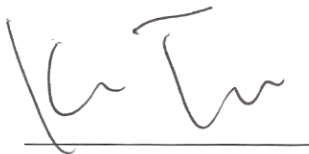


SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

Sumitomo Mitsui Banking Corporation, Hong Kong Branch with its principal activities of the provision of banking and related financial services is pleased to release the Key Financial Information Disclosure Statement for the financial year ended 31 March 2021. The information contained therein is in full compliance with the disclosure standards set out in the Hong Kong Monetary Authority's Supervisory Policy Manual on CA-D-1 (Guideline on the Application of the Banking (Disclosure) Rules) and is not false or misleading. The accounting policies have also been consistently applied.

All figures reported are based on the underlying accounting records of the Branch and have been subjected to an analytical review to ensure that all figures have been correctly compiled, in all material respects, from the books and records of the Branch.

For and on behalf of
Sumitomo Mitsui Banking Corporation
(Incorporated in Japan with Limited Liability)
Hong Kong Branch



Kazuhiro Fukuda
Chief Executive

22nd July 2021

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

1. Income Statement

| | Year ended 31-Mar-2021 In HKD '000 | Year ended 31-Mar-2020 In HKD '000 |
|---|--|--|
| Net interest income | 1,267,813 | 1,195,892 |
| Interest income | 3,971,593 | 13,456,418 |
| Interest expense | (2,703,780) | (12,260,526) |
| Net fees and commissions income | 256,028 | 379,863 |
| Fees and commissions income | 337,898 | 430,528 |
| Fees and commissions expense | (81,870) | (50,665) |
| Other operating income | 390,752 | 373,255 |
| Gain less losses from trading in foreign currencies | 223,929 | 247,332 |
| Gain less losses from other trading activities | 128,686 | (21,080) |
| Others | 38,137 | 147,003 |
| Operating expenses | (637,730) | (649,704) |
| Staff expenses | (469,894) | (451,237) |
| Other operating expenses | (167,836) | (198,467) |
| Net charge for bad and doubtful debts provisions | (365,670) | (105,900) |
| Gains less losses from the disposal of fixed and other assets | (7,195) | (3,068) |
| Profit before taxation | 903,998 | 1,190,338 |
| Taxation charge | (176,535) | (48,767) |
| Profit after taxation | 727,463 | 1,141,571 |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

2. Balance Sheet

| | 31-Mar-2021 In HKD '000 | 30-Sep-2020 In HKD '000 |
|--|----------------------------|----------------------------|
| <u>Assets</u> | | |
| Cash and balances with banks | 11,062,629 | 8,253,279 |
| Placements with banks maturing between one and twelve months | 9,584,346 | 15,237,924 |
| Amount due from overseas offices | 84,471,345 | 132,617,204 |
| Trade bills | 1,286,149 | 310,677 |
| Advances and other accounts | 163,002,886 | 152,630,731 |
| Advances to customers | 155,370,782 | 142,006,234 |
| Advances to banks | 1,664,076 | 1,506,727 |
| Accrued interest receivables and other accounts | 5,968,028 | 9,117,770 |
| Provisions for bad and doubtful debts (1) (2) | (525,196) | (311,374) |
| Investment securities | 39,424,993 | 32,560,704 |
| Property and equipment | 56,101 | 66,782 |
| Total assets | <u>308,363,253</u> | <u>341,365,927</u> |
| <u>Liabilities</u> | | |
| Deposits and balances from banks | 18,215,613 | 8,719,718 |
| Deposits from customers | 78,445,731 | 80,191,803 |
| Demand deposits and current accounts | 4,249,912 | 3,247,556 |
| Saving deposits | 13,962,481 | 15,284,316 |
| Time, call and notice deposits | 60,233,338 | 61,659,931 |
| Amount due to overseas offices | 199,465,646 | 242,290,110 |
| Certificates of deposit issued | 5,294,000 | 5,394,000 |
| Other liabilities | 6,942,263 | 4,770,296 |
| Total liabilities | <u>308,363,253</u> | <u>341,365,927</u> |

(1) There were no general provisions made as of 31 March 2021 and 30 September 2020.

