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SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch

Key Financial Information Disclosure Statement for the year ended 31 March 2026
主要財務資料披露報表截至 2026 年 3 月 31 日止年度

Sumitomo Mitsui Banking Corporation, Hong Kong Branch ("the 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 2026. 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.

Sumitomo Mitsui Banking Corporation, Hong Kong Branch (“本行”)，主要經營銀行及相關金融業務，現發表截至 2026 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
Sumitomo Mitsui Banking Corporation
(日本註冊成立之有限責任公司)
Hong Kong Branch

祖開 健

Takeshi Sokai	祖開 健
Chief Executive	行政總裁
17 July 2026	2026 年 7 月 17 日

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(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

1. Unaudited Income Statement

末經審核收益表

	Year Ended 31-Mar-2026 全年至 2026 年 3 月 31 日	Year Ended 31-Mar-2025 全年至 2025 年 3 月 31 日
Net interest income 利息收入淨額	834,588	1,044,836
Interest income 利息收入	12,954,171	20,274,629
Interest expense 利息支出	(12,119,583)	(19,229,793)
Other operating income 其他經營收入	508,296	575,970
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	351,522	330,271
Gains less losses from other trading activities 來自其他交易活動的收益減虧損	(93,614)	(65,060)
Net fees and commission income 費用及佣金收入淨額	224,995	164,724
Others 其他	25,393	146,035
Operating expenses 經營開支	(749,348)	(773,104)
Staff expenses 僱員薪酬及福利開支	(531,978)	(516,069)
Other operating expenses 其他經營開支	(217,370)	(257,035)
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	(885,707)	(84,694)
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	18	(7,552)
(Loss)/ Profit before taxation 除稅前(虧損)/ 利潤	(292,153)	755,456
Taxation 稅項	44,595	(130,204)
(Loss)/ Profit after taxation 除稅後(虧損)/ 利潤	(247,558)	625,252

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(Expressed in thousands of Hong Kong dollars unless otherwise stated)
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2. Unaudited Balance Sheet

未經審核資產負債表

	31-Mar-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Assets **資產**		
Cash and balances with banks 現金及銀行結餘	6,076,926	6,821,045
Placements with banks maturing between one and twelve months 存放於同業(一至十二個月內到期)	3,603,723	3,571,625
Amount due from overseas offices 存放於海外辦事處的金額	87,212,842	97,680,348
Trade bills 貿易票據	0	7,065
Loans and receivables 貸款及應收款項	59,981,860	64,731,122
Advances to customers 客戶貸款	48,362,375	53,956,226
Advances to banks 給予銀行的貸款	1,238,688	1,294,086
Accrued interest receivables and other accounts 應計利息及其他賬目	11,280,611	10,404,503
Provisions for bad and doubtful debts (*) (#) 壞賬及呆賬準備金 (*) (#)	(899,814)	(923,693)
Investment securities 投資證券	36,642,014	32,265,339
Property, plant and equipment and investment properties 物業、工業裝置及設備以及投資物業	108,517	94,583
Total assets 總資產	193,625,882	205,171,127

(*) There were no general provisions made to advances to customers and advances to banks as of 31 March 2026 and 30 September 2025.
於 2026 年 3 月 31 日 及 2025 年 9 月 30 日，本行並無對客戶及銀行之貸款及應收款項而提撥一般準備金。

(#) There were no specific provisions made to advances to bank as of 31 March 2026 and 30 September 2025.
於 2026 年 3 月 31 日 及 2025 年 9 月 30 日，本行並無對銀行之貸款及應收款項而提撥特定準備金。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

2. Unaudited Balance Sheet (continued)

未經審核資產負債表 (續)

