



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 2021 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 2021 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 2021 and 31 March 2021
(in JPY Million)

	31 Dec 2021	31 Mar 2021
Assets:		
Cash and due from banks	73,199,223	72,568,875
Call loans and bills bought	4,732,709	2,553,463
Receivables under resale agreements	5,246,295	5,565,119
Receivables under securities borrowing transactions	5,132,038	5,827,448
Monetary claims bought	5,298,362	4,665,244
Trading assets	7,408,750	6,609,195
Money held in trust	310	309
Securities	36,450,576	36,549,043
Loans and bills discounted	88,014,485	85,132,738
Foreign exchanges	3,196,130	2,173,189
Lease receivables and investment assets	229,075	236,392
Other assets	8,608,481	8,590,785
Tangible fixed assets	1,483,064	1,458,991
Intangible fixed assets	934,002	738,759
Net defined benefit asset	591,511	565,534
Deferred tax assets	45,387	29,840
Customers' liabilities for acceptances and guarantees	10,843,754	9,978,396
Reserve for possible loan losses	(765,998)	(659,017)
Total assets	250,648,163	242,584,308
Liabilities:		
Deposits	146,414,241	142,026,156
Negotiable certificates of deposit	12,724,386	12,570,617
Call money and bills sold	827,534	1,368,515
Payables under repurchase agreements	17,220,652	15,921,103
Payables under securities lending transactions	1,073,187	2,421,353
Commercial paper	2,350,773	1,686,404
Trading liabilities	4,999,602	5,357,649
Borrowed money	18,735,444	17,679,690
Foreign exchanges	1,362,928	1,113,037
Short-term bonds	374,000	585,000
Bonds	9,581,058	9,043,031
Due to trust account	2,333,682	2,321,223
Other liabilities	8,668,763	7,741,638
Reserve for employee bonuses	54,351	89,522
Reserve for executive bonuses	—	4,408
Net defined benefit liability	42,546	35,334
Reserve for executive retirement benefits	1,046	1,081
Reserve for point service program	24,565	24,655
Reserve for reimbursement of deposits	6,448	9,982
Reserve for losses on interest repayment	113,038	140,758
Reserves under the special laws	3,990	3,902
Deferred tax liabilities	541,157	532,193
Deferred tax liabilities for land revaluation	29,298	29,603
Acceptances and guarantees	10,843,754	9,978,396
Total liabilities	238,326,456	230,685,262
Net assets:		
Capital stock	2,341,878	2,341,274
Capital surplus	693,709	693,205
Retained earnings	6,834,716	6,492,586
Treasury stock	(13,424)	(13,698)
Total stockholders' equity	9,856,880	9,513,367
Net unrealized gains (losses) on other securities	2,050,217	2,094,605
Net deferred gains (losses) on hedges	(52,821)	14,723
Land revaluation excess	36,254	36,251
Foreign currency translation adjustments	230,666	40,390
Accumulated remeasurements of defined benefit plans	108,214	127,080
Total accumulated other comprehensive income	2,372,531	2,313,051
Stock acquisition rights	1,498	1,791
Non-controlling interests	90,796	70,836
Total net assets	12,321,706	11,899,046
Total liabilities and net assets	250,648,163	242,584,308

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Three Months Ended 31 December 2021 and 2020
(in JPY Million)

	31 Dec 2021	31 Dec 2020
Ordinary income	2,995,751	2,894,820
Interest income	1,357,126	1,369,224
Interest on loans and discounts	980,481	1,019,011
Interest and dividends on securities	243,704	196,888
Trust fees	4,011	3,385
Fees and commissions	1,038,336	947,126
Trading income	157,223	195,689
Other operating income	201,255	234,697
Other income	237,797	144,698
Ordinary expenses	2,128,378	2,299,939
Interest expenses	266,984	412,803
Interest on deposits	61,672	120,076
Fees and commissions payments	168,795	156,336
Trading Losses	132	-
Other operating expenses	139,988	110,596
General and administrative expenses	1,330,490	1,279,352
Other expenses	221,986	340,851
Ordinary profit	867,373	594,881
Extraordinary gains	1,531	824
Extraordinary losses	6,752	8,633
Income before income taxes	862,152	587,071
Income taxes	232,354	151,654
Profit	629,798	435,417
Profit attributable to non-controlling interests	5,003	1,487
Profit attributable to owners of parent	624,795	433,929

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Three Months Ended 31 December 2021 and 2020
(in JPY Million)

	31 Dec 2021	31 Dec 2020
Profit	629,798	435,417
Other comprehensive income	57,989	644,783
Net unrealized gains (losses) on other securities	(44,753)	641,402
Net deferred gains (losses) on hedges	(71,155)	(5,587)
Foreign currency translation adjustments	166,658	(91,191)
Remeasurements of defined benefit plans	(19,492)	92,798
Share of other comprehensive income of affiliates	26,733	7,360
Total comprehensive income	687,788	1,080,200
Comprehensive income attributable to owners of parent	684,272	1,077,620
Comprehensive income attributable to non-controlling interests	3,515	2,580

Tokyo, 02 Feb, 2022

Board of Directors
Sumitomo Mitsui Financial Group Inc.