

**SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch**  
**Key Financial Information Disclosure Statement as of 30 September 2020**

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 2020. 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  
(Incorporated in Japan with Limited Liability)  
Hong Kong Branch



Yoshiyuki Ogata  
Chief Executive

16<sup>th</sup> December 2020

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**1. Income Statement**

	Half Year ended 30-Sep-2020 In HKD '000	Half Year ended 30-Sep-2019 In HKD '000
Net interest income	563,585	569,613
Interest income	2,595,177	8,149,633
Interest expense	(2,031,592)	(7,580,020)
Net fees and commissions income	141,630	249,150
Fees and commissions income	169,328	270,616
Fees and commissions expense	(27,698)	(21,466)
Other operating income	224,732	191,758
Gain less losses from trading in foreign currencies	244,252	128,510
Gain less losses from other trading activities	(10,783)	18,791
Others	(8,737)	44,457
Operating expenses	(350,983)	(359,281)
Staff expenses	(266,218)	(254,530)
Other operating expenses	(84,765)	(104,751)
Net charge for bad and doubtful debts provisions	(152,204)	65
Gains less losses from the disposal of fixed and other assets	0	(2)
Profit before taxation	426,760	651,303
Taxation charge	0	0
Profit after taxation	426,760	651,303

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**2. Balance Sheet**

	30-Sep-2020 In HKD '000	31-Mar-2020 In HKD '000
<b><u>Assets</u></b>		
Cash and balances with banks	8,253,279	5,567,539
Placements with banks maturing between one and twelve months	15,237,924	21,428,356
Amount due from overseas offices	132,617,204	88,021,579
Trade bills	310,677	115,245
Advances and other accounts	152,630,731	155,577,777
Advances to customers	142,006,234	149,540,857
Advances to banks	1,506,727	2,100,119
Accrued interest receivables and other accounts	9,117,770	3,936,801
Provisions for bad and doubtful debts (1)(2)	(311,374)	(159,215)
Investment securities	32,560,704	38,376,823
Property and equipment	66,782	53,838
<b>Total assets</b>	<b>341,365,927</b>	<b>308,981,942</b>
<b><u>Liabilities</u></b>		
Deposits and balances from banks	8,719,718	15,729,845
Deposits from customers	80,191,803	72,972,949
Demand deposits and current accounts	3,247,556	2,503,995
Saving deposits	15,284,316	16,273,883
Time, call and notice deposits	61,659,931	54,195,071
Amount due to overseas offices	242,290,110	207,197,839
Certificates of deposit issued	5,394,000	5,687,718
Other liabilities	4,770,296	7,393,591
<b>Total liabilities</b>	<b>341,365,927</b>	<b>308,981,942</b>

(1) There were no general provisions made as of 30 September 2020 and 31 March 2020.

(2) There were no specific provisions made for banks or other financial institutions as of 30 September 2020 and 31 March 2020.

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

**(a) Breakdown by industry sectors**

	30-Sep-2020 In HKD '000	% of advances covered by collateral	31-Mar-2020 In HKD '000	% of advances covered by collateral
<b>Industrial, commercial and financial</b>				
Property development	24,136,975	0.00%	26,490,282	0.00%
Property investment	8,181,733	3.41%	5,925,554	6.52%
Financial concerns	4,413,989	0.00%	4,966,188	0.00%
Stockbrokers	580,949	0.38%	351,053	0.61%
Wholesale and retail trade	8,151,131	0.00%	11,440,982	0.00%
Manufacturing	3,233,283	0.00%	3,693,287	0.00%
Transport and transport equipment	5,793,901	24.44%	5,989,639	20.41%
Recreational activities	0	0.00%	0	0.00%
Information technology	794,562	0.00%	549,213	0.00%
Others	8,490,655	0.03%	11,363,973	0.03%
<b>Individuals (1)</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>
<b>Total loans and advances for use in Hong Kong</b>	<b>63,777,178</b>	<b>2.66%</b>	<b>70,770,171</b>	<b>2.28%</b>
<b>Trade finance</b>	<b>882,406</b>	<b>0.00%</b>	<b>551,784</b>	<b>0.00%</b>
<b>Other loans and advances for use outside Hong Kong</b>	<b>77,346,650</b>	<b>5.05%</b>	<b>78,218,902</b>	<b>4.18%</b>
<b>Gross loans and advances to customers</b>	<b>142,006,234</b>	<b>3.95%</b>	<b>149,540,857</b>	<b>3.27%</b>

**(b) Breakdown by geographical areas**

Advances to customers by geographical area are classified according to the location of the counterparties after considering the transfer of risk for which exceed 10% of the aggregate gross amount to customers.