	31-Mar-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Liabilities **負債**		
Deposits and balances from banks 銀行同業的存款及結餘	8,043,525	6,017,333
Deposits from customers 客戶存款	126,489,518	135,145,058
Demand deposits and current accounts 活期存款及往來帳戶	2,731,228	2,058,499
Savings deposits 儲蓄存款	12,036,789	11,245,332
Time, call and notice deposits 定期、短期通知及通知存款	111,721,501	121,841,227
Amount due to overseas offices 結欠於海外辦事處的金額	42,491,173	49,271,048
Certificates of deposit issued 已發行的存款證	2,374,000	3,496,000
Issued debt securities 已發行的債務證券	791,960	400,000
Other liabilities 其他負債	13,435,706	10,841,688
Total liabilities 總負債	193,625,882	205,171,127

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

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-2026 2026年3月31日	% of advances covered by collateral 抵押品覆蓋之百分比	30-Sep-2025 2025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	5,391,239	0.00%	8,207,727	0.00%
Property investment 物業投資	13,684,389	0.00%	14,534,999	0.00%
Financial concerns 金融企業	6,432,130	12.69%	6,015,539	0.00%
Stockbrokers 股票經紀	1,473	100.00%	1,576	100.00%
Wholesale and retail trade 批發及零售業	3,155,902	7.31%	3,496,088	5.72%
Manufacturing 製造業	1,267,754	0.00%	1,228,003	0.00%
Transport and transport equipment 運輸及運輸設備	824,083	86.56%	1,466,025	83.12%
Recreational activities 康樂活動	125,000	0.00%	125,000	0.00%
Information technology 資訊科技	1,070,069	0.00%	2,261,729	0.00%
Others 其他	2,759,176	0.00%	2,983,401	0.00%
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	34,711,215	5.07%	40,320,087	3.52%
Trade finance 貿易融資	43,460	0.00%	51,730	29.20%
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	13,607,700	14.14%	13,584,409	19.93%
Gross loans and advances to customers 總客戶貸款	48,362,375	7.62%	53,956,226	7.68%

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

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-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Gross advances to customers 客戶貸款總額		
Hong Kong 香港	33,671,111	41,842,724
China 中國	6,325,143	5,879,675
Overdue advances to customers 客戶已逾期貸款		
Hong Kong 香港	0	0
China 中國	0	0
Non-performing advances to customers 不履行貸款總額		
Hong Kong 香港	4,002,829	4,095,389
China 中國	0	0

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

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-2026 2026 年 3 月 31 日 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	Total 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	430	172	602
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	281	0	281
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	4,177	357	4,534
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	2,343	1,934	4,277
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	0	0	0
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	2,446	62	2,508
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視作為內地非銀行對手方之風險承擔	2,292	72	2,364
	Total 總額	11,969	2,597	14,566
	Total assets after provision 扣除準備金後的總資產	193,626		
	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	6.18%		

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

4. Non-bank Mainland China Exposures (continued)

對內地非銀行對手方的風險承擔 (續)

Expressed in HKD million *以港幣百萬元位列示*		30-Sep-2025 2025 年 9 月 30 日 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	Total 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	1,155	141	1,296
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	441	0	441
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	3,215	1,407	4,622
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	1,246	543	1,789
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	999	24	1,023
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	3,329	86	3,415
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被申報機構視作為內地非銀行對手方之風險承擔	2,982	63	3,045
	Total 總額	13,367	2,264	15,631
	Total assets after provision 扣除準備金後的總資產	205,171		
	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	6.51%		

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(以港幣千元位列示，另註除外)

5. Provisions for non-performing advances (♦) (^)

不履行貸款 (♦) (^)

	31-Mar-2026 2026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-2025 2025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	4,002,829	8.28%	4,095,389	7.59%
Specific provisions made in respect of such advances 就該等貸款撥出的特定準備金	899,814	N/A 不適用	923,693	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	403,574	N/A 不適用	400,617	N/A 不適用

(♦) There were no non-performing loans and advances to banks as of 31 March 2026 and 30 September 2025.
於 2026 年 3 月 31 日及 2025 年 9 月 30 日，本行並無屬於銀行的不履行貸款。

