

三井住友信託銀行
香港分行

**SUMITOMO MITSUI TRUST BANK, LIMITED
HONG KONG BRANCH**

財務披露報告

FINANCIAL DISCLOSURE STATEMENT

截至 2015 年 3 月 31 日

FOR THE YEAR ENDED 31 MARCH, 2015

甲部分 – 香港分行資料

I. 基本資料

背景資料: 三井住友信託銀行(香港分行)是一間海外成立的香港金融機構。

主要業務: 本分行主要為企業及銀行客戶提供銀行及金融服務。

業務開始日: 本分行於2013年8月19日正式開業。

Section A – Hong Kong Branch Information

General Information

Background: Sumitomo Mitsui Trust Bank, Limited (Hong Kong Branch) is an overseas incorporated Authorized Institution in Hong Kong.

Principal activity: The branch mainly provides banking and financial services to corporate and banking customers.

Date of commencing business: The branch commenced business from 19 August, 2013.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

II. 損益帳資料

II. Profit and Loss Information

		For the year ended 31-03-2015	For the period from 19-08- 2013 To 31-03-2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	239,035	53,662
利息支出	Interest expense	104,374	23,510
淨利息收入	Net interest income	134,661	30,152
收費及佣金收入	Gross fees and commission income	56,616	24,388
收費及佣金支出	Gross fees and commission expense	1,834	32,184
淨收費及佣金收入/ (支出)	Net fees and commission income/ (expense)	54,782	(7,796)
外匯交易收益	Gains arising from trading in foreign currencies	2,190	18
其他收入	Other income	86	-
總經營收入	Total operating income	191,719	22,374
薪酬及租金支出	Staff and rental expense	42,486	22,006
其他支出	Other expense	9,865	9,832
總經營支出	Total operating expense	52,351	31,838
減值損失及撥備	Impairment loss and provision	-	-
出售固定資產的收 益減虧損	Gains less losses from disposal of fixed assets	-	-
除稅前盈利/(虧損)	Profit/ (Loss) before taxation	139,368	(9,464)
稅項	Taxation expense	-	-
除稅後盈利/(虧損)	Profit/ (Loss) after taxation	139,368	(9,464)

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

III. 資產負債表

III. Balance Sheet

		31-03-2015	30-09-2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets		
現金及銀行結餘	Cash and balances with banks	2,560,849	1,133,829
在銀行一至十二個月內到期的存款	Placements with banks maturing over one month and up to one year	1,397,479	1,749,408
存於外匯基金款項	Due from Exchange fund	5,496	10,060
應收海外辦事處款項	Amount due from overseas offices	11,025,425	10,008,725
貸款及應收款項	Loans and receivables	24,088,872	21,214,961
投資證券	Investment securities	3,499,923	999,908
固定資產	Fixed assets	8,428	7,996
在反向回購協議下的應收款項	Amount receivable under reverse repos	645,230	709,447
資產總值	Total Asset	43,231,702	35,834,334
負債	LIABILITIES		
其他銀行之存款及結餘	Deposits and balances from banks	232,641	2,572,925
外匯基金款項	Due to Exchange fund	6,266,398	-
活期存款及往來帳戶	Demand deposits and current accounts	783	695
定期存款及通知存款	Time, call and notice deposits	2,035,008	1,786,198
中央銀行之存款	Deposits from central bank	6,947,453	4,144,907
應付海外辦事處款項	Amount due to overseas offices	27,294,214	27,251,431
其他負債	Other liabilities	455,205	78,178
負債總額	Total Liabilities	43,231,702	35,834,334

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	31-03-2015 港幣千元 HK\$'000	30-09-2014 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	21,090,395	19,519,506
銀行貸款	2,951,068	1,654,816
應計利息及其他帳目	47,409	40,639
總計	24,088,872	21,214,961

貸款及放款減值撥備

根據集團之政策，貸款綜合減值撥備在日本總行記帳，於2015年3月31日，本分行之貸款減值撥備為港幣22,974,000 (2014年9月30日: 16,508,000)。

個別減值撥備由分行記帳，於2015年3月31日及2014年9月30日，本分行並無個別減值撥備。

減值撥備政策

三井住友信託銀行根據內部建立的貸款損失註銷及撥備準則計算及記錄貸款減值撥備金。

所有債權風險均由分行及處於日本總行的相關部門，根據資產質素自我評估條件而評估。獨立於營運部門的風險管理部負責監管該評估結果並按照評估結果提撥合適的減值撥備金。

1. Loans and receivables

Advances to customers 21,090,395 19,519,506
Advances to banks 2,951,068 1,654,816
Accrued interest and other accounts 47,409 40,639

Total **24,088,872** **21,214,961**

Allowance for loan losses

The general allowances on loans are made centrally by the Head Office in Japan in accordance with the group policy, the portion related to loan exposures in the branch are HK\$22,974,000 as at 31 March, 2015 (30 September, 2014: HK\$16,508,000).

Specific allowances on loan are provided at the branch. No specific allowance was made as at 31 March, 2015 (30 September, 2014: Nil).

Provision Policy

Sumitomo Mitsui Trust Bank records allowance for loan losses in accordance with internally established standards for write-offs and allowance for loan losses.

All claims are assessed by the branches and relevant departments at the Head Office based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments and an allowance is provided based on the results of such assessments.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

2. 客戶的減值貸款及放款

截至 2015 年 3 月 31 日，本分行並無客戶的減值貸款及放款 (2014 年 9 月 30 日: 無)。

2. Impaired loans and advances to customers

There were no impaired loans and advances to customers as at 31 March, 2015. (30 September, 2014: Nil).

3. 逾期及經重組貸款

截至 2015 年 3 月 31 日，本分行並無逾期及經重組貸款 (2014 年 9 月 30 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 31 March, 2015 (30 September, 2014: Nil).

