

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**SMBC Key Financial Information Disclosure Statement as of 31 March 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 financial period ended 31 March 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.

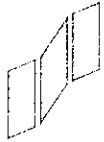
All figures reported are based on the underlying accounting records of the Branch and have been subjected to an analytical review to ensure that all figures have been correctly compiled, in all material respects, from the books and records of the Branch.

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

A handwritten signature in black ink, appearing to read 'Yusuke Ono', written over a horizontal line.

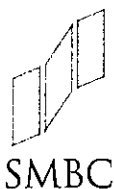
Yusuke Ono  
Chief Executive

27 June 2017



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<b>1. Income Statement</b>	Year ended 31-Mar-2017 In HKD '000	Year ended 31-Mar-2016 In HKD '000
Net interest income	1,304,930	1,754,220
Interest income	4,537,621	3,794,403
Interest expense	(3,232,691)	(2,040,183)
Net fees and commissions income	623,266	517,361
Fees and commissions income	653,269	546,576
Fees and commissions expense	(30,003)	(29,215)
Other operating income	161,477	185,544
Gain less losses from trading in foreign currencies	83,077	142,659
Gain less losses from other trading activities	0	0
Others	78,400	42,885
Operating expenses	(585,102)	(581,028)
Staff expenses	(404,835)	(387,918)
Other operating expenses	(180,267)	(193,110)
Net charge for bad and doubtful debts provisions	(34)	328
Gains less losses from the disposal of fixed and other assets	0	(190)
Profit before taxation	1,504,537	1,876,235
Taxation charge	(189,760)	(247,963)
Profit after taxation	1,314,777	1,628,272

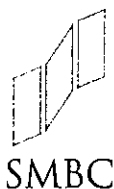


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<b>2. Balance Sheet</b>	<b>31-Mar-2017</b>	<b>30-Sep-2016</b>
	<b>In HKD '000</b>	<b>In HKD '000</b>
<b>Assets</b>		
Cash and balances with banks	13,397,203	10,045,617
Placements with banks maturing between one and twelve months	8,935,769	10,388,891
Amount due from overseas offices	128,014,649	128,745,628
Trade bills	353,115	1,218,767
Advances and other accounts	133,267,469	132,011,597
Advances to customers	125,315,504	124,138,551
Advances to banks	4,523,151	4,331,029
Accrued interest receivables and other accounts	3,428,814	3,542,017
Provisions for bad and doubtful debts	(1) (2) (85,057)	(125,227)
Investment securities	31,697,737	23,856,666
Other investments	0	0
Property and equipment	30,973	32,538
<b>Total assets</b>	<b>315,611,858</b>	<b>306,174,477</b>
<b>Liabilities</b>		
Deposits and balances from banks	51,548,673	54,736,463
Deposits from customers	94,899,546	81,328,583
Demand deposits and current accounts	2,214,471	2,588,638
Saving deposits	9,254,513	9,162,880
Time, call and notice deposits	83,430,562	69,577,065
Amount due to overseas offices	158,212,645	159,642,956
Certificates of deposit issued	7,178,392	7,144,682
Other liabilities	3,772,602	3,321,793
<b>Total liabilities</b>	<b>315,611,858</b>	<b>306,174,477</b>

(1) There were no general provisions made as of 31 March 2017 and 30 September 2016.

(2) There were no specific provisions made for banks or other financial institutions as of 31 March 2017 and 30 September 2016.



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

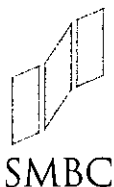
	31-Mar-2017 In HKD '000	% of advances covered by collateral	30-Sep-2016 In HKD '000	% of advances covered by collateral
<b>(a) Breakdown by industry sectors</b>				
Industrial, commercial and financial				
Property development	20,434,368	0.00%	16,853,712	0.00%
Property investment	8,368,394	0.00%	9,496,473	0.00%
Financial concerns	4,777,101	0.00%	3,436,418	0.00%
Stockbrokers	147,116	1.42%	281,547	0.82%
Wholesale and retail trade	7,186,245	0.00%	12,616,725	0.00%
Manufacturing	2,919,113	0.13%	3,818,794	0.10%
Transport and transport equipment	6,712,640	10.70%	7,279,207	6.38%
Recreational activities	0	0.00%	0	0.00%
Information technology	2,175,784	0.00%	2,222,778	0.00%
Others	9,227,318	0.07%	9,705,587	0.07%
Individuals	(1) 0	0.00%	0	0.00%
Total loans and advances for use in Hong Kong	61,948,079	1.18%	65,711,241	0.73%
Trade finance	754,673	0.00%	230,659	0.00%
Other loans and advances for use outside Hong Kong	62,612,752	0.67%	58,196,651	0.78%
Gross loans and advances to customers	<u>125,315,504</u>	0.92%	<u>124,138,551</u>	0.75%

**(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.

	31-Mar-2017 In HKD '000	30-Sep-2016 In HKD '000
Gross advances to customers		
Hong Kong	73,643,966	78,803,128
China	19,720,189	12,432,532
Overdue advances to customers		
Hong Kong	61,689	62,504
China	9,434	48,187
Non performing advances to customers		
Hong Kong	61,689	62,504
China	9,434	48,187

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 31 March 2017 and 30 September 2016.



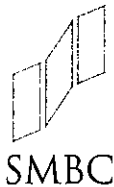
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**4. Non-bank Mainland Exposures**

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.

