

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 30 September 2017

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 first half financial period ended 30 September 2017. 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.

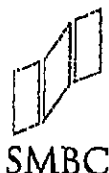
All figures reported are based on the underlying accounting records of the Branch and have been subjected to an analytical review to ensure that all figures have been correctly compiled, in all material respects, from the books and records of the Branch.

For and on behalf of
Sumitomo Mitsui Banking Corporation
Hong Kong Branch

A handwritten signature in black ink, appearing to read 'Yusuke Ono', is written over a horizontal line. The signature is fluid and cursive.

Yusuke Ono
Chief Executive

13 December 2017



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1. Income Statement	Half Year ended 30-Sep-2017 In HKD '000	Half Year ended 30-Sep-2016 In HKD '000
Net interest income	603,790	717,797
Interest income	3,648,621	2,357,258
Interest expense	(3,044,831)	(1,639,461)
Net fees and commissions income	148,827	221,509
Fees and commissions income	167,090	235,278
Fees and commissions expense	(18,263)	(13,769)
Other operating income	28,050	93,497
Gain less losses from trading in foreign currencies	24,032	29,482
Gain less losses from other trading activities	781	0
Others	3,237	64,015
Operating expenses	(322,192)	(322,239)
Staff expenses	(230,381)	(226,782)
Other operating expenses	(91,811)	(95,457)
Net charge for bad and doubtful debts provisions	116	(143)
Gains less losses from the disposal of fixed and other assets	(34)	0
Profit before taxation	458,557	710,421
Taxation charge	0	(7,406)
Profit after taxation	458,557	703,015

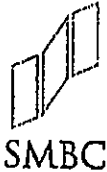


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2. Balance Sheet	30-Sep-2017 In HKD '000	31-Mar-2017 In HKD '000
<u>Assets</u>		
Cash and balances with banks	10,541,030	13,397,203
Placements with banks maturing between one and twelve months	22,030,601	8,935,769
Amount due from overseas offices	157,372,667	128,014,649
Trade bills	3,808,205	353,115
Advances and other accounts	154,632,063	133,267,469
Advances to customers	146,882,321	125,315,504
Advances to banks	4,112,345	4,523,151
Accrued interest receivables and other accounts	3,637,397	3,428,814
Provisions for bad and doubtful debts	(1)(2) (83,695)	(85,057)
Investment securities	29,876,828	31,697,737
Other investments	0	0
Property and equipment	33,501	30,973
Total assets	378,211,200	315,611,858
<u>Liabilities</u>		
Deposits and balances from banks	35,039,312	51,548,673
Deposits from customers	86,929,531	94,899,546
Demand deposits and current accounts	2,285,745	2,214,471
Saving deposits	9,545,818	9,254,513
Time, call and notice deposits	75,097,968	83,430,562
Amount due to overseas offices	246,888,399	158,212,645
Certificates of deposit issued	5,845,400	7,178,392
Other liabilities	3,508,558	3,772,602
Total liabilities	378,211,200	315,611,858

(1) There were no general provisions made as of 30 September 2017 and 31 March 2017.

(2) There were no specific provisions made for banks or other financial institutions as of 30 September 2017 and 31 March 2017.



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

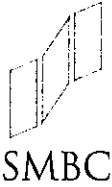
	30-Sep-2017 In HKD '000	% of advances covered by collateral	31-Mar-2017 In HKD '000	% of advances covered by collateral
(a) Breakdown by industry sectors				
Industrial, commercial and financial				
Property development	30,039,675	0.00%	20,434,368	0.00%
Property investment	8,850,397	0.00%	8,368,394	0.00%
Financial concerns	3,580,490	0.00%	4,777,101	0.00%
Stockbrokers	415,206	0.50%	147,116	1.42%
Wholesale and retail trade	13,814,342	0.00%	7,186,245	0.00%
Manufacturing	3,263,333	3.67%	2,919,113	0.13%
Transport and transport equipment	7,465,732	9.62%	6,712,640	10.70%
Recreational activities	0	0.00%	0	0.00%
Information technology	1,514,848	0.00%	2,175,784	0.00%
Others	10,198,179	0.05%	9,227,318	0.07%
Individuals	(1) 0	0.00%	0	0.00%
Total loans and advances for use in Hong Kong	79,142,202	1.07%	61,948,079	1.18%
Trade finance	3,345,182	0.00%	754,673	0.00%
Other loans and advances for use outside Hong Kong	64,394,937	1.00%	62,612,752	0.67%
Gross loans and advances to customers	146,882,321	1.01%	125,315,504	0.92%

(b) Breakdown by geographical areas

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

	30-Sep-2017 In HKD '000	31-Mar-2017 In HKD '000
Gross advances to customers		
Hong Kong	94,853,696	73,643,966
China	21,529,436	19,720,189
Overdue advances to customers		
Hong Kong	61,757	61,689
China	9,484	9,434
Non performing advances to customers		
Hong Kong	61,757	61,689
China	9,484	9,434

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 30 September 2017 and 31 March 2017.



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4. Non-bank Mainland Exposures

Non-bank counterparties are identified in accordance with the method set out in the "Return of Mainland Activities" MA(BS)20 issued by the HKMA.

