

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**三井住友銀行 香港分行**

**Key Interim Financial Information Disclosure Statement as at 30 September 2024**  
**主要中期財務資料披露報表截至 2024 年 9 月 30 日**

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 2024. 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.

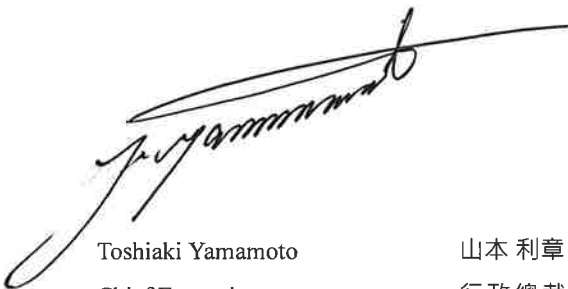
三井住友銀行香港分行，主要經營銀行及相關金融業務，現發表截至 2024 年 9 月 30 日首六個月的主要中期財務資料披露報告。報告內所載資料均完全符合香港金融管理局的監管政策手冊 CA-D-1 (銀行業(披露)規則之應用指引) 所連載披露資料之標準，並沒有虛假或誤導成份。

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.

報告內所有數字均是根據本行的相關會計紀錄匯報，並經過分析性的審閱，確保在各重要方面而言，所有數字均正確地從本行賬冊及紀錄搜集匯編。

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

代行  
三井住友銀行香港分行



Toshiaki Yamamoto  
Chief Executive  
19 December 2024

山本 利章  
行政總裁  
2024 年 12 月 19 日

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(以港幣千元位列示，另註除外)

**1. Unaudited Income Statement**
**未經審核收益表**

	Half Year Ended 30-Sep-2024 半年至 2024 年 9 月 30 日	Half Year Ended 30-Sep-2023 半年至 2023 年 9 月 30 日
Net interest income 利息收入淨額	524,879	643,830
Interest income 利息收入	8,895,674	9,057,783
Interest expense 利息支出	(8,370,795)	(8,413,953)
Net fees and commission income 費用及佣金收入淨額	65,462	94,809
Fees and commission income 費用及佣金收入	75,550	105,096
Fees and commission expenses 費用及佣金支出	(10,088)	(10,287)
Other operating income 其他經營收入	187,478	223,366
Gains less losses arising from trading in foreign currencies 由非港元貨幣交易產生的收益減虧損	185,824	5,760
Gains less losses from other trading activities 來自其他交易活動的收益減虧損	(86,210)	165,576
Others 其他	87,864	52,030
Operating expenses 經營開支	(386,242)	(396,030)
Staff expenses 僱員薪酬及福利開支	(290,794)	(268,760)
Other operating expenses 其他經營開支	(95,448)	(127,270)
Charges of Impairment losses and provisions for impaired loans and receivables 減值損失及為已減值貸款及應收款項而提撥的準備金	(45,567)	(768,684)
Gains less losses from the disposal of property, plant and equipment and investment properties 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	(7,536)	0
Profit / (Loss) before taxation 除稅前利潤/(虧損)	338,474	(202,709)
Taxation expense 稅項開支	0	0
Profit / (Loss) after taxation 除稅後利潤/(虧損)	338,474	(202,709)

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**2. Unaudited Balance Sheet**
**未經審核資產負債表**

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
<b>Assets</b>		
<b>資產</b>		
Cash and balances with banks 現金及銀行結餘	4,434,139	7,818,224
Placements with banks maturing between one and twelve months 存放於同業(一至十二個月內到期)	4,853,624	7,460,578
Amount due from overseas offices 存放於海外辦事處的金額	78,816,420	92,218,990
Trade bills 貿易票據	3,371	16,912
Loans and receivables 貸款及應收款項	82,000,223	90,890,992
Advances to customers 客戶貸款	67,945,449	77,365,278
Advances to banks 給予銀行的貸款	820,703	532,409
Accrued interest receivables and other accounts 應計利息及其他賬目	13,341,762	13,055,894
Provisions for bad and doubtful debts (1) (2) 壞賬及呆賬準備金 (1) (2)	(107,691)	(62,589)
Investment securities 投資證券	40,431,351	37,501,996
Property, plant and equipment and investment properties 物業、工業裝置及設備以及投資物業	64,313	48,934
<b>Total assets</b> <b>總資產</b>	<b>210,603,441</b>	<b>235,956,626</b>

