

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

TOKYO, December 21, 2018 --- Sumitomo Mitsui Financial Group, Inc. (the “Company”, President and Group Chief Executive Officer: Takeshi Kunibe) hereby announces that, on December 20, 2018 (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, 2018. 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 Statement of Financial Position (Unaudited)

	(In millions)			
	At March 31, 2018		At September 30, 2018	
Assets:				
Cash and deposits with banks	¥	54,696,069	¥	56,793,422
Call loans and bills bought		1,881,880		2,360,765
Reverse repurchase agreements and cash collateral on securities borrowed		8,491,703		9,691,156
Trading assets		3,169,123		3,003,342
Derivative financial instruments		3,885,271		3,860,925
Financial assets at fair value through profit or loss		1,547,672		2,988,640
Investment securities		20,495,075		18,795,792
Loans and advances		85,129,070		88,560,861
Investments in associates and joint ventures		730,414		641,053
Property, plant and equipment		1,510,132		1,490,003
Intangible assets		835,902		818,219
Other assets		4,043,908		4,341,330
Current tax assets		87,961		50,631
Deferred tax assets		19,436		16,378
Assets held for sale		5,651,950		5,958,044
Total assets	¥	192,175,566	¥	199,370,561
Liabilities:				
Deposits	¥	128,461,527	¥	131,657,778
Call money and bills sold		1,190,929		2,013,278
Repurchase agreements and cash collateral on securities lent		12,022,593		13,693,129
Trading liabilities		2,143,899		1,851,229
Derivative financial instruments		3,498,016		3,725,693
Borrowings		10,652,481		10,980,538
Debt securities in issue		10,569,117		11,607,347
Provisions		188,267		176,422
Other liabilities		6,882,740		6,802,963
Current tax liabilities		55,516		40,137
Deferred tax liabilities		397,741		446,617
Liabilities directly associated with the assets held for sale		3,616,941		3,745,241
Total liabilities		179,679,767		186,740,372
Equity:				
Capital stock		2,338,743		2,339,443
Capital surplus		863,505		839,479
Retained earnings		5,149,193		5,629,654
Other reserves		2,324,349		2,104,670
Treasury stock		(12,493)		(16,292)
Equity attributable to shareholders of Sumitomo Mitsui Financial Group, Inc.		10,663,297		10,896,954
Non-controlling interests		1,232,980		1,133,507
Equity attributable to other equity instruments holders		599,522		599,728
Total equity		12,495,799		12,630,189
Total equity and liabilities	¥	192,175,566	¥	199,370,561

Consolidated Income Statement (Unaudited)

(In millions, except per share data)

	For the six months ended September 30,			
	2017		2018	
Interest income	¥	1,036,329	¥	1,151,910
Interest expense		337,852		505,666
Net interest income		698,477		646,244
Fee and commission income		530,006		533,801
Fee and commission expense		99,052		97,306
Net fee and commission income		430,954		436,495
Net trading income		139,685		115,388
Net income (loss) from financial assets at fair value through profit or loss		(960)		116,361
Net investment income		222,377		42,384
Other income		265,204		275,057
Total operating income		1,755,737		1,631,929
Impairment charges on financial assets		66,992		25,260
Net operating income		1,688,745		1,606,669
General and administrative expenses		888,037		850,905
Other expenses		215,666		239,946
Operating expenses		1,103,703		1,090,851
Share of post-tax profit of associates and joint ventures		32,223		25,596
Profit before tax		617,265		541,414
Income tax expense		137,296		126,271
Net profit	¥	479,969	¥	415,143
Profit attributable to:				
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥	426,002	¥	357,436
Non-controlling interests		49,252		51,807
Other equity instruments holders		4,715		5,900
Earnings per share:				
Basic	¥	302.06	¥	255.38
Diluted		301.83		255.21

Consolidated Statement of Comprehensive Income (Unaudited)

(In millions)

	For the six months ended September 30,			
	2017		2018	
Net profit	¥	479,969	¥	415,143
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		76,692		81,384
Equity instruments designated at fair value through other comprehensive income:				
Gains (losses) arising during the period, before tax		-		275,545
Share of other comprehensive income (loss) of associates and joint ventures		117		1,908
Income tax relating to items that will not be reclassified		(23,417)		(107,683)
Total items that will not be reclassified to profit or loss, net of tax		53,392		251,154
Items that may be reclassified subsequently to profit or loss:				
Available-for-sale financial assets:				
Gains (losses) arising during the period, before tax		558,315		-
Reclassification adjustments for (gains) losses included in net profit, before tax		(152,564)		-
Debt instruments at fair value through other comprehensive income:				
Gains (losses) arising during the period, before tax		-		(69,618)
Reclassification adjustments for (gains) losses included in net profit, before tax		-		1,007
Exchange differences on translating foreign operations:				
Gains (losses) arising during the period, before tax		(12,248)		60,099
Share of other comprehensive income (loss) of associates and joint ventures		(7,677)		(26,231)
Income tax relating to items that may be reclassified		(124,952)		16,774
Total items that may be reclassified subsequently to profit or loss, net of tax		260,874		(17,969)
Other comprehensive income, net of tax		314,266		233,185
Total comprehensive income	¥	794,235	¥	648,328
Total comprehensive income attributable to:				
Shareholders of Sumitomo Mitsui Financial Group, Inc.	¥	723,181	¥	562,210
Non-controlling interests		66,339		80,218
Other equity instruments holders		4,715		5,900

Note: On April 1, 2018, the Company adopted IFRS 9 “Financial Instruments” and IFRS 15 “Revenue from Contracts with Customers” retrospectively by adjusting the consolidated statement of financial position at the date of initial application, and has not restated comparatives as permitted by IFRS 9 or IFRS 15. For a more detailed explanation, please refer to “Note 2 Summary of Significant Accounting Policies—Significant Accounting Policies” in the interim report on Form 6-K submitted on December 20, 2018 (Eastern Standard Time).