(^) Sumitomo Mitsui Banking Corporation maintains general provisions for overseas branch in the head office position.
Sumitomo Mitsui Banking Corporation 已為海外分行預留一般準備金。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

6. Overdue and rescheduled assets (**) (##)

逾期或經重組資產 (**) (##)

	31-Mar-2026 2026 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-2025 2025 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 三個月以上至六個月	0	0.00%	0	0.00%
more than 6 months and less than 1 year 六個月以上至一年	0	0.00%	0	0.00%
more than 1 year 一年以上	0	0.00%	0	0.00%
	0		0	
Current market value of collateral held against the covered portion of overdue loans and advances 逾期貸款所持抵押品的市值	0		0	
Covered portion of overdue loans and advances 逾期貸款有抵押品覆蓋部份	0		0	
Uncovered portion of overdue loans and advances 逾期貸款無抵押品覆蓋部份	0		0	
	0		0	
Specific provisions made in respect of such advances 就該等貸款撥出的特定準備金	0		0	
(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)	4,002,829	8.28%	4,095,389	7.59%

(**) There were no overdue or rescheduled loans and advances to banks as of 31 March 2026 and 30 September 2025.
於 2026 年 3 月 31 日及 2025 年 9 月 30 日，本行並無屬於銀行的逾期或經重組貸款。

(##) There were no other assets for which overdue more than three months as of 31 March 2026 and 30 September 2025.
於 2026 年 3 月 31 日及 2025 年 9 月 30 日，本行並無逾期三個月或以上的其他資產。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

7. Repossessed assets

收回資產

There were no repossessed assets held as of 31 March 2026 and 30 September 2025.

於 2026 年 3 月 31 日 及 2025 年 9 月 30 日，本行並無收回資產。

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.

下列為資產負債表以外風險承擔之主要類別的合約金額。

		31-Mar-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
(a)	**Contingent liabilities and commitments** **或然負債及承擔**		
	Direct credit substitutes 直接信貸替代項目	983,625	1,075,650
	Transaction-related contingencies 與交易有關的或然項目	1,700,826	956,411
	Trade-related contingencies 與貿易有關的或然項目	582,697	325,124
	Forward forward deposits placed 遠期有期存款	40,381	19,214,460
	Other commitments 其他承擔	110,356,380	111,029,350
(b)	**Derivatives** **衍生工具**		
	Exchange rate contracts 匯率合約	580,076,446	684,291,056
	Interest rate contracts 利率合約	316,981,171	264,349,340
	Others 其他	1,567,838	0

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(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-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Assets **資產**		
Exchange rate contracts 匯率合約	6,973,881	5,715,681
Interest rate contracts 利率合約	2,461,840	2,601,578
Others 其他	0	0
Liabilities **負債**		
Exchange rate contracts 匯率合約	7,147,586	5,694,775
Interest rate contracts 利率合約	1,464,984	1,541,044
Others 其他	0	0

There were no bilateral netting agreements for these contracts as of 31 March 2026 and 30 September 2025.

於 2026 年 3 月 31 日及 2025 年 9 月 30 日，本行並無就此等合約簽訂雙邊淨額結算安排。

9. Liquidity information disclosures

流動性資料披露

Governance of liquidity risk management

流動性風險管理治理

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.

Sumitomo Mitsui Banking Corporation ("本銀行"), Hong Kong Branch ("本行")採納由總行所屬之企業風險管理部門為環球分行設立之資金流動性風險管理政策("環球政策")，以確保足夠現金流應付到期需求。環球政策為本行制定方針以實施有效監管及程序，其中包括資金缺口管理、應急融資計劃及追加流動資金。

In addition to the Global Policy, local policies such as the Risk Appetite Framework, Liquidity Risk Management Policy and Procedures for Monitoring Liquidity Ratios (both Liquidity Maintenance Ratio and Core Funding 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.