	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	4,239	849	5,088
4. Other entities of central government not reported in item 1 above	749	714	1,463
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	13,985	4,019	18,004
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
<b>Total</b>	<b>54,468</b>	<b>7,041</b>	<b>61,509</b>
Total assets after provision	315,612		
On-balance sheet exposures as percentage of total assets	17.26%		

	30-Sep-2016 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)	30,970	2,611	33,581
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,398	0	2,398
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,853	1,181	6,034
4. Other entities of central government not reported in item 1 above	664	331	995
5. Other entities of local government not reported in item 2 above	53	0	53
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	13,017	2,156	15,173
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
<b>Total</b>	<b>51,955</b>	<b>6,279</b>	<b>58,234</b>
Total assets after provision	306,174		
On-balance sheet exposures as percentage of total assets	16.97%		



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**5. Provisions for non performing advances**

(1) (2)

	31-Mar-2017 In HKD '000	% of total loans & advances to customers	30-SEP-2016 In HKD '000	% of total loans & advances to customers
Non performing advances to customers	83,770	0.07%	124,282	0.10%
Specific provisions made in respect of such advances	83,575	NA	124,060	NA
Value of collateral in respect of such advances	0	NA	0	NA

**6. Overdue and rescheduled assets**

(3) (4)

	31-Mar-2017 In HKD '000	% of total loans & advances to customers	30-SEP-2016 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	83,770	0.07%	124,282	0.10%
Specific provisions made in respect of such advances	83,575	NA	124,060	NA
Unsecured portion of such overdue advances	83,770	NA	124,282	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**

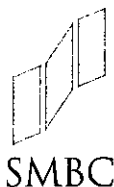
There were no repossessed assets held as of 31 March 2017 and 30 September 2016 .

(1) There were no non-performing loans and advances to banks or other financial institutions as of 31 March 2017 and 30 September 2016 .

(2) SMBC maintains general provisions for overseas branch which are available to absorb all probable credit losses inherent in the bank's portfolio .

(3) There were no overdue or rescheduled loans and advances to banks and other financial institutions as of 31 March 2017 and 30 September 2016 .

(4) There were no other assets for which overdue more than three months as of 31 March 2017 and 30 September 2016 .



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**8. Off-balance sheet exposures**

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

	<u>31-Mar-2017</u> In HKD '000	<u>30-Sep-2016</u> In HKD '000
<b>(a) Non derivative exposures</b>		
Direct credit substitutes	1,409,861	1,739,160
Transaction-related contingencies	1,313,001	55,374
Trade-related contingencies	1,085,254	896,772
Other commitments	123,002,775	112,956,403

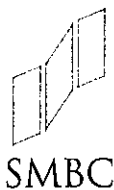
**(b) Derivative exposures**

Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	319,289,751	347,983,303
Interest rate contracts	130,391,893	117,708,089
Others	0	0

Fair value of each type of derivatives are disclosed.

	<u>31-Mar-2017</u> In HKD '000	<u>31-Mar-2016</u> In HKD '000
<b>Assets</b>		
Exchange rate contracts	1,770,498	1,212,623
Interest rate contracts	1,730,790	1,019,282
Others	0	0
<b>Liabilities</b>		
Exchange rate contracts	1,067,163	923,979
Interest rate contracts	674,578	1,002,330
Others	0	0

There was no bilateral netting agreement as of 31 March 2017 and 30 September 2016 .



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<b>9. Liquidity maintenance ratio</b>	<b>Year ended 31-Mar-2017</b>	<b>Year ended 31-Mar-2016</b>
The average liquidity maintenance ratio for the period	34.04%	37.34%

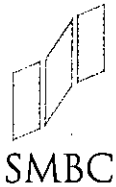
**10. International claims**

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.

	31-Mar-2017 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
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

	30-Sep-2016 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
Developing Asia and Pacific	18,650	0	23,741	0	42,391
China	16,627	0	12,847	0	29,474
Developed countries	129,911	2,347	9,700	0	141,958
Japan	129,454	0	6,503	0	135,957



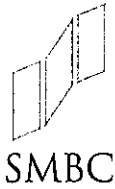


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**11. Currency risk**

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.

	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	<u>0</u>	<u>0</u>
Net long (short) position	<u>225</u>	<u>28</u>
Net structural position	<u>0</u>	<u>0</u>
	30-Sep-2016 In HKD million	30-Sep-2016 In HKD million
	USD	CNY
Spot assets	177,416	9,632
Spot liabilities	(210,171)	(6,538)
Forward purchases	186,710	70,603
Forward sales	(153,183)	(73,939)
Net option position	<u>(21)</u>	<u>21</u>
Net long (short) position	<u>751</u>	<u>(221)</u>
Net structural position	<u>0</u>	<u>0</u>



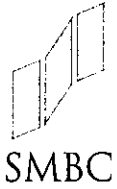
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**12. Consolidated group disclosures**

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 31 March 2017.

<u>Capital and Capital Adequacy</u>	<u>31-Mar-2017 In JPY million</u>	<u>30-Sep-2016 In JPY million</u>
Stockholder's equity	8,119,085	7,710,928
Capital adequacy ratio (1)	16.93%	17.45%
<u>Other Financial Information</u>	<u>31-Mar-2017 In JPY million</u>	<u>30-Sep-2016 In JPY million</u>
Total assets	197,791,611	179,972,782
Total liabilities	186,557,325	169,530,819
Total loans and advances and bills discounted	80,237,322	75,966,141
Total deposit	117,830,210	110,746,141
	<u>Year ended 31-Mar-2017 In JPY million</u>	<u>Year ended 31-Mar-2016 In JPY million</u>
Pre-tax profit	979,305	980,170

(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.