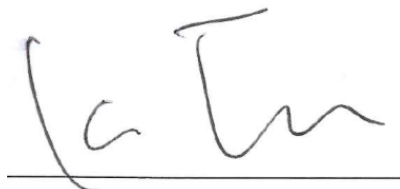


**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

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 2022. 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.

All figures reported are based on the underlying accounting records of the Branch and have been subject to 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

28<sup>th</sup> July 2022

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**1. Income Statement**

	Year ended 31-Mar-2022 In HKD '000	Year ended 31-Mar-2021 In HKD '000
Net interest income	1,648,802	1,267,813
Interest income	3,090,388	3,971,593
Interest expense	(1,441,586)	(2,703,780)
Net fees and commission income	356,353	256,028
Fees and commission income	417,748	337,898
Fees and commission expenses	(61,395)	(81,870)
Other operating income	279,710	390,752
Gains less losses arising from trading in foreign currencies	(305,129)	223,929
Gains less losses from other trading activities	467,771	128,686
Others	117,068	38,137
Operating expenses	(632,323)	(637,730)
Staff expenses	(458,040)	(469,894)
Other operating expenses	(174,283)	(167,836)
Charges of Impairment losses and provisions for impaired loans and receivables	(772,120)	(365,670)
Gains less losses from the disposal of property, plant and equipment and investment properties	(16)	(7,195)
Profit before taxation	880,406	903,998
Taxation expense	(79,948)	(176,535)
Profit after taxation	800,458	727,463

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**2. Balance Sheet**

	31-Mar-2022 In HKD '000	30-Sep-2021 In HKD '000
<u>Assets</u>		
Cash and balances with banks	7,402,916	10,791,115
Placements with banks maturing between one and twelve months	9,429,969	13,664,573
Amount due from overseas offices	85,444,914	87,299,549
Trade bills	1,126,854	2,015,807
Loans and receivables	161,164,691	179,198,734
Advances to customers	152,642,408	171,445,454
Advances to banks	2,052,580	2,449,662
Accrued interest receivables and other accounts	7,770,486	5,829,615
Provisions for bad and doubtful debts (1) (2)	(1,300,783)	(525,997)
Investment securities	38,178,431	41,886,959
Property, plant and equipment and investment properties	53,019	56,963
Total assets	<u>302,800,794</u>	<u>334,913,700</u>
<u>Liabilities</u>		
Deposits and balances from banks	11,778,046	27,807,272
Deposits from customers	52,622,875	64,575,652
Demand deposits and current accounts	3,788,757	3,613,391
Savings deposits	13,330,221	15,270,172
Time, call and notice deposits	35,503,897	45,692,089
Amount due to overseas offices	226,804,427	230,298,920
Certificates of deposit issued	1,994,000	4,094,000
Other liabilities	9,601,446	8,137,856
Total liabilities	<u>302,800,794</u>	<u>334,913,700</u>

(1) There were no general provisions made to advances to customers and advances to banks as of 31 March 2022 and 30 September 2021.  
(2) There were no specific provisions made to advances to bank as of 31 March 2022 and 30 September 2021.

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

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

(a) Breakdown by industry sectors

	31-Mar-2022 In HKD '000	% of advances covered by collateral	30-Sep-2021 In HKD '000	% of advances covered by collateral
Industrial, commercial and financial				
Property development	26,367,928	0.00%	26,923,871	0.00%
Property investment	14,463,566	4.39%	13,577,038	4.67%
Financial concerns	12,374,607	0.00%	10,090,966	0.00%
Stockbrokers	207,464	0.93%	329,179	0.63%
Wholesale and retail trade	8,069,898	0.00%	9,210,593	0.00%
Manufacturing	5,388,564	0.42%	4,409,766	0.77%
Transport and transport equipment	5,620,028	36.00%	5,794,433	28.81%
Recreational activities	0	0.00%	0	0.00%
Information technology	1,133,750	0.00%	1,364,562	0.00%
Others	7,394,304	5.61%	9,113,104	4.50%
<b>Total loans and advances for use in Hong Kong</b>	<b>81,020,109</b>	<b>3.82%</b>	<b>80,813,512</b>	<b>3.40%</b>
Trade finance	6,033,779	0.00%	7,272,655	0.00%
Loans and advances for use outside Hong Kong	65,588,520	9.08%	83,359,287	5.74%
<b>Gross loans and advances to customers</b>	<b>152,642,408</b>	<b>5.93%</b>	<b>171,445,454</b>	<b>4.40%</b>

(b) Breakdown by geographical areas

Advances to customers by geographical area for which exceeding 10% of the aggregate gross advances to customers are disclosed according to the location of the counterparties after recognizing the transfer of risk.

