

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
三井住友銀行 香港分行

Key Financial Information Disclosure Statement for the year ended 31 March 2024
主要財務資料披露報表截至 2024 年 3 月 31 日止年度

Sumitomo Mitsui Banking Corporation, Hong Kong Branch with its principal activities in providing banking and related financial services is pleased to release the Key Financial Information Disclosure Statement for the year ended 31 March 2024. 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.

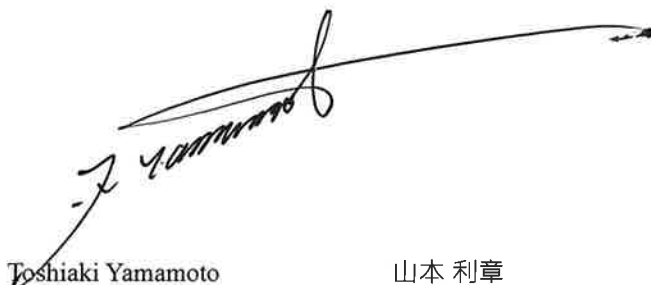
三井住友銀行香港分行，主要經營銀行及相關金融業務，現發表截至 2024 年 3 月 31 日全年的主要財務資料披露報告。報告內所載資料均完全符合香港金融管理局的監管政策手冊 CA-D-1 (銀行業(披露)規則之應用指引) 所列載披露資料之標準，並沒有虛假或誤導成份。

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.

報告內所有數字均是根據本行的相關會計紀錄匯報，並經過分析性的審閱，確保在各重要方面而言，所有數字均正確地從本行賬冊及紀錄搜集匯編。

For and on behalf of
Sumitomo Mitsui Banking Corporation
(Incorporated in Japan with Limited Liability)
Hong Kong Branch

代行
三井住友銀行香港分行



Toshiaki Yamamoto
Chief Executive
25 July 2024

山本 利章
行政總裁
2024 年 7 月 25 日

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch

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1. Unaudited Income Statement

未經審核收益表

	Year Ended 31-Mar-2024 全年至 2024 年 3 月 31 日	Year Ended 31-Mar-2023 全年至 2023 年 3 月 31 日
Net interest income 利息收入淨額	1,236,083	1,469,688
Interest income 利息收入	18,860,182	16,285,739
Interest expense 利息支出	(17,624,099)	(14,816,051)
Net fees and commission income 費用及佣金收入淨額	192,237	344,981
Fees and commission income 費用及佣金收入	231,105	376,783
Fees and commission expenses 費用及佣金支出	(38,868)	(31,802)
Other operating income 其他經營收入	373,573	280,905
Gains less losses arising from trading in foreign currencies 由非港元貨幣交易產生的收益減虧損	185,183	127,870
Gains less losses from other trading activities 來自其他交易活動的收益減虧損	118,112	74,145
Others 其他	70,278	78,890
Operating expenses 經營開支	(715,138)	(665,135)
Staff expenses 僱員薪酬及福利開支	(480,283)	(456,299)
Other operating expenses 其他經營開支	(234,855)	(208,836)
Charges of Impairment losses and provisions for impaired loans and receivables 減值損失及為已減值貸款及應收款項而提撥的準備金	(831,041)	(1,646,830)
Gains less losses from the disposal of property, plant and equipment and investment properties 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	(26,858)	(2)
Profit / (Loss) before taxation 除稅前利潤/(虧損)	228,856	(216,393)
Taxation expense 稅項開支	0	(259,749)
Profit / (Loss) after taxation 除稅後利潤/(虧損)	228,856	(476,142)

