

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 32/POJK.03/2016 tanggal 8 Agustus 2016 tentang perubahan atas Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Bank dan Surat Edaran Otoritas Jasa Keuangan No. 43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank, maka di bawah ini adalah Laporan Keuangan Konsolidasian serta Laporan Laba Rugi Komprehensif Konsolidasian Sumitomo Mitsui Financial Group, Inc. yang memiliki 100% saham Sumitomo Mitsui Banking Corporation untuk tanggal dan periode yang berakhir pada tanggal 31 Desember 2017.

Pada tanggal 31 Desember 2017, Sumitomo Mitsui Banking Corporation merupakan pemegang saham PT Bank Tabungan Pensiunan Nasional Tbk. dengan kepemilikan saham sebesar 40%.

Laporan Keuangan Konsolidasian PT Bank Tabungan Pensiunan Nasional Tbk dan Anak Perusahaan pada tanggal dan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2017 dan 2016 telah dipublikasikan melalui surat kabar harian Bisnis Indonesia pada tanggal 14 Februari 2018.



www.btpn.com

Jakarta, 8 Maret 2018
PT Bank Tabungan Pensiunan Nasional Tbk

JERRY NG
Direktur Utama

ARIEF HARRIS TANDJUNG
Direktur

SUMITOMO MITSUI FINANCIAL GROUP, INC.

| Consolidated Statements of Financial Position As of 31 December 2017 and 31 March 2017 (in JPY Million) | | |
|---|---------------------------------|----------------------------|
| | 31 December 2017 (Unaudited) | 31 March 2017 (Audited) |
| Assets: | | |
| Cash and due from banks | 51,736,588 | 46,865,538 |
| Call loans and bills bought | 1,723,354 | 1,872,144 |
| Receivables under resale agreements | 1,211,295 | 899,897 |
| Receivables under securities borrowing transactions | 8,608,776 | 8,760,390 |
| Monetary claims bought | 5,000,117 | 4,420,377 |
| Trading assets | 5,634,449 | 6,755,428 |
| Money held in trust | 2,019 | 3,439 |
| Securities | 25,824,067 | 24,631,792 |
| Loans and bills discounted | 81,898,006 | 80,237,322 |
| Foreign exchanges | 2,506,916 | 1,723,867 |
| Lease receivables and investment assets | 2,371,697 | 2,395,597 |
| Other assets | 8,388,281 | 7,355,845 |
| Tangible fixed assets | 3,555,169 | 3,101,642 |
| Intangible fixed assets | 915,449 | 946,506 |
| Net defined benefit asset | 334,674 | 314,922 |
| Deferred tax assets | 50,109 | 63,001 |
| Customers' liabilities for acceptances and guarantees | 8,974,395 | 8,090,111 |
| Reserve for possible loan losses | (588,296) | (646,215) |
| Total assets | 208,147,072 | 197,791,611 |
| Liabilities: | | |
| Deposits | 123,191,265 | 117,830,210 |
| Negotiable certificates of deposit | 12,355,670 | 11,880,937 |
| Call money and bills sold | 1,906,331 | 2,088,019 |
| Payables under repurchase agreements | 4,044,271 | 2,715,752 |
| Payables under securities lending transactions | 7,749,857 | 7,444,655 |
| Commercial paper | 2,355,287 | 2,311,542 |
| Trading liabilities | 4,300,486 | 4,704,931 |
| Borrowed money | 10,724,416 | 10,786,713 |
| Foreign exchanges | 845,706 | 683,252 |
| Short-term bonds | 1,163,600 | 1,125,600 |
| Bonds | 9,092,211 | 8,129,232 |
| Due to trust account | 1,275,052 | 1,180,976 |
| Other liabilities | 7,232,149 | 6,880,273 |
| Reserve for employee bonuses | 44,700 | 77,375 |
| Reserve for executive bonuses | - | 3,045 |
| Net defined benefit liability | 46,499 | 59,110 |
| Reserve for executive retirement benefits | 1,971 | 2,347 |
| Reserve for point service program | 22,543 | 21,744 |
| Reserve for reimbursement of deposits | 6,413 | 15,464 |
| Reserve for losses on interest repayment | 104,890 | 156,775 |
| Reserves under the special laws | 2,186 | 1,745 |
| Deferred tax liabilities | 549,384 | 335,908 |
| Deferred tax liabilities for land revaluation | 31,136 | 31,596 |
| Acceptances and guarantees | 8,974,395 | 8,090,111 |
| Total liabilities | 196,020,430 | 186,557,325 |
| Net assets: | | |
| Capital stock | 2,338,743 | 2,337,895 |
| Capital surplus | 758,207 | 757,346 |
| Retained earnings | 5,466,542 | 5,036,756 |
| Treasury stock | (12,518) | (12,913) |
| Total stockholders' equity | 8,550,974 | 8,119,085 |
| Net unrealized gains (losses) on other securities | 1,946,748 | 1,542,308 |
| Net deferred gains (losses) on hedges | (53,732) | (42,077) |
| Land revaluation excess | 37,554 | 38,109 |
| Foreign currency translation adjustments | 57,774 | 65,078 |
| Accumulated remeasurements of defined benefit plans | 19,752 | 9,034 |
| Total accumulated other comprehensive income | 2,008,096 | 1,612,453 |
| Stock acquisition rights | 3,200 | 3,482 |
| Non-controlling interests | 1,564,370 | 1,499,264 |
| Total net assets | 12,126,642 | 11,234,286 |
| Total liabilities and net assets | 208,147,072 | 197,791,611 |