除了環球政策外，本地政策亦制定及記錄了風險偏好框架、流動性風險管理政策以及流動性比率監測程序（包括流動性維持比率和核心資金比率），以識別、衡量、監測、報告和管理在正常和壓力條件下的流動性風險及相關的流動性和資金需求。

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

流動性風險管理的架構與責任

The Branch manages liquidity risks in an integrated manner. The information relating to the liquidity risk management is reported monthly in the ALM Committee meeting. The ALM Committee comprises members of Hong Kong Branch Management, the Treasury Department, and the Risk Management Department. 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.

本行採納綜合方式管理流動性風險，有關流動性風險管理資料定時在 ALM 委員會會議中作每月匯報。ALM 委員會由香港分行管理層，庫務部和風險管理部的成員組成。管理層及 ALM 委員會對流動性風險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。

9. Liquidity information disclosures (continued)

流動性資料披露 (續)

Structure and responsibilities for liquidity risk management (continued)

流動性風險管理的架構與責任 (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 management functions.

相關內部限制及指引亦受定期檢討以應對市場狀況。內部審計定期監控流動性管理框架以確保分行所有流動性風險管理功能充足及有效。

Liquidity risk monitoring

流動性風險監控

Liquidity risk management monitoring forms an integral part of the liquidity management framework. By detecting emerging liquidity risks at an early stage, the Branch can withstand both normal and stressed conditions especially in times of limited funding access. Various 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.

流動資金風險管理監控為流動資金管理框架的重要組成部分。透過及早識別新出現的流動資金風險，尤其是在融資渠道受限時, 本行能更有效地應對正常及受壓情況下的流動資金需求。風險管理監控機制採用多項計量方法及指標，包括流動性維持比率、核心資金比率、期限狀況分析及現金流分析。

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。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，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。通過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 are established to prepare for the situation where the liquidity risk materializes at the Branch due to various internal and external factors.

分行亦設立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。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

9. Liquidity information disclosures (continued)

流動性資料披露 (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.

本行定期進行所有貨幣及各主要貨幣的流動性壓力測試，透過一系列預設的壓力假設對現金流量影響，以預測本行在壓力情況下的現金流。本行透過檢視壓力測試結果，確保流動性緩衝充足性在各種壓力假設下均有效涵蓋。

	For the quarter ended 31-Mar-2026 季度結算至 2026 年 3 月 31 日	For the quarter ended 31-Mar-2025 季度結算至 2025 年 3 月 31 日
Average Liquidity maintenance ratio ("LMR") 平均流動性維持比率	61.85%	64.92%
Average Core funding ratio ("CFR") 平均核心資金比率	186.71%	164.80%

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。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

9. Liquidity information disclosures (continued)

流動性資料披露 (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.

以下列表分析本分行資產負債表內及表外項目，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-2026 **於 2026 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	50,606,544	32,623,550	12,996,553	4,986,441	0	0	0
Deposits from customers 客戶存款	127,234,295	56,139,954	40,919,766	29,904,571	270,004	0	0
Debt securities and certificates of deposit issued 已發行債務證券及存款證	3,211,504	37,934	6,106	1,504	3,165,960	0	0
Other liabilities (^^) 其他負債 (^^)	12,573,539	4,368,747	5,099,319	24,139,624	65,474,405	2,188,445	1,718,119
Total on-balance sheet liabilities 資產負債表以內的負債總額	193,625,882	93,170,185	59,021,744	59,032,140	68,910,369	2,188,445	1,718,119
Total off-balance sheet obligations **資產負債表以外的承諾總額**	16,873,650	16,845,278	28,372	0	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	98,631,146	44,361,770	33,376,704	19,653,985	1,238,687	0	0
Loans and advances to customers 客戶貸款	48,473,946	7,996,927	2,083,949	10,730,489	22,755,827	903,471	4,003,283
Trade bills 貿易票據	0	0	0	0	0	0	0
Investment securities 投資證券	35,737,284	35,684,884	33,076	19,324	0	0	0
Other assets (^^) 其他資產 (^^)	10,716,348	2,114,113	5,100,336	24,460,181	66,294,044	2,200,994	1,209,707
Total on-balance sheet assets 資產負債表以內的資產總額	193,558,724	90,157,694	40,594,065	54,863,979	90,288,558	3,104,465	5,212,990
Total off-balance sheet claims **資產負債表以外的債權總額**	41,266,611	41,266,611	0	0	0	0	0
Net liquidity mismatch 淨流動資金差距		21,408,842	(18,456,051)	(4,168,161)	21,378,189	916,020	
Cumulative liquidity mismatch 累計流動資金差距		21,408,842	2,952,791	(1,215,370)	20,162,819	21,078,839	

