



## 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 serta Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tanggal 31 Desember 2020 yang disusun berdasarkan Standard Akuntasi Keuangan Jepang (Japanese GAAP).

yang disusun berdasarkan Standard Akuntasi keuangan Jepang (Japanese GAAP).
Sumitomo Mitsui Financial Group, Inc. adalah pemegang 100% saham Sumitomo Mitsui Banking Corporation yang pada tanggal 31 Desember 2020 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 2020 and 31 March 2020 (in JPY Million)

Assets:  Cash and due from banks Call loans and bills bought Receivables under resale agreements Receivables under securities borrowing transactions Monetary claims bought Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under recurities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive retirement benefits Reserve for rexecutive retirement benefits Reserve for resecutive retirement benefits Reserve for foses on interest repayment Reserves for losses on interest repayment Reserves and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments Accumulated remeasurements of defined benefit plans		
Call loans and bills bought Receivables under resale agreements Receivables under resale agreements Monetary claims bought Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Intangible fixed assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Total assets  Total assets  Total assets  Total assets  Total assets  Total intangible fixed assets Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserves for executive retirement benefits Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on other securities Net deferred agains (losses) on other securities Net deferred agains (losses) on other securities Net deferred agains (losses) on other securities Net deferred gains (losses) Foreign currency translation adjustments		
Receivables under resale agreements Receivables under securities borrowing transactions Monetary claims bought Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for reimbursement of deposits Reserve for reimbursement of deposits Reserve for roinstervice program Reserve for fosses on interest repayment Reservese under the special laws Deferred tax liabilities Total liabilities Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net urrealized gains (losses) on other securities Net deferred gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	69,296,024 2,567,080	61,768,573 896,739
Receivables under securities borrowing transactions Monetary claims bought Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for recounts erricement benefits Reserve for for losses on interest repayment Reserves for for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred quains (losses) on other securities Net deferred gains (losses) on other securities	4,403,022	8,753,816
Monetary claims bought Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under sepurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserves for executive retirement benefits Reserve for roimbursement of deposits Reserve for roimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities Treasury stock Total stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred quains (losses) on other securities Net deferred pains (losses) on other securities Net deferred quains (losses) on other securities Net deferred pains (losses) Foreign currency translation adjustments	4,991,008	5,005,103
Trading assets Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Idabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for recentive bonuses Net defined benefit liability Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital stock Capital stock Capital stock Capital stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	4,590,434	4,559,429
Money held in trust Securities Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under repurchase lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for reimbursement of deposits Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	6,764,256	7,361,253
Securities  Loans and bills discounted Foreign exchanges Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Foreign assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Treasury stock Total liabilities Treasury stock Total stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred quains (losses) on other securities Net deferred gains (losses) on other securities	310	353
Lease receivables and investment assets Other assets Intangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Idabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Reserve for rewecutive retirement benefits Reserve for revecutive retirement benefits Reserve for rosses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	34,118,251	27,128,751
Lease receivables and investment assets Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities Total liabilities Treasury stock Total stock Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on other securities Net deferred apains (losses) on other securities Net deferred quains (losses) on other securities Net deferred gains (losses) Foreign currency translation adjustments	83,936,025	82,517,609
Other assets Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for reimbursement of deposits Reserve for roisses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	2,183,342	2,063,284
Tangible fixed assets Intangible fixed assets Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-tern bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for reimbursement of deposits Reserve for roinstervice program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred qains (losses) on other securities Net deferred gains (losses) on other securities	222,938	219,733
Intangible fixed assets  Net defined benefit asset  Deferred tax assets  Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities:  Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money Foreign exchanges Short-term bonds Bonds  Due to trust account  Other liabilities  Reserve for executive bonuses Reserve for executive bonuses Reserve for executive retirement benefits Reserve for reimbursement of deposits Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities  Deferred tax liabilities  Deferred tax liabilities  Total liabilities  Net assets:  Capital stock Capital surplus Retained earnings Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	8,665,573	8,298,393
Net defined benefit asset Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for point service program Reserve for piont service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital stock Capital stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	1,471,043	1,450,32
Deferred tax assets Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Fotal assets  Liabilities:  Deposits Negotiable certificates of deposit Call money and bills sold Payables under sepurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for reimbursement of deposits Reserve for roinstervice program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Total liabilities  Vet assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	749,354	753,579
Customers' liabilities for acceptances and guarantees Reserve for possible loan losses  Total assets  Liabilities:  Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money  Foreign exchanges  Short-term bonds  Bonds  Due to trust account  Other liabilities  Reserve for executive bonuses Reserve for executive bonuses Net defined benefit liability Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets:  Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	381,035	230,573
Reserve for possible loan losses  Total assets  Liabilities: Deposits Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for or executive retirement benefits Reserve for reimbursement of deposits Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	29,356	26,314
Total assets  Liabilities:  Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements  Payables under repurchase agreements  Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money  Foreign exchanges  Short-term bonds  Bonds  Due to trust account  Other liabilities  Reserve for employee bonuses  Reserve for employee bonuses  Net defined benefit liability  Reserve for executive bonuses  Net defined benefit liability  Reserve for point service program  Reserve for point service program  Reserve for reimbursement of deposits  Reserve for losses on interest repayment  Reserves under the special laws  Deferred tax liabilities  Deferred tax liabilities  Deferred tax liabilities  Total liabilities  Net assets:  Capital stock  Capital surplus  Retained earnings  Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	9,208,815	9,308,882