	31-Mar-2022 In HKD '000	30-Sep-2021 In HKD '000
Gross advances to customers		
Hong Kong	101,271,507	105,190,675

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**4. Non-bank Mainland China Exposures**

Non-bank mainland China exposures are identified in accordance with the definitions set out in the “Return of Mainland Activities” issued by the Hong Kong Monetary Authority.

		31-Mar-2022 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)	29,501	1,181	30,682
2.	Local governments, local government-owned entities and their subsidiaries and JVs	3,136	500	3,636
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	11,328	1,987	13,315
4.	Other entities of central government not reported in item 1 above	4,842	50	4,892
5.	Other entities of local government not reported in item 2 above	3,567	0	3,567
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	14,436	865	15,301
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,205	0	1,205
Total		68,015	4,583	72,598
Total assets after provision		302,801		
On-balance sheet exposures as percentage of total assets		22.46%		

		30-Sep-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)	40,783	2,941	43,724
2.	Local governments, local government-owned entities and their subsidiaries and JVs	3,152	0	3,152
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,278	3,942	16,220
4.	Other entities of central government not reported in item 1 above	4,635	64	4,699
5.	Other entities of local government not reported in item 2 above	3,786	217	4,003
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	22,216	838	23,054
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	984	0	984
Total		87,834	8,002	95,836
Total assets after provision		334,914		
On-balance sheet exposures as percentage of total assets		26.23%		

\* Restated figures

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

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

	31-Mar-2022 In HKD '000	% of total loans & advances to customers	30-Sep-2021 In HKD '000	% of total loans & advances to customers
Non-performing advances to customers	1,006,185	0.66%	1,001,100	0.58%
Specific provisions made in respect of such advances	528,548	NA	525,997	NA
Value of collateral in respect of such advances	0	NA	0	NA

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

	31-Mar-2022 In HKD '000	% of total loans & advances to customers	30-Sep-2021 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%	0	0.00%
more than 6 months and less than 1 year	0	0.00%	0	0.00%
more than 1 year	1,006,185	0.66%	1,001,100	0.58%
	<u>1,006,185</u>		<u>1,001,100</u>	
Current market value of collateral held against the covered portion of overdue loans and advances	<u>0</u>		<u>0</u>	
Covered portion of overdue loans and advances	0		0	
Uncovered portion of overdue loans and advances	<u>1,006,185</u>		<u>1,001,100</u>	
	<u>1,006,185</u>		<u>1,001,100</u>	
Specific provisions made in respect of such advances	<u>528,548</u>		<u>525,997</u>	
<u>(b) Rescheduled assets</u>				
Rescheduled advances to customers (excluding those overdue 3 months or more)	1,389,791	0.91%	0	0.00%

**7. Repossessed assets**

There were no repossessed assets held as of 31 March 2022 and 30 September 2021.

(1) There were no non-performing loans and advances to banks or other financial institutions as of 31 March 2022 and 30 September 2021.

(2) SMBC maintains general provisions for overseas branch in the head office position.

(3) There were no overdue or rescheduled loans and advances to banks and other financial institutions as of 31 March 2022 and 30 September 2021.

(4) There were no other assets for which overdue more than three months as of 31 March 2022 and 30 September 2021.

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**8. Off-balance sheet exposures**

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

	31-Mar-2022 In HKD '000	30-Sep-2021 In HKD '000
<u>(a) Contingent liabilities and commitments</u>		
Direct credit substitutes	1,533,615	2,850,572
Transaction-related contingencies	533,031	387,520
Trade-related contingencies	1,984,162	3,028,571
Forward forward deposits placed	2,834,626	17,037,504
Other commitments	129,871,850	126,920,919
<u>(b) Derivatives</u>		
Exchange rate contracts	294,534,662	413,987,540
Interest rate contracts	115,609,123	108,754,969
Others	0	0

Fair value of each type of derivatives transaction are disclosed.

