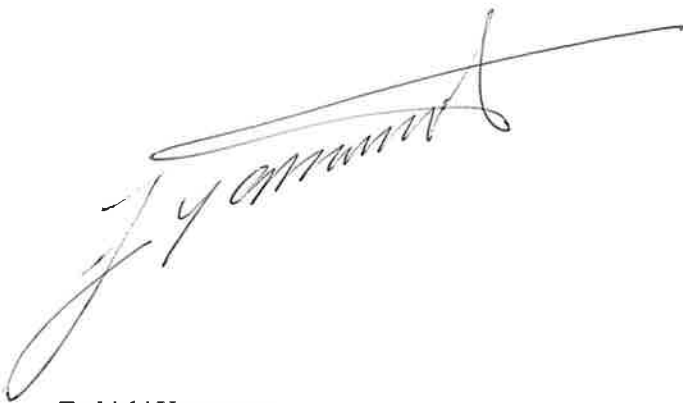


SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

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 2023. 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



Toshiaki Yamamoto
Chief Executive

21 December 2023

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

1. Income Statement

| | Half Year ended 30-Sep-2023 In HKD '000 | Half Year ended 30-Sep-2022 In HKD '000 |
|--|---|---|
| Net interest income | 643,830 | 805,610 |
| Interest income | 9,057,783 | 3,087,463 |
| Interest expense | (8,413,953) | (2,281,853) |
| Net fees and commission income | 94,809 | 185,602 |
| Fees and commission income | 105,096 | 206,561 |
| Fees and commission expenses | (10,287) | (20,959) |
| Other operating income | 223,366 | 213,331 |
| Gains less losses arising from trading in foreign currencies | 5,760 | 10,559 |
| Gains less losses from other trading activities | 165,576 | 120,885 |
| Others | 52,030 | 81,887 |
| Operating expenses | (396,030) | (352,013) |
| Staff expenses | (268,760) | (257,255) |
| Other operating expenses | (127,270) | (94,758) |
| Charges of Impairment losses and provisions for impaired loans and receivables | (768,684) | (1,559,618) |
| Gains less losses from the disposal of property, plant and equipment and investment properties | 0 | 0 |
| Profit before taxation | (202,709) | (707,088) |
| Taxation expense | 0 | 0 |
| Profit after taxation | (202,709) | (707,088) |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

2. Balance Sheet

| | 30-Sep-2023 In HKD '000 | 31-Mar-2023 In HKD '000 |
|--|----------------------------|----------------------------|
| <u>Assets</u> | | |
| Cash and balances with banks | 4,924,491 | 5,270,481 |
| Placements with banks maturing between one and twelve months | 5,990,448 | 9,226,498 |
| Amount due from overseas offices | 84,818,280 | 62,375,358 |
| Trade bills | 78,383 | 27,405 |
| Loans and receivables | 113,227,865 | 137,060,555 |
| Advances to customers | 99,776,185 | 126,046,745 |
| Advances to banks | 730,635 | 1,317,119 |
| Accrued interest receivables and other accounts | 16,433,628 | 12,647,060 |
| Provisions for bad and doubtful debts (1) (2) | (3,712,583) | (2,950,369) |
| Investment securities | 43,607,647 | 42,588,457 |
| Property, plant and equipment and investment properties | 46,471 | 45,421 |
| Total assets | 252,693,585 | 256,594,175 |
| <u>Liabilities</u> | | |
| Deposits and balances from banks | 7,890,159 | 9,486,394 |
| Deposits from customers | 91,567,251 | 81,956,204 |
| Demand deposits and current accounts | 3,119,602 | 2,858,082 |
| Savings deposits | 10,436,968 | 11,001,531 |
| Time, call and notice deposits | 78,010,681 | 68,096,591 |
| Amount due to overseas offices | 132,364,810 | 151,090,204 |
| Certificates of deposit issued | 3,821,000 | 1,727,000 |
| Other liabilities | 17,050,365 | 12,334,373 |
| Total liabilities | 252,693,585 | 256,594,175 |

(1) There were no general provisions made to advances to customers and advances to banks as of 30 September 2023 and 31 March 2023.

