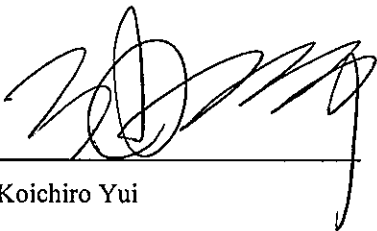


SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
SMBC Key Financial Information Disclosure Statement as of 31 March 2018

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 2018. 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.

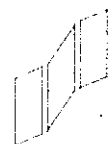
All figures reported are based on the underlying accounting records of the Branch and have been subjected to an analytical review to ensure that all figures have been correctly compiled, in all material respects, from the books and records of the Branch.

For and on behalf of
Sumitomo Mitsui Banking Corporation
Hong Kong Branch



Koichiro Yui
Alternate Chief Executive

14 June 2018



SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
SMBC Key Financial Information Disclosure Statement as of 31 March 2018

1. Income Statement	Year ended 31-Mar-2018 In HKD '000	Year ended 31-Mar-2017 In HKD '000
Net interest income	1,287,492	1,304,930
Interest income	7,164,228	4,537,621
Interest expense	(5,876,736)	(3,232,691)
Net fees and commissions income	304,404	623,266
Fees and commissions income	339,197	653,269
Fees and commissions expense	(34,793)	(30,003)
Other operating income	56,274	161,477
Gain less losses from trading in foreign currencies	55,138	83,077
Gain less losses from other trading activities	785	0
Others	351	78,400
Operating expenses	(603,294)	(585,102)
Staff expenses	(417,152)	(404,835)
Other operating expenses	(186,142)	(180,267)
Net charge for bad and doubtful debts provisions	134	(34)
Gains less losses from the disposal of fixed and other assets	(192)	0
Profit before taxation	1,044,818	1,504,537
Taxation charge	(137,850)	(189,760)
Profit after taxation	906,968	1,314,777

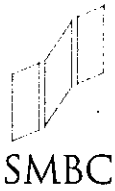


SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

2. Balance Sheet	31-Mar-2018	30-Sep-2017
	In HKD '000	In HKD '000
<u>Assets</u>		
Cash and balances with banks	12,015,411	10,541,030
Placements with banks maturing between one and twelve months	11,280,870	22,030,601
Amount due from overseas offices	122,023,001	157,372,667
Trade bills	379,688	3,808,205
Advances and other accounts	133,708,494	154,632,063
Advances to customers	125,368,072	146,882,321
Advances to banks	4,197,689	4,112,345
Accrued interest receivables and other accounts	4,142,733	3,637,397
Provisions for bad and doubtful debts	(1)(2) (67,892)	(83,695)
Investment securities	29,342,576	29,876,828
Other investments	0	0
Property and equipment	33,772	33,501
Total assets	308,715,920	378,211,200
<u>Liabilities</u>		
Deposits and balances from banks	23,903,798	35,039,312
Deposits from customers	80,373,556	86,929,531
Demand deposits and current accounts	2,285,871	2,285,745
Saving deposits	10,079,766	9,545,818
Time, call and notice deposits	68,007,919	75,097,968
Amount due to overseas offices	195,465,347	246,888,399
Certificates of deposit issued	4,486,693	5,845,400
Other liabilities	4,486,526	3,508,558
Total liabilities	308,715,920	378,211,200

(1) There were no general provisions made as of 31 March 2018 and 30 September 2017.

(2) There were no specific provisions made for banks or other financial institutions as of 31 March 2018 and 30 September 2017.



SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

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

	31-Mar-2018 In HKD '000	% of advances covered by collateral	30-Sep-2017 In HKD '000	% of advances covered by collateral
(a) Breakdown by industry sectors				
Industrial, commercial and financial				
Property development	26,387,401	0.00%	30,039,675	0.00%
Property investment	4,120,490	0.00%	8,850,397	0.00%
Financial concerns	4,539,781	0.00%	3,580,490	0.00%
Stockbrokers	490,840	0.45%	415,206	0.50%
Wholesale and retail trade	7,709,260	0.00%	13,814,342	0.00%
Manufacturing	3,477,283	1.45%	3,263,333	3.67%
Transport and transport equipment	6,086,653	4.36%	7,465,732	9.62%
Recreational activities	0	0.00%	0	0.00%
Information technology	1,256,850	0.00%	1,514,848	0.00%
Others	7,026,461	0.07%	10,198,179	0.05%
Individuals	(1) 0	0.00%	0	0.00%
Total loans and advances for use in Hong Kong	61,095,019	0.53%	79,142,202	1.07%
Trade finance	2,303,955	0.00%	3,345,182	0.00%
Other loans and advances for use outside Hong Kong	61,969,098	2.18%	64,394,937	1.00%
Gross loans and advances to customers	125,368,072	1.34%	146,882,321	1.01%

(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-2018 In HKD '000	30-Sep-2017 In HKD '000
Gross advances to customers		
Hong Kong	79,229,742	94,853,696
China	16,634,087	21,529,436
Overdue advances to customers		
Hong Kong	53,849	61,757
China	9,530	9,484
Non performing advances to customers		
Hong Kong	53,849	61,757
China	9,530	9,484

(1) There were no loans and advances to individuals for the purchase of properties and credit card advances as of 31 March 2018 and 30 September 2017.



SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

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-2018 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)	31,526	3,495	35,021
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,557	0	1,557
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,032	741	2,773
4. Other entities of central government not reported in item 1 above	2,731	91	2,822
5. Other entities of local government not reported in item 2 above	1,129	219	1,348
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	17,289	1,985	19,274
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	56,264	6,531	62,795
Total assets after provision	308,716		
On-balance sheet exposures as percentage of total assets	18.23%		

	30-Sep-2017 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)	46,337	5,022	51,359
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,022	33	2,055
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,191	1,297	4,488
4. Other entities of central government not reported in item 1 above	1,632	92	1,724
5. Other entities of local government not reported in item 2 above	731	193	924
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	14,747	2,846	17,593
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	68,660	9,483	78,143
Total assets after provision	378,211		
On-balance sheet exposures as percentage of total assets	18.15%		



SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

5. Provisions for non performing advances

(1) (2)

	31-MAR-2018 In HKD '000	% of total loans & advances to customers	30-SEP-2017 In HKD '000	% of total loans & advances to customers
Non performing advances to customers	68,085	0.05%	83,884	0.07%
Specific provisions made in respect of such advances	67,890	NA	83,694	NA
Value of collateral in respect of such advances	0	NA	0	NA

6. Overdue and rescheduled assets

(3) (4)

	31-MAR-2018 In HKD '000	% of total loans & advances to customers	30-SEP-2017 In HKD '000	% of total loans & advances to customers
(a) Overdue assets				
Overdue advances to customers				
more than 3 months and less than 6 months	0	0.00%	0	0.00%
more than 6 months and less than 1 year	0	0.00%	0	0.00%
more than 1 year	68,085	0.05%	83,884	0.07%
Specific provisions made in respect of such advances	67,890	NA	83,694	NA
Unsecured portion of such overdue advances	68,085	NA	83,884	NA
Value of collateral held against such overdue advances	0	NA	0	NA
(b) Rescheduled assets				
Rescheduled advances to customers (excluding those overdue 3 months or more)	0	0.00%	0	0.00%

7. Repossessed assets

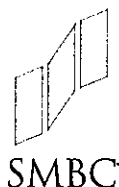
There were no repossessed assets held as of 31 March 2018 and 30 September 2017.

(1) There were no non-performing loans and advances to banks or other financial institutions as of 31 March 2018 and 30 September 2017.

(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 2018 and 30 September 2017.

(4) There were no other assets for which overdue more than three months as of 31 March 2018 and 30 September 2017.



8. Off-balance sheet exposures

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

	<u>31-Mar-2018</u> In HKD '000	<u>30-Sep-2017</u> In HKD '000
<u>(a) Non derivative exposures</u>		
Direct credit substitutes	3,340,682	3,061,515
Transaction-related contingencies	110,103	1,839,145
Trade-related contingencies	689,414	1,161,739
Other commitments	114,675,523	116,141,192

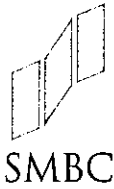
(b) Derivative exposures

Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	255,910,376	262,628,370
Interest rate contracts	83,040,276	131,587,072
Others	70,000	0

Fair value of each type of derivatives are disclosed.