(2) There were no specific provisions made for banks or other financial institutions as of 31 March 2021 and 30 September 2020.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

3. Analysis of gross amount of loans and advances to customers

(a) Breakdown by industry sectors

| | 31-Mar-2021 In HKD '000 | % of advances covered by collateral | 30-Sep-2020 In HKD '000 | % of advances covered by collateral |
|--|----------------------------|---|----------------------------|---|
| Industrial, commercial and financial | | | | |
| Property development | 27,093,325 | 0.00% | 24,136,975 | 0.00% |
| Property investment | 10,604,648 | 4.53% | 8,181,733 | 3.41% |
| Financial concerns | 7,891,788 | 0.00% | 4,413,989 | 0.00% |
| Stockbrokers | 484,762 | 0.43% | 580,949 | 0.38% |
| Wholesale and retail trade | 8,835,204 | 0.00% | 8,151,131 | 0.00% |
| Manufacturing | 3,572,474 | 0.00% | 3,233,283 | 0.00% |
| Transport and transport equipment | 6,097,419 | 26.08% | 5,793,901 | 24.44% |
| Recreational activities | 0 | 0.00% | 0 | 0.00% |
| Information technology | 601,312 | 0.00% | 794,562 | 0.00% |
| Others | 8,377,359 | 0.02% | 8,490,655 | 0.03% |
| Individuals ⁽¹⁾ | <u>0</u> | 0.00% | <u>0</u> | 0.00% |
| Total loans and advances for use in Hong Kong | 73,558,291 | 2.82% | 63,777,178 | 2.66% |
| Trade finance | 1,028,207 | 0.00% | 882,406 | 0.00% |
| Other loans and advances for use outside Hong Kong | 80,784,283 | 6.12% | 77,346,650 | 5.05% |
| Gross loans and advances to customers | <u><u>155,370,781</u></u> | 4.52% | <u><u>142,006,234</u></u> | 3.95% |

(b) Breakdown by geographical areas

Advances to customers by geographical area are classified according to the location of the counterparties after considering the transfer of risk for which exceed 10% of the aggregate gross amount to customers.

| | 31-Mar-2021 In HKD '000 | 30-Sep-2020 In HKD '000 |
|--------------------------------------|----------------------------|----------------------------|
| Gross advances to customers | | |
| Hong Kong | 91,655,122 | 87,814,458 |
| China | 15,826,240 | 16,097,020 |
| Overdue advances to customers | | |
| Hong Kong | 39,574 | 39,576 |
| China | 847,370 | 860,689 |
| Non-performing advances to customers | | |
| Hong Kong | 39,574 | 39,576 |
| China | 847,370 | 196,407 |

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 31 March 2021 and 30 September 2020.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

4. Non-bank Mainland Exposures

Non-bank counterparties are identified in accordance with the method set out in the Return of Mainland Activities issued by the Hong Kong Monetary Authority.

| | | 31-Mar-2021 In HKD million | | |
|--|---|-------------------------------|--------------------------------|--------|
| | | On-balance sheet exposures | Off-balance sheet exposures | Total |
| 1. | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 33,597 | 4,363 | 37,960 |
| 2. | Local governments, local government-owned entities and their subsidiaries and JVs | 3,015 | 0 | 3,015 |
| 3. | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 12,908 | 2,421 | 15,329 |
| 4. | Other entities of central government not reported in item 1 above | 2,479 | 50 | 2,529 |
| 5. | Other entities of local government not reported in item 2 above | 3,304 | 382 | 3,686 |
| 6. | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 20,045 | 1,503 | 21,548 |
| 7. | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 750 | 0 | 750 |
| Total | | 76,098 | 8,719 | 84,817 |
| Total assets after provision | | 308,363 | | |
| On-balance sheet exposures as percentage of total assets | | 24.68% | | |
| | | 30-Sep-2020 In HKD million | | |
| | | On-balance sheet exposures | Off-balance sheet exposures | Total |
| 1. | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 32,403 | 2,724 | 35,127 |
| 2. | Local governments, local government-owned entities and their subsidiaries and JVs | 1,968 | 1,000 | 2,968 |
| 3. | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 12,288 | 2,042 | 14,330 |
| 4. | Other entities of central government not reported in item 1 above | 1,529 | 50 | 1,579 |
| 5. | Other entities of local government not reported in item 2 above | 1,606 | 0 | 1,606 |
| 6. | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 19,564 | 1,072 | 20,636 |
| 7. | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 0 | 0 | 0 |
| Total | | 69,358 | 6,888 | 76,246 |
| Total assets after provision | | 341,366 | | |
| On-balance sheet exposures as percentage of total assets | | 20.32% | | |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