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2. Unaudited Balance Sheet

未經審核資產負債表

	31-Mar-2024 2024年3月31日	30-Sep-2023 2023年9月30日
Assets		
資產		
Cash and balances with banks 現金及銀行結餘	7,818,224	4,924,491
Placements with banks maturing between one and twelve months 存放於同業(一至十二個月內到期)	7,460,578	5,990,448
Amount due from overseas offices 存放於海外辦事處的金額	92,218,990	84,818,280
Trade bills 貿易票據	16,912	78,383
Loans and receivables 貸款及應收款項	90,890,992	113,227,865
Advances to customers 客戶貸款	77,365,278	99,776,185
Advances to banks 給予銀行的貸款	532,409	730,635
Accrued interest receivables and other accounts 應計利息及其他賬目	13,055,894	16,433,628
Provisions for bad and doubtful debts (1) (2) 壞賬及呆賬準備金 (1) (2)	(62,589)	(3,712,583)
Investment securities 投資證券	37,501,996	43,607,647
Property, plant and equipment and investment properties 物業、工業裝置及設備以及投資物業	48,934	46,471
Total assets 總資產	235,956,626	252,693,585

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2. Unaudited Balance Sheet (continued)

未經審核資產負債表 (續)

	31-Mar-2024 2024 年 3 月 31 日	30-Sep-2023 2023 年 9 月 30 日
Liabilities		
負債		
Deposits and balances from banks 銀行同業的存款及結餘	6,413,628	7,890,159
Deposits from customers 客戶存款	103,018,727	91,567,251
Demand deposits and current accounts 活期存款及往來帳戶	2,021,512	3,119,602
Savings deposits 儲蓄存款	9,009,467	10,436,968
Time, call and notice deposits 定期、短期通知及通知存款	91,987,748	78,010,681
Amount due to overseas offices 結欠於海外辦事處的金額	108,557,570	132,364,810
Certificates of deposit issued 已發行的存款證	3,721,000	3,821,000
Other liabilities 其他負債	14,245,701	17,050,365
Total liabilities 總負債	235,956,626	252,693,585

(1) There were no general provisions made to advances to customers and advances to banks as of 31 March 2024 and 30 September 2023.
於 2024 年 3 月 31 日 及 2023 年 9 月 30 日 · 本分行並無對客戶及銀行之貸款及應收款項而提撥集體準備金。

(2) There were no specific provisions made to advances to bank as of 31 March 2024 and 30 September 2023.
於 2024 年 3 月 31 日 及 2023 年 9 月 30 日 · 本分行並無對銀行之貸款及應收款項而提撥特定準備金。

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

客戶貸款總額分析

(a) Breakdown by industry sectors

按照行業分類

	31-Mar-2024 2024 年 3 月 31 日	% of advances covered by collateral 抵押品覆蓋 之百分比	30-Sep-2023 2023 年 9 月 30 日	% of advances covered by collateral 抵押品覆蓋 之百分比
Industrial, commercial and financial 工商金融				
Property development 物業發展	14,162,973	0.00%	17,368,602	0.00%
Property investment 物業投資	16,375,774	0.00%	17,804,493	0.00%
Financial concerns 金融企業	6,057,108	0.00%	7,929,081	0.00%
Stockbrokers 股票經紀	33,887	100.00%	204,614	10.55%
Wholesale and retail trade 批發及零售業	2,648,344	3.02%	3,519,565	0.00%
Manufacturing 製造業	1,198,228	0.00%	1,518,828	0.00%
Transport and transport equipment 運輸及運輸設備	3,915,118	54.72%	4,192,360	49.92%
Recreational activities 康樂活動	120,000	0.00%	120,000	0.00%
Information technology 資訊科技	2,775,661	0.00%	2,766,990	0.00%
Others 其他	3,870,669	0.00%	4,906,867	8.03%
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	51,157,762	4.41%	60,331,400	4.16%
Trade finance 貿易融資	32,406	29.09%	40,358	0.00%
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	26,175,110	16.50%	39,404,427	10.72%
Gross loans and advances to customers 總客戶貸款	77,365,278	8.51%	99,776,185	6.75%

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3. Analysis of gross amount of loans and advances to customers (continued)

客戶貸款總額分析 (續)

(b) Breakdown by geographical areas

按照國家或地域分類

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.