	31-Mar-2022 In HKD '000	30-Sep-2021 In HKD '000
<u>Assets</u>		
Exchange rate contracts	2,845,191	3,569,403
Interest rate contracts	3,745,267	1,018,049
Others	0	0
<u>Liabilities</u>		
Exchange rate contracts	3,529,159	3,901,170
Interest rate contracts	2,297,257	709,437
Others	0	0

There was no bilateral netting agreement as of 31 March 2022 and 30 September 2021.

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**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 2022**

**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.

	For the quarter ended 31-Mar-2022	For the quarter ended 31-Mar-2021
Average Liquidity maintenance ratio ("LMR")	<u>50.00%</u>	<u>44.62%</u>
Average Core funding ratio ("CFR")	<u>94.27%</u>	<u>101.48%</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 2022

#### 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 Part 4 of Return of Liquidity Monitoring Tools issued by the Hong Kong Monetary Authority.

As at 31-Mar-2022

In HKD '000	Total amount	Up to 7 days	Between 8 days to 1 month	Contractual maturity of cashflow				Over 5 years	No specific maturity
				Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years			
<b>On-balance sheet liabilities</b>									
Deposits and balances due to banks	238,669,273	31,674,853	11,348,364	60,525,453	39,384,734	95,735,869	0	0	
Deposits from customers	52,656,155	25,086,938	10,270,160	11,790,120	4,974,844	534,093	0	0	
Certificates of deposit issued	2,008,456	0	0	381,380	1,477,076	150,000	0	0	
Other liabilities (1)	9,466,911	1,697,292	1,080,861	707,891	7,362,015	66,669,884	12,865,465	1,549,247	
<b>Total on-balance sheet liabilities</b>	<b>302,800,795</b>	<b>58,459,083</b>	<b>22,699,385</b>	<b>73,404,844</b>	<b>53,198,669</b>	<b>163,089,846</b>	<b>12,865,465</b>	<b>1,549,247</b>	
<b>Total off-balance sheet liabilities</b>	<b>25,780,891</b>	<b>25,132,002</b>	<b>360,563</b>	<b>249,289</b>	<b>39,037</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>On-balance sheet assets</b>									
Cash and balances due from banks	104,377,111	30,157,414	11,699,803	26,173,744	24,186,572	12,114,547	45,031	0	
Loans and advances to customers	152,799,591	9,690,118	16,627,732	9,889,778	27,412,077	76,470,748	8,173,334	4,535,804	
Trade bills	1,126,959	3,104	374,331	656,601	92,923	0	0	0	
Investment securities	36,987,482	36,987,482	0	0	0	0	0	0	
Other assets (1)	7,573,106	646,373	288,195	785,116	7,005,776	65,664,336	12,729,589	847,325	
<b>Total on-balance sheet assets</b>	<b>302,864,249</b>	<b>77,484,491</b>	<b>28,990,061</b>	<b>37,505,239</b>	<b>58,697,348</b>	<b>154,249,631</b>	<b>20,947,954</b>	<b>5,383,129</b>	
<b>Total off-balance sheet assets</b>	<b>39,149,050</b>	<b>39,149,050</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Net liquidity mismatch		33,042,456	5,930,113	(36,148,894)	5,459,642	(8,840,215)	8,082,489		
Cumulative liquidity mismatch		33,042,456	38,972,569	2,823,675	8,283,317	(556,898)	7,525,591		