5. Provisions for non-performing advances (1) (2)

| | 31-Mar-2021 In HKD '000 | % of total loans & advances to customers | 30-Sep-2020 In HKD '000 | % of total loans & advances to customers |
|--|----------------------------|--|----------------------------|--|
| Non-performing advances to customers | 999,475 | 0.64% | 286,096 | 0.20% |
| Specific provisions made in respect of such advances | 525,196 | NA | 214,499 | NA |
| Value of collateral in respect of such advances | 0 | NA | 0 | NA |

6. Overdue and rescheduled assets (3) (4)

| | 31-Mar-2021 In HKD '000 | % of total loans & advances to customers | 30-Sep-2020 In HKD '000 | % of total loans & advances to customers |
|--|----------------------------|--|----------------------------|--|
| <u>(a) Overdue assets</u> | | | | |
| Overdue advances to customers | | | | |
| more than 3 months and less than 6 months | 0 | 0.00% | 774,996 | 0.55% |
| more than 6 months and less than 1 year | 758,745 | 0.49% | 219,889 | 0.15% |
| more than 1 year | 240,730 | 0.15% | 43,814 | 0.03% |
| Specific provisions made in respect of such advances | 525,196 | NA | 311,374 | NA |
| Unsecured portion of such overdue advances | 999,475 | NA | 1,038,699 | NA |
| Value of collateral held against such overdue advances | 0 | NA | 0 | NA |
| <u>(b) Rescheduled assets</u> | | | | |
| Rescheduled advances to customers (excluding those overdue 3 months or more) | 0 | 0.00% | 22,410 | 0.02% |

7. Repossessed assets

There were no repossessed assets held as of 31 March 2021 and 30 September 2020.

- (1) There were no non-performing loans and advances to banks or other financial institutions as of 31 March 2021 and 30 September 2020.
(2) SMBC maintains general provisions for overseas branch which are available to absorb all probable credit losses inherent in the bank's portfolio.
(3) There were no overdue or rescheduled loans and advances to banks and other financial institutions as of 31 March 2021 and 30 September 2020.
(4) There were no other assets for which overdue more than three months as of 31 March 2021 and 30 September 2020.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

8. Off-balance sheet exposures

Contractual amounts of significant off-balance sheet exposures are disclosed.

| | 31-Mar-2021 In HKD '000 | 30-Sep-2020 In HKD '000 |
|---|----------------------------|----------------------------|
| <u>(a) Non-derivative exposures</u> | | |
| Direct credit substitutes | 3,092,735 | 2,690,409 |
| Transaction-related contingencies | 424,982 | 423,612 |
| Trade-related contingencies | 2,681,636 | 522,118 |
| Forward forward deposits placed | 11,420,086 | 31,377,811 |
| Other commitments | 130,315,842 | 119,896,657 |
| <u>(b) Derivative exposures</u> | | |
| Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements) | 350,709,368 | 462,817,511 |
| Interest rate contracts | 76,851,971 | 47,166,199 |
| Others | 0 | 670,000 |

Fair value of each type of derivatives are disclosed.