(1) There were no general provisions made to advances to customers and advances to banks as of 30 September 2024 and 31 March 2024.  
於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本分行並無對客戶及銀行之貸款及應收款項而提撥集體準備金。

(2) There were no specific provisions made to advances to bank as of 30 September 2024 and 31 March 2024.  
於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本分行並無對銀行之貸款及應收款項而提撥特定準備金。

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**2. Unaudited Balance Sheet (continued)**

未經審核資產負債表 (續)

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
<b>Liabilities</b>		
<b>負債</b>		
Deposits and balances from banks 銀行同業的存款及結餘	6,060,226	6,413,628
Deposits from customers 客戶存款	98,021,840	103,018,727
Demand deposits and current accounts 活期存款及往來帳戶	2,471,142	2,021,512
Savings deposits 儲蓄存款	13,549,074	9,009,467
Time, call and notice deposits 定期、短期通知及通知存款	82,001,624	91,987,748
Amount due to overseas offices 結欠於海外辦事處的金額	89,896,072	108,557,570
Certificates of deposit issued 已發行的存款證	3,496,000	3,721,000
Other liabilities 其他負債	13,129,303	14,245,701
<b>Total liabilities</b> <b>總負債</b>	<b>210,603,441</b>	<b>235,956,626</b>

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**3. Analysis of gross amount of loans and advances to customers**
**客戶貸款總額分析**
**(a) Breakdown by industry sectors**

## 按照行業分類

	30-Sep-2024 2024 年 9 月 30 日	% of advances covered by collateral 抵押品覆蓋 之百分比	31-Mar-2024 2024 年 3 月 31 日	% of advances covered by collateral 抵押品覆蓋 之百分比
Industrial, commercial and financial 工商金融				
Property development 物業發展	11,145,632	0.00%	14,162,973	0.00%
Property investment 物業投資	16,395,668	0.00%	16,375,774	0.00%
Financial concerns 金融企業	6,412,773	0.00%	6,057,108	0.00%
Stockbrokers 股票經紀	336,662	35.41%	33,887	100.00%
Wholesale and retail trade 批發及零售業	2,770,165	2.32%	2,648,344	3.02%
Manufacturing 製造業	1,575,017	0.00%	1,198,228	0.00%
Transport and transport equipment 運輸及運輸設備	3,606,402	52.65%	3,915,118	54.72%
Recreational activities 康樂活動	100,000	0.00%	120,000	0.00%
Information technology 資訊科技	2,336,183	0.00%	2,775,661	0.00%
Others 其他	3,044,048	0.00%	3,870,669	0.00%
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	47,722,550	4.36%	51,157,762	4.41%
Trade finance 貿易融資	58,516	43.89%	32,406	29.09%
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	20,164,383	18.19%	26,175,110	16.50%
Gross loans and advances to customers 總客戶貸款	67,945,449	8.50%	77,365,278	8.51%

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

客戶貸款總額分析 (續)

**(b) Breakdown by geographical areas**

按照國家或地域分類

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.

國家或地域之分類，在計及風險轉移後的客戶所在之地區，如超過總額貸款百分之十或以上會被披露。

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
Gross advances to customers		
客戶貸款總額		
Hong Kong	54,380,604	63,885,553
香港		

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4. Non-bank Mainland China Exposures

對內地非銀行對手方的風險承擔

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.