(^^) 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。

(Expressed in thousands of Hong Kong dollars unless otherwise stated)
(以港幣千元位列示，另註除外)

9. Liquidity information disclosures (continued)

流動性資料披露 (續)

Liquidity Risk Mismatch (continued)

流動性風險錯配 (續)

As at 31-Mar-2025 於 2025 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	80,982,895	36,233,213	8,407,695	19,503,973	16,838,014	0	0
Deposits from customers 客戶存款	112,991,172	53,949,359	43,544,661	15,065,066	432,086	0	0
Debt securities and certificates of deposit issued 已發行債務證券及存款證	3,938,899	41,246	77	1,123,576	2,774,000	0	0
Other liabilities (^^) 其他負債 (^^)	12,000,683	5,656,343	8,033,808	39,116,646	54,395,303	2,700,216	2,406,564
Total on-balance sheet liabilities 資產負債表以內的負債總額	209,913,649	95,880,161	59,986,241	74,809,261	74,439,403	2,700,216	2,406,564
Total off-balance sheet obligations 資產負債表以外的承諾總額	19,387,479	18,791,556	315,473	280,450	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	97,383,767	42,696,442	43,223,048	10,961,565	502,712	0	0
Loans and advances to customers 客戶貸款	61,119,368	6,740,413	4,138,078	18,507,982	29,289,634	1,756,695	686,566
Trade bills 貿易票據	66,399	753	65,646	0	0	0	0
Investment securities 投資證券	39,238,207	39,238,207	0	0	0	0	0
Other assets (^^) 其他資產 (^^)	10,877,568	4,117,351	8,187,240	39,117,297	54,926,510	2,715,216	1,474,396
Total on-balance sheet assets 資產負債表以內的資產總額	208,685,309	92,793,166	55,614,012	68,586,844	84,718,856	4,471,911	2,160,962
Total off-balance sheet claims 資產負債表以外的債權總額	43,352,387	43,352,387	0	0	0	0	0
Net liquidity mismatch 淨流動資金差距		21,473,836	(4,687,702)	(6,502,867)	10,279,453	1,771,695	
Cumulative liquidity mismatch 累計流動資金差距		21,473,836	16,786,134	10,283,267	20,562,720	22,334,415	

(^^) 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。

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

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-2026 2026 年 3 月 31 日				
			Non-bank private sector 非銀行私人部門		
	Banks 銀行	Official sector 官方部門	Non-bank financial institutions 非銀行財務機構	Non-financial private sector 非財務私人部門	Total 總額
Developed countries 已發展的國家					
of which: 其中：					
Japan 日本	87,718	0	107	2,270	90,095
United States 美國	11	28,584	1,431	61	30,087
Offshore centres 離岸中心					
of which: 其中：					
Hong Kong 香港	2,560	0	13,746	6,619	22,925

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

10. International claims (continued)

國際債權 (續)

