

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		2,157,113		2,038,251
Net interest income		1,185,018		1,355,492
Fee and commission income		788,350		850,793
Fee and commission expense		150,434		154,302
Net fee and commission income		637,916		696,491
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⁾		40,982		114,319
Total operating income ⁽¹⁾		1,744,686		2,365,813
Impairment charges on financial assets		105,062		71,815
Net operating income ⁽¹⁾		1,639,624		2,293,998
General and administrative expenses		1,186,749		1,251,493
Other expenses ⁽¹⁾		182,141		145,870
Operating expenses ⁽¹⁾		1,368,890		1,397,363
Share of post-tax profit of associates and joint ventures		47,454		68,534
Profit before tax		318,188		965,169
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.