對內地非銀行對手方的風險承擔乃按香港金融管理局發出的「內地業務申報表」之定義界定。

Expressed in HKD million 以港幣百萬元位列示	30-Sep-2024 2024 年 9 月 30 日		Total 總計
	On-balance sheet exposures 資產負債表內 風險承擔	Off-balance sheet exposures 資產負債表外 風險承擔	
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府持有實體及其附屬公司與合營公司	3,970	611	4,581
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有實體及其附屬公司與合營公司	555	0	555
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 在中國內地居住的中華人民共和國國民或在中國內地成立為法團的其他實體及其附屬公司與合營公司	2,529	0	2,529
4. Other entities of central government not reported in item 1 above 並未在上述項目(1)填報的中央政府的其他實體	1,463	138	1,601
5. Other entities of local government not reported in item 2 above 並未在上述項目(2)填報的地方政府的其他實體	2,111	0	2,111
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 在中國內地以外居住的中華人民共和國國民或在中國內地以外成立為法團的實體，而所批出信貸是在中國內地使用	3,169	577	3,746
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視為內地非銀行對手方之風險承擔	4,387	156	4,543
Total 總額	18,184	1,482	19,666
Total assets after provision 扣除準備金後的總資產	210,603		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔總資產的百分比	8.63%		

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4. Non-bank Mainland China Exposures (continued)

對內地非銀行對手方的風險承擔 (續)

Expressed in HKD million 以港幣百萬元位列示	31-Mar-2024 2024 年 3 月 31 日		Total 總計
	On-balance sheet exposures 資產負債表內風險承擔	Off-balance sheet exposures 資產負債表外風險承擔	
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府持有實體及其附屬公司與合營公司	3,741	768	4,509
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有實體及其附屬公司與合營公司	1,039	37	1,076
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 在中國內地居住的中華人民共和國國民或在中國內地成立為法團的其他實體及其附屬公司與合營公司	3,176	0	3,176
4. Other entities of central government not reported in item 1 above 並未在上述項目(1)填報的中央政府的其他實體	2,477	313	2,790
5. Other entities of local government not reported in item 2 above 並未在上述項目(2)填報的地方政府的其他實體	3,507	254	3,761
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 在中國內地以外居住的中華人民共和國國民或在中國內地以外成立為法團的實體，而所批出信貸是在中國內地使用	3,133	462	3,595
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視為內地非銀行對手方之風險承擔	4,345	269	4,614
Total 總額	21,418	2,103	23,521
Total assets after provision 扣除準備金後的總資產	235,957		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔總資產的百分比	9.08%		



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**5. Provisions for non-performing advances <sup>(3) (4)</sup>**
**不履行貸款 <sup>(3) (4)</sup>**

	30-Sep-2024 2024 年 9 月 30 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比	31-Mar-2024 2024 年 3 月 31 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比
Non-performing advances to customers 不履行貸款總額	867,572	1.28%	690,440	0.89%
Specific provisions made in respect of such advances 就該等貸款撥出的特定準備金	107,691	N/A 不適用	62,589	N/A 不適用
Value of collateral in respect of such advances 上述個別有關貸款之抵押品總額	355,272	N/A 不適用	340,330 <sup>(5)</sup>	N/A 不適用

(3) There were no non-performing loans and advances to banks or other financial institutions as of 30 September 2024 and 31 March 2024.  
於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本分行並無關於金融機構的不履行貸款。

(4) SMBC maintains general provisions for overseas branch in the head office position.  
三井住友銀行總行已為海外分行預留一般準備金。

(5) The amount has been restated as per return submitted.  
此金額已依據呈交之報表重列。

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**6. Overdue and rescheduled assets <sup>(6) (7)</sup>**
**逾期或經重組資產 <sup>(6) (7)</sup>**