Expressed in HKD million
以港幣百萬元位列示

	30-Sep-2025 2025 年 9 月 30 日				
			Non-bank private sector 非銀行私人部門		
	Banks 銀行	Official sector 官方部門	Non-bank financial institutions 非銀行財務機構	Non-financial private sector 非財務私人部門	Total 總額
Developed countries 已發展的國家					
of which: 其中：					
Japan 日本	98,163	0	199	1,725	100,087
United States 美國	0	25,251	1,570	25	26,846
Offshore centres 離岸中心					
of which: 其中：					
Hong Kong 香港	1,883	0	16,983	9,498	28,364

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

11. Currency risk

貨幣風險

This information concerning the foreign currency exposures of the Branch 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-2026 2026年3月31日		
	USD 美元	JPY 日圓	CNY 人民幣
Spot assets 現貨資產	139,114	13,521	3,722
Spot liabilities 現貨負債	(134,598)	(13,599)	(3,319)
Forward purchases 遠期買入	307,585	30,867	104,999
Forward sales 遠期賣出	(311,472)	(30,931)	(105,539)
Net option position 期權盤淨額	0	0	0
Net long (short) position 長(短)盤淨額	629	(142)	(137)
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-2025 2025年9月30日		
	USD 美元	JPY 日圓	CNY 人民幣
Spot assets 現貨資產	143,892	19,709	4,303
Spot liabilities 現貨負債	(145,535)	(19,632)	(2,783)
Forward purchases 遠期買入	362,995	73,733	93,179
Forward sales 遠期賣出	(361,310)	(74,058)	(94,551)
Net option position 期權盤淨額	104	(91)	(13)
Net long (short) position 長(短)盤淨額	146	(339)	135
Net structural position 結構性淨持有額	0	0	0

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

12. Consolidated group disclosures

綜合集團資料

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

以下資料根據 Sumitomo Mitsui Financial Group, Inc. (本銀行之控股公司) 之綜合賬目列示。

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-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Stockholder's equity 股東資金總額	11,752,012	11,581,187
Capital adequacy ratio (▲) 資本充足比率 (▲)	15.69%	15.62%
Tier 1 Capital adequacy ratio (▲) 一級資本充足比率 (▲)	14.49%	14.59%

Other Financial Information
其他財務資料

Expressed in JPY million *以日圓百萬元位列示*	31-Mar-2026 2026 年 3 月 31 日	30-Sep-2025 2025 年 9 月 30 日
Total assets 總資產	328,511,145	305,905,915
Total liabilities 總負債	312,578,001	290,601,655
Total loans and advances and bills discounted 總貸款和票據貼現	117,629,215	113,126,523
Total deposit 總客戶存款	185,674,241	170,026,335

	Year Ended 31-Mar-2026 全年至 2026 年 3 月 31 日	Year Ended 31-Mar-25 全年至 2025 年 3 月 31 日
Pre-tax profit 稅前溢利	2,251,725	1,699,943

(▲) 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。

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, the Branch as an overseas incorporated authorized institution is not required to make separate disclosure in relation to its own remuneration system as Sumitomo Mitsui Financial Group, Inc. 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，Sumitomo Mitsui Financial Group, Inc.已為有關薪酬制度在年報中作適當申報，本行為海外成立認可機構則無需作獨立披露。

14. Climate Risk Disclosure

氣候風險披露

The Branch relies on the climate risk management framework established by SMBC Group to manage related risk.

Please refer to the website of SMBC Group for the relevant disclosure.

https://www.smfg.co.jp/english/sustainability/report/backnumber/

本行依靠 SMBC Group 制定的氣候風險管理框架以管理相關風險。

請查閱 SMBC Group 網站的有關披露。

https://www.smfg.co.jp/english/sustainability/report/backnumber/

15. Disclosure Statement Available to Public

披露報表可供公眾索閱

A copy of the Disclosure Statement is displayed in Sumitomo Mitsui Banking Corporation, Hong Kong Branch at 8/F, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong.

本披露報表的副本存放在 Sumitomo Mitsui Banking Corporation, Hong Kong Branch 位於香港中環港景街一號國際金融中心一期八樓以供查閱 。

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。