	30-Sep-2017 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)	46,337	5,022	51,359
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,663	0	1,663
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,551	1,523	5,074
4. Other entities of central government not reported in item 1 above	1,632	92	1,724
5. Other entities of local government not reported in item 2 above	731	0	731
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	14,747	2,846	17,593
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	68,661	9,483	78,144
Total assets after provision	378,211		
On-balance sheet exposures as percentage of total assets	18.15%		

	31-Mar-2017 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)	33,166	1,459	34,625
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,049	0	2,049
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,357	863	5,220
4. Other entities of central government not reported in item 1 above	1,340	714	2,054
5. Other entities of local government not reported in item 2 above	280	0	280
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	14,519	4,019	18,538
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	55,711	7,055	62,766
Total assets after provision	315,612		
On-balance sheet exposures as percentage of total assets	17.65%		



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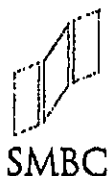
5. Provisions for non performing advances	(1)(2)			
	30-SEP-2017 In HKD '000	% of total loans & advances to customers	31-Mar-2017 In HKD '000	% of total loans & advances to customers
Non performing advances to customers	83,884	0.06%	83,770	0.07%
Specific provisions made in respect of such advances	83,694	NA	83,575	NA
Value of collateral in respect of such advances	0	NA	0	NA

6. Overdue and rescheduled assets	(3)(4)			
	30-SEP-2017 In HKD '000	% of total loans & advances to customers	31-Mar-2017 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	83,884	0.06%	83,770	0.07%
Specific provisions made in respect of such advances	83,694	NA	83,575	NA
Unsecured portion of such overdue advances	83,884	NA	83,770	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%	0	0.00%

7. Repossessed assets

There were no repossessed assets held as of 30 September 2017 and 31 March 2017 .

- (1) There were no non-performing loans and advances to banks or other financial institutions as of 30 September 2017 and 31 March 2017 .
(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 30 September 2017 and 31 March 2017 .
(4) There were no other assets for which overdue more than three months as of 30 September 2017 and 31 March 2017 .



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8. Off-balance sheet exposures

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

	<u>30-Sep-2017</u> In HKD '000	<u>31-Mar-2017</u> In HKD '000
(a) Non derivative exposures		
Direct credit substitutes	3,061,515	1,409,861
Transaction-related contingencies	1,839,145	1,313,001
Trade-related contingencies	1,161,739	1,085,254
Other commitments	116,141,192	123,002,775
(b) Derivative exposures		
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	262,628,370	319,289,751
Interest rate contracts	131,587,072	130,391,893
Others	0	0

Fair value of each type of derivatives are disclosed.

	<u>30-Sep-2017</u> In HKD '000	<u>31-Mar-2017</u> In HKD '000
Assets		
Exchange rate contracts	1,968,102	1,770,498
Interest rate contracts	679,512	1,730,790
Others	0	0
Liabilities		
Exchange rate contracts	1,590,046	1,067,163
Interest rate contracts	655,672	674,578
Others	0	0

There was no bilateral netting agreement as of 30 September 2017 and 31 March 2017 .



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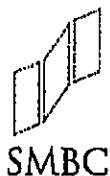
9. Liquidity maintenance ratio	Half Year ended 30-Sep-2017	Half Year ended 30-Sep-2016
The average liquidity maintenance ratio for the period	32.65%	34.44%

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 are attributable after taking into account any recognized risk transfer.

	30-Sep-2017 In HKD million				
	Banks	Official sector	Non-bank private sector	Others	Total
Developing Asia and Pacific	32,842	0	29,374	0	62,216
China	26,406	0	22,045	0	48,451
Developed countries	159,738	3,938	9,085	0	172,761
Japan	158,748	0	6,210	0	164,958

	31-Mar-2017 In HKD million				
	Banks	Official sector	Non-bank private sector	Others	Total
Developing Asia and Pacific	16,407	0	28,966	0	45,373
China	14,214	0	20,245	0	34,459
Developed countries	128,761	4,667	8,980	0	142,408
Japan	128,486	0	6,065	0	134,551



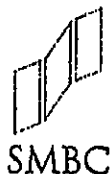
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11. Currency risk

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 HKMA. Currencies which constitute individually 10% or more of the total net position in all foreign currencies are disclosed.

	30-Sep-2017 In HKD million	30-Sep-2017 In HKD million
	USD	CNY
Spot assets	228,134	5,426
Spot liabilities	(277,428)	(3,955)
Forward purchases	154,935	39,651
Forward sales	(105,401)	(41,068)
Net option position	(21)	22
Net long (short) position	<u>219</u>	<u>76</u>
Net structural position	<u>0</u>	<u>0</u>

	31-Mar-2017 In HKD million	31-Mar-2017 In HKD million
	USD	CNY
Spot assets	173,231	5,465
Spot liabilities	(205,564)	(3,365)
Forward purchases	173,953	64,383
Forward sales	(141,395)	(66,455)
Net option position	0	0
Net long (short) position	<u>225</u>	<u>28</u>
Net structural position	<u>0</u>	<u>0</u>



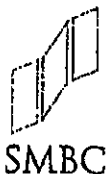
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12. Consolidated group disclosures

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 30 September 2017.

<u>Capital and Capital Adequacy</u>	<u>30-Sep-2017</u> <u>In JPY million</u>	<u>31-Mar-2017</u> <u>In JPY million</u>
Stockholder's equity	8,435,817	8,119,085
Capital adequacy ratio (1)	17.69%	16.93%
<u>Other Financial Information</u>	<u>30-Sep-2017</u> <u>In JPY million</u>	<u>31-Mar-2017</u> <u>In JPY million</u>
Total assets	204,302,493	197,791,611
Total liabilities	192,601,191	186,557,325
Total loans and advances and bills discounted	81,162,078	80,237,322
Total deposit	119,938,693	117,830,210
	<u>Half Year ended</u> <u>30-Sep-2017</u> <u>In JPY million</u>	<u>Half Year ended</u> <u>30-Sep-2016</u> <u>In JPY million</u>
Pre-tax profit	612,020	541,066

(1) The ratio is calculated pursuant to the Banking Law of Japan issued by the Japanese Financial Services Agency in 2006.



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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.