

**SMFG****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 three months period ended on 30 June 2025 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 30 June 2025 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 30 June 2025 and 31 March 2025**  
**(in JPY Million)**

	30 Jun 2025	31 Mar 2025
<b>Assets:</b>		
Cash and due from banks	72,273,625	75,590,583
Call loans and bills bought	5,429,032	5,197,978
Receivables under resale agreements	14,211,175	16,205,759
Receivables under securities borrowing transactions	4,787,194	5,799,821
Monetary claims bought	5,761,273	5,618,985
Trading assets	10,803,649	11,976,375
Money held in trust	28,246	32,272
Securities	39,302,081	40,760,968
Loans and bills discounted	112,724,213	111,136,239
Foreign exchanges	2,392,161	2,712,573
Lease receivables and investment assets	228,254	231,199
Other assets	13,908,119	13,722,960
Tangible fixed assets	1,010,342	1,006,556
Intangible fixed assets	994,389	1,017,322
Net defined benefit asset	1,004,114	987,288
Deferred tax assets	86,143	71,261
Customers' liabilities for acceptances and guarantees	14,919,148	15,139,799
Reserve for possible loan losses	(943,195)	(925,931)
<b>Total assets</b>	<b>298,919,970</b>	<b>306,282,015</b>
<b>Liabilities:</b>		
Deposits	170,639,529	171,498,651
Negotiable certificates of deposit	15,172,887	17,175,391
Call money and bills sold	3,115,977	4,378,276
Payables under repurchase agreements	24,090,573	25,797,136
Payables under securities lending transactions	1,759,713	2,183,655
Commercial paper	3,169,772	2,686,483
Trading liabilities	8,976,537	9,726,615
Borrowed money	11,089,454	11,355,209
Foreign exchanges	1,783,258	1,771,839
Short-term bonds	688,900	728,200
Bonds	13,474,205	13,352,392
Due to trust account	989,598	1,041,660
Other liabilities	13,533,243	13,700,199
Reserve for employee bonuses	48,296	130,464
Reserve for executive bonuses	-	5,433
Net defined benefit liability	34,453	33,890
Reserve for executive retirement benefits	860	1,007
Reserve for point service program	32,759	32,656
Reserve for reimbursement of deposits	4,813	5,573
Reserve for losses on interest repayment	238,083	242,127
Reserves under the special laws	5,564	5,365
Deferred tax liabilities	517,316	422,050
Deferred tax liabilities for land revaluation	27,076	26,424
Acceptances and guarantees	14,919,148	15,139,799
<b>Total liabilities</b>	<b>284,312,026</b>	<b>291,440,506</b>
<b>Net assets:</b>		
Capital stock	2,345,960	2,345,960
Capital surplus	611,422	611,423
Retained earnings	8,198,084	8,290,170
Treasury stock	(102,148)	(38,512)
<b>Total stockholders' equity</b>	<b>11,053,319</b>	<b>11,209,042</b>
Net unrealized gains (losses) on other securities	2,034,250	1,930,834
Net deferred gains (losses) on hedges	(114,983)	(168,604)
Land revaluation excess	31,802	32,849
Foreign currency translation adjustments	1,194,477	1,411,827
Accumulated remeasurements of defined benefit plans	273,070	287,487
<b>Total accumulated other comprehensive income</b>	<b>3,418,616</b>	<b>3,494,393</b>
Stock acquisition rights	645	767
Non-controlling interests	135,362	137,306
<b>Total net assets</b>	<b>14,607,943</b>	<b>14,841,509</b>
<b>Total liabilities and net assets</b>	<b>298,919,970</b>	<b>306,282,015</b>

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Income**  
**For Three Months Ended 30 June 2025 and 2024**  
**(in JPY Million)**

	30 Jun 2025	30 Jun 2024
<b>Ordinary income</b>	<b>2,444,404</b>	<b>2,522,567</b>
Interest income	1,712,446	1,750,588
Interest on loans and discounts	974,674	1,016,474
Interest and dividends on securities	225,701	219,802
Trust fees	2,731	2,157
Fees and commissions	473,019	445,825
Trading income	57,622	32,828
Other operating income	51,533	154,493
Other income	147,050	136,674
<b>Ordinary expenses</b>	<b>1,961,067</b>	<b>2,001,679</b>
Interest expenses	1,086,162	1,226,374
Interest on deposits	414,048	435,061
Fees and commissions payments	74,231	70,477
Trading Losses	-	9,703
Other operating expenses	49,197	49,495
General and administrative expenses	599,674	592,407
Other expenses	151,801	53,220
<b>Ordinary profit</b>	<b>483,337</b>	<b>520,888</b>
Extraordinary gains	32	322
Extraordinary losses	1,795	3,031
<b>Income before income taxes</b>	<b>481,574</b>	<b>518,178</b>
Income taxes	102,242	144,796
<b>Profit</b>	<b>379,331</b>	<b>373,382</b>
Profit attributable to non-controlling interests	2,433	2,026
<b>Profit attributable to owners of parent</b>	<b>376,898</b>	<b>371,355</b>

**Sumitomo Mitsui Financial Group, Inc.**  
**Consolidated Statements of Comprehensive Income**  
**For Three Months Ended 30 June 2025 and 2024**  
**(in JPY Million)**

	30 Jun 2025	30 Jun 2024
<b>Profit</b>	<b>379,331</b>	<b>373,382</b>
<b>Other comprehensive income (losses)</b>	<b>(75,762)</b>	<b>155,159</b>
Net unrealized gains (losses) on other securities	106,845	(189,612)
Net deferred gains (losses) on hedges	54,707	(22,038)
Land revaluation excess	(776)	-
Foreign currency translation adjustments	(136,241)	323,673
Remeasurements of defined benefit plans	(14,459)	(7,154)
Share of other comprehensive income of affiliates	(85,837)	50,290
<b>Total comprehensive income</b>	<b>303,569</b>	<b>528,541</b>
Comprehensive income attributable to owners of parent	301,391	526,598
Comprehensive income attributable to non-controlling interests	2,178	1,943

Tokyo, 31 July 2025

Board of Directors  
Sumitomo Mitsui Financial Group Inc.