國家或地域之分類，在計及風險轉移後的客戶所在之地區，如超過總額貸款百分之十或以上會被披露。

	31-Mar-2024 2024 年 3 月 31 日	30-Sep-2023 2023 年 9 月 30 日
Gross advances to customers		
客戶貸款總額		
Hong Kong	63,885,553	77,087,091
香港		

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4. Non-bank Mainland China Exposures

對內地非銀行對手方的風險承擔

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.

對內地非銀行對手方的風險承擔乃按香港金融管理局發出的「內地業務申報表」之定義界定。

Expressed in HKD million 以港幣百萬元位列示	31-Mar-2024 2024 年 3 月 31 日		Total 總計
	On-balance sheet exposures 資產負債表內風險承擔	Off-balance sheet exposures 資產負債表外風險承擔	
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府持有實體及其附屬公司與合營公司	3,741	768	4,509
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有實體及其附屬公司與合營公司	1,039	37	1,076
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 在中國內地居住的中華人民共和國國民或在中國內地成立為法團的其他實體及其附屬公司與合營公司	3,176	0	3,176
4. Other entities of central government not reported in item 1 above 並未在上述項目(1)填報的中央政府的其他實體	2,477	313	2,790
5. Other entities of local government not reported in item 2 above 並未在上述項目(2)填報的地方政府的其他實體	3,507	254	3,761
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 在中國內地以外居住的中華人民共和國國民或在中國內地以外成立為法團的實體，而所批出信貸是在中國內地使用	3,133	462	3,595
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視為內地非銀行對手方之風險承擔	4,345	269	4,614
Total 總額	21,418	2,103	23,521
Total assets after provision 扣除準備金後的總資產	235,957		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔總資產的百分比	9.08%		

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4. Non-bank Mainland China Exposures (continued)

對內地非銀行對手方的風險承擔 (續)

	30-Sep-2023		Total
	2023 年 9 月 30 日		
<i>Expressed in HKD million</i> 以港幣百萬元位列示	On-balance sheet exposures 資產負債表 內風險承擔	Off-balance sheet exposures 資產負債表 外風險承擔	總計
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央政府持有實體及其附屬公司與合營公司	9,313	497	9,810
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有實體及其附屬公司與合營公司	2,216	248	2,464
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 在中國內地居住的中華人民共和國國民或在中國內地成立為法團的其他實體及其附屬公司與合營公司	7,534	473	8,007
4. Other entities of central government not reported in item 1 above 並未在上述項目(1)填報的中央政府的其他實體	3,454	408	3,862
5. Other entities of local government not reported in item 2 above 並未在上述項目(2)填報的地方政府的其他實體	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 在中國內地以外居住的中華人民共和國國民或在中國內地以外成立為法團的實體，而所批出信貸是在中國內地使用	4,865	555	5,420
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視為內地非銀行對手方之風險承擔	5,115	324	5,439
Total 總額	36,147	2,753	38,900
Total assets after provision 扣除準備金後的總資產	252,694		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔總資產的百分比	14.30%		

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5. Provisions for non-performing advances ^{(3) (4)}

不履行貸款 ^{(3) (4)}

	31-Mar-2024 2024 年 3 月 31 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比	30-Sep-2023 2023 年 9 月 30 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比
Non-performing advances to customers 不履行貸款總額	690,440	0.89%	4,106,363	4.12%
Specific provisions made in respect of such advances 就該等貸款撥出的特定準備金	62,589	N/A 不適用	3,712,583	N/A 不適用
Value of collateral in respect of such advances 上述個別有關貸款之抵押品總額	0	N/A 不適用	0	N/A 不適用

(3) There were no non-performing loans and advances to banks or other financial institutions as of 31 March 2024 and 30 September 2023.
於 2024 年 3 月 31 日及 2023 年 9 月 30 日，本分行並無屬於金融機構的不履行貸款。

