

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**SMBC Key Financial Information Disclosure Statement as of 30 September 2015**

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 2015. 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

24 December 2015



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<b>1. Income Statement</b>	Half Year ended 30-Sep-2015 In HKD '000	Half Year ended 30-Sep-2014 In HKD '000
Net interest income	892,070	1,002,679
Interest income	1,735,160	1,729,627
Interest expense	(843,090)	(726,948)
Net fees and commissions income	215,176	296,151
Fees and commissions income	229,089	313,382
Fees and commissions expense	(13,913)	(17,231)
Other operating income	130,667	124,053
Gain less losses from trading in foreign currencies	97,882	86,296
Gain less losses from other trading activities	0	(19)
Others	32,785	37,776
Operating expenses	(311,937)	(283,477)
Staff expenses	(215,238)	(192,068)
Other operating expenses	(96,699)	(91,409)
Net charge for bad and doubtful debts provisions	(93)	(129)
Gains less losses from the disposal of fixed and other assets	(123)	0
Profit before taxation	925,760	1,139,277
Taxation charge	0	0
Profit after taxation	925,760	1,139,277



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<b>2. Balance Sheet</b>	<b>30-Sep-2015</b>	<b>31-Mar-2015</b>
	<u>In HKD '000</u>	<u>In HKD '000</u>
<b>Assets</b>		
Cash and balances with banks	16,562,826	16,263,230
Placements with banks maturing between one and twelve months	13,308,070	11,089,322
Amount due from overseas offices	139,078,601	133,969,618
Trade bills	2,877,029	2,202,768
Advances and other accounts	148,282,237	148,298,242
Advances to customers	138,028,900	133,335,657
Advances to banks	6,671,456	10,450,916
Accrued interest receivables and other accounts	3,581,881	4,511,669
Provisions for bad and doubtful debts	(1) (2) (122,345)	(122,255)
Investment securities	20,097,741	16,030,899
Other investments	0	0
Property and equipment	34,799	33,139
<b>Total assets</b>	<b>340,118,958</b>	<b>327,764,963</b>
<b>Liabilities</b>		
Deposits and balances from banks	102,885,782	86,476,620
Deposits from customers	54,469,077	43,528,084
Demand deposits and current accounts	2,338,612	1,937,881
Saving deposits	7,442,180	7,794,387
Time, call and notice deposits	44,688,285	33,795,816
Amount due to overseas offices	175,593,273	190,124,502
Certificates of deposit issued	2,990,215	1,210,000
Other liabilities	4,180,611	6,425,757
<b>Total liabilities</b>	<b>340,118,958</b>	<b>327,764,963</b>

(1) There were no general provisions made as of 30 September 2015 and 31 March 2015.

(2) There were no specific provisions made for banks or other financial institutions as of 30 September 2015 and 31 March 2015.



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

	30-Sep-2015 In HKD '000	% of advances covered by collateral	31-Mar-2015 In HKD '000	% of advances covered by collateral
<b>(a) Breakdown by industry sectors</b>				
Industrial, commercial and financial				
Property development	20,573,138	0.00%	16,961,433	11.38%
Property investment	9,781,895	0.00%	7,502,637	22.25%
Financial concerns	4,603,779	0.00%	6,265,901	3.09%
Stockbrokers	387,859	0.50%	271,284	0.71%
Wholesale and retail trade	8,819,649	9.91%	9,017,349	2.79%
Manufacturing	4,544,065	2.92%	3,928,207	0.94%
Transport and transport equipment	7,832,177	4.86%	7,124,614	2.30%
Recreational activities	95,883	0.00%	99,845	0.00%
Information technology	2,393,164	0.00%	4,938,529	0.00%
Others	9,173,292	0.00%	4,569,636	2.49%
Individuals	(1) 0	0.00%	0	0.00%
Total loans and advances for use in Hong Kong	68,204,901	2.04%	60,679,435	7.19%
Trade finance	1,357,327	0.00%	2,368,779	0.00%
Other loans and advances for use outside Hong Kong	68,466,672	0.30%	70,287,443	0.78%
Gross loans and advances to customers	<u>138,028,900</u>	1.16%	<u>133,335,657</u>	3.68%

**(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-2015 In HKD '000	31-Mar-2015 In HKD '000
Gross advances to customers		
Hong Kong	87,117,264	80,109,130
China	21,200,732	26,453,892
Overdue advances to customers		
Hong Kong	61,085	61,887
China	48,158	48,188
Non performing advances to customers		
Hong Kong	61,085	61,887
China	48,158	48,188

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 30 September 2015 and 31 March 2015.



