

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

TOKYO, December 30, 2025 --- Sumitomo Mitsui Financial Group, Inc. (the "Company," President and Group Chief Executive Officer: Toru Nakashima) hereby announces that, on December 29, 2025 (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 as issued by the International Accounting Standards Board ("IFRS") that was disclosed in its interim report on Form 6-K submitted to the U.S. Securities and Exchange Commission on December 29, 2025. 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, 2025	At September 30, 2025
Assets:		
Cash and deposits with banks	¥ 76,669,401	¥ 73,348,716
Call loans and bills bought	5,200,789	5,702,966
Reverse repurchase agreements and cash collateral on securities borrowed	22,076,009	21,923,897
Trading assets	6,176,613	5,825,732
Derivative financial instruments	8,313,016	8,306,494
Financial assets at fair value through profit or loss	2,902,969	2,254,221
Investment securities	33,546,133	33,184,239
Loans and advances	125,190,819	127,088,662
Investments in associates and joint ventures	1,588,820	1,817,612
Property, plant and equipment	1,319,002	1,328,317
Intangible assets	1,091,194	1,151,853
Other assets	7,983,972	8,607,375
Current tax assets	43,157	46,697
Deferred tax assets	63,176	89,104
Total assets	¥ 292,165,070	¥ 290,675,885
Liabilities:		
Deposits	¥ 190,022,742	¥ 187,712,124
Call money and bills sold	4,378,277	3,613,678
Repurchase agreements and cash collateral on securities lent	27,791,101	28,145,501
Trading liabilities	4,838,439	4,187,484
Derivative financial instruments	9,303,258	9,279,351
Financial liabilities designated at fair value through profit or loss	597,846	630,618
Borrowings	12,697,699	11,523,632
Debt securities in issue	14,387,415	15,185,629
Provisions	333,301	303,556
Other liabilities	10,821,441	11,826,470
Current tax liabilities	239,190	232,324
Deferred tax liabilities	265,767	402,249
Total liabilities	275,676,476	273,042,616
Equity:		
Capital stock	2,345,961	2,346,888
Capital surplus	663,063	664,280
Retained earnings	7,836,548	8,455,310
Treasury stock	(38,512)	(38,638)
Equity excluding other reserves	10,807,060	11,427,840
Other reserves	3,663,135	3,918,430
Equity attributable to shareholders of Sumitomo Mitsui Financial Group, Inc.	14,470,195	15,346,270
Non-controlling interests	150,022	156,810
Equity attributable to other equity instruments holders	1,868,377	2,130,189
Total equity	16,488,594	17,633,269
Total equity and liabilities	¥ 292,165,070	¥ 290,675,885

Consolidated Income Statements (Unaudited)

(In millions, except per share data)

	For the six months ended September 30,	
	2024	2025
Interest income	¥ 3,342,131	¥ 3,393,743
Interest expense	<u>2,157,113</u>	<u>2,038,251</u>
Net interest income	<u>1,185,018</u>	<u>1,355,492</u>
Fee and commission income	788,350	850,793
Fee and commission expense	<u>150,434</u>	<u>154,302</u>
Net fee and commission income	<u>637,916</u>	<u>696,491</u>
Net trading loss	(179,020)	(9,833)
Net income (loss) from financial assets and liabilities at fair value through profit or loss	(10,731)	137,549
Net investment income	72,343	70,018
Net gains (losses) arising from derecognition of financial assets at amortized cost ⁽¹⁾	(1,822)	1,777
Other income ⁽¹⁾	<u>40,982</u>	<u>114,319</u>
Total operating income ⁽¹⁾	<u>1,744,686</u>	<u>2,365,813</u>
Impairment charges on financial assets	105,062	71,815
Net operating income ⁽¹⁾	<u>1,639,624</u>	<u>2,293,998</u>
General and administrative expenses	1,186,749	1,251,493
Other expenses ⁽¹⁾	<u>182,141</u>	<u>145,870</u>
Operating expenses ⁽¹⁾	<u>1,368,890</u>	<u>1,397,363</u>
Share of post-tax profit of associates and joint ventures	47,454	68,534
Profit before tax	<u>318,188</u>	<u>965,169</u>
Income tax expense	52,692	192,292
Net profit	¥ 265,496	¥ 772,877
Profit attributable to:		
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥ 250,215	¥ 742,848
Non-controlling interests	2,127	8,430
Other equity instruments holders	13,154	21,599
Earnings per share ⁽²⁾ :		
Basic	¥ 63.75	¥ 192.60
Diluted	63.74	192.56

Consolidated Statements of Comprehensive Income (Unaudited)

(In millions)

	For the six months ended September 30,		
	2024	2025	
Net profit	¥ 265,496	¥ 772,877	
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	10,356	52,952	
Equity instruments at fair value through other comprehensive income:			
Gains (losses) arising during the period, before tax	(291,120)	623,850	
Own credit on financial liabilities designated at fair value through profit or loss:			
Gains (losses) arising during the period, before tax	2,747	711	
Share of other comprehensive income (loss) of associates and joint ventures	675	2,374	
Income tax relating to items that will not be reclassified	83,756	(211,131)	
Total items that will not be reclassified to profit or loss, net of tax	(193,586)	468,756	
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	303,502	115,212	
Reclassification adjustments for (gains) losses included in net profit, before tax	(50,202)	(28,382)	
Exchange differences on translating foreign operations:			
Gains (losses) arising during the period, before tax	(125,705)	(53,905)	
Reclassification adjustments for (gains) losses included in net profit, before tax	—	39,944	
Share of other comprehensive income (loss) of associates and joint ventures	45,804	(38,535)	
Income tax relating to items that may be reclassified	(77,513)	(31,379)	
Total items that may be reclassified subsequently to profit or loss, net of tax	95,886	2,955	
Other comprehensive income (loss), net of tax	(97,700)	471,711	
Total comprehensive income	¥ 167,796	¥ 1,244,588	
Total comprehensive income attributable to:			
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥ 152,920	¥ 1,214,532	
Non-controlling interests	1,722	8,457	
Other equity instruments holders	13,154	21,599	

(1) "Net gains (losses) arising from derecognition of financial assets at amortized cost" previously included in "Other income" and "Other expenses," respectively, were presented separately for the six months ended September 30, 2025. The comparative amounts of the consolidated income statements have been reclassified to conform to the current presentation.

(2) As resolved by the board of directors on May 15, 2024, the Company implemented a stock split of its common stock with an effective date of October 1, 2024, whereby each share of common stock owned by shareholders listed or recorded in the closing register of shareholders on the record date of September 30, 2024 was split into three shares. Basic and diluted earnings per share are calculated based on the assumption that the stock split had been implemented at the beginning of the fiscal year ended March 31, 2025.