

Notice Regarding Submission of Interim Report on Form 6-K  
to the U.S. Securities and Exchange Commission

TOKYO, December 21, 2022 --- Sumitomo Mitsui Financial Group, Inc. (the “Company,” President and Group Chief Executive Officer: Jun Ohta) hereby announces that, on December 20, 2022 (Eastern Standard Time), the Company submitted an interim report on Form 6-K to the U.S. Securities and Exchange Commission (“SEC”).

A copy of the interim report on Form 6-K can be viewed and obtained at the Company’s website at <https://www.smfg.co.jp/english/investor/financial/disclosure.html> or on EDGAR, the SEC’s Electronic Data Gathering, Analysis, and Retrieval system.

Attachment:

(Reference) Consolidated Financial Statements (IFRS) (Unaudited)

This document contains a summary of the Company’s consolidated interim financial information under International Financial Reporting Standards (“IFRS”) as issued by the International Accounting Standards Board that was disclosed in its interim report on Form 6-K submitted to the U.S. Securities and Exchange Commission on December 20, 2022. This document does not contain all of the information in the interim report on Form 6-K that may be important to you. You should read the entire interim report on Form 6-K carefully to obtain a comprehensive understanding of the Company’s business and financial data under IFRS and related issues.

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of the Company and its management with respect to the Company’s future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of the Company’s securities portfolio; incurrence of significant credit-related costs; the Company’s ability to successfully implement its business strategy through its subsidiaries, affiliates and alliance partners; and exposure to new risks as the Company expands the scope of its business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. The Company undertakes no obligation to update or revise any forward-looking statements. Please refer to the Company’s most recent disclosure documents such as its annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as its earnings press releases, for a more detailed description of the risks and uncertainties that may affect its financial conditions, its operating results, and investors’ decisions.

## (Reference) Consolidated Financial Statements (IFRS) (Unaudited)

### Consolidated Statements of Financial Position (Unaudited)

	(In millions)	
	At March 31, 2022	At September 30, 2022
<b>Assets:</b>		
Cash and deposits with banks	¥ 75,697,521	¥ 71,496,806
Call loans and bills bought	1,965,135	6,968,074
Reverse repurchase agreements and cash collateral on securities borrowed	11,303,930	10,325,747
Trading assets	3,736,296	4,006,350
Derivative financial instruments	6,443,748	13,268,003
Financial assets at fair value through profit or loss	1,695,585	1,015,046
Investment securities	32,749,405	26,995,630
Loans and advances	104,635,815	115,535,519
Investments in associates and joint ventures	1,009,738	1,123,339
Property, plant and equipment	1,762,996	1,840,944
Intangible assets	992,849	1,033,020
Other assets	6,063,907	6,521,290
Current tax assets	44,941	44,671
Deferred tax assets	58,981	90,613
<b>Total assets</b>	<b>¥ 248,160,847</b>	<b>¥ 260,265,052</b>
<b>Liabilities:</b>		
Deposits	¥ 162,593,492	¥ 172,728,298
Call money and bills sold	1,130,000	1,157,519
Repurchase agreements and cash collateral on securities lent	20,113,162	17,962,121
Trading liabilities	3,181,992	2,980,561
Derivative financial instruments	6,966,336	15,366,589
Financial liabilities designated at fair value through profit or loss	455,734	422,729
Borrowings	20,584,651	13,806,074
Debt securities in issue	11,428,437	11,948,252
Provisions	227,784	203,791
Other liabilities	8,386,774	9,796,648
Current tax liabilities	51,513	87,737
Deferred tax liabilities	259,280	175,199
<b>Total liabilities</b>	<b>235,379,155</b>	<b>246,635,518</b>
<b>Equity:</b>		
Capital stock	2,341,878	2,342,537
Capital surplus	645,382	645,584
Retained earnings	6,434,605	7,143,778
Treasury stock	(13,403)	(13,117)
Equity excluding other reserves	9,408,462	10,118,782
Other reserves	2,546,294	2,669,330
Equity attributable to shareholders of Sumitomo Mitsui Financial Group, Inc.	11,954,756	12,788,112
Non-controlling interests	93,325	106,809
Equity attributable to other equity instruments holders	733,611	734,613
<b>Total equity</b>	<b>12,781,692</b>	<b>13,629,534</b>
<b>Total equity and liabilities</b>	<b>¥ 248,160,847</b>	<b>¥ 260,265,052</b>

## Consolidated Income Statements (Unaudited)

(In millions, except per share data)

	For the six months ended			
	September 30,			
	2021		2022	
Interest income	¥	843,712	¥	1,424,087
Interest expense		139,973		573,910
Net interest income		703,739		850,177
Fee and commission income		608,157		607,546
Fee and commission expense		113,484		112,737
Net fee and commission income		494,673		494,809
Net trading income		94,980		565,037
Net income from financial assets and liabilities at fair value through profit or loss		97,643		171,708
Net investment income (loss)		62,549		(4,915)
Other income		52,595		85,818
Total operating income		1,506,179		2,162,634
Impairment charges on financial assets		18,770		88,025
Net operating income		1,487,409		2,074,609
General and administrative expenses		879,731		948,612
Other expenses		126,224		162,686
Operating expenses		1,005,955		1,111,298
Share of post-tax profit of associates and joint ventures		27,899		61,241
Profit before tax		509,353		1,024,552
Income tax expense		140,759		247,158
Net profit	¥	368,594	¥	777,394
Profit attributable to:				
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥	361,393	¥	762,185
Non-controlling interests		1,836		9,603
Other equity instruments holders		5,365		5,606
Earnings per share:				
Basic	¥	263.66	¥	555.91
Diluted		263.55		555.72

## Consolidated Statements of Comprehensive Income (Unaudited)

(In millions)

	For the six months ended			
	September 30,			
	2021		2022	
Net profit	¥	368,594	¥	777,394
Other comprehensive income:				
Items that will not be reclassified to profit or loss:				
Remeasurements of defined benefit plans:				
Gains (losses) arising during the period, before tax		75,974		15,329
Equity instruments at fair value through other comprehensive income:				
Gains (losses) arising during the period, before tax		271,338		(219,566)
Own credit on financial liabilities designated at fair value through profit or loss:				
Gains (losses) arising during the period, before tax		1,349		1,035
Share of other comprehensive income (loss) of associates and joint ventures		1,335		12,073
Income tax relating to items that will not be reclassified		(106,638)		62,244
Total items that will not be reclassified to profit or loss, net of tax		243,358		(128,885)
Items that may be reclassified subsequently to profit or loss:				
Debt instruments at fair value through other comprehensive income:				
Gains (losses) arising during the period, before tax		10,756		(652,810)
Reclassification adjustments for (gains) losses included in net profit, before tax		(14,535)		157,216
Exchange differences on translating foreign operations:				
Gains (losses) arising during the period, before tax		70,685		655,317
Reclassification adjustments for (gains) losses included in net profit, before tax		-		193
Share of other comprehensive income (loss) of associates and joint ventures		18,268		38,125
Income tax relating to items that may be reclassified		886		147,427
Total items that may be reclassified subsequently to profit or loss, net of tax		86,060		345,468
Other comprehensive income, net of tax		329,418		216,583
Total comprehensive income	¥	698,012	¥	993,977
Total comprehensive income attributable to:				
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥	690,879	¥	976,191
Non-controlling interests		1,768		12,180
Other equity instruments holders		5,365		5,606