	30-Sep-2024 2024 年 9 月 30 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比	31-Mar-2024 2024 年 3 月 31 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比
<b>(a) Overdue assets</b>				
<b>逾期資產</b>				
Overdue advances to customers				
客戶已逾期貸款總額				
more than 3 months and less than 6 months 三個月以上至六個月	182,267	0.27%	0	0.00%
more than 6 months and less than 1 year 六個月以上至一年	0	0.00%	0	0.00%
more than 1 year 一年以上	436,809	0.64%	440,082	0.57%
	<u>619,076</u>		<u>440,082</u>	
Current market value of collateral held against the covered portion of overdue loans and advances 逾期貸款所持抵押品的市值	<u>355,272</u>		<u>340,330</u>	
Covered portion of overdue loans and advances 逾期貸款有抵押品覆蓋部份	355,272		340,330	
Uncovered portion of overdue loans and advances 逾期貸款無抵押品覆蓋部份	<u>263,804</u>		<u>99,752</u>	
	<u>619,076</u>		<u>440,082</u>	
Specific provisions made in respect of such advances 就該等貸款撥出的特定準備金	45,567		0	
<b>(b) Rescheduled assets</b>				
<b>經重組客戶資產</b>				
Rescheduled advances to customers (excluding those overdue for more than 3 months) 經重組貸款(已扣除逾期超過三個月並在上述項 目內列明的貸款)	0	0.00%	0	0.00%

(6) There were no overdue or rescheduled loans and advances to banks and other financial institutions as of 30 September 2024 and 31 March 2024.  
於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本分行並無屬於銀行及其他金融機構的逾期或經重組貸款。

(7) There were no other assets for which overdue more than three months as of 30 September 2024 and 31 March 2024.  
於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本分行並無逾期三個月或以上的其他資產。

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**7. Repossessed assets**
**收回資產**

There were no repossessed assets held as of 30 September 2024 and 31 March 2024.

於 2024 年 9 月 30 日及 2024 年 3 月 31 日，本銀行並無收回資產。

**8. Unaudited Off-balance sheet exposures**
**未經審核資產負債表以外的風險承擔**

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

下列為資產負債表以外風險承擔之主要類別的合約金額。

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
<b>(a) Contingent liabilities and commitments</b>		
<b>或然負債及承擔</b>		
Direct credit substitutes	512,523	1,014,181
直接信貸替代項目		
Transaction-related contingencies	822,765	1,003,473
與交易有關的或然項目		
Trade-related contingencies	487,896	1,291,529
與貿易有關的或然項目		
Forward forward deposits placed	27,355,777	9,622,066
遠期有期存款		
Other commitments	117,721,116	124,436,630
其他承擔		
<b>(b) Derivatives</b>		
<b>衍生工具</b>		
Exchange rate contracts	558,122,591	338,157,040
匯率合約		
Interest rate contracts	228,776,828	194,401,340
利率合約		
Others	0	0
其他		

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**8. Unaudited Off-balance sheet exposures (continued)**

未經審核資產負債表以外的風險承擔 (續)

Fair value of each type of derivatives transaction are disclosed.

下列為各項主要衍生金融工具之公平價值。

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
<b>Assets</b>		
<b>資產</b>		
Exchange rate contracts 匯率合約	5,813,121	5,506,011
Interest rate contracts 利率合約	3,719,760	4,977,364
Others 其他	0	0
<b>Liabilities</b>		
<b>負債</b>		
Exchange rate contracts 匯率合約	5,932,670	5,319,714
Interest rate contracts 利率合約	2,245,942	2,932,843
Others 其他	0	0

There were no bilateral netting agreements for these contracts as of 30 September 2024 and 31 March 2024.

於 2024 年 9 月 30 日 及 2024 年 3 月 31 日，本分行並無就此等合約簽訂雙邊淨額結算安排。

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**9. Liquidity information disclosures****流動性資料披露****Governance of liquidity risk management****流動性風險管理治理**

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.