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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-2015 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)	31,017	2,306	33,323
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,159	400	2,559
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,193	2,613	9,806
4. Other entities of central government not reported in item 1 above	778	337	1,115
5. Other entities of local government not reported in item 2 above	315	0	315
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	12,210	393	12,603
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>53,672</b>	<b>6,049</b>	<b>59,721</b>
Total assets after provision	340,119		
On-balance sheet exposures as percentage of total assets	15.78%		

	31-Mar-2015 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)	33,020	3,978	36,998
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,538	0	2,538
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,040	2,252	11,292
4. Other entities of central government not reported in item 1 above	577	827	1,404
5. Other entities of local government not reported in item 2 above	315	0	315
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,572	1,129	12,701
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>57,062</b>	<b>8,186</b>	<b>65,248</b>
Total assets after provision	327,765		
On-balance sheet exposures as percentage of total assets	17.41%		



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**5. Provisions for non performing advances**

(1) (2)

	30-Sep-2015 In HKD '000	% of advances covered by collateral	31-Mar-2015 In HKD '000	% of total loans & advances to customers
Non performing advances to customers	121,318	0.09%	122,505	0.09%
Specific provisions made in respect of such advances	121,122	NA	121,448	NA
Value of collateral in respect of such advances	0	NA	0	NA

**6. Overdue and rescheduled assets**

(3) (4)

	30-Sep-2015 In HKD '000	% of advances covered by collateral	31-Mar-2015 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	121,318	0.09%	121,362	0.09%
Specific provisions made in respect of such advances	121,122	NA	121,162	NA
Unsecured portion of such overdue advances	121,318	NA	121,362	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 2015 and 31 March 2015 .

(1) There were no non performing loans and advances to banks or other financial institutions as of 30 September 2015 and 31 March 2015 .

(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 2015 and 31 March 2015 .

(4) There were no other assets for which overdue more than three months as of 30 September 2015 and 31 March 2015 .



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**8. Off-balance sheet exposures**

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

	<u>30-Sep-2015</u> In HKD '000	<u>31-Mar-2015</u> In HKD '000
<b><u>(a) Non derivative exposures</u></b>		
Direct credit substitutes	1,854,328	1,700,621
Transaction-related contingencies	558,103	114,573
Trade-related contingencies	690,593	1,048,914
Other commitments	110,729,566	106,573,450
<b><u>(b) Derivative exposures</u></b>		
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	396,350,040	453,069,352
Interest rate contracts	30,603,225	18,610,392
Others	118,000	0

Fair value of each type of derivatives are disclosed.

	<u>30-Sep-2015</u> In HKD '000	<u>31-Mar-2015</u> In HKD '000
<b><u>Assets</u></b>		
Exchange rate contracts	1,852,381	2,621,085
Interest rate contracts	862,288	883,931
Others	1,362	0
<b><u>Liabilities</u></b>		
Exchange rate contracts	1,723,960	2,435,010
Interest rate contracts	883,423	945,770
Others	0	0

There was no bilateral netting agreement as of 30 September 2015 and 31 March 2015 .



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<b>9. Liquidity maintenance ratio</b>	Half Year ended 30-Sep-2015	Half Year ended 30-Sep-2014
The average liquidity maintenance ratio for the period of 1 April to 30 September 2015	35.74%	NA
The average liquidity ratio for the period of 1 April to 30 September 2014	NA	33.57%

**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-2015 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
Developing Asia and Pacific	24,832	0	33,286	0	58,118
China	20,900	0	21,277	0	42,177
Developed countries	140,614	1,169	8,968	0	150,751
Japan	140,451	0	7,521	0	147,972

	31-Mar-2015 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
Developing Asia and Pacific	25,864	0	38,333	0	64,197
China	24,250	0	26,494	0	50,744
Developed countries	135,251	0	10,625	0	145,876
Japan	135,207	0	8,391	0	143,598



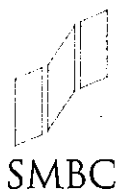


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**11. Currency risk**

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-2015 In HKD million	30-Sep-2015 In HKD million
	USD	CNY
Spot assets	213,871	12,877
Spot liabilities	(255,706)	(6,870)
Forward purchases	215,096	77,938
Forward sales	(172,877)	(84,343)
Net option position	1	0
Net long (short) position	<u>385</u>	<u>(398)</u>
Net structural position	<u>0</u>	<u>0</u>
	31-Mar-2015 In HKD million	31-Mar-2015 In HKD million
	USD	CNY
Spot assets	211,342	15,108
Spot liabilities	(263,587)	(5,527)
Forward purchases	246,615	107,224
Forward sales	(194,318)	(117,082)
Net option position	90	0
Net long (short) position	<u>142</u>	<u>(277)</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 2015.

<u>Capital and Capital Adequacy</u>	<u>30-Sep-2015 In JPY million</u>	<u>31-Mar-2015 In JPY million</u>
Stockholder's equity	7,298,192	7,018,389
Capital adequacy ratio (1)	17.79%	16.58%

<u>Other Financial Information</u>	<u>30-Sep-2015 In JPY million</u>	<u>31-Mar-2015 In JPY million</u>
Total assets	186,653,748	183,442,585
Total liabilities	176,017,514	172,746,314
Total loans and advances and bills discounted	74,510,685	73,068,240
Total deposit	102,099,448	101,047,918

	<u>Half Year ended 30-Sep-2015 In JPY million</u>	<u>Half Year ended 30-Sep-2014 In JPY million</u>
Pre-tax profit	630,832	778,005

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