	30-Sep-2020 In HKD '000	31-Mar-2020 In HKD '000
<b>Gross advances to customers</b>		
Hong Kong	87,814,458	94,430,417
China	16,097,020	15,626,903
<b>Overdue advances to customers</b>		
Hong Kong	39,576	39,574
China	860,689	392,994
<b>Non-performing advances to customers</b>		
Hong Kong	39,576	39,574
China	196,407	392,994

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 30 September 2020 and 31 March 2020.

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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 issued by the Hong Kong Monetary Authority.

	30-Sep-2020 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)	32,403	2,724	35,127
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,968	1,000	2,968
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,288	2,042	14,330
4. Other entities of central government not reported in item 1 above	1,529	50	1,579
5. Other entities of local government not reported in item 2 above	1,606	0	1,606
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	19,564	1,072	20,636
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>69,358</b>	<b>6,888</b>	<b>76,246</b>
Total assets after provision	341,366		
On-balance sheet exposures as percentage of total assets	20.32%		

	31-Mar-2020 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)	37,637	1,078	38,715
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,474	300	1,774
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,245	1,176	13,421
4. Other entities of central government not reported in item 1 above	1,572	12	1,584
5. Other entities of local government not reported in item 2 above	1,567	0	1,567
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	20,873	2,588	23,461
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>75,368</b>	<b>5,154</b>	<b>80,522</b>
Total assets after provision	308,982		
On-balance sheet exposures as percentage of total assets	24.39%		

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**5. Provisions for non-performing advances** (1) (2)

	30-Sep-2020 In HKD '000	% of total loans & advances to customers	31-Mar-2020 In HKD '000	% of total loans & advances to customers
Non-performing advances to customers	286,096	0.20%	505,654	0.34%
Specific provisions made in respect of such advances	214,499	NA	159,215	NA
Value of collateral in respect of such advances	0	NA	0	NA

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

	30-Sep-2020 In HKD '000	% of total loans & advances to customers	31-Mar-2020 In HKD '000	% of total loans & advances to customers
<b>(a) Overdue assets</b>				
<b>Overdue advances to customers</b>				
more than 3 months and less than 6 months	774,996	0.55%	323,050	0.22%
more than 6 months and less than 1 year	219,889	0.15%	0	0.00%
more than 1 year	43,814	0.03%	43,878	0.03%
Specific provisions made in respect of such advances	311,374	NA	124,534	NA
Unsecured portion of such overdue advances	1,038,699	NA	366,928	NA
Value of collateral held against such overdue advances	0	NA	0	NA
<b>(b) Rescheduled assets</b>				
Rescheduled advances to customers (excluding those overdue 3 months or more)	22,410	0.02%	0	0%

**7. Repossessed assets**

There were no repossessed assets held as of 30 September 2020 and 31 March 2020.

- (1) There were no non-performing loans and advances to banks or other financial institutions as of 30 September 2020 and 31 March 2020.  
(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 2020 and 31 March 2020.  
(4) There were no other assets for which overdue more than three months as of 30 September 2020 and 31 March 2020.

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**8. Off-balance sheet exposures**

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

	30-Sep-2020 In HKD '000	31-Mar-2020 In HKD '000
<u>(a) Non-derivative exposures</u>		
Direct credit substitutes	2,690,409	3,118,669
Transaction-related contingencies	423,612	381,331
Trade-related contingencies	522,118	725,017
Forward forward deposits placed	31,377,811	8,872,071
Other commitments	119,896,657	104,373,571
<u>(b) Derivative exposures</u>		
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	462,817,511	313,123,318
Interest rate contracts	47,166,199	33,682,485
Others	670,000	38,768

Fair value of each type of derivatives are disclosed.

	30-Sep-2020 In HKD '000	31-Mar-2020 In HKD '000
<u>Assets</u>		
Exchange rate contracts	2,645,006	1,534,247
Interest rate contracts	772,015	758,172
Others	4,939	1,399
<u>Liabilities</u>		
Exchange rate contracts	3,006,116	2,124,036
Interest rate contracts	827,550	764,880
Others	25	0

There was no bilateral netting agreement as of 30 September 2020 and 31 March 2020.