三井住友香港分行採納由總行所屬之企業風險管理部門，為全球分行設立之流動性風險管理方針，從而制定相關風險管理，以確保足夠現金流應付到期需求。其中包括資金缺口管理、應急融資計劃及追加流動資金之有效監管及程序。

In addition to the Global Policy, local policies such as the Risk Appetite Framework, Liquidity Risk Management Policy and Procedures for Monitoring Liquidity Ratios (both Liquidity Maintenance Ratio and Core Funding 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.

除了全球政策外，本地政策還制定並記錄了風險偏好框架、流動性風險管理政策以及流動性比率監測程序（包括流動性維持比率和核心資金比率），以識別、衡量、監測、報告和管理在正常和壓力條件下的流動性風險及相關的流動性和資金需求。

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.

本行在流動性及融資管理政策下，有效地符合監管機構所訂明之相關規定、內部限制及指引。

**Structure and responsibilities for liquidity risk management****管理的責任與架構**

The Branch manages liquidity risks in an integrated manner. The information relating to the liquidity risk management is reported in monthly AML 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.

本行採納綜合方式以制訂和執行流動性風險管理，有關資料定時在資產負債委員會中作每月匯報。管理層及資產負債之委員對流動性風險管理及政策作出週年檢討及審核以應對整體市場帶來的變化及影響。

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**9. Liquidity information disclosures (continued)****流動性資料披露 (續)****Structure and responsibilities for liquidity risk management (continued)****管理的責任與架構 (續)**

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 management functions.

流動性的內部限制及其指引亦受定期檢討以確保履行監管機構之政策。內部審計定期監控流動性管理框架確保分行所有流動性風險管理功能保持其合理及有效。

**Liquidity risk monitoring****流動性風險監控**

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.

流動性風險監控為管理框架不可分割的部分。其以作風險早期檢測可為分行於不同指定壓力情況下作資產緩衝應對。並有效地採用不同的衡量及指標測試包括平均流動性維持比率，穩定資金淨額比率，到期日分析及預計現金流以作恆常執行監控。

**Funding strategy****融資策略**

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.

維持穩定流動性是本行其中一項重要策略。其融資策略目標是在多元化組合和資金穩定之間取得平衡。透過適當的負債組合，包括銀行同業市場，客戶存款，可轉讓存款證的發行及海外辦事處借款。同時亦持有適量優質流動資產，可在壓力情況下以回購形式交易作其中資金來源。

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.

分行亦設立一套應急融資計劃以作全面性應付因各類因素所產生的流動資金危機。

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9. Liquidity information disclosures (continued)

流動性資料披露 (續)

Stress testing

壓力測試

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.

本行定期對各種貨幣進行流動資金壓力測試，以預測在壓力情況下的現金流量。壓力情況下的現金流量釐訂是由一系列既定假設來進行測算，從而評估流動資金緩衝及其覆蓋性是否充足。

	For the quarter ended 30-Sep-2024 季度結算至 2024 年 9 月 30 日	For the quarter ended 30-Sep-2023 季度結算至 2023 年 9 月 30 日
Average Liquidity maintenance ratio ("LMR") 平均流動性維持比率	69.25%	64.96%
Average Core funding ratio ("CFR") 平均核心資金比率	163.93%	151.07%

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.

平均流動性維持比率及平均核心資金比率是以每月平均數的算術平均數值作計算，所披露之報告期是以銀行業(披露)規則為依據。

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**9. Liquidity information disclosures (continued)**
**流動性資料披露 (續)**
**Liquidity Risk Mismatch**
**流動性風險錯配**

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.