(2) There were no specific provisions made to advances to bank as of 30 September 2023 and 31 March 2023.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

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

(a) Breakdown by industry sectors

| | 30-Sep-2023 In HKD '000 | % of advances covered by collateral | 31-Mar-2023 In HKD '000 | % of advances covered by collateral |
|--|----------------------------|---|----------------------------|---|
| Industrial, commercial and financial | | | | |
| Property development | 17,368,602 | 0.00% | 23,376,485 | 0.00% |
| Property investment | 17,804,493 | 0.00% | 19,797,710 | 0.00% |
| Financial concerns | 7,929,081 | 0.00% | 10,394,423 | 0.00% |
| Stockbrokers | 204,614 | 10.55% | 574,078 | 58.65% |
| Wholesale and retail trade | 3,519,565 | 0.00% | 3,235,262 | 0.00% |
| Manufacturing | 1,518,828 | 0.00% | 4,648,943 | 0.00% |
| Transport and transport equipment | 4,192,360 | 49.92% | 4,694,359 | 50.16% |
| Recreational activities | 120,000 | 0.00% | 120,000 | 0.00% |
| Information technology | 2,766,990 | 0.00% | 2,395,141 | 0.00% |
| Others | 4,906,867 | 8.03% | 7,029,558 | 0.00% |
| Total loans and advances for use in Hong Kong | 60,331,400 | 4.16% | 76,265,959 | 3.53% |
| Trade finance | 40,358 | 0.00% | 907,131 | 0.00% |
| Loans and advances for use outside Hong Kong | 39,404,427 | 10.72% | 48,873,655 | 9.18% |
| Gross loans and advances to customers | 99,776,185 | 6.75% | 126,046,745 | 5.69% |

(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-2023 In HKD '000 | 31-Mar-2023 In HKD '000 |
|-----------------------------|----------------------------|----------------------------|
| Gross advances to customers | | |
| Hong Kong | 77,087,091 | 82,432,291 |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

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-2023 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) | 9,313 | 497 | 9,810 |
| 2. | Local governments, local government-owned entities and their subsidiaries and JVs | 2,216 | 248 | 2,464 |
| 3. | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 7,534 | 473 | 8,007 |
| 4. | Other entities of central government not reported in item 1 above | 3,454 | 408 | 3,862 |
| 5. | Other entities of local government not reported in item 2 above | 3,650 | 248 | 3,898 |
| 6. | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 4,865 | 555 | 5,420 |
| 7. | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 5,115 | 324 | 5,439 |
| Total | | 36,147 | 2,753 | 38,900 |
| Total assets after provision | | 252,694 | | |
| On-balance sheet exposures as percentage of total assets | | 14.30% | | |

| | | 31-Mar-2023 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) | 13,681 | 1,384 | 15,065 |
| 2. | Local governments, local government-owned entities and their subsidiaries and JVs | 3,279 | 0 | 3,279 |
| 3. | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 8,697 | 1,013 | 9,710 |
| 4. | Other entities of central government not reported in item 1 above | 5,405 | 195 | 5,600 |
| 5. | Other entities of local government not reported in item 2 above | 4,002 | 0 | 4,002 |
| 6. | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 8,296 | 169 | 8,465 |
| 7. | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 4,619 | 362 | 4,981 |
| Total | | 47,979 | 3,123 | 51,102 |
| Total assets after provision | | 256,594 | | |
| On-balance sheet exposures as percentage of total assets | | 18.70% | | |

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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5. Provisions for non-performing advances (1) (2)

| | 30-Sep-2023 In HKD '000 | % of total loans & advances to customers | 31-Mar-2023 In HKD '000 | % of total loans & advances to customers |
|--|----------------------------|---|----------------------------|---|
| Non-performing advances to customers | 4,106,363 | 4.12% | 4,206,599 | 3.34% |
| Specific provisions made in respect of such advances | 3,712,583 | NA | 2,950,369 | NA |
| Value of collateral in respect of such advances | 0 | NA | 40,946 | NA |