| Consolidated Statements of Income For Nine Months Ended 31 December 2017 and 2016 (in JPY Million) | | |
|--|---------------------|---------------------|
| | 2017 (Unaudited) | 2016 (Unaudited) |
| Ordinary income | 4,263,194 | 3,757,570 |
| Interest income | 1,630,752 | 1,422,450 |
| Interest on loans and discounts | 1,118,367 | 1,039,171 |
| Interest and dividends on securities | 262,245 | 193,171 |
| Trust fees | 2,875 | 2,639 |
| Fees and commissions | 920,809 | 861,518 |
| Trading income | 189,951 | 170,373 |
| Other operating income | 1,342,725 | 1,171,155 |
| Other income | 176,077 | 129,433 |
| Ordinary expenses | 3,303,659 | 2,944,261 |
| Interest expenses | 579,960 | 402,875 |
| Interest on deposits | 211,728 | 134,586 |
| Fees and commissions payments | 142,416 | 128,569 |
| Trading losses | 2,270 | - |
| Other operating expenses | 1,120,407 | 922,935 |
| General and administrative expenses | 1,351,754 | 1,345,186 |
| Other expenses | 106,850 | 144,694 |
| Ordinary profit | 959,534 | 813,309 |
| Extraordinary gains | 628 | 29,556 |
| Extraordinary losses | 11,047 | 5,653 |
| Income before income taxes | 949,115 | 837,213 |
| Income taxes | 221,282 | 214,042 |
| Profit | 727,832 | 623,170 |
| Profit attributable to non-controlling interests | 79,707 | 78,491 |
| Profit attributable to owners of parent | 648,125 | 544,679 |

| Consolidated Statements of Comprehensive Income For Nine Months Ended 31 December 2017 and 2016 (in JPY Million) | | |
|--|---------------------|---------------------|
| | 2017 (Unaudited) | 2016 (Unaudited) |
| Profit | 727,832 | 623,170 |
| Other comprehensive income | 418,577 | (11,358) |
| Net unrealized gains (losses) on other securities | 420,110 | 149,146 |
| Net deferred gains (losses) on hedges | (11,933) | (62,847) |
| Land revaluation excess | (0) | (6) |
| Foreign currency translation adjustments | 2,767 | (71,632) |
| Remeasurements of defined benefit plans | 10,984 | 29,320 |
| Share of other comprehensive income of affiliates | (3,351) | (55,338) |
| Total comprehensive income | 1,146,410 | 611,811 |
| Comprehensive income attributable to owners of parent | 1,044,324 | 528,507 |
| Comprehensive income attributable to non-controlling interests | 102,086 | 83,304 |

Notes:
The financial year of Sumitomo Mitsui Financial Group, Inc. ends on 31 March, therefore the comparative period for the statements of financial position is 31 March 2017 and the profit and loss period is nine months in accordance with Japanese GAAP.

Tokyo, January 31, 2018

Board of Directors
Sumitomo Mitsui Financial Group, Inc.