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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.



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**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.

**Liquidity maintenance ratio ("LMR")**

	30-Sep-2020	30-Sep-2019
The average liquidity maintenance ratio for quarter ended	<u>44.22%</u>	<u>46.28%</u>

**Core funding ratio ("CFR")**

	30-Sep-2020	30-Sep-2019
The average core funding ratio for quarter ended	<u>103.14%</u>	<u>99.02%</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 Return of Liquidity Monitoring Tools issued by the Hong Kong Monetary Authority.

As at 30-Sep-2020

In HKD '000	Total amount	Up to 7 days	Between 8 days to 1 month	Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years	Over 5 years	No specific maturity
<b>On-balance sheet liabilities</b>								
Deposits and balances due to banks	251,100,876	39,093,600	46,212,882	58,324,199	18,936,498	88,533,697	0	0
Deposits from customers	80,271,014	29,468,733	18,161,227	26,031,493	6,020,985	588,576	0	0
Certificates of deposit issued	5,418,160	0	322	16,137	1,307,701	4,094,000	0	0
Other liabilities	4,575,875	574,075	542,644	9,403,116	12,796,332	44,604,564	25,248,170	215,328
<b>Total on-balance sheet liabilities</b>	<b>341,365,925</b>	<b>69,136,408</b>	<b>64,917,075</b>	<b>93,774,945</b>	<b>39,061,516</b>	<b>137,820,837</b>	<b>25,248,170</b>	<b>215,328</b>
<b>Total off-balance sheet liabilities</b>	<b>31,188,028</b>	<b>30,983,251</b>	<b>31,914</b>	<b>148,748</b>	<b>24,115</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>On-balance sheet assets</b>								
Cash and balances due from banks	157,701,827	54,981,447	35,038,183	32,656,343	23,263,498	11,598,044	164,312	0
Loans and advances to customers	142,164,316	11,039,756	20,759,051	10,094,439	15,683,632	71,775,613	11,749,752	1,062,073
Trade bills	310,717	40,679	9,756	247,757	2,889	0	0	9,636
Investment securities	31,490,726	31,490,726	0	0	0	0	0	0
Other assets	9,620,990	5,981,027	638,588	9,158,197	12,215,664	43,880,465	25,174,226	597,309
<b>Total on-balance sheet assets</b>	<b>341,288,576</b>	<b>103,533,635</b>	<b>56,445,578</b>	<b>52,156,736</b>	<b>51,165,683</b>	<b>127,254,122</b>	<b>37,088,290</b>	<b>1,669,018</b>
<b>Total off-balance sheet assets</b>	<b>38,749,775</b>	<b>38,749,775</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net liquidity mismatch		42,163,751	(8,503,411)	(41,766,957)	12,080,052	(10,566,715)	11,840,120	
Cumulative liquidity mismatch		42,163,751	33,660,340	(8,106,617)	3,973,435	(6,593,280)	5,246,840	

As at 30-Sep-2019

In HKD '000	Total amount	Up to 7 days	Between 8 days to 1 month	Between 1 to 3 months	Between 3 months to 1 year	Between 1 to 5 years	Over 5 years	No specific maturity
<b>On-balance sheet liabilities</b>								
Deposits and balances due to banks	268,139,502	22,924,168	75,977,977	82,814,617	14,256,775	72,165,965	0	0
Deposits from customers	85,462,444	31,819,678	16,279,935	30,111,469	6,614,242	441,102	196,018	0
Certificates of deposit issued	5,821,541	0	955	21,306	405,280	5,394,000	0	0
Other liabilities	4,022,118	3,157,136	73,297	101,952	685,409	4,324	0	0
<b>Total on-balance sheet liabilities</b>	<b>363,445,605</b>	<b>57,900,982</b>	<b>92,332,164</b>	<b>113,049,344</b>	<b>21,961,706</b>	<b>78,005,391</b>	<b>196,018</b>	<b>0</b>
<b>Total off-balance sheet liabilities</b>	<b>105,603,238</b>	<b>32,248,854</b>	<b>801,511</b>	<b>45,738</b>	<b>14,976,709</b>	<b>40,604,790</b>	<b>16,925,636</b>	<b>0</b>
<b>On-balance sheet assets</b>								
Cash and balances due from banks	177,724,004	39,643,134	35,687,094	56,932,482	32,064,319	13,309,548	87,427	0
Loans and advances to customers	145,610,283	19,275,432	11,942,196	16,157,475	13,366,426	75,375,456	9,439,762	53,536
Trade bills	2,184,235	72,826	525,955	1,207,164	365,316	0	0	12,974
Investment securities	34,045,095	33,786,507	0	0	0	258,588	0	0
Other assets	3,351,640	3,011,149	54,833	153,833	13,719	0	0	118,106
<b>Total on-balance sheet assets</b>	<b>362,915,257</b>	<b>95,789,048</b>	<b>48,210,078</b>	<b>74,450,954</b>	<b>45,809,780</b>	<b>88,943,592</b>	<b>9,527,189</b>	<b>184,616</b>
<b>Total off-balance sheet assets</b>	<b>113,181,240</b>	<b>39,535,785</b>	<b>791,368</b>	<b>3,600</b>	<b>15,045,217</b>	<b>40,869,459</b>	<b>16,935,811</b>	<b>0</b>
Net liquidity mismatch		45,174,997	(44,132,229)	(38,640,528)	23,916,582	11,202,870	9,341,346	
Cumulative liquidity mismatch		45,174,997	1,042,768	(37,597,760)	(13,681,178)	(2,478,308)	6,863,038	