(4) SMBC maintains general provisions for overseas branch in the head office position.
三井住友銀行總行已為海外分行預留一般準備金。

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6. Overdue and rescheduled assets ⁽⁵⁾⁽⁶⁾

逾期或經重組資產 ⁽⁵⁾⁽⁶⁾

	31-Mar-2024 2024 年 3 月 31 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比	30-Sep-2023 2023 年 9 月 30 日	% of total loans & advances to customers 所佔客戶貸款 總額的百分比
(a) Overdue assets				
逾期資產				
Overdue advances to customers				
客戶已逾期貸款總額				
more than 3 months and less than 6 months	0	0.00%	0	0.00%
三個月以上至六個月				
more than 6 months and less than 1 year	0	0.00%	0	0.00%
六個月以上至一年				
more than 1 year	440,082	0.57%	4,106,363	4.12%
一年以上				
	<u>440,082</u>		<u>4,106,363</u>	
Current market value of collateral held against the covered portion of overdue loans and advances	340,330		0	
逾期貸款所持抵押品的市值				
Covered portion of overdue loans and advances	340,330		0	
逾期貸款有抵押品覆蓋部份				
Uncovered portion of overdue loans and advances	99,752		4,106,363	
逾期貸款無抵押品覆蓋部份				
	<u>440,082</u>		<u>4,106,363</u>	
Specific provisions made in respect of such advances	0		3,712,583	
就該等貸款撥出的特定準備金				
(b) Rescheduled assets				
經重組客戶資產				
Rescheduled advances to customers (excluding those overdue for more than 3 months)				
經重組貸款(已扣除逾期超過三個月並在上述項目內列明的貸款)	0	0.00%	0	0.00%

(5) There were no overdue or rescheduled loans and advances to banks and other financial institutions as of 31 March 2024 and 30 September 2023.
於 2024 年 3 月 31 日及 2023 年 9 月 30 日，本分行並無屬於銀行及其他金融機構的逾期或經重組貸款。

(6) There were no other assets for which overdue more than three months as of 31 March 2024 and 30 September 2023.
於 2024 年 3 月 31 日及 2023 年 9 月 30 日，本分行並無逾期三個月或以上的其他資產。

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7. Repossessed assets

收回資產

There were no repossessed assets held as of 31 March 2024 and 30 September 2023.

於 2024 年 3 月 31 日及 2023 年 9 月 30 日，本銀行並無收回資產。

8. Unaudited off-balance sheet exposures

未經審核資產負債表以外的風險承擔

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

資產負債表以外風險承擔之主要類別的合約金額。

	31-Mar-2024 2024 年 3 月 31 日	30-Sep-2023 2023 年 9 月 30 日
(a) Contingent liabilities and commitments		
或然負債及承擔		
Direct credit substitutes	1,014,181	1,872,060
直接信貸替代項目		
Transaction-related contingencies	1,003,473	662,955
與交易有關的或然項目		
Trade-related contingencies	1,291,529	1,234,375
與貿易有關的或然項目		
Forward forward deposits placed	9,622,066	7,769,481
遠期有期存款		
Other commitments	124,436,630	133,971,372
其他承擔		
(b) Derivatives		
衍生工具		
Exchange rate contracts	338,157,040	439,101,946
匯率合約		
Interest rate contracts	194,401,340	176,960,499
利率合約		
Others	0	0
其他		

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(以港幣千元位列示，另註除外)

8. Unaudited off-balance sheet exposures (continued)

未經審核資產負債表以外的風險承擔 (續)

Fair value of each type of derivatives transaction are disclosed.

