



**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**

**Key Financial Information Disclosure Statement as of 31 March 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 financial period ended 31 March 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 'Y. Ono', is written over a horizontal line. The signature is fluid and cursive.

Yusuke Ono  
Chief Executive

26 June 2015



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<b>1. Income Statement</b>	Year ended 31-Mar-2015 In HKD '000	Year ended 31-Mar-2014 In HKD '000
Net interest income	1,956,035	1,562,603
Interest income	3,605,817	3,004,712
Interest expense	(1,649,782)	(1,442,109)
Net fees and commissions income	447,741	667,630
Fees and commissions income	479,409	692,680
Fees and commissions expense	(31,668)	(25,050)
Other operating income	211,770	162,872
Gain less losses from trading in foreign currencies	169,490	127,656
Gain less losses from other trading activities	(43)	61
Others	42,323	35,155
Operating expenses	(531,554)	(498,149)
Staff expenses	(345,277)	(309,658)
Other operating expenses	(186,277)	(188,491)
Net charge for bad and doubtful debts provisions	222	58,607
Gains less losses from the disposal of fixed and other assets	(45)	(114)
Profit before taxation	2,084,169	1,953,449
Taxation charge	(240,201)	(219,864)
Profit after taxation	1,843,968	1,733,585



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<b>2. Balance Sheet</b>	<b>31-Mar-2015</b>	<b>30-Sep-2014</b>
	<u>In HKD '000</u>	<u>In HKD '000</u>
<u>Assets</u>		
Cash and balances with banks	16,263,230	10,871,116
Placements with banks maturing between one and twelve months	11,089,322	15,545,661
Amount due from overseas offices	133,969,618	112,372,436
Trade bills	2,202,768	7,383,890
Advances and other accounts	148,298,242	156,178,082
Advances to customers	133,335,657	140,665,891
Advances to banks	10,450,916	11,858,020
Accrued interest receivables and other accounts	4,511,669	3,654,171
Provisions for bad and doubtful debts	(1)(2) (122,255)	(126,845)
Investment securities	16,030,899	17,036,523
Other investments	0	0
Property and equipment	33,139	28,330
<b>Total assets</b>	<u><b>327,764,963</b></u>	<u><b>319,289,193</b></u>
<u>Liabilities</u>		
Deposits and balances from banks	86,476,620	58,992,784
Deposits from customers	43,528,084	31,707,771
Demand deposits and current accounts	1,937,881	1,925,244
Saving deposits	7,794,387	7,001,117
Time, call and notice deposits	33,795,816	22,781,410
Amount due to overseas offices	190,124,502	221,447,048
Certificates of deposit issued	1,210,000	1,104,000
Other liabilities	6,425,757	6,037,590
<b>Total liabilities</b>	<u><b>327,764,963</b></u>	<u><b>319,289,193</b></u>

(1) There were no general provisions made as of 31 March 2015 and 30 September 2014 .

(2) There were no specific provisions made for banks or other financial institutions as of 31 March 2015 and 30 September 2014 .



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

	31-Mar-2015 In HKD '000	% of advances covered by collateral	30-Sep-2014 In HKD '000	% of advances covered by collateral
<u>(a) Breakdown by industry sectors</u>				
Industrial, commercial and financial				
Property development	16,961,433	11.38%	16,679,896	11.33%
Property investment	7,502,637	22.25%	9,239,722	16.37%
Financial concerns	6,265,901	3.09%	6,688,315	2.90%
Stockbrokers	271,284	0.71%	62,128	3.43%
Wholesale and retail trade	9,017,349	2.79%	14,554,256	3.30%
Manufacturing	3,928,207	0.94%	3,715,575	1.12%
Transport and transport equipment	7,124,614	2.30%	7,033,345	2.79%
Recreational activities	99,845	0.00%	103,808	0.00%
Information technology	4,938,529	0.00%	4,254,154	0.00%
Others	4,569,636	2.49%	5,067,350	2.30%
Individuals	(1) 0	0.00%	68,969	0.00%
Total loans and advances for use in Hong Kong	60,679,435	7.19%	67,467,518	6.57%
Trade finance	2,368,779	0.00%	3,296,667	0.00%
Other loans and advances for use outside Hong Kong	70,287,443	0.78%	69,901,706	0.79%
Gross loans and advances to customers	<u>133,335,657</u>	3.68%	<u>140,665,891</u>	3.54%

(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-2015 In HKD '000	30-Sep-2014 In HKD '000
Gross advances to customers		
Hong Kong	80,109,130	86,152,933
China	26,453,892	28,563,989
Overdue advances to customers		
Hong Kong	61,887	62,745
China	48,188	48,245
Non performing advances to customers		
Hong Kong	61,887	62,745
China	48,188	48,245

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 31 March 2015 and 30 September 2014.