| | 31-Mar-2021 In HKD '000 | 30-Sep-2020 In HKD '000 |
|-------------------------|----------------------------|----------------------------|
| <u>Assets</u> | | |
| Exchange rate contracts | 896,233 | 2,645,006 |
| Interest rate contracts | 1,317,746 | 772,015 |
| Others | 0 | 4,939 |
| <u>Liabilities</u> | | |
| Exchange rate contracts | 1,320,524 | 3,006,116 |
| Interest rate contracts | 799,027 | 827,550 |
| Others | 0 | 25 |

There was no bilateral netting agreement as of 31 March 2021 and 30 September 2020.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

9. Liquidity information disclosures

Governance of liquidity risk management

Sumitomo Mitsui Banking Corporation (“the Bank”), Hong Kong Branch (“the Branch”) adopts the Bank’s Global Policy for Fund Liquidity Risk Management (“the Global Policy”) formulated and set by the Corporate Risk Management Department (Head Office, Tokyo) to ensure the maintenance of satisfactory liquidity to meet its obligations when they fall due. The Global Policy provides the Branch with the directions to implement an effective process to manage money gap, liquidity contingency plan and supplementary liquidity.

In addition to the Global Policy, Statement of Liquidity Management Policy and Procedures for Monitoring Liquidity Maintenance Ratio have also been formulated and documented locally to identify, measure, monitor, report and manage liquidity risks and related liquidity and funding requirements under both normal and stressed conditions.

The liquidity and funding requirements are managed in a manner such that all local statutory requirements, internal limits and guidelines are properly monitored and controlled at an appropriate interval.

Structure and responsibilities for liquidity risk management

The Branch manages liquidity risks in an integrated manner. The information relating to the liquidity risk management is reported in monthly ALM Committee meeting. The local policies are reviewed and approved by the senior management and ALM Committee on an annual basis to address any changes in a statutory or reporting requirements where appropriate.

The internal limits and guidelines are also subject to review on a regular basis and in a timely manner to cope with any changes in market conditions where necessary. Internal Audit Department conducts periodical independent reviews on the Branch’s liquidity management framework to ensure the adequacy and effectiveness of all liquidity risk functions.

Liquidity risk monitoring

Liquidity risk management monitoring forms an integral part of the liquidity framework. By detecting emerging liquidity risk at an early stage, the Branch can withstand both normal and stressed conditions especially in times of limited funding assess. Different measurements and indicators such as the calculation of Liquidity Maintenance Ratio, Core Funding Ratio, Maturity Profile and Cash Flow Analysis are adopted in the risk management monitoring mechanism.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

9. Liquidity information disclosures (continued)

Funding strategy

The maintenance of satisfactory liquidity is one of the most important policies. The Branch aims to maintain diversified and stable funding sources with an appropriate mix of liabilities including borrowing in the inter-bank market, customer deposits, issuance of negotiable certificates of deposits and inter-groups funding. Appropriate amount of high-quality liquid assets is held to obtain funding from Repo market or through liquidation in stress events.

Besides, contingency funding plans is developed in preparation for the situation in which the liquidity risk materializes for the Branch due to various internal and external factors.

Stress testing

Liquidity stress testing on all currencies basis as well as each significant currency basis is regularly conducted to project the Branch's cash flow under stress scenarios by applying a set of prescribed stress assumptions to the cash flow position. The Branch seeks to manage the sufficiency of liquidity cushion by reviewing stress test results to ensure projected cash outflows under various stress assumptions are properly covered.

Liquidity maintenance ratio ("LMR")

| | | |
|---|---------------|---------------|
| | 31-Mar-2021 | 31-Mar-2020 |
| The average liquidity maintenance ratio for quarter ended | <u>44.62%</u> | <u>51.70%</u> |

Core funding ratio ("CFR")

| | | |
|--|----------------|---------------|
| | 31-Mar-2021 | 31-Mar-2020 |
| The average core funding ratio for quarter ended | <u>101.48%</u> | <u>99.73%</u> |

The average liquidity maintenance ratio and the average core funding ratio are calculated based on the arithmetic mean of each month's corresponding average with reporting period made in accordance with the requirements specified under Banking (Disclosure) Rules.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

9. Liquidity information disclosures (continued)

Liquidity Risk Mismatch

The following table analyses the on and off-balance sheet items, with reference to the completion instructions for Return of Liquidity Monitoring Tools issued by the Hong Kong Monetary Authority.