下列為各項主要衍生金融工具之公平價值。

	31-Mar-2024 2024年3月31日	30-Sep-2023 2023年9月30日
Assets		
資產		
Exchange rate contracts 匯率合約	5,506,011	7,225,983
Interest rate contracts 利率合約	4,977,364	6,385,134
Others 其他	0	0
Liabilities		
負債		
Exchange rate contracts 匯率合約	5,319,714	6,916,628
Interest rate contracts 利率合約	2,932,843	3,825,655
Others 其他	0	0

There were no bilateral netting agreements for these contracts as of 31 March 2024 and 30 September 2023.

於 2024 年 3 月 31 日及 2023 年 9 月 30 日，本分行並無就此等合約簽訂雙邊淨額結算安排。

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch

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9. Liquidity information disclosures

流動資金資料披露

Governance of liquidity risk management

流動資金風險管理

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.

三井住友香港分行採納由總行所屬之企業風險管理部門，為全球分行設立之流動性風險管理方針，從而制定相關風險管理，以確保足夠現金流應付到期需求。其中包括資金缺口管理、應急融資計劃及追加流動資金之有效監管及程序。

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.

除總行方針外，本行亦已制定流動性管理政策及流動性維持比率監管程序，清楚訂明對流動性風險作出識別、計量、監察、披露及管理的制度，並且在正常業務及壓力測試情況對現金流進行各種風險情況評估。

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.

本行在流動性及融資管理政策下，有效地符合監管機構所訂明之相關規定、內部限制及指引。

Structure and responsibilities for liquidity risk management

管理的責任與架構

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.

本行採納綜合方式以制訂和執行流動性管理，有關資料定時在資產負債委員會中作每月匯報。管理層及資產負債之委員對流動性管理及政策作出週年檢討及審核以應對整體市場帶來的變化及影響。

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9. Liquidity information disclosures (continued)

流動資金資料披露 (續)

Structure and responsibilities for liquidity risk management (continued)

管理的責任與架構 (續)

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.

流動性的內部限制及其指引亦受定期檢討以確保履行監管機構之政策。內部審計定期監控流動性風險管理及框架確保分行管理功能保持其合理及有效。

Liquidity risk monitoring

流動性監控

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.

流動性監控為管理框架不可分割的部分。其以作風險早期檢測可為分行於不同指定壓力情況下作資產緩衝應對。並有效地採用不同的衡量及指標測試包括平均流動性維持比率，穩定資金淨額比率，到期日分析及預計現金流以作恆常執行監控。

Funding strategy

融資策略

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.

維持穩定流動性是本行其中一項重要策略。其融資策略目標是在多元化組合和資金穩定之間取得平衡。透過適當的負債組合，包括銀行同業市場，客戶存款，可轉讓存款證的發行及海外辦事處借款。同時亦持有適量優質流動資產，可在壓力情況下以回購形式交易作其中資金來源。

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.

分行亦設立一套應急融資計劃以作全面性應付因各類因素所產生的流動資金危機。

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9. Liquidity information disclosures (continued)

流動資金資料披露 (續)

Stress testing

壓力測試

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.

本行定期對各種貨幣進行流動資金壓力測試，以預測在壓力情況下的現金流量。壓力情況下的現金流量釐訂是由一系列既定假設來進行測算，從而評估流動資金緩衝及其覆蓋性是否充足。

	For the quarter ended 31-Mar-2024 季度結算至 2024 年 3 月 31 日	For the quarter ended 31-Mar-2023 季度結算至 2023 年 3 月 31 日
Average Liquidity maintenance ratio ("LMR") 平均流動性維持比率	78.33%	52.33%
Average Core funding ratio ("CFR") 平均核心資金比率	159.78%	112.24%

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.

平均流動性維持比率及平均核心資金比率是以每月平均數的算術平均數值作計算，所披露之報告期是以銀行業(披露)規則為依據。

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9. Liquidity information disclosures (continued)

流動資金資料披露 (續)

Liquidity Risk Mismatch

流動性風險錯配

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.