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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-2020  
In HKD million

	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developing Asia and Pacific	20,871	3,223	2,191	18,434	0	44,719
China	19,508	3,223	2,191	13,933	0	38,855
Developed countries	136,190	8,124	3,744	8,520	0	156,578
Japan	132,742	0	1,429	4,549	0	138,720
Offshore centres	777	0	8,022	67,197	0	75,996
Hong Kong	777	0	4,612	46,916	0	52,305

31-Mar-2020  
In HKD million

	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developing Asia and Pacific	29,222	7	449	19,382	0	49,059
China	28,623	7	449	15,212	0	44,291
Developed countries	88,367	8,127	367	10,396	0	107,273
Japan	88,325	0	367	5,932	0	94,624
Offshore centres	0	0	0	27,076	0	27,076
Hong Kong	0	0	0	2,470	0	2,470

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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-2020 In HKD million	30-Sep-2020 In HKD million	30-Sep-2020 In HKD million	30-Sep-2020 In HKD million
	USD	JPY	CNY	Total
Spot assets	196,198	24,791	18,347	239,336
Spot liabilities	(253,377)	(23,745)	(2,060)	(279,182)
Forward purchases	273,559	119,259	58,981	451,799
Forward sales	(216,236)	(120,382)	(75,323)	(411,941)
Net option position	<u>(4)</u>	<u>4</u>	<u>0</u>	<u>0</u>
Net long (short) position	<u>140</u>	<u>(73)</u>	<u>(55)</u>	<u>12</u>
Net structural position	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

	31-Mar-2020 In HKD million	31-Mar-2020 In HKD million
	USD	Total
Spot assets	156,297	156,297
Spot liabilities	(222,490)	(222,490)
Forward purchases	183,035	183,035
Forward sales	(117,403)	(117,403)
Net option position	<u>0</u>	<u>0</u>
Net long (short) position	<u>(561)</u>	<u>(561)</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 2020.

<u>Capital and Capital Adequacy</u>	<u>30-Sep-2020</u> In JPY million	<u>31-Mar-2020</u> In JPY million
Stockholder's equity	9,448,109	9,354,296
Capital adequacy ratio <sup>(1)</sup>	19.28%	18.75%
<u>Other Financial Information</u>	<u>30-Sep-2020</u> In JPY million	<u>31-Mar-2020</u> In JPY million
Total assets	225,757,919	219,863,518
Total liabilities	214,458,248	209,078,615
Total loans and advances and bills discounted	84,516,005	82,517,609
Total deposit	137,912,817	127,042,217
	<u>Half Year ended</u> <u>30-Sep-2020</u> In JPY million	<u>Half Year ended</u> <u>30-Sep-2019</u> In JPY million
Pre-tax profit	341,934	578,978

(1) The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by 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**  
**Key Financial Information Disclosure Statement as of 30 September 2020**

**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 branches of Sumitomo Mitsui Bank, Hong Kong on 7/F, One International Finance Centre, 1 Harbour View Street, Hong Kong and on 19/F, the Metropolis Tower, 10 Metropolis Drive, Kowloon.

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.