以下列表分析本分行資產負債表內及表外項目，並參照有關香港金融管理局之「流動性監察工具申報表」的第四部份填報指示而編製。

As at 30-Sep-2024 於 2024 年 9 月 30 日	Total amount 總額	Up to 1 month 1 個月以內	1 to 3 months 1 至 3 個月	3 months to 1 year 3 個月至 1 年	1 to 5 years 1 至 5 年	Over 5 years 5 年以上	No specific maturity 並無到期日
<b>On-balance sheet liabilities</b>							
<b>資產負債表以內的負債</b>							
Deposits and balances due to banks 銀行同業及其他金融機構的存款及結餘	96,331,696	32,079,352	10,455,319	22,409,188	31,387,837	0	0
Deposits from customers 客戶存款	98,430,490	50,434,411	36,858,835	10,630,201	507,043	0	0
Certificates of deposit issued 已發行的存款證	3,539,398	17,020	82	26,296	3,496,000	0	0
Other liabilities (8) 其他負債 (8)	12,301,858	15,189,745	8,561,491	40,033,683	67,150,329	1,051,499	2,674,833
<b>Total on-balance sheet liabilities</b> <b>資產負債表以內的負債總額</b>	<b>210,603,442</b>	<b>97,720,528</b>	<b>55,875,727</b>	<b>73,099,368</b>	<b>102,541,209</b>	<b>1,051,499</b>	<b>2,674,833</b>
<b>Off-balance sheet liabilities</b>							
<b>資產負債表以外的負債總額</b>							
	49,955,394	49,824,486	89,761	41,147	0	0	0
<b>On-balance sheet assets</b>							
<b>資產負債表以內的資產</b>							
Cash and balances due from banks 現金及銀行結存	89,229,633	60,226,175	23,411,104	4,771,651	776,329	44,374	0
Loans and advances to customers 客戶貸款	68,148,053	6,422,534	4,792,015	15,548,514	37,941,729	2,575,689	867,572
Trade bills 貿易票據	3,378	161	3,217	0	0	0	0
Investment securities 投資證券	39,313,433	39,313,433	0	0	0	0	0
Other assets (8) 其他資產 (8)	12,818,260	15,255,517	8,853,097	40,468,125	68,811,894	1,315,263	1,792,017
<b>Total on-balance sheet assets</b> <b>資產負債表以內的資產總額</b>	<b>209,512,757</b>	<b>121,217,820</b>	<b>37,059,433</b>	<b>60,788,290</b>	<b>107,529,952</b>	<b>3,935,326</b>	<b>2,659,589</b>
<b>Off-balance sheet liabilities</b>							
<b>資產負債表以外的資產總額</b>							
	68,946,247	65,840,047	3,106,200	0	0	0	0
Net liquidity mismatch 淨流動資金差距		39,512,853	(15,799,855)	(12,352,225)	4,988,743	2,883,827	
Cumulative liquidity mismatch 累計流動資金差距		39,512,853	23,712,998	11,360,773	16,349,516	19,233,343	



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9. Liquidity information disclosures (continued)

流動性資料披露 (續)

Liquidity Risk Mismatch (continued)

流動性風險錯配 (續)