As at 31-Mar-2021

| In HKD '000 | Total amount | Up to 7 days | Between 8 days to 1 month | Contractual maturity of cashflow | | | | |
|--|--------------------|-------------------|---------------------------|----------------------------------|----------------------------|----------------------|-------------------|----------------------|
| | | | | Between 1 to 3 months | Between 3 months to 1 year | Between 1 to 5 years | Over 5 years | No specific maturity |
| On-balance sheet liabilities | | | | | | | | |
| Deposits and balances due to banks | 217,729,344 | 25,389,536 | 37,284,536 | 42,493,597 | 20,679,265 | 91,882,410 | 0 | 0 |
| Deposits from customers | 78,497,850 | 26,893,105 | 16,964,556 | 28,328,079 | 5,625,989 | 686,121 | 0 | 0 |
| Certificates of deposit issued | 5,321,988 | 0 | 245 | 5,096 | 3,522,647 | 1,794,000 | 0 | 0 |
| Other liabilities (1) | 6,814,068 | 2,081,367 | 1,024,559 | 4,344,715 | 18,740,451 | 50,609,570 | 21,510,232 | 889,190 |
| Total on-balance sheet liabilities | 308,363,250 | 54,364,008 | 55,273,896 | 75,171,487 | 48,568,352 | 144,972,101 | 21,510,232 | 889,190 |
| Total off-balance sheet liabilities | 34,924,837 | 34,834,403 | 4,471 | 82,491 | 3,472 | 0 | 0 | 0 |
| On-balance sheet assets | | | | | | | | |
| Cash and balances due from banks | 106,855,247 | 39,725,735 | 19,558,311 | 19,621,611 | 19,506,329 | 8,303,533 | 139,728 | 0 |
| Loans and advances to customers | 155,542,026 | 16,952,176 | 16,424,849 | 8,923,026 | 26,071,437 | 74,931,562 | 11,239,501 | 999,475 |
| Trade bills | 1,286,196 | 75,183 | 57,314 | 686,054 | 467,645 | 0 | 0 | 0 |
| Investment securities | 38,609,804 | 38,609,804 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other assets (1) | 5,756,076 | 1,605,550 | 426,796 | 4,301,222 | 18,409,746 | 49,387,492 | 21,219,012 | 831,941 |
| Total on-balance sheet assets | 308,049,349 | 96,968,448 | 36,467,270 | 33,531,913 | 64,455,157 | 132,622,587 | 32,598,241 | 1,831,416 |
| Total off-balance sheet assets | 38,870,150 | 38,870,150 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net liquidity mismatch | | 46,640,187 | (18,811,097) | (41,722,065) | 15,883,333 | (12,349,514) | 11,088,009 | |
| Cumulative liquidity mismatch | | 46,640,187 | 27,829,090 | (13,892,975) | 1,990,358 | (10,359,156) | 728,853 | |