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

| | 30-Sep-2023 In HKD '000 | % of total loans & advances to customers | 31-Mar-2023 In HKD '000 | % of total loans & advances to customers |
|---|----------------------------|---|----------------------------|---|
| (a) Overdue assets | | | | |
| 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% | 3,574,898 | 2.84% |
| more than 1 year | 4,106,363 | 4.12% | 625,694 | 0.50% |
| | <u>4,106,363</u> | | <u>4,200,592</u> | |
| Current market value of collateral held against the covered portion of overdue loans and advances | <u>0</u> | | <u>34,939</u> | |
| Covered portion of overdue loans and advances | 0 | | 34,939 | |
| Uncovered portion of overdue loans and advances | <u>4,106,363</u> | | <u>4,165,653</u> | |
| | <u>4,106,363</u> | | <u>4,200,592</u> | |
| Specific provisions made in respect of such advances | <u>3,712,583</u> | | <u>2,950,369</u> | |
| (b) Rescheduled assets | | | | |
| Rescheduled advances to customers (excluding those overdue for more than 3 months) | 0 | 0.00% | 0 | 0.00% |

7. Repossessed assets

There were no repossessed assets held as of 30 September 2023 and 31 March 2023.

(1) There were no non-performing loans and advances to banks or other financial institutions as of 30 September 2023 and 31 March 2023.

(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 2023 and 31 March 2023.

(4) There were no other assets for which overdue more than three months as of 30 September 2023 and 31 March 2023.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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8. Off-balance sheet exposures

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

| | 30-Sep-2023 In HKD '000 | 31-Mar-2023 In HKD '000 |
|---|----------------------------|----------------------------|
| <u>(a) Contingent liabilities and commitments</u> | | |
| Direct credit substitutes | 1,872,060 | 1,901,415 |
| Transaction-related contingencies | 662,955 | 580,041 |
| Trade-related contingencies | 1,234,375 | 866,305 |
| Forward forward deposits placed | 7,769,481 | 4,159,650 |
| Other commitments | 133,971,372 | 137,912,843 |
| <u>(b) Derivatives</u> | | |
| Exchange rate contracts | 439,101,946 | 346,755,416 |
| Interest rate contracts | 176,960,499 | 309,379,328 |
| Others | 0 | 0 |

Fair value of each type of derivatives transaction are disclosed.

| | 30-Sep-2023 In HKD '000 | 31-Mar-2023 In HKD '000 |
|-------------------------|----------------------------|----------------------------|
| <u>Assets</u> | | |
| Exchange rate contracts | 7,225,983 | 4,096,040 |
| Interest rate contracts | 6,385,134 | 5,369,305 |
| Others | 0 | 0 |
| <u>Liabilities</u> | | |
| Exchange rate contracts | 6,916,628 | 3,726,211 |
| Interest rate contracts | 3,825,655 | 3,206,412 |
| Others | 0 | 0 |

There was no bilateral netting agreement as of 30 September 2023 and 31 March 2023.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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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.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Interim Financial Information Disclosure Statement as of 30 September 2023

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-2023 | For the quarter ended 30-Sep-2022 |
|---|--------------------------------------|--------------------------------------|
| Average Liquidity maintenance ratio ("LMR") | <u>64.96%</u> | <u>50.91%</u> |
| Average Core funding ratio ("CFR") | <u>151.07%</u> | <u>100.57%</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-2023

