



SUMITOMO MITSUI FINANCIAL GROUP, INC.

With reference to the Regulation of Financial Service Authority 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/SEOJK.03/2020 dated 30 June 2020 regarding Transparency and Publication of Conventional Bank Report, we would like to 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 2024 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 91,05 % shares of PT Bank SMBC Indonesia Tbk. as of 31 December 2024 hence Sumitomo Mitsui Financial Group Inc. is the ultimate shareholder of PT Bank SMBC Indonesia Tbk.

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Financial Position
As of 31 December 2024 and 31 March 2024
(in JPY Million)

	31 Dec 2024	31 Mar 2024
Assets:		
Cash and due from banks	74,543,668	78,143,100
Call loans and bills bought	5,264,436	5,333,883
Receivables under resale agreements	15,744,838	8,525,688
Receivables under securities borrowing transactions	5,694,072	6,799,541
Monetary claims bought	5,649,617	6,103,091
Trading assets	12,217,634	11,540,063
Money held in trust	32,865	23,751
Securities	41,247,025	37,142,808
Loans and bills discounted	113,370,344	107,013,907
Foreign exchanges	2,916,116	2,068,885
Lease receivables and investment assets	233,513	207,645
Other assets	16,069,184	15,313,546
Tangible fixed assets	1,003,124	1,006,883
Intangible fixed assets	1,022,307	976,706
Net defined benefit asset	944,266	913,791
Deferred tax assets	61,066	71,427
Customers' liabilities for acceptances and guarantees	15,636,337	14,869,558
Reserve for possible loan losses	(797,560)	(817,578)
Total assets	310,852,859	295,236,701
Liabilities:		
Deposits	172,060,977	164,839,357
Negotiable certificates of deposit	16,193,155	14,672,275
Call money and bills sold	3,490,727	3,138,049
Payables under repurchase agreements	22,265,443	19,625,877
Payables under securities lending transactions	1,781,884	1,736,935
Commercial paper	2,359,513	2,429,179
Trading liabilities	10,208,688	9,689,434
Borrowed money	15,111,386	14,705,266
Foreign exchanges	2,041,823	2,872,560
Short-term bonds	762,200	863,000
Bonds	13,410,059	13,120,274
Due to trust account	1,192,505	1,246,198
Other liabilities	18,017,647	15,573,044
Reserve for employee bonuses	86,743	115,488
Reserve for executive bonuses	-	4,411
Net defined benefit liability	36,886	37,263
Reserve for executive retirement benefits	952	1,179
Reserve for point service program	30,787	35,622
Reserve for reimbursement of deposits	6,240	9,228
Reserve for losses on interest repayment	204,102	121,947
Reserves under the special laws	5,444	4,631
Deferred tax liabilities	640,679	698,632
Deferred tax liabilities for land revaluation	26,896	27,316
Acceptances and guarantees	15,636,337	14,869,558
Total liabilities	295,571,084	280,436,734
Net assets:		
Capital stock	2,345,960	2,344,038
Capital surplus	611,610	610,143
Retained earnings	8,392,749	7,843,470
Treasury stock	(131,151)	(167,671)
Total stockholders' equity	11,219,168	10,629,980
Net unrealized gains (losses) on other securities	2,212,106	2,406,883
Net deferred gains (losses) on hedges	(151,625)	(65,073)
Land revaluation excess	33,820	34,936
Foreign currency translation adjustments	1,552,659	1,362,647
Accumulated remeasurements of defined benefit plans	268,702	290,735
Total accumulated other comprehensive income	3,915,663	4,030,129
Stock acquisition rights	787	931
Non-controlling interests	146,155	138,925
Total net assets	15,281,775	14,799,967
Total liabilities and net assets	310,852,859	295,236,701

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Nine Months Ended 31 December 2024 and 2023
(in JPY Million)

	31 Dec 2024	31 Dec 2023
Ordinary income	7,652,260	6,691,218
Interest income	5,214,666	4,495,152
Interest on loans and discounts	3,023,432	2,670,810
Interest and dividends on securities	683,234	478,712
Trust fees	7,010	5,769
Fees and commissions	1,401,779	1,245,819
Trading income	222,109	228,187
Other operating income	254,406	384,107
Other income	552,290	332,182
Ordinary expenses	6,033,174	5,494,539
Interest expenses	3,535,091	3,152,563
Interest on deposits	1,288,630	1,215,438
Fees and commissions payments	231,110	190,271
Trading Losses	-	111,518
Other operating expenses	171,482	178,358
General and administrative expenses	1,772,978	1,631,048
Other expenses	322,512	230,778
Ordinary profit	1,619,085	1,196,679
Extraordinary gains	2,423	365
Extraordinary losses	9,061	112,503
Income before income taxes	1,612,448	1,084,541
Income taxes	470,023	288,076
Profit	1,142,424	796,465
Profit attributable to non-controlling interests	6,452	3,628
Profit attributable to owners of parent	1,135,971	792,837

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Nine Months Ended 31 December 2024 and 2023
(in JPY Million)

	31 Dec 2024	31 Dec 2023
Profit	1,142,424	796,465
Other comprehensive income (losses)	(48,021)	798,512
Net unrealized gains (losses) on other securities	(136,601)	480,717
Net deferred gains (losses) on hedges	(83,990)	(17,353)
Foreign currency translation adjustments	180,852	293,064
Remeasurements of defined benefit plans	(21,238)	(14,439)
Share of other comprehensive income of affiliates	12,955	56,523
Total comprehensive income	1,094,402	1,594,978
Comprehensive income attributable to owners of parent	1,081,953	1,588,857
Comprehensive income attributable to non-controlling interests	12,449	6,121

Tokyo, 29 January 2025

Board of Directors
Sumitomo Mitsui Financial Group Inc.