

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Interim Financial Information Disclosure Statement as of 30 September 2022**

Sumitomo Mitsui Banking Corporation, Hong Kong Branch with its principal activities in providing banking and related financial services is pleased to release the Key Interim Financial Information Disclosure Statement for the six-month period ended 30 September 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> December 2022

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Interim Financial Information Disclosure Statement as of 30 September 2022**

**1. Income Statement**

	Half Year ended 30-Sep-2022 In HKD '000	Half Year ended 30-Sep-2021 In HKD '000
Net interest income	805,610	810,828
Interest income	3,087,463	1,635,748
Interest expense	(2,281,853)	(824,920)
Net fees and commission income	185,602	212,299
Fees and commission income	206,561	233,251
Fees and commission expenses	(20,959)	(20,952)
Other operating income	213,331	114,066
Gains less losses arising from trading in foreign currencies	10,559	97,105
Gains less losses from other trading activities	120,885	(20,597)
Others	81,887	37,558
Operating expenses	(352,013)	(351,803)
Staff expenses	(257,255)	(263,255)
Other operating expenses	(94,758)	(88,548)
Charges of Impairment losses and provisions for impaired loans and receivables	(1,559,618)	62
Gains less losses from the disposal of property, plant and equipment and investment properties	0	(16)
Profit before taxation	(707,088)	785,436
Taxation expense	0	0
Profit after taxation	(707,088)	785,436

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**2. Balance Sheet**

	30-Sep-2022 In HKD '000	31-Mar-2022 In HKD '000
<u>Assets</u>		
Cash and balances with banks	7,952,057	7,402,916
Placements with banks maturing between one and twelve months	15,998,255	9,429,969
Amount due from overseas offices	78,307,731	85,444,914
Trade bills	128,721	1,126,854
Loans and receivables	158,502,708	161,164,691
Advances to customers	143,264,348	152,642,408
Advances to banks	1,833,295	2,052,580
Accrued interest receivables and other accounts	16,267,981	7,770,486
Provisions for bad and doubtful debts (1) (2)	(2,862,916)	(1,300,783)
Investment securities	41,056,752	38,178,431
Property, plant and equipment and investment properties	49,176	53,019
Total assets	<u>301,995,400</u>	<u>302,800,794</u>
<u>Liabilities</u>		
Deposits and balances from banks	14,281,202	11,778,046
Deposits from customers	63,127,007	52,622,875
Demand deposits and current accounts	2,515,780	3,788,757
Savings deposits	13,420,618	13,330,221
Time, call and notice deposits	47,190,609	35,503,897
Amount due to overseas offices	206,858,456	226,804,427
Certificates of deposit issued	853,000	1,994,000
Other liabilities	16,875,735	9,601,446
Total liabilities	<u>301,995,400</u>	<u>302,800,794</u>

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

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

(a) Breakdown by industry sectors

	30-Sep-2022 In HKD '000	% of advances covered by collateral	31-Mar-2022 In HKD '000	% of advances covered by collateral
Industrial, commercial and financial				
Property development	21,872,805	2.12%	26,367,928	0.00%
Property investment	16,252,055	9.44%	14,463,566	4.39%
Financial concerns	12,218,460	0.00%	12,374,607	0.00%
Stockbrokers	207,704	0.79%	207,464	0.93%
Wholesale and retail trade	7,760,937	0.00%	8,069,898	0.00%
Manufacturing	5,816,953	0.25%	5,388,564	0.42%
Transport and transport equipment	4,684,854	40.99%	5,620,028	36.00%
Recreational activities	84,000	0.00%	0	0.00%
Information technology	2,077,943	0.00%	1,133,750	0.00%
Others	6,212,542	6.27%	7,394,304	5.61%
<b>Total loans and advances for use in Hong Kong</b>	<b>77,188,253</b>	<b>5.60%</b>	<b>81,020,109</b>	<b>3.82%</b>
Trade finance	4,398,910	0.00%	6,033,779	0.00%
Loans and advances for use outside Hong Kong	61,677,185	10.06%	65,588,520	9.08%
<b>Gross loans and advances to customers</b>	<b>143,264,348</b>	<b>7.35%</b>	<b>152,642,408</b>	<b>5.93%</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.

	30-Sep-2022 In HKD '000	31-Mar-2022 In HKD '000
Gross advances to customers		
Hong Kong	91,686,929	101,271,507

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**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.

