securities	478,712	299,487
Trust fees	5,769	4,788
Fees and commissions	1,245,819	1,073,352
Trading income	228,187	108,742
Other operating income	384,107	367,931
Other income	332,182	296,095
Ordinary expenses	5,494,539	3,347,642
Interest expenses	3,152,563	1,255,540
Interest on deposits	1,215,438	468,078
Fees and commissions payments	190,271	171,455
Trading Losses	111,518	8,470
Other operating expenses	178,358	271,244
General and administrative expenses	1,631,048	1,427,747
Other expenses	230,778	213,183
Ordinary profit	1,196,679	1,032,609
Extraordinary gains	365	1,317
Extraordinary losses	112,503	3,794
Income before income taxes	1,084,541	1,030,131
Income taxes	288,076	256,525
Profit	796,465	773,606
Profit attributable to non-controlling interests	3,628	7,584
Profit attributable to owners of parent	792,837	766,021

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Nine Months Ended 31 December 2023 and 2022
(in JPY Million)

	31 Dec 2023	31 Dec 2022
Profit	796,465	773,606
Other comprehensive income (losses)	798,512	(142,078)
Net unrealized gains (losses) on other securities	480,717	(591,145)
Net deferred gains (losses) on hedges	(17,353)	2,102
Foreign currency translation adjustments	293,064	346,932
Remeasurements of defined benefit plans	(14,439)	(14,413)
Share of other comprehensive income of affiliates	56,523	114,445
Total comprehensive income	1,594,978	631,527
Comprehensive income attributable to owners of parent	1,588,857	619,865
Comprehensive income attributable to non-controlling interests	6,121	11,661

Tokyo, 01 February, 2024

Board of Directors
Sumitomo Mitsui Financial Group Inc.