As at 31-Mar-2020

| In HKD '000 | Total amount | Up to 7 days | Between 8 days to 1 month | Contractual maturity of cashflow | | | | |
|--|--------------------|-------------------|---------------------------|----------------------------------|----------------------------|----------------------|-------------------|----------------------|
| | | | | Between 1 to 3 months | Between 3 months to 1 year | Between 1 to 5 years | Over 5 years | No specific maturity |
| On-balance sheet liabilities | | | | | | | | |
| Deposits and balances due to banks | 223,335,276 | 20,903,022 | 31,032,623 | 57,920,652 | 30,663,224 | 82,815,755 | 0 | 0 |
| Deposits from customers | 73,105,365 | 30,104,020 | 16,311,447 | 23,210,651 | 3,006,326 | 434,153 | 38,768 | 0 |
| Certificates of deposit issued | 5,726,341 | 0 | 957 | 140,362 | 291,022 | 5,294,000 | 0 | 0 |
| Other liabilities | 5,134,357 | 3,807,636 | 1,213,534 | 83,199 | 27,528 | 2,460 | 0 | 0 |
| Total on-balance sheet liabilities | 307,301,339 | 54,814,678 | 48,558,561 | 81,354,864 | 33,988,100 | 88,546,368 | 38,768 | 0 |
| Total off-balance sheet liabilities | 111,181,134 | 28,722,343 | 2,348,593 | 3,993,862 | 18,607,366 | 41,299,884 | 16,209,086 | 0 |
| On-balance sheet assets | | | | | | | | |
| Cash and balances due from banks | 117,384,667 | 21,033,317 | 27,953,224 | 34,575,451 | 21,215,977 | 12,471,681 | 135,017 | 0 |
| Loans and advances to customers | 149,746,998 | 12,719,676 | 22,286,820 | 14,606,311 | 17,981,533 | 70,067,975 | 11,579,028 | 505,655 |
| Trade bills | 115,288 | 13,618 | 9,242 | 91,064 | 1,364 | 0 | 0 | 0 |
| Investment securities | 38,453,054 | 33,106,895 | 0 | 0 | 0 | 5,346,159 | 0 | 0 |
| Other assets | 1,853,692 | 1,525,396 | 52,210 | 103,553 | 30,756 | 0 | 0 | 141,777 |
| Total on-balance sheet assets | 307,553,699 | 68,398,902 | 50,301,496 | 49,376,379 | 39,229,630 | 87,885,815 | 11,714,045 | 647,432 |
| Total off-balance sheet assets | 120,718,365 | 38,767,500 | 2,326,286 | 3,744,789 | 18,455,543 | 41,208,129 | 16,216,118 | 0 |
| Net liquidity mismatch | | 23,629,381 | 1,720,628 | (32,227,558) | 5,089,707 | (752,308) | 11,682,309 | |
| Cumulative liquidity mismatch | | 23,629,381 | 25,350,009 | (6,877,549) | (1,787,842) | (2,540,150) | 9,142,159 | |

(1) Total amount includes derivative contracts reported at replacement cost which is not the sum of contractual cashflows allocated to respective maturity buckets.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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10. International claims

International claims disclose exposures by major countries or geographical segments of which not less than 10% of the institution's total international claims after considering any recognized risk transfer defined in the Return of International Banking Statistics issued by the Hong Kong Monetary Authority.

31-Mar-2021
In HKD million

| | Banks | Official sector | Non-bank financial institutions | Non-financial private sector | Others | Total |
|-----------------------------|--------|-----------------|---------------------------------|------------------------------|--------|---------|
| Developing Asia and Pacific | 17,891 | 3,067 | 2,132 | 17,133 | 0 | 40,223 |
| China | 16,825 | 3,067 | 2,132 | 13,713 | 0 | 35,737 |
| Developed countries | 85,015 | 13,767 | 779 | 7,812 | 0 | 107,373 |
| Japan | 84,503 | 0 | 779 | 3,910 | 0 | 89,192 |
| Offshore centres | 1,008 | 0 | 11,886 | 79,274 | 0 | 92,168 |
| Hong Kong | 608 | 0 | 8,156 | 47,066 | 0 | 55,830 |

30-Sep-2020
In HKD million

| | Banks | Official sector | Non-bank financial institutions | Non-financial private sector | Others | Total |
|-----------------------------|---------|-----------------|---------------------------------|------------------------------|--------|---------|
| Developing Asia and Pacific | 20,871 | 3,223 | 2,191 | 18,434 | 0 | 44,719 |
| China | 19,508 | 3,223 | 2,191 | 13,933 | 0 | 38,855 |
| Developed countries | 136,190 | 8,124 | 3,744 | 8,520 | 0 | 156,578 |
| Japan | 132,742 | 0 | 1,429 | 4,549 | 0 | 138,720 |
| Offshore centres | 777 | 0 | 8,022 | 67,197 | 0 | 75,996 |
| Hong Kong | 777 | 0 | 4,612 | 46,917 | 0 | 52,306 |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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11. Currency risk