以下表顯示了本分行資產和負債表，並參照有關香港金融管理局之「流動性監察工具申報表」的第四部份填報指示而編製。

As at 31-Mar-2024 於 2024 年 3 月 31 日	Total amount 總額	Up to 1 month 1 個月以內	1 to 3 months 1 至 3 個月	3 months to 1 year 3 個月至 1 年	1 to 5 years 1 至 5 年	Over 5 years 5 年以上	No specific maturity 並無到期日
On-balance sheet liabilities							
資產負債表以內的負債							
Deposits and balances due to banks 銀行同業及其他金融機構的存款及結餘	115,454,588	26,725,955	14,246,162	28,025,557	46,456,914	0	0
Deposits from customers 客戶存款	103,769,230	49,679,642	33,542,243	20,060,645	486,700	0	0
Certificates of deposit issued 已發行的存款證	3,768,968	121,975	707	150,286	3,496,000	0	0
Other liabilities (7) 其他負債 (7)	12,963,835	17,613,392	31,817,033	27,877,383	71,937,133	1,218,411	2,743,886
Total on-balance sheet liabilities 資產負債表以內的負債總額	235,956,621	94,140,964	79,606,145	76,113,871	122,376,747	1,218,411	2,743,886
Total off-balance sheet liabilities 資產負債表以外的負債總額	27,869,412	27,626,167	232,281	10,964	0	0	0
On-balance sheet assets							
資產負債表以內的資產							
Cash and balances due from banks 現金及銀行結存	108,624,651	52,014,900	46,524,939	8,061,989	1,957,999	64,824	0
Loans and advances to customers 客戶貸款	77,611,334	5,288,056	2,060,486	15,021,655	51,293,207	3,073,196	874,734
Trade bills 貿易票據	17,129	17,129	0	0	0	0	0
Investment securities 投資證券	35,902,062	35,902,062	0	0	0	0	0
Other assets (7) 其他資產 (7)	12,191,856	15,851,019	31,748,378	28,771,764	73,561,297	1,550,349	1,672,612
Total on-balance sheet assets 資產負債表以內的資產總額	234,347,032	109,073,166	80,333,803	51,855,408	126,812,503	4,688,369	2,547,346
Total off-balance sheet assets 資產負債表以外的資產總額	48,842,890	48,842,890	0	0	0	0	0
Net liquidity mismatch 淨流動資金差距		36,148,925	495,377	(24,269,427)	4,435,756	3,469,958	
Cumulative liquidity mismatch 累計流動資金差距		36,148,925	36,644,302	12,374,875	16,810,631	20,280,589	

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9. Liquidity information disclosures (continued)

流動資金資料披露 (續)

Liquidity Risk Mismatch (continued)

流動性風險錯配 (續)

