



A MEMBER OF  
SMBC Group



SMFG SUMITOMO MITSUI FINANCIAL GROUP, INC.

Merujuk pada 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 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank serta Surat Edaran Otoritas Jasa Keuangan Nomor 43/SE.OJK.03/2016 tanggal 28 September 2016 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 2019 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 2019 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 2019 and 31 March 2019 (In JPY Million)		
	31 Dec 2019	31 Mar 2019
<b>Assets:</b>		
Cash and due from banks	57.116.179	57.411.276
Call loans and bills bought	1.224.784	2.465.744
Receivables under resale agreements	6.812.876	6.429.365
Receivables under securities borrowing transactions	4.001.983	4.097.473
Monetary claims bought	5.145.865	4.594.578
Trading assets	6.112.474	5.328.778
Money held in trust	217	390
Securities	28.283.273	24.338.005
Loans and bills discounted	80.339.428	77.979.190
Foreign exchanges	2.294.395	1.719.402
Lease receivables and investment assets	239.266	247.835
Other assets	9.069.607	7.307.305
Tangible fixed assets	1.487.467	1.504.703
Intangible fixed assets	781.740	769.231
Net defined benefit asset	350.595	329.434
Deferred tax assets	15.322	40.245
Customers' liabilities for acceptances and guarantees	9.616.327	9.564.993
Reserve for possible loan losses	(452.365)	(468.808)
<b>Total assets</b>	<b>212.439.441</b>	<b>203.659.146</b>
<b>Liabilities:</b>		
Deposits	124.474.270	122.325.038
Negotiable certificates of deposit	11.686.656	11.165.486
Call money and bills sold	1.314.633	1.307.778
Payables under repurchase agreements	14.034.730	11.462.559
Payables under securities lending transactions	1.581.348	1.812.820
Commercial paper	1.920.267	2.291.813
Trading liabilities	4.703.914	4.219.293
Borrowed money	10.510.084	10.656.897
Foreign exchanges	1.268.205	1.165.141
Short-term bonds	324.000	84.500
Bonds	9.633.063	9.227.367
Due to trust account	1.905.937	1.352.773
Other liabilities	7.356.828	4.873.630
Reserve for employee bonuses	40.041	70.351
Reserve for executive bonuses	-	3.091
Net defined benefit liability	33.497	31.816
Reserve for executive retirement benefits	1.182	1.374
Reserve for point service program	25.631	23.948
Reserve for reimbursement of deposits	2.199	7.936
Reserve for losses on interest repayment	116.494	147.594
Reserves under the special laws	2.989	2.847
Deferred tax liabilities	463.179	378.220
Deferred tax liabilities for land revaluation	30.074	30.259
Acceptances and guarantees	9.616.327	9.564.993
<b>Total liabilities</b>	<b>201.045.558</b>	<b>192.207.534</b>
<b>Net assets:</b>		
Capital stock	2.339.964	2.339.443
Capital surplus	692.065	739.047
Retained earnings	6.243.496	5.992.247
Treasury stock	(14.212)	(16.302)
<b>Total stockholders' equity</b>	<b>9.261.313</b>	<b>9.054.436</b>
Net unrealized gains (losses) on other securities	1.814.464	1.688.852
Net deferred gains (losses) on hedges	(54.937)	(54.650)
Land revaluation excess	36.987	36.547
Foreign currency translation adjustments	2.034	50.379
Accumulated remeasurements of defined benefit plans	(3.653)	(7.244)
<b>Total accumulated other comprehensive income</b>	<b>1.794.896</b>	<b>1.713.884</b>
Stock acquisition rights	4.141	4.750
Non-controlling interests	333.531	678.540
<b>Total net assets</b>	<b>11.393.883</b>	<b>11.451.611</b>
<b>Total liabilities and net assets</b>	<b>212.439.441</b>	<b>203.659.146</b>

Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Income For Nine Months Ended 31 December 2019 and 2018 (In JPY Million)		
	31 Dec 2019	31 Dec 2018
Ordinary income	4.021.547	4.391.116
Interest income	1.891.407	1.824.051
Interest on loans and discounts	1.319.430	1.204.451
Interest and dividends on securities	249.199	269.873
Trust fees	3.396	3.344
Fees and commissions	961.201	916.263
Trading income	165.376	139.010
Other operating income	811.147	1.339.889
Other income	189.017	168.557
Ordinary expenses	3.209.718	3.459.656
Interest expenses	933.048	835.408
Interest on deposits	357.417	324.817
Fees and commissions payments	160.255	147.228
Trading losses	-	3.137
Other operating expenses	665.754	1.089.951
General and administrative expenses	1.299.281	1.279.532
Other expenses	151.379	104.398
<b>Ordinary profit</b>	<b>811.829</b>	<b>931.459</b>
Extraordinary gains	23.765	414
Extraordinary losses	4.163	8.060
<b>Income before income taxes</b>	<b>831.431</b>	<b>923.814</b>
Income taxes	204.996	200.493
<b>Profit</b>	<b>626.434</b>	<b>723.320</b>
Profit attributable to non-controlling interests	15.603	85.438
<b>Profit attributable to owners of parent</b>	<b>610.830</b>	<b>637.882</b>

Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Comprehensive Income For Nine Months Ended 31 December 2019 and 2018 (In JPY Million)		
	31 Dec 2019	31 Dec 2018
<b>Profit</b>	<b>626.434</b>	<b>723.320</b>
<b>Other comprehensive income</b>	<b>82.340</b>	<b>(216.958)</b>
Net unrealized gains (losses) on other securities	121.424	(227.761)
Net deferred gains (losses) on hedges	9.380	(3.163)
Foreign currency translation adjustments	(36.623)	23.042
Remeasurements of defined benefit plans	2.985	(6.365)
Share of other comprehensive income of affiliates	(14.826)	(2.710)
<b>Total comprehensive income</b>	<b>708.774</b>	<b>506.361</b>
Comprehensive income attributable to owners of parent	691.402	413.125
Comprehensive income attributable to non-controlling interests	17.371	93.236

Tokyo, January 30, 2020

Board of Directors  
Sumitomo Mitsui Financial Group Inc.