As at 30-Sep-2023  
於 2023 年 9 月 30 日

	Total amount 總額	Up to 1 month 1個月以內	1 to 3 months 1至3個月	3 months to 1 year 3個月至1年	1 to 5 years 1至5年	Over 5 years 5年以上	No specific maturity 並無到期日
<b>On-balance sheet liabilities</b> <b>資產負債表以內的負債</b>							
Deposits and balances due from banks 銀行同業及其他金融機構的存款及結餘	140,852,028	32,508,873	13,747,260	27,662,853	66,933,042	0	0
Deposits from customers 客戶存款	92,195,113	51,644,935	25,867,816	14,329,480	352,882	0	0
Certificates of deposit issued 已發行的存款證	3,870,041	18,814	536	354,691	3,496,000	0	0
Other liabilities (8) 其他負債 (8)	15,776,400	4,988,032	5,638,275	21,374,181	66,017,205	1,065,466	2,442,911
Total on-balance sheet liabilities 資產負債表以內的負債總額	252,693,582	89,160,654	45,253,887	63,721,205	136,799,129	1,065,466	2,442,911
<b>Off-balance sheet liabilities</b> <b>資產負債表以外的負債總額</b>							
	28,612,097	28,408,937	122,454	80,706	0	0	0
<b>On-balance sheet assets</b> <b>資產負債表以內的資產</b>							
Cash and balances due from banks 現金及銀行結存	97,028,450	49,058,170	30,168,381	12,611,944	4,892,805	297,150	0
Loans and advances to customers 客戶貸款	100,059,475	14,854,304	8,743,870	14,084,393	54,839,067	3,431,478	4,106,363
Trade bills 貿易票據	78,586	2,376	76,042	168	0	0	0
Investment securities 投資證券	41,613,913	41,613,913	0	0	0	0	0
Other assets (8) 其他資產 (8)	15,538,821	2,559,060	5,692,313	22,018,451	67,731,934	1,760,857	1,894,481
Total on-balance sheet assets 資產負債表以內的資產總額	254,319,245	108,087,823	44,680,606	48,714,956	127,463,806	5,489,485	6,000,844
<b>Off-balance sheet assets</b> <b>資產負債表以外的資產總額</b>							
	46,912,618	46,774,618	0	138,000	0	0	0
Net liquidity mismatch 淨流動資金差距		37,292,850	(695,735)	(14,948,955)	(9,335,323)	4,424,019	
Cumulative liquidity mismatch 累計流動資金差距		37,292,850	36,597,115	21,648,160	12,312,837	16,736,856	

(8) 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.

衍生工具合約的重置成本只申報在「總額」欄內，衍生工具合約的名義面額會根據到期日只申報在相關之到期日當中。

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**10. International claims**
**國際債權**

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.

國際債權資料披露是指該國家或地域分部，在計及香港金融管理局的「國際銀行業統計報表」中所描述的認可風險轉移後，佔該機構國際債權總額不少於百分之十。

*Expressed in HKD million*  
以港幣百萬元位列示

30-Sep-2024  
2024 年 9 月 30 日

	Banks 銀行	Official sector 官方機構	Non-bank private sector 非銀行私人機構		Total 總額
			Non-bank financial institutions 非銀行 財務機構	Non-financial private sector 非財務 私人機構	
Developed countries 已發展的國家	80,182	0	2,077	32,955	115,214
of which: Japan 其中: 日本	79,587	0	447	2,667	82,701
of which: United States 其中: 美國	7	0	1,443	29,029	30,479
Offshore centres 離岸中心	1,613	0	23,833	13,914	39,360
of which: Hong Kong 其中: 香港	1,613	0	23,506	12,356	37,475

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**10. International claims (continued)**

國際債權 (續)

*Expressed in HKD million*

以港幣百萬元位列示

	31-Mar-2024 2024 年 3 月 31 日				
	Non-bank private sector 非銀行私人機構				Total 總額
	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行 財務機構	Non-financial private sector 非財務 私人機構	
Developed countries 已發展的國家	96,655	26,535	1,509	4,281	128,980
of which: Japan 其中: 日本	95,909	0	817	2,910	99,636
of which: United States 其中: 美國	0	26,535	470	0	27,005
Offshore centres 離岸中心	1,470	0	27,298	13,586	42,354
of which: Hong Kong 其中: 香港	1,018	0	27,146	11,710	39,874

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**11. Currency risk**
**貨幣風險**

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.