As at 31-Mar-2023 於 2023 年 3 月 31 日	Total amount 總額	Up to 1 month 1 個月以內	1 to 3 months 1 至 3 個月	3 months to 1 year 3 個月至 1 年	1 to 5 years 1 至 5 年	Over 5 years 5 年以上	No specific maturity 並無到期日
On-balance sheet liabilities 資產負債表以內的負債							
Deposits and balances due to banks 銀行同業及其他金融機構的存款及結餘	161,197,308	35,886,835	18,040,408	19,726,483	87,543,582	0	0
Deposits from customers 客戶存款	82,273,066	41,983,719	26,082,657	13,908,155	298,535	0	0
Certificates of deposit issued 已發行的存款證	1,727,726	0	490	100,236	1,447,000	180,000	0
Other liabilities (7) 其他負債 (7)	11,396,073	3,052,354	3,776,930	16,522,372	76,551,004	3,138,655	2,545,297
Total on-balance sheet liabilities 資產負債表以內的負債總額	256,594,173	80,922,908	47,900,485	50,257,246	165,840,121	3,318,655	2,545,297
Total off-balance sheet liabilities 資產負債表以外的負債總額	28,551,699	27,278,839	993,529	279,331	0	0	0
On-balance sheet assets 資產負債表以內的資產							
Cash and balances due from banks 現金及銀行結存	78,446,453	30,511,676	26,330,967	11,671,987	9,838,042	93,781	0
Loans and advances to customers 客戶貸款	126,375,073	12,904,889	6,568,727	28,769,078	69,082,931	4,842,849	4,206,599
Trade bills 貿易票據	27,525	23,636	3,720	169	0	0	0
Investment securities 投資證券	40,992,511	40,992,511	0	0	0	0	0
Other assets (7) 其他資產 (7)	12,057,873	1,933,123	4,066,419	17,382,124	78,771,843	3,690,761	1,908,438
Total on-balance sheet assets 資產負債表以內的資產總額	257,899,435	86,365,835	36,969,833	57,823,358	157,692,816	8,627,391	6,115,037
Total off-balance sheet assets 資產負債表以外的資產總額	45,737,866	45,504,366	0	233,500	0	0	0
Net liquidity mismatch 淨流動資金差距		23,668,454	(11,924,181)	7,520,281	(8,147,305)	5,308,736	
Cumulative liquidity mismatch 累計流動資金差距		23,668,454	11,744,273	19,264,554	11,117,249	16,425,985	

(7) 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.

衍生工具合約的重置成本只申報在「總額」欄內。衍生工具合約的名義面額會根據到期日只申報在相關之到期日當中。

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10. International claims

國際債權

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.

國際債權資料披露是指該國家或地域分部，在計及香港金融管理局的「國際銀行業統計報表」中所描述的認可風險轉移後，佔該機構國際債權總額不少於百分之十。

Expressed in HKD million
以港幣百萬元位列示

31-Mar-2024
2024 年 3 月 31 日

	Non-bank private sector 非銀行私人機構				Total 總額
	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行 財務機構	Non-financial private sector 非財務 私人機構	
Developing Asia and Pacific 發展中的亞太地區	9,472	7	5,590	1,086	16,155
Developed countries 已發展的國家	96,655	26,535	1,509	4,281	128,980
Of which: Japan 其中: 日本	95,909	0	817	2,910	99,636
Of which: United States 其中: 美國	0	26,535	470	0	27,005
Offshore centres 離岸中心	1,470	0	27,298	13,586	42,354
Of which: Hong Kong 其中: 香港	1,018	0	27,146	11,710	39,874

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10. International claims (continued)

國際債權 (續)

Expressed in HKD million

以港幣百萬元位列示

30-Sep-2023
2023 年 9 月 30 日

	Banks 銀行	Official sector 官方機構	Non-bank private sector 非銀行私人機構		Total 總額
			Non-bank financial institutions 非銀行 財務機構	Non-financial private sector 非財務 私人機構	
Developing Asia and Pacific 發展中的亞太地區	6,875	7	6,682	4,769	18,333
Developed countries 已發展的國家	86,987	30,443	1,610	5,136	124,176
of which: Japan 其中: 日本	86,429	0	483	2,811	89,723
of which: United States 其中: 美國	501	30,443	663	0	31,607
Offshore centres 離岸中心	1,625	0	31,286	19,415	52,326
of which: Hong Kong 其中: 香港	1,620	0	29,535	15,436	46,591

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11. Currency risk
貨幣風險

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.