		30-Sep-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)	23,505	1,445	24,950
2.	Local governments, local government-owned entities and their subsidiaries and JVs	3,245	0	3,245
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	11,232	2,629	13,861
4.	Other entities of central government not reported in item 1 above	4,746	50	4,796
5.	Other entities of local government not reported in item 2 above	4,027	0	4,027
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,479	715	12,194
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	4,279	266	4,545
Total		62,513	5,105	67,618
Total assets after provision		301,995		
On-balance sheet exposures as percentage of total assets		20.70%		

		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)	28,512	1,182	29,694
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	12,114	1,987	14,101
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	3,566	0	3,566
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	12,734	849	13,583
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	3,722	401	4,123
Total		68,626	4,969	73,595
Total assets after provision		302,801		
On-balance sheet exposures as percentage of total assets		22.66%		

\* Restated figures

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

	30-Sep-2022 In HKD '000	% of total loans & advances to customers	31-Mar-2022 In HKD '000	% of total loans & advances to customers
Non-performing advances to customers	4,587,208	3.20%	1,006,185	0.66%
Specific provisions made in respect of such advances	2,862,916	NA	528,548	NA
Value of collateral in respect of such advances	30,359	NA	0	NA

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

	30-Sep-2022 In HKD '000	% of total loans & advances to customers	31-Mar-2022 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	1,393,442	0.97%	0	0.00%
more than 6 months and less than 1 year	0	0.00%	0	0.00%
more than 1 year	1,008,648	0.70%	1,006,185	0.66%
	<u>2,402,090</u>		<u>1,006,185</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>2,402,090</u>		<u>1,006,185</u>	
	<u>2,402,090</u>		<u>1,006,185</u>	
Specific provisions made in respect of such advances	<u>1,331,986</u>		<u>528,548</u>	
<u>(b) Rescheduled assets</u>				
Rescheduled advances to customers (excluding those overdue for more than 3 months)	2,142,045	1.50%	1,389,791	0.91%

**7. Repossessed assets**

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

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

(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 30 September 2022 and 31 March 2022.

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

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**8. Off-balance sheet exposures**

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

	30-Sep-2022 In HKD '000	31-Mar-2022 In HKD '000
<u>(a) Contingent liabilities and commitments</u>		
Direct credit substitutes	2,284,950	1,533,615
Transaction-related contingencies	566,988	533,031
Trade-related contingencies	1,849,289	1,984,162
Forward forward deposits placed	9,605,432	2,834,626
Other commitments	138,109,575	129,871,850
<u>(b) Derivatives</u>		
Exchange rate contracts	438,980,527	294,534,662
Interest rate contracts	224,888,087	115,609,123
Others	0	0

Fair value of each type of derivatives transaction are disclosed.

	30-Sep-2022 In HKD '000	31-Mar-2022 In HKD '000
<u>Assets</u>		
Exchange rate contracts	7,604,514	2,845,191
Interest rate contracts	6,277,670	3,745,267
Others	0	0
<u>Liabilities</u>		
Exchange rate contracts	7,308,654	3,529,159
Interest rate contracts	3,770,657	2,297,257
Others	0	0

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

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**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.



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**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 30-Sep-2022	For the quarter ended 30-Sep-2021
Average Liquidity maintenance ratio ("LMR")	<u>50.91%</u>	<u>42.89%</u>
Average Core funding ratio ("CFR")	<u>100.57%</u>	<u>93.62%</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.

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**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 30-Sep-2022

In HKD '000	Total amount	Contractual maturity of cashflow						
		Up to 7 days	Between 8 days to 1 month	Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years	Over 5 years	No specific maturity
<b>On-balance sheet liabilities</b>								
Deposits and balances due to banks	221,703,954	17,576,660	18,233,020	48,391,944	39,810,692	97,691,638	0	0
Deposits from customers	63,241,717	27,464,352	9,555,960	18,078,938	7,649,351	493,116	0	0
Certificates of deposit issued	867,312	0	0	503,600	213,712	150,000	0	0
Other liabilities (1)	16,182,423	3,886,809	368,337	4,441,143	11,430,794	68,782,867	5,899,683	3,298,588
<b>Total on-balance sheet liabilities</b>	<b>301,995,406</b>	<b>48,927,821</b>	<b>28,157,317</b>	<b>71,415,625</b>	<b>59,104,549</b>	<b>167,117,621</b>	<b>5,899,683</b>	<b>3,298,588</b>
<b>Total off-balance sheet liabilities</b>	<b>43,108,634</b>	<b>41,343,780</b>	<b>565,747</b>	<b>967,833</b>	<b>231,274</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>On-balance sheet assets</b>								
Cash and balances due from banks	104,352,188	26,838,854	10,287,790	23,420,756	30,219,351	13,563,875	21,562	0
Loans and advances to customers	143,513,765	7,907,078	11,209,752	13,944,864	29,594,069	71,044,279	5,226,515	4,587,208
Trade bills	129,329	82,276	20,717	17,724	8,612	0	0	0
Investment securities	39,103,052	39,103,052	0	0	0	0	0	0
Other assets (1)	15,765,705	1,503,393	914,228	4,076,626	12,732,808	70,400,806	6,305,755	1,776,708
<b>Total on-balance sheet assets</b>	<b>302,864,039</b>	<b>75,434,653</b>	<b>22,432,487</b>	<b>41,459,970</b>	<b>72,554,840</b>	<b>155,008,960</b>	<b>11,553,832</b>	<b>6,363,916</b>
<b>Total off-balance sheet assets</b>	<b>50,182,658</b>	<b>45,472,432</b>	<b>2,355,113</b>	<b>2,355,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net liquidity mismatch		30,635,484	(3,935,464)	(28,568,375)	13,219,017	(12,108,661)	5,654,149	
Cumulative liquidity mismatch		30,635,484	26,700,020	(1,868,355)	11,350,662	(757,999)	4,896,150	