This information concerning the foreign currency exposures of the bank is calculated in the method set out in the Return of Foreign Currency Position issued by the Hong Kong Monetary Authority. Currencies which constitute individually 10% or more of the total net position in all foreign currencies are disclosed.

| | 31-Mar-2021 In HKD million | 31-Mar-2021 In HKD million | 31-Mar-2021 In HKD million | 31-Mar-2021 In HKD million |
|---------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| | USD | JPY | CNY | Total |
| Spot assets | 152,435 | 24,929 | 20,189 | 197,553 |
| Spot liabilities | (211,667) | (23,545) | (3,291) | (238,503) |
| Forward purchases | 211,345 | 42,541 | 52,220 | 306,106 |
| Forward sales | (152,407) | (44,182) | (69,416) | (266,005) |
| Net option position | 0 | 0 | 0 | 0 |
| Net long (short) position | <u>(294)</u> | <u>(257)</u> | <u>(298)</u> | <u>(849)</u> |
| Net structural position | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |

| | 30-Sep-2020 In HKD million | 30-Sep-2020 In HKD million | 30-Sep-2020 In HKD million | 30-Sep-2020 In HKD million |
|---------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| | USD | JPY | CNY | Total |
| Spot assets | 196,198 | 24,791 | 18,347 | 239,336 |
| Spot liabilities | (253,377) | (23,745) | (2,060) | (279,182) |
| Forward purchases | 273,559 | 119,259 | 58,981 | 451,799 |
| Forward sales | (216,236) | (120,382) | (75,323) | (411,941) |
| Net option position | (4) | 4 | 0 | 0 |
| Net long (short) position | <u>140</u> | <u>(73)</u> | <u>(55)</u> | <u>12</u> |
| Net structural position | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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12. Consolidated group disclosures

The information set out below was based on unaudited consolidated accounts of Sumitomo Mitsui Financial Group, Inc. (the holding company of the Bank) as of 31 March 2021.

| <u>Capital and Capital Adequacy</u> | <u>31-Mar-2021</u> <u>In JPY million</u> | <u>30-Sep-2020</u> <u>In JPY million</u> |
|---|--|--|
| Stockholder's equity | 9,513,367 | 9,448,109 |
| Capital adequacy ratio ⁽¹⁾ | 18.61% | 19.28% |
| Tier 1 Capital adequacy ratio ⁽¹⁾ | 16.96% | 17.25% |
| | | |
| <u>Other Financial Information</u> | <u>31-Mar-2021</u> <u>In JPY million</u> | <u>30-Sep-2020</u> <u>In JPY million</u> |
| Total assets | 242,584,308 | 225,757,919 |
| Total liabilities | 230,685,262 | 214,458,248 |
| Total loans and advances and bills discounted | 85,132,738 | 84,516,005 |
| Total deposit | 142,026,156 | 137,912,817 |
| | | |
| | <u>Year ended</u> <u>31-Mar-2021</u> <u>In JPY million</u> | <u>Year ended</u> <u>31-Mar-2020</u> <u>In JPY million</u> |
| Pre-tax profit | 672,237 | 888,646 |

(1) The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency applicable to Japanese banks with international operations and has incorporated an allowance for market risk.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2021

13. Remuneration System

Pursuant to section 3.1.2 of Supervisory Policy Manual (CG-5) "Guideline on a Sound Remuneration System" issued by the Hong Kong Monetary Authority, Sumitomo Mitsui Banking Corporation Hong Kong Branch as an overseas incorporated Authorized Institution is not required to make separate disclosures in relation to its own remuneration system as Sumitomo Mitsui Financial Group will provide the relevant disclosures in its annual report.

14. Disclosure Statement Available to Public

Copies of the Disclosure Statement are displayed in the receptions of branches of Sumitomo Mitsui Bank, Hong Kong on 7/F, One International Finance Centre, 1 Harbour View Street, Hong Kong and on 19/F, the Metropolis Tower, 10 Metropolis Drive, Hung Hom, Kowloon.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website https://www.smbc.co.jp/global/location_oversea/hongkong/index.html for public inspection.