



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 2025 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 2025 merupakan pemegang 91,05 % saham PT Bank SMBC Indonesia Tbk, sehingga Sumitomo Mitsui Financial Group, Inc. merupakan pemegang saham akhir PT Bank SMBC Indonesia Tbk.

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Financial Position
As of 31 December 2025 and 31 March 2025
(in JPY Million)

	31 Dec 2025	31 Mar 2025
Assets:		
Cash and due from banks	69,260,055	75,590,583
Call loans and bills bought	6,505,392	5,197,978
Receivables under resale agreements	19,469,791	16,205,759
Receivables under securities borrowing transactions	5,751,748	5,799,821
Monetary claims bought	6,134,892	5,618,985
Trading assets	15,310,913	11,976,375
Money held in trust	36,592	32,272
Securities	40,638,541	40,760,968
Loans and bills discounted	117,344,675	111,136,239
Foreign exchanges	2,162,987	2,712,573
Lease receivables and investment assets	216,856	231,199
Other assets	15,505,536	13,722,960
Tangible fixed assets	1,053,597	1,006,556
Intangible fixed assets	1,071,882	1,017,322
Net defined benefit asset	1,032,358	987,288
Deferred tax assets	97,991	71,261
Customers' liabilities for acceptances and guarantees	16,085,990	15,139,799
Reserve for possible loan losses	(948,019)	(925,931)
Total assets	316,731,786	306,282,015
Liabilities:		
Deposits	176,802,490	171,498,651
Negotiable certificates of deposit	16,447,629	17,175,391
Call money and bills sold	3,235,666	4,378,276
Payables under repurchase agreements	26,094,224	25,797,136
Payables under securities lending transactions	1,664,376	2,183,655
Commercial paper	3,608,267	2,686,483
Trading liabilities	12,153,731	9,726,615
Borrowed money	9,460,833	11,355,209
Foreign exchanges	1,593,871	1,771,839
Short-term bonds	586,312	728,200
Bonds	14,726,703	13,352,392
Due to trust account	1,512,257	1,041,660
Other liabilities	15,885,940	13,700,199
Reserve for employee bonuses	88,717	130,464
Reserve for executive bonuses	—	5,433
Net defined benefit liability	35,402	33,890
Reserve for executive retirement benefits	850	1,007
Reserve for point service program	33,653	32,656
Reserve for reimbursement of deposits	2,947	5,573
Reserve for losses on interest repayment	230,633	242,127
Reserves under the special laws	6,280	5,365
Deferred tax liabilities	662,150	422,050
Deferred tax liabilities for land revaluation	26,150	26,424
Acceptances and guarantees	16,085,990	15,139,799
Total liabilities	300,945,082	291,440,506
Net assets:		
Capital stock	2,346,888	2,345,960
Capital surplus	586,966	611,423
Retained earnings	8,822,017	8,290,170
Treasury stock	(127,286)	(38,512)
Total stockholders' equity	11,628,585	11,209,042
Net unrealized gains (losses) on other securities	2,414,111	1,930,834
Net deferred gains (losses) on hedges	(237,643)	(168,604)
Land revaluation excess	29,719	32,849
Foreign currency translation adjustments	1,565,142	1,411,827
Accumulated remeasurements of defined benefit plans	251,265	287,487
Total accumulated other comprehensive income	4,022,594	3,494,393
Stock acquisition rights	642	767
Non-controlling interests	134,882	137,306
Total net assets	15,786,704	14,841,509
Total liabilities and net assets	316,731,786	306,282,015

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Nine Months Ended 31 December 2025 and 2024
(in JPY Million)

	31 Dec 2025	31 Dec 2024
Ordinary income	7,934,366	7,652,260
Interest income	5,330,631	5,214,666
Interest on loans and discounts	3,027,364	3,023,432
Interest and dividends on securities	721,263	683,234
Trust fees	8,412	7,010
Fees and commissions	1,520,131	1,401,779
Trading income	183,472	222,109
Other operating income	336,253	254,406
Other income	555,465	552,290
Ordinary expenses	6,035,311	6,033,174
Interest expenses	3,384,457	3,535,091
Interest on deposits	1,275,788	1,288,630
Fees and commissions payments	218,877	231,110
Other operating expenses	182,577	171,482
General and administrative expenses	1,899,234	1,772,978
Other expenses	350,163	322,512
Ordinary profit	1,899,055	1,619,085
Extraordinary gains	2,305	2423
Extraordinary losses	7,141	9,061
Income before income taxes	1,894,219	1,612,448
Income taxes	501,867	470,023
Profit	1,392,351	1,142,424
Profit attributable to non-controlling interests	(2,416)	6,452
Profit attributable to owners of parent	1,394,768	1,135,971

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Nine Months Ended 31 December 2025 and 2024
(in JPY Million)

	31 Dec 2025	31 Dec 2024
Profit	1,392,351	1,142,424
Other comprehensive income (losses)	531,378	(48,021)
Net unrealized gains (losses) on other securities	485,794	(136,601)
Net deferred gains (losses) on hedges	(67,568)	(83,990)
Land revaluation excess	(776)	-
Foreign currency translation adjustments	204,602	180,852
Remeasurements of defined benefit plans	(36,305)	(21,238)
Share of other comprehensive income of affiliates	(54,368)	12,955
Total comprehensive income	1,923,729	1,094,402
Comprehensive income attributable to owners of parent	1,925,322	1,081,953
Comprehensive income attributable to non-controlling interests	(1,592)	12,449

Tokyo, 30 January 2026

Board of Directors
Sumitomo Mitsui Financial Group Inc.