



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 tiga bulan yang berakhir pada tanggal 30 Juni 2026 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 30 Juni 2026 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 30 June 2026 and 31 March 2026
(in JPY Million)

	30 June 2026	31 March 2026
Assets:		
Cash and due from banks	71,464,388	73,696,930
Call loans and bills bought	7,437,714	7,882,022
Receivables under resale agreements	20,549,787	20,099,101
Receivables under securities borrowing transactions	4,290,278	6,247,642
Monetary claims bought	6,170,343	6,079,754
Trading assets	18,023,128	16,701,913
Money held in trust	39,397	36,902
Securities	39,985,008	39,974,120
Loans and bills discounted	119,758,243	117,629,215
Foreign exchanges	2,087,939	2,030,821
Lease receivables and investment assets	214,851	231,429
Other assets	16,759,851	18,240,722
Tangible fixed assets	1,089,724	1,074,673
Intangible fixed assets	1,177,598	1,151,037
Net defined benefit asset	1,316,511	1,299,540
Deferred tax assets	111,835	109,614
Customers' liabilities for acceptances and guarantees	17,942,736	17,033,172
Reserve for possible loan losses	(949,776)	(1,007,469)
Total assets	327,469,563	328,511,145
Liabilities:		
Deposits	186,759,326	185,674,241
Negotiable certificates of deposit	13,591,428	15,667,132
Call money and bills sold	2,940,869	3,656,736
Payables under repurchase agreements	24,567,583	23,764,473
Payables under securities lending transactions	1,400,350	1,136,833
Commercial paper	2,940,764	3,380,389
Trading liabilities	13,933,217	13,089,960
Borrowed money	9,603,511	9,370,996
Foreign exchanges	1,456,664	1,436,381
Short-term bonds	466,300	773,500
Bonds	16,049,583	15,369,164
Due to trust account	1,188,216	956,169
Other liabilities	17,248,145	20,103,338
Reserve for employee bonuses	62,325	146,303
Reserve for executive bonuses	-	5,973
Net defined benefit liability	34,637	34,317
Reserve for executive retirement benefits	780	907
Reserve for point service program	71,604	63,254
Reserve for reimbursement of deposits	34,991	35,806
Reserve for losses on interest repayment	223,252	226,742
Reserves under the special laws	7,334	6,737
Deferred tax liabilities	679,583	619,716
Deferred tax liabilities for land revaluation	25,651	25,750
Acceptances and guarantees	17,942,736	17,033,172
Total liabilities	311,228,861	312,578,001
Net assets:		
Capital stock	2,346,888	2,346,888
Capital surplus	582,910	582,909
Retained earnings	9,071,070	8,871,065
Treasury stock	(163,830)	(48,851)
Total stockholders' equity	11,837,037	11,752,012
Net unrealized gains (losses) on other securities	2,342,090	2,185,092
Net deferred gains (losses) on hedges	(311,320)	(300,715)
Land revaluation excess	28,918	29,133
Foreign currency translation adjustments	1,803,536	1,706,949
Accumulated remeasurements of defined benefit plans	398,497	412,985
Total accumulated other comprehensive income	4,261,722	4,033,445
Stock acquisition rights	593	594
Non-controlling interests	141,347	147,092
Total net assets	16,240,701	15,933,144
Total liabilities and net assets	327,469,563	328,511,145

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Income
For Three Months Ended 30 June 2026 and 2025
(in JPY Million)

	30 June 2026	30 June 2025
Ordinary income	2,850,426	2,444,404
Interest income	1,935,649	1,712,446
Interest on loans and discounts	1,048,226	974,674
Interest and dividends on securities	302,340	225,701
Trust fees	3,356	2,731
Fees and commissions	560,299	473,019
Trading income	96,715	57,622
Other operating income	127,705	51,533
Other income	126,699	147,050
Ordinary expenses	2,157,289	1,961,067
Interest expenses	1,143,758	1,086,162
Interest on deposits	481,131	414,048
Fees and commissions payments	86,455	74,231
Trading Losses	11,781	-
Other operating expenses	78,284	49,197
General and administrative expenses	712,197	599,674
Other expenses	124,811	151,801
Ordinary profit	693,136	483,337
Extraordinary gains	51	32
Extraordinary losses	1,668	1,795
Income before income taxes	691,519	481,574
Income taxes	185,474	102,242
Profit	506,045	379,331
Profit attributable to non-controlling interests	4,673	2,433
Profit attributable to owners of parent	501,372	376,898

Sumitomo Mitsui Financial Group, Inc.
Consolidated Statements of Comprehensive Income
For Three Months Ended 30 June 2026 and 2025
(in JPY Million)

	30 June 2026	30 June 2025
Profit	506,045	379,331
Other comprehensive income (losses)	224,959	(75,762)
Net unrealized gains (losses) on other securities	153,621	106,845
Net deferred gains (losses) on hedges	(12,751)	54,707
Land revaluation excess	-	(776)
Foreign currency translation adjustments	79,924	(136,241)
Remeasurements of defined benefit plans	(14,502)	(14,459)
Share of other comprehensive income of affiliates	18,668	(85,837)
Total comprehensive income	731,004	303,569
Comprehensive income attributable to owners of parent	729,864	301,391
Comprehensive income attributable to non-controlling interests	1,140	2,178

Tokyo, 31 July 2026

Board of Directors
Sumitomo Mitsui Financial Group Inc.