



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 2024 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 2024 merupakan pemegang 91,05 % saham PT Bank SMBC Indonesia Tbk, sehingga Sumitomo Mitsui Financial Group, Inc. merupakan pemegang saham pengendali 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        |
|---|--------------------|--------------------|
| <b>Assets:</b>  |                    |                    |
| 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)          |
| <b>Total assets</b>                                   | <b>310,852,859</b> | <b>295,236,701</b> |
| <b>Liabilities:</b>                                   |                    |                    |
| 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         |
| <b>Total liabilities</b>                              | <b>295,571,084</b> | <b>280,436,734</b> |
| <b>Net assets:</b>                                    |                    |                    |
| 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)          |
| <b>Total stockholders' equity</b>                     | <b>11,219,168</b>  | <b>10,629,980</b>  |
| 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            |
| <b>Total accumulated other comprehensive income</b>   | <b>3,915,663</b>   | <b>4,030,129</b>   |
| Stock acquisition rights                              | 787                | 931                |
| Non-controlling interests                             | 146,155            | 138,925            |
| <b>Total net assets</b>                               | <b>15,281,775</b>  | <b>14,799,967</b>  |
| <b>Total liabilities and net assets</b>               | <b>310,852,859</b> | <b>295,236,701</b> |

**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          |
| <b>Ordinary profit</b>                           | <b>1,619,085</b> | <b>1,196,679</b> |
| Extraordinary gains                              | 2,423            | 365              |
| Extraordinary losses                             | 9,061            | 112,503          |
| <b>Income before income taxes</b>                | <b>1,612,448</b> | <b>1,084,541</b> |
| Income taxes                                     | 470,023          | 288,076          |
| <b>Profit</b>                                    | <b>1,142,424</b> | <b>796,465</b>   |
| Profit attributable to non-controlling interests | 6,452            | 3,628            |
| <b>Profit attributable to owners of parent</b>   | <b>1,135,971</b> | <b>792,837</b>   |

**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      |
|--|------------------|------------------|
| <b>Profit</b>  | <b>1,142,424</b> | <b>796,465</b>   |
| <b>Other comprehensive income (losses)</b>                     | <b>(48,021)</b>  | <b>798,512</b>   |
| 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           |
| <b>Total comprehensive income</b>                              | <b>1,094,402</b> | <b>1,594,978</b> |
| 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.