As at 30-Sep-2021

In HKD '000	Total amount	Contractual maturity of cashflow						
		Up to 7 days	Between 8 days to 1 month	Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years	Over 5 years	No specific maturity
<b>On-balance sheet liabilities</b>								
Deposits and balances due to banks	258,140,648	36,573,499	37,984,025	54,575,889	35,326,017	93,681,218	0	0
Deposits from customers	64,618,654	31,542,995	10,191,590	18,731,799	3,691,282	460,988	0	0
Certificates of deposit issued	4,113,352	0	0	2,013,921	1,246,431	853,000	0	0
Other liabilities (1)	8,041,051	3,144,350	4,519,531	7,430,640	4,534,357	66,512,246	15,066,744	659,593
<b>Total on-balance sheet liabilities</b>	<b>334,913,705</b>	<b>71,260,844</b>	<b>52,695,146</b>	<b>82,752,249</b>	<b>44,798,087</b>	<b>161,507,452</b>	<b>15,066,744</b>	<b>659,593</b>
<b>Total off-balance sheet liabilities</b>	<b>39,923,759</b>	<b>39,036,662</b>	<b>415,389</b>	<b>448,343</b>	<b>23,365</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>On-balance sheet assets</b>								
Cash and balances due from banks	114,246,282	32,663,252	24,003,736	18,646,594	29,031,630	9,721,145	179,925	0
Loans and advances to customers	171,628,326	17,613,193	26,216,984	9,744,980	32,768,873	75,074,308	9,208,889	1,001,099
Trade bills	2,015,829	354,377	186,959	1,145,792	328,701	0	0	0
Investment securities	41,211,921	41,211,921	0	0	0	0	0	0
Other assets (1)	5,734,871	1,634,409	4,407,097	7,594,367	3,435,513	65,261,607	14,793,207	755,513
<b>Total on-balance sheet assets</b>	<b>334,837,229</b>	<b>93,477,152</b>	<b>54,814,776</b>	<b>37,131,733</b>	<b>65,564,717</b>	<b>150,057,060</b>	<b>24,182,021</b>	<b>1,756,612</b>
<b>Total off-balance sheet assets</b>	<b>38,939,413</b>	<b>38,939,413</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net liquidity mismatch		22,119,059	1,704,241	(46,068,859)	20,743,265	(11,450,392)	9,115,277	
Cumulative liquidity mismatch		22,119,059	23,823,300	(22,245,559)	(1,502,294)	(12,952,686)	(3,837,409)	

(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.

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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.

	30-Sep-2022 In HKD million				
			Non bank private sector		
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Developing Asia and Pacific	19,706	554	1,459	11,360	33,079
of which: China	17,003	554	1,459	9,802	28,818
Developed countries	79,531	11,475	1,204	9,130	101,340
of which: Japan	79,407	0	736	4,022	84,165
Offshore centres	1,260	0	11,778	70,805	83,843
of which: Hong Kong	1,260	0	11,569	42,055	54,884

	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

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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.

	30-Sep-2022	30-Sep-2022	30-Sep-2022
	In HKD million	In HKD million	In HKD million
	USD	JPY	Total
Spot assets	157,076	29,255	186,331
Spot liabilities	(223,819)	(29,496)	(253,315)
Forward purchases	267,096	100,613	367,709
Forward sales	(199,333)	(100,562)	(299,895)
Net option position	0	0	0
Net long (short) position	<u>1,020</u>	<u>(190)</u>	<u>830</u>
Net structural position	<u>0</u>	<u>0</u>	<u>0</u>

	31-Mar-2022	31-Mar-2022	31-Mar-2022
	In HKD million	In HKD million	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>

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**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 30 September 2022.

<u>Capital and Capital Adequacy</u>	<u>30-Sep-2022</u> <u>In JPY million</u>	<u>31-Mar-2022</u> <u>In JPY million</u>
Stockholder's equity	10,321,399	9,938,608
Capital adequacy ratio <sup>(1)</sup>	15.63%	16.56%
Tier 1 Capital adequacy ratio <sup>(1)</sup>	14.64%	15.46%
<u>Other Financial Information</u>	<u>30-Sep-2022</u> <u>In JPY million</u>	<u>31-Mar-2022</u> <u>In JPY million</u>
Total assets	271,748,777	257,704,625
Total liabilities	258,987,935	245,507,293
Total loans and advances and bills discounted	100,873,464	90,834,056
Total deposit	157,082,471	148,585,460
	<u>Half Year ended</u> <u>30-Sep-2022</u> <u>In JPY million</u>	<u>Half Year ended</u> <u>30-Sep-2021</u> <u>In JPY million</u>
Pre-tax profit	724,674	626,759

(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 Interim Financial Information Disclosure Statement as of 30 September 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.