As at 31-Mar-2021

In HKD '000	Total amount	Up to 7 days	Between 8 days to 1 month	Contractual maturity of cashflow				Over 5 years	No specific maturity
				Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years			
<b>On-balance sheet liabilities</b>									
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	
<b>Total on-balance sheet liabilities</b>	<b>308,363,250</b>	<b>54,364,008</b>	<b>55,273,896</b>	<b>75,171,487</b>	<b>48,568,352</b>	<b>144,972,101</b>	<b>21,510,232</b>	<b>889,190</b>	
<b>Total off-balance sheet liabilities</b>	<b>34,924,837</b>	<b>34,834,403</b>	<b>4,471</b>	<b>82,491</b>	<b>3,472</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>On-balance sheet assets</b>									
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	
<b>Total on-balance sheet assets</b>	<b>308,049,349</b>	<b>96,968,448</b>	<b>36,467,270</b>	<b>33,531,913</b>	<b>64,455,157</b>	<b>132,622,587</b>	<b>32,598,241</b>	<b>1,831,416</b>	
<b>Total off-balance sheet assets</b>	<b>38,870,150</b>	<b>38,870,150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
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		

(1) The replacement costs of derivative contracts are reported in the "Total amount" column only while the notional amounts of derivative contracts are reported only in the respective maturity buckets.

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**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-2022 In HKD million				
			Non bank private sector		
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Developing Asia and Pacific	17,621	3,259	1,780	11,618	34,278
of which: China	14,798	3,259	1,780	9,836	29,673
Developed countries	85,492	12,629	787	9,413	108,321
of which: Japan	85,483	0	787	3,948	90,218
Offshore centres	687	0	12,060	75,758	88,505
of which: Hong Kong	687	0	11,270	48,704	60,661

	30-Sep-2021 In HKD million				
			Non bank private sector		
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Developing Asia and Pacific	21,699	3,169	2,770	16,879	44,517
of which: China	19,669	3,169	2,770	14,444	40,052
Developed countries	89,708	17,130	816	8,953	116,607
of which: Japan	87,354	0	816	4,898	93,068
Offshore centres	1,220	0	12,833	88,964	103,017
of which: Hong Kong	814	0	9,221	55,655	65,690

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**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-2022 In HKD million	31-Mar-2022 In HKD million	31-Mar-2022 In HKD million
	USD	JPY	Total
Spot assets	147,225	30,063	177,288
Spot liabilities	(231,623)	(29,440)	(261,063)
Forward purchases	184,062	32,116	216,178
Forward sales	(100,072)	(32,860)	(132,932)
Net option position	0	0	0
Net long (short) position	<u>(408)</u>	<u>(121)</u>	<u>(529)</u>
Net structural position	<u>0</u>	<u>0</u>	<u>0</u>

	30-Sep-2021 In HKD million	30-Sep-2021 In HKD million	30-Sep-2021 In HKD million
	USD	JPY	Total
Spot assets	174,325	26,059	200,384
Spot liabilities	(241,274)	(25,757)	(267,031)
Forward purchases	239,870	107,062	346,932
Forward sales	(173,656)	(107,487)	(281,143)
Net option position	3	(1)	2
Net long (short) position	<u>(732)</u>	<u>(124)</u>	<u>(856)</u>
Net structural position	<u>0</u>	<u>0</u>	<u>0</u>

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 31 March 2022**

**12. Consolidated group disclosures**

The information set out below was based on consolidated accounts of Sumitomo Mitsui Financial Group, Inc. (the holding company of the Bank) as of 31 March 2022.

<u>Capital and Capital Adequacy</u>	<u>31-Mar-2022</u> <u>In JPY million</u>	<u>30-Sep-2021</u> <u>In JPY million</u>
Stockholder's equity	9,938,608	9,831,917
Capital adequacy ratio <sup>(1)</sup>	16.56%	18.28%
Tier 1 Capital adequacy ratio <sup>(1)</sup>	15.46%	16.85%
<u>Other Financial Information</u>	<u>31-Mar-2022</u> <u>In JPY million</u>	<u>30-Sep-2021</u> <u>In JPY million</u>
Total assets	257,704,625	241,341,831
Total liabilities	245,507,293	228,965,814
Total loans and advances and bills discounted	90,834,056	85,037,573
Total deposit	148,585,460	141,340,182
	<u>Year ended</u> <u>31-Mar-2022</u> <u>In JPY million</u>	<u>Year ended</u> <u>31-Mar-2021</u> <u>In JPY million</u>
Pre-tax profit	929,588	672,237

(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 2022**

**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](https://www.smbc.co.jp/global/location_oversea/hongkong/index.html) for public inspection.