Liabilities:  Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements  Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money  Foreign exchanges  Short-term bonds  Bonds  Due to trust account  Other liabilities  Reserve for employee bonuses  Reserve for executive bonuses  Net defined benefit liability  Reserve for oexecutive retirement benefits  Reserve for roexecutive retirement benefits  Reserve for roimbursement of deposits  Reserve for losses on interest repayment  Reserves under the special laws  Deferred tax liabilities  Deferred tax liabilities for land revaluation  Acceptances and guarantees  Total liabilities  Net assets:  Capital stock  Capital surplus  Retained earnings  Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	(572,756)	(479,197
Liabilities:  Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements  Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money  Foreign exchanges  Short-term bonds  Bonds  Due to trust account  Other liabilities  Reserve for employee bonuses  Reserve for executive bonuses  Net defined benefit liability  Reserve for oexecutive retirement benefits  Reserve for point service program  Reserve for reimbursement of deposits  Reserve for losses on interest repayment  Reserves under the special laws  Deferred tax liabilities  Deferred tax liabilities for land revaluation  Acceptances and guarantees  Total liabilities  Net assets:  Capital stock  Capital surplus  Retained earnings  Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	233,005,116	219,863,518
Deposits  Negotiable certificates of deposit  Call money and bills sold  Payables under repurchase agreements  Payables under securities lending transactions  Commercial paper  Trading liabilities  Borrowed money  Foreign exchanges  Short-term bonds  Bonds  Due to trust account  Other liabilities  Reserve for employee bonuses  Reserve for employee bonuses  Net defined benefit liability  Reserve for executive retirement benefits  Reserve for point service program  Reserve for piont service program  Reserve for losses on interest repayment  Reserves under the special laws  Deferred tax liabilities  Deferred tax liabilities  Deferred tax liabilities  Total liabilities  Net assets:  Capital stock  Capital strok  Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	233,005,116	219,863,518
Negotiable certificates of deposit Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for roimbursement of deposits Reserve for roimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments		
Call money and bills sold Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-tern bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for point service program Reserve for roint service program Reserve for losses on interest repayment Reserve for losses on interest repayment Reserve sunder the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	139,722,833	127,042,217
Payables under repurchase agreements Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for riembursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	10,445,344	10,180,435
Payables under securities lending transactions Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for employee bonuses Net defined benefit liability Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for piont service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	1,646,879	3,740,539
Commercial paper Trading liabilities Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for rowecutive retirement benefits Reserve for point service program Reserve for rowecutive retirement benefits Reserve for rowecutive retirement benefits Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	12,925,633	13,237,913
Trading liabilities Borrowed money Foreign exchanges Short-tern bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for point service program Reserve for reimbursement of deposits Reserve for roint service program Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	2,135,263	2,385,607
Borrowed money Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for rexecutive retirement benefits Reserve for rexecutive retirement benefits Reserve for roint service program Reserve for roint service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	1,810,686	1,409,249
Foreign exchanges Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for executive retirement benefits Reserve for point service program Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	5,510,831	6,084,528
Short-term bonds Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	17,530,442	15,210,894
Bonds Due to trust account Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for rointservice program Reserve for rointservice program Reserve for rointservice program Reserve for rointservice program Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	961,256	1,461,308
Due to trust account Other liabilities Reserve for employee bonuses Reserve for employee bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	517,500	379,000
Other liabilities Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for executive retirement benefits Reserve for point service program Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	8,605,083	9,235,639
Reserve for employee bonuses Reserve for executive bonuses Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	2,098,414	1,811,355
Reserve for executive bonuses  Net defined benefit liability Reserve for executive retirement benefits Reserve for roint service program Reserve for rointservice program Reserve for roinbursement of deposits Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	7,571,272	7,011,967
Net defined benefit liability Reserve for executive retirement benefits Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	49,073	73,868
Reserve for executive retirement benefits Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	36.059	3,362 35,777
Reserve for point service program Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	1,050	1,270
Reserve for reimbursement of deposits Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	26,821	26,576
Reserve for losses on interest repayment Reserves under the special laws Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	783	4,687
Reserves under the special laws Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) Land revaluation excess Foreign currency translation adjustments	114,682	142,890
Deferred tax liabilities Deferred tax liabilities for land revaluation Acceptances and guarantees  Total liabilities  Net assets: Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	3,663	3.145
Acceptances and guarantees  Total liabilities  Net assets:  Capital stock Capital surplus Retained earnings Treasury stock  Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	538,990	257,384
Acceptances and guarantees  Total liabilities  Net assets:  Capital stock Capital surplus Retained earnings Treasury stock  Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	30,009	30,111
Net assets:  Capital stock Capital surplus Retained earnings Treasury stock  Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	9,208,815	9,308,882
Net assets:  Capital stock Capital surplus Retained earnings Treasury stock  Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	221,491,390	209,078,615
Capital stock Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	221,431,330	203,070,013
Capital surplus Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments		
Retained earnings Treasury stock Total stockholders' equity Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	2,341,274	2,339,964
Treasury stock  Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	693,196	692,003
Total stockholders' equity  Net unrealized gains (losses) on other securities  Net deferred gains (losses) on hedges  Land revaluation excess  Foreign currency translation adjustments	6,412,912	6,336,31
Net unrealized gains (losses) on other securities Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	(13,687)	(13,983
Net deferred gains (losses) on hedges Land revaluation excess Foreign currency translation adjustments	9,433,696	9,354,296
Land revaluation excess Foreign currency translation adjustments	2,014,427	1,371,40
Foreign currency translation adjustments	80,915	82,25
	37,047	36,878
Accumulated remeasurements of defined benefit plans	(123,383)	(32,839
<del> </del>	1,114	(92,030
Total accumulated other comprehensive income	2,010,122	1,365,673
Stock acquisition rights	1,798	2,064
Non-controlling interests	68,109	62,869
Total net assets  Total liabilities and net assets	11,513,726 233,005,116	10,784,903 219,863,518

## Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Income For Nine Months Ended 31 December 2020 and 2019 (in JPY Million)

	31 Dec 2020	31 Dec 2019
Ordinary income	2,894,820	3,479,100
Interest income	1,369,224	1,915,252
Interest on loans and discounts	1,019,011	1,319,430
Interest and dividends on securities	196,888	249,199
Trust fees	3,385	3,396
Fees and commissions	947,126	961,201
Trading income	195,689	165,376
Other operating income	234,697	244,856
Other income	144,698	189,017
Ordinary expenses	2,299,939	2,667,271
Interest expenses	412,803	933,048
Interest on deposits	120,076	357,417
Fees and commissions payments	156,336	160,255
Other operating expenses	110,596	123,307
General and administrative expenses	1,279,352	1,299,281
Other expenses	340,851	151,379
Ordinary profit	594,881	811,829
Extraordinary gains	824	23,765
Extraordinary losses	8,633	4,163
Income before income taxes	587,071	831,431
Income taxes	151,654	204,996
Profit	435,417	626,434
Profit attributable to non-controlling interests	1,487	15,603
Profit attributable to owners of parent	433,929	610,830

## Sumitomo Mitsui Financial Group, Inc. Consolidated Statements of Comprehensive Income For Nine Months Ended 31 December 2020 and 2019 (in JPY Million)

	31 Dec 2020	31 Dec 2019
Profit	435,417	626,434
Other comprehensive income	644,783	82,340
Net unrealized gains (losses) on other securities	641,402	121,424
Net deferred gains (losses) on hedges	(5,587)	9,380
Foreign currency translation adjustments	(91,191)	(36,623)
Remeasurements of defined benefit plans	92,798	2,985
Share of other comprehensive income of affiliates	7,360	(14,826)
Total comprehensive income	1,080,200	708,774
Comprehensive income attributable to owners of parent	1,077,620	691,402
Comprehensive income attributable to non-controlling interests	2,580	17,371

Tokyo, 02 Feb, 2021

Board of Directors
Sumitomo Mitsui Financial Group Inc.