	<u>31-Mar-2018</u> In HKD '000	<u>30-Sep-2017</u> In HKD '000
<u>Assets</u>		
Exchange rate contracts	2,681,614	1,968,102
Interest rate contracts	529,929	679,512
Others	948	0
<u>Liabilities</u>		
Exchange rate contracts	2,194,141	1,590,046
Interest rate contracts	500,715	655,672
Others	0	0

There was no bilateral netting agreement as of 31 March 2018 and 30 September 2017.



9. Liquidity information disclosures

Liquidity Risk Management

Sumitomo Mitsui Banking Corporation, Hong Kong Branch ("the Branch") adopts the Bank's Global Policy for Fund Liquidity Risk Management 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 for Fund Liquidity Risk Management, local Statement of Liquidity Management Policy and Procedures for Monitoring Liquidity Maintenance Ratio have also been formulated and documented 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. The local policies are reviewed and approved by the senior management and ALM members on an annual basis to address any changes in 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.

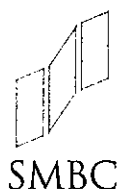
Liquidity maintenance ratio	Year ended 31-Mar-2018	Year ended 31-Mar-2017
The average liquidity maintenance ratio for the period	32.88%	34.04%

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-2018 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
Developing Asia and Pacific	20,275	0	21,491	0	41,766
China	19,715	0	17,045	0	36,760
Developed countries	123,683	3,957	9,418	0	137,058
Japan	122,549	0	6,333	0	128,882

	30-Sep-2017 In HKD million				Total
	Banks	Official sector	Non-bank private sector	Others	
Developing Asia and Pacific	32,842	0	29,374	0	62,216
China	26,406	0	22,045	0	48,451
Developed countries	159,738	3,938	9,085	0	172,761
Japan	158,748	0	6,210	0	164,958



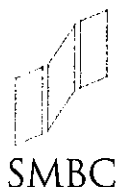
SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

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-2018	
	In HKD million	
	USD	
Spot assets	167,594	
Spot liabilities	(220,927)	
Forward purchases	148,247	
Forward sales	(94,473)	
Net option position	0	
Net long (short) position	441	
Net structural position	0	

	30-Sep-2017	30-Sep-2017
	In HKD million	In HKD million
	USD	CNY
Spot assets	228,134	5,426
Spot liabilities	(277,428)	(3,955)
Forward purchases	154,935	39,651
Forward sales	(105,401)	(41,068)
Net option position	(21)	22
Net long (short) position	219	76
Net structural position	0	0



SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
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12. Consolidated group disclosures

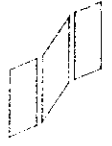
The information set out below was based on unaudited consolidated accounts of Sumitomo Mitsui Financial Group, Inc. (the holding company of the Bank) as of 31 March 2018.

<u>Capital and Capital Adequacy</u>	<u>31-Mar-2018</u> <u>In JPY million</u>	<u>30-Sep-2017</u> <u>In JPY million</u>
Stockholder's equity	8,637,039	8,435,817
Capital adequacy ratio (1)	19.36%	17.69%

<u>Other Financial Information</u>	<u>31-Mar-2018</u> <u>In JPY million</u>	<u>30-Sep-2017</u> <u>In JPY million</u>
Total assets	199,049,128	204,302,493
Total liabilities	187,436,236	192,601,191
Total loans and advances and bills discounted	72,945,934	81,162,078
Total deposit	116,477,534	119,938,693

	<u>Year ended</u> <u>31-Mar-2018</u> <u>In JPY million</u>	<u>Year ended</u> <u>31-Mar-2017</u> <u>In JPY million</u>
Pre-tax profit	1,108,850	979,305

(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.



SMBC

SUMITOMO MITSUI BANKING CORPORATION, Hong Kong Branch
Key Financial Information Disclosure Statement as of 31 March 2018

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.