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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-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%		

	30-Sep-2014 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)	37,911	5,424	43,335
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,155	1	3,156
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,889	3,022	10,911
4. Other entities of central government not reported in item 1 above	359	20	379
5. Other entities of local government not reported in item 2 above	316	0	316
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,139	680	11,819
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>60,769</b>	<b>9,147</b>	<b>69,916</b>
Total assets after provision	319,289		
On-balance sheet exposures as percentage of total assets	19.03%		



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5. Provisions for non performing advances	(1) (2)				
		31-Mar-2015 In HKD '000	% of total loans & advances to customers	30-Sep-2014 In HKD '000	% of total loans & advances to customers
Non performing advances to customers		122,505	0.09%	124,804	0.10%
Specific provisions made in respect of such advances		121,448	NA	123,241	NA
Value of collateral in respect of such advances		0	NA	0	NA

6. Overdue and rescheduled assets	(3) (4)				
		31-Mar-2015 In HKD '000	% of total loans & advances to customers	30-Sep-2014 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		121,362	0.09%	123,021	0.10%
Specific provisions made in respect of such advances		121,162	NA	122,795	NA
Unsecured portion of such overdue advances		121,362	NA	123,021	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 2015 and 30 September 2014 .

(1) There were no non performing loans and advances to banks or other financial institutions as of 31 March 2015 and 30 September 2014 .

(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 2015 and 30 September 2014 .

(4) There were no other assets for which overdue more than three months as of 31 March 2015 and 30 September 2014 .



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**8. Off-balance sheet exposures**

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

	<u>31-Mar-2015</u> <u>In HKD '000</u>	<u>30-Sep-2014</u> <u>In HKD '000</u>
<u>(a) Non derivative exposures</u>		
Direct credit substitutes	1,700,621	2,853,871
Transaction-related contingencies	114,573	653,142
Trade-related contingencies	1,048,914	1,755,654
Other commitments	106,573,450	85,749,354
<u>(b) Derivative exposures</u>		
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	453,069,352	525,615,949
Interest rate contracts	18,610,392	28,210,179
Fair value of each type of derivatives are disclosed.		
	<u>31-Mar-2015</u> <u>In HKD '000</u>	<u>30-Sep-2014</u> <u>In HKD '000</u>
<u>Assets</u>		
Exchange rate contracts	2,621,085	2,070,513
Interest rate contracts	883,931	743,087
<u>Liabilities</u>		
Exchange rate contracts	2,435,010	1,853,431
Interest rate contracts	945,770	828,077

There was no bilateral netting agreement as of 31 March 2015 and 30 September 2014 .



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9. Liquidity maintenance ratio	Year ended 31-Mar-2015	Year ended 31-Mar-2014
The average liquidity maintenance ratio for the period of 1 January to 31 March 2015	35.04%	NA
The average liquidity ratio for the period of 1 April to 31 December 2014	32.90%	35.20%

**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-2015 In HKD million				
	Banks	Official sector	Non-bank private sector	Others	Total
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

The basis of reporting of international claims for 31 March 2015 is not directly comparable to the cross border claims reported in 30 September 2014 due to the current adoption of different reporting basis in line with the new disclosure standard.





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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-2015 In HKD million USD	31-Mar-2015 In HKD million 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>

	30-Sep-2014 In HKD million JPY	30-Sep-2014 In HKD million CNY	30-Sep-2014 In HKD million CHF
Spot assets	9,190	13,253	4
Spot liabilities	(7,743)	(4,212)	(21)
Forward purchases	7,860	118,746	63
Forward sales	(9,362)	(127,344)	(117)
Net option position	(174)	0	0
Net long (short) position	<u>(229)</u>	<u>443</u>	<u>(71)</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 unaudited consolidated accounts of Sumitomo Mitsui Financial Group, Inc. (the holding company of the Bank) as of 31 March 2015.

<u>Capital and Capital Adequacy</u>	<u>31-Mar-2015</u> <u>In JPY million</u>	<u>30-Sep-2014</u> <u>In JPY million</u>
Stockholder's equity	7,018,389	6,826,149
Capital adequacy ratio (1)	16.58%	15.98%

  

<u>Other Financial Information</u>	<u>31-Mar-2015</u> <u>In JPY million</u>	<u>30-Sep-2014</u> <u>In JPY million</u>
Total assets	183,442,585	171,903,603
Total liabilities	172,746,314	162,236,412
Total loans and advances and bills discounted	73,068,240	70,560,645
Total deposit	101,047,918	95,106,774

  

	<u>Year ended</u> <u>31-Mar-2015</u> <u>In JPY million</u>	<u>Year ended</u> <u>31-Mar-2014</u> <u>In JPY million</u>
Pre-tax profit	1,309,377	1,422,694

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