貨幣風險額是根據香港金融管理局的「持有外匯情況申報表」之方法計算，並披露佔貨幣淨盤總額百分之十或以上的外幣之淨持有額。

Expressed in HKD million
以港幣百萬元位列示

31-Mar-2024
2024 年 3 月 31 日

	USD 美元	JPY 日圓	Total 總計
Spot assets 現貨資產	154,614	14,082	168,696
Spot liabilities 現貨負債	(165,278)	(11,230)	(176,508)
Forward purchases 遠期買入	176,772	51,057	227,829
Forward sales 遠期賣出	(166,521)	(54,004)	(220,525)
Net option position 期權盤淨額	144	0	144
Net long (short) position 長(短)盤淨額	(269)	(95)	(364)
Net structural position 結構性淨持有額	0	0	0

Expressed in HKD million
以港幣百萬元位列示

30-Sep-2023
2023 年 9 月 30 日

	USD 美元	JPY 日圓	Total 總計
Spot assets 現貨資產	163,602	15,752	179,354
Spot liabilities 現貨負債	(185,312)	(13,672)	(198,984)
Forward purchases 遠期買入	245,052	43,580	288,632
Forward sales 遠期賣出	(222,869)	(46,146)	(269,015)
Net option position 期權盤淨額	0	0	0
Net long (short) position 長(短)盤淨額	473	(486)	(13)
Net structural position 結構性淨持有額	0	0	0

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12. Consolidated group disclosures

綜合集團資料

The information set out below was based on consolidated accounts of Sumitomo Mitsui Financial Group, Inc. (the holding company of the Bank) as of 31 March 2024.

以下資料根據 Sumitomo Mitsui Financial Group, Inc. (本銀行之控股公司) 在 2024 年 3 月 31 日之綜合賬目。

Capital and Capital Adequacy

資本及資本充足比率

Expressed in JPY million

以日圓百萬元位列示

	31-Mar-2024 2024 年 3 月 31 日	30-Sep-2023 2023 年 9 月 30 日
Stockholder's equity 股東資金總額	10,629,980	10,598,670
Capital adequacy ratio (8) 資本充足比率 (8)	15.29%	16.22%
Tier 1 Capital adequacy ratio (8) 一級資本充足比率 (8)	14.33%	15.20%

Other Financial Information

其他財務資料

Expressed in JPY million

以日圓百萬元位列示

	31-Mar-2024 2024 年 3 月 31 日	30-Sep-2023 2023 年 9 月 30 日
Total assets 總資產	295,236,701	293,725,065
Total liabilities 總負債	280,436,734	279,903,979
Total loans and advances and bills discounted 總貸款和票據貼現	107,013,907	102,448,793
Total deposit 總客戶存款	164,839,357	162,448,935
	Year Ended 31-Mar-2024 全年至 2024 年 3 月 31 日	Year Ended 31-Mar-2023 全年至 2023 年 3 月 31 日
Pre-tax profit 稅前溢利	1,342,349	1,098,472

(8) 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.

資本充足比率是根據日本金融廳對有參與國際活動之日本銀行所作的第 20 號通告，並已涵蓋市場風險。

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch

三井住友銀行 香港分行

Key Financial Information Disclosure Statement for the year ended 31 March 2024

主要財務資料披露報表截至 2024 年 3 月 31 日止年度

(Expressed in thousands of Hong Kong dollars unless otherwise stated)

(以港幣千元位列示·另註除外)

13. Remuneration System**薪酬制度**

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.

根據香港金融管理局的監管政策手冊(CG-5)"穩健薪酬制度指引"第 3.1.2 項·三井住友金融集團已為有關薪酬制度在年報中作適當申報·香港分行則無需作獨立披露。

14. Disclosure Statement Available to Public**披露報表可供公眾索閱**

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

本披露報表的副本存放在三井住友銀行香港分行的接待處以供查閱·地址為:

- 8/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong
香港中環港景街一號國際金融中心一期 8 樓
- 19/F, the Metropolis Tower, 10 Metropolis Drive, Hung Hom, Kowloon
九龍紅磡都會道 10 號都會大廈 19 樓
- 9/F, Two Taikoo Place, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
香港鰂魚涌英皇道 979 號太古坊太古坊二座 9 樓

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.

本披露報表的網上版本亦已上載於香港金融管理局的銀行查冊組及本集團網站 https://www.smbc.co.jp/global/location_oversea/hongkong/index.html·供公眾查閱。