| In HKD '000 | Total amount | Up to 7 days | Contractual maturity of cashflow | | | | | Over 5 years | No specific maturity |
|--|--------------------|-------------------|----------------------------------|-----------------------|----------------------------|----------------------|------------------|------------------|----------------------|
| | | | Between 8 days to 1 month | Between 1 to 3 months | Between 3 months to 1 year | Between 1 to 5 years | | | |
| On-balance sheet liabilities | | | | | | | | | |
| Deposits and balances due to banks | 140,852,028 | 23,212,361 | 9,296,512 | 13,747,260 | 27,662,853 | 66,933,042 | 0 | 0 | |
| Deposits from customers | 92,195,113 | 23,201,294 | 28,443,641 | 25,867,816 | 14,329,480 | 352,882 | 0 | 0 | |
| Certificates of deposit issued | 3,870,041 | 0 | 18,814 | 536 | 354,691 | 3,496,000 | 0 | 0 | |
| Other liabilities (1) | 15,776,400 | 2,979,104 | 2,008,928 | 5,638,275 | 21,374,181 | 66,017,205 | 1,065,466 | 2,442,911 | |
| Total on-balance sheet liabilities | 252,693,582 | 49,392,759 | 39,767,895 | 45,253,887 | 63,721,205 | 136,799,129 | 1,065,466 | 2,442,911 | |
| Total off-balance sheet liabilities | 28,612,097 | 27,860,890 | 548,047 | 122,454 | 80,706 | 0 | 0 | 0 | |
| On-balance sheet assets | | | | | | | | | |
| Cash and balances due from banks | 97,028,450 | 22,185,257 | 26,872,913 | 30,168,381 | 12,611,944 | 4,892,805 | 297,150 | 0 | |
| Loans and advances to customers | 100,059,475 | 8,785,415 | 6,068,889 | 8,743,870 | 14,084,393 | 54,839,067 | 3,431,478 | 4,106,363 | |
| Trade bills | 78,586 | 194 | 2,182 | 76,042 | 168 | 0 | 0 | 0 | |
| Investment securities | 41,613,913 | 41,613,913 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other assets (1) | 15,538,821 | 380,648 | 2,178,412 | 5,692,313 | 22,018,451 | 67,731,934 | 1,760,857 | 1,894,481 | |
| Total on-balance sheet assets | 254,319,245 | 72,965,427 | 35,122,396 | 44,680,606 | 48,714,956 | 127,463,806 | 5,489,485 | 6,000,844 | |
| Total off-balance sheet assets | 46,912,618 | 46,511,635 | 262,983 | 0 | 138,000 | 0 | 0 | 0 | |
| Net liquidity mismatch | | 42,223,413 | (4,930,563) | (695,735) | (14,948,955) | (9,335,323) | 4,424,019 | | |
| Cumulative liquidity mismatch | | 42,223,413 | 37,292,850 | 36,597,115 | 21,648,160 | 12,312,837 | 16,736,856 | | |

As at 30-Sep-2022

| In HKD '000 | Total amount | Up to 7 days | Contractual maturity of cashflow | | | | | Over 5 years | No specific maturity |
|--|--------------------|-------------------|----------------------------------|-----------------------|----------------------------|----------------------|-------------------|------------------|----------------------|
| | | | Between 8 days to 1 month | Between 1 to 3 months | Between 3 months to 1 year | Between 1 to 5 years | | | |
| On-balance sheet liabilities | | | | | | | | | |
| 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 | |
| Total on-balance sheet liabilities | 301,995,406 | 48,927,821 | 28,157,317 | 71,415,625 | 59,104,549 | 167,117,621 | 5,899,683 | 3,298,588 | |
| Total off-balance sheet liabilities | 43,108,634 | 41,343,780 | 565,747 | 967,833 | 231,274 | 0 | 0 | 0 | |
| On-balance sheet assets | | | | | | | | | |
| 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 | |
| Total on-balance sheet assets | 302,864,039 | 75,434,653 | 22,432,487 | 41,459,970 | 72,554,840 | 155,008,960 | 11,553,832 | 6,363,916 | |
| Total off-balance sheet assets | 50,182,658 | 45,472,432 | 2,355,113 | 2,355,113 | 0 | 0 | 0 | 0 | |
| 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 | | |