貨幣風險額是根據香港金融管理局的「持有外匯情況申報表」之方法計算，並披露佔貨幣淨盤總額百分之十或以上的外幣之淨持有額。

*Expressed in HKD million*  
以港幣百萬元位列示

	30-Sep-2024 2024年9月30日			
	USD 美元	JPY 日圓	CNY 人民幣	Total 總計
Spot assets 現貨資產	136,907	17,612	7,960	162,479
Spot liabilities 現貨負債	(150,491)	(14,274)	(2,360)	(167,125)
Forward purchases 遠期買入	306,811	66,391	94,426	467,628
Forward sales 遠期賣出	(293,684)	(69,829)	(99,903)	(463,416)
Net option position 期權盤淨額	0	0	0	0
Net long (short) position 長(短)盤淨額	(457)	(100)	123	(434)
Net structural position 結構性淨持有額	0	0	0	0

*Expressed in HKD million*  
以港幣百萬元位列示

	31-Mar-2024 2024年3月31日			
	USD 美元	JPY 日圓	CNY 人民幣	Total 總計
Spot assets 現貨資產	154,614	14,082	9,383	178,079
Spot liabilities 現貨負債	(165,278)	(11,230)	(2,869)	(179,377)
Forward purchases 遠期買入	176,772	51,057	66,800	294,629
Forward sales 遠期賣出	(166,521)	(54,004)	(73,199)	(293,724)
Net option position 期權盤淨額	144	0	(144)	0
Net long (short) position 長(短)盤淨額	(269)	(95)	(29)	(393)
Net structural position 結構性淨持有額	0	0	0	0

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**12. Consolidated group disclosures**

**綜合集團資料**

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 2024.

以下資料根據 Sumitomo Mitsui Financial Group, Inc. (本銀行之控股公司) 在 2024 年 9 月 30 日之綜合賬目列示。

**Capital and Capital Adequacy**

**資本及資本充足比率**

Expressed in JPY million

以日圓百萬元位列示

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
Stockholder's equity 股東資金總額	11,140,149	10,629,980
Capital adequacy ratio (9) 資本充足比率 (9)	15.99%	15.29%
Tier 1 Capital adequacy ratio (9) 一級資本充足比率 (9)	14.83%	14.33%

**Other Financial Information**

**其他財務資料**

Expressed in JPY million

以日圓百萬元位列示

	30-Sep-2024 2024 年 9 月 30 日	31-Mar-2024 2024 年 3 月 31 日
Total assets 總資產	290,022,585	295,236,701
Total liabilities 總負債	275,129,842	280,436,734
Total loans and advances and bills discounted 總貸款和票據貼現	105,037,170	107,013,907
Total deposit 總客戶存款	163,541,943	164,839,357
	Half Year Ended 30-Sep-2024 半年至 2024 年 9 月 30 日	Half Year Ended 30-Sep-23 半年至 2023 年 9 月 30 日
Pre-tax profit 稅前溢利	1,027,400	706,386

(9) The capital adequacy ratio is computed based on the Notification No. 20 issued by the Japanese Financial Services Agency applicable to Japanese banks with international operations and has incorporated an allowance for market risk.

資本充足比率是根據日本金融廳對有參與國際活動之日本銀行所作的第 20 號通告，並已涵蓋市場風險。

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch

三井住友銀行 香港分行

**Key Interim Financial Information Disclosure Statement as at 30 September 2024**

主要中期財務資料披露報表截至 2024 年 9 月 30 日

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示，另註除外)

### 13. Remuneration System

#### 薪酬制度

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.

根據香港金融管理局的監管政策手冊(CG-5)"穩健薪酬制度指引"第 3.1.2 項，三井住友金融集團已為有關薪酬制度在年報中作適當申報，香港分行則無需作獨立披露。

### 14. Disclosure Statement Available to Public

#### 披露報表可供公眾索閱

A copy of the Disclosure Statement is displayed in Sumitomo Mitsui Banking Corporation Hong Kong Branch at 8/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong.

本披露報表的副本存放在三井住友銀行於香港中環港景街一號國際金融中心一期八樓之香港分行以供查閱。

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.

本披露報表的網上版本亦已上載於香港金融管理局的銀行查冊組及本集團網站 [https://www.smbc.co.jp/global/location\\_oversea/hongkong/index.html](https://www.smbc.co.jp/global/location_oversea/hongkong/index.html) 供公眾查閱。