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-2023 In HKD million | | | | | |
|-------------------------------|--------|-----------------|---------------------------------|------------------------------|---------|
| | Banks | Official sector | Non bank private sector | | Total |
| | | | Non-bank financial institutions | Non-financial private sector | |
| Developing Asia and Pacific | 6,875 | 7 | 6,682 | 4,769 | 18,333 |
| Developed countries | 86,987 | 30,443 | 1,610 | 5,136 | 124,176 |
| of which: Japan | 86,429 | 0 | 483 | 2,811 | 89,723 |
| of which: United States | 501 | 30,443 | 663 | 0 | 31,607 |
| Offshore centres | 1,625 | 0 | 31,286 | 19,415 | 52,326 |
| of which: Hong Kong | 1,620 | 0 | 29,535 | 15,436 | 46,591 |
| 31-Mar-2023 In HKD million | | | | | |
| | Banks | Official sector | Non bank private sector | | Total |
| | | | Non-bank financial institutions | Non-financial private sector | |
| Developing Asia and Pacific | 13,395 | 7 | 2,758 | 6,533 | 22,693 |
| of which: China | 11,473 | 7 | 2,757 | 5,396 | 19,633 |
| Developed countries | 63,017 | 24,316 | 2,437 | 4,485 | 94,255 |
| of which: Japan | 62,600 | 0 | 595 | 1,904 | 65,099 |
| of which: United States | 0 | 24,316 | 1,706 | 125 | 26,147 |
| Offshore centres | 1,051 | 0 | 16,298 | 52,630 | 69,979 |
| of which: Hong Kong | 1,051 | 0 | 14,093 | 26,636 | 41,780 |

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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-2023 In HKD million | 30-Sep-2023 In HKD million | 30-Sep-2023 In HKD million |
|---------------------------|-------------------------------|-------------------------------|-------------------------------|
| | USD | JPY | Total |
| Spot assets | 163,602 | 15,752 | 179,354 |
| Spot liabilities | (185,312) | (13,672) | (198,984) |
| Forward purchases | 245,052 | 43,580 | 288,632 |
| Forward sales | (222,869) | (46,146) | (269,015) |
| Net option position | 0 | 0 | 0 |
| Net long (short) position | 473 | (486) | (13) |
| Net structural position | 0 | 0 | 0 |

| | 31-Mar-2023 In HKD million | 31-Mar-2023 In HKD million | 31-Mar-2023 In HKD million |
|---------------------------|-------------------------------|-------------------------------|-------------------------------|
| | USD | JPY | Total |
| Spot assets | 134,787 | 18,484 | 153,271 |
| Spot liabilities | (175,086) | (18,050) | (193,136) |
| Forward purchases | 205,120 | 47,534 | 252,654 |
| Forward sales | (164,420) | (48,189) | (212,609) |
| Net option position | 0 | 1 | 1 |
| Net long (short) position | 401 | (220) | 181 |
| Net structural position | 0 | 0 | 0 |

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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 2023.

| <u>Capital and Capital Adequacy</u> | <u>30-Sep-2023</u> <u>In JPY million</u> | <u>31-Mar-2023</u> <u>In JPY million</u> |
|---|---|---|
| Stockholder's equity | 10,598,670 | 10,308,391 |
| Capital adequacy ratio ⁽¹⁾ | 16.22% | 15.98% |
| Tier 1 Capital adequacy ratio ⁽¹⁾ | 15.20% | 14.94% |
| | | |
| <u>Other Financial Information</u> | <u>30-Sep-2023</u> <u>In JPY million</u> | <u>31-Mar-2023</u> <u>In JPY million</u> |
| Total assets | 293,725,065 | 270,428,564 |
| Total liabilities | 279,903,979 | 257,637,458 |
| Total loans and advances and bills discounted | 102,448,793 | 98,404,137 |
| Total deposit | 162,448,935 | 158,770,253 |
| | | |
| | <u>Half Year</u> <u>ended</u> <u>30-Sep-2023</u> <u>In JPY million</u> | <u>Half Year</u> <u>ended</u> <u>30-Sep-2022</u> <u>In JPY million</u> |
| Pre-tax profit | 706,386 | 724,674 |

(1) 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.

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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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.

14. Disclosure Statement Available to Public

Copies of the Disclosure Statement are displayed in the receptions of Sumitomo Mitsui Banking Corporation Hong Kong Branch at the following addresses:

- 7/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong
- 19/F, the Metropolis Tower, 10 Metropolis Drive, Hung Hom, Kowloon
- 9/F, Two Taikoo Place, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

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 for public inspection.