4. 收回資產

截至 2015 年 3 月 31 日，本分行並無收回資產 (2014 年 9 月 30 日: 無)。

4. Reposessed Assets

There were no reposessed assets for the period ended 31 March, 2015 (30 September, 2014: Nil).

5. 客戶貸款 – 按區域分類

以下區域分類之客戶貸款是根據交易對手的所在地作分析，並已考慮有關貸款之認可風險轉移。若某國家的放款額不少於放款總額的百分之十，該國家的貸款額便予以披露:

5. Advances to customers - by geographical area

The following are advances to customers by geographical areas which are classified according to the location of the counterparties after taking into account any recognized risk transfer. Countries to which not less than 10% of total advances to customers are shown as follows:

		31-03-2015	30-09-2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	11,622,243	11,124,139
日本	Japan	7,343,486	6,772,098
其他國家	Others	2,124,666	1,623,269
		21,090,395	19,519,506

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

6. 客戶貸款 – 按行業分類

6. Advances to customers - by Industry Sector

		31-03-2015	30-09-2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
在香港使用之貸款:	Loans and advances for use in Hong Kong:		
工商金融	Industrial, commercial and financial		
- 物業投資	- Property investment	-	33,544
- 金融業務	- Financial concerns	9,667,426	8,209,153
- 股票經紀	- Stockbrokers	1,473,393	1,475,331
- 批發及零售業	- Wholesale and retail trade	711,535	943,938
- 製造業	- Manufacturing	810,159	803,999
- 運輸及運輸設備	- Transport and transport equipment	602,999	1,100,000
- 電力及煤氣	- Electricity and gas	1,062,140	450,000
- 其他	- Others	81,800	3,000
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	14,409,452	13,018,965
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	6,680,943	6,500,541
客戶貸款及放款總額	Total Loans and Advance to customers	<u>21,090,395</u>	<u>19,519,506</u>

截至 2015 年 3 月 31 日，持有抵押品的貸款額為港幣 5,502,539,000 (2014 年 9 月 30 日：港幣 4,072,427,000)。

The balances of loans and advances covered by collateral or other security as of 31 March, 2015: HK\$5,502,539,000 (30 September, 2014: HK\$4,072,427,000).

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

7. 國際債權

國際債權是指本分行持有的所有貨幣跨境債權及外幣本地債權。此乃根據香港金融管理局「國際銀行業務統計資料申報表」訂明的準則計算。

7. International Claims

International claims refers to the sum of the branch's cross-border claims in all currencies and local claims in foreign currencies determined based on the calculation methodology specified in the Return of International Banking Statistics submitted to HKMA.

國際債權根據對海外對手風險額的最終風險所在地而分類，並已顧及轉移風險因素。當某一地區的風險額佔總風險額的百分之十或以上，該地區的風險額便予以披露。

The following are international claims classified according to the locations of counterparties after taking into account any recognized risk transfer. Location to which not less than 10% of total international claims are disclosed.

於 2015 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2015, in HK\$ Million:

		銀行	非銀行私營機構		總額
		Banks	非銀行財務機構	非財務私營機構	Total
			Non-bank financial institutions	Non-financial private sector	
已發展國家：	Developed countries:				
日本	Japan	11,389	313	6,818	18,520
其他	Others	800	-	-	800
發展中的亞洲和太平洋：	Developing Asia and Pacific:				
韓國	Korea	3,636	-	-	3,636
中國	China	205	1,282	440	1,927
離岸中心：	Offshore centres:				
香港	Hong Kong	561	2,366	2,180	5,107
其他	Others	-	-	272	272
總額	Total	16,591	3,961	9,710	30,262

由 2015 年 3 月 31 日起，銀行需就國際債權予以披露。因此，本分行未能提供截至 2014 年 9 月 30 日的相關比較數據。

雖然國際債權的匯報準則與跨國債權之準則不盡相同，截至 2014 年 9 月 30 日的跨國債權亦予以披露如下。

The requirement to disclose the international claims is effective from 31 March 2015, relevant comparative figure as of 30 September 2014 is not available to be disclosed.

Notwithstanding, the basis of reporting of international claims is not directly comparable to the cross border claims, cross border exposure as of 30 September 2014 is disclosed below.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

跨國債權

跨國債權根據對海外對手風險額的最終風險所在地而分類，並已顧及轉移風險因素。

一般而言，在下述情況下才轉移認可風險：若貸款的債權是由交易對手所在地以外的國土家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手所在地。

當某一地區的風險額的佔總風險額的百分之十或以上，該地區的風險額便予以披露。

本分行與海外分行之間的債權不包括在內。

於 2014 年 9 月 30 日，以港幣百萬元計：

Cross Border Claims

The following are cross-border exposure classified according to the locations of counterparties after taking into account of risk transfer. In general, risk transfer takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claim is on an overseas branch of a bank where head office is located in another country. Location to which not less than 10% of total cross-border claims, excluding claims arising from other branches, are disclosed:

As of 30-09-2014, in HK\$ Million:

		銀行及金融機構 Banks	公營機構 Public sector entities	其他 Others	總額 Total
日本	Japan	-	-	6,780	6,780
韓國	Korea	3,633	-	-	3,633
中國	China	213	-	1,335	1,548
其他	Others	237	157	-	394
總額	Total	4,083	157	8,115	12,355

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

8. 對內地非銀行對手的
風險承擔

內地非銀行對手乃按照香港金融管理局「內地業務申報表」的分類界定。有關對內地非銀行對手的風險承擔披露如下：

8. Mainland Activities

Mainland exposure to non-bank counterparties are disclosed according the categories in the Return of Mainland Activities submitted to HKMA:

		31-03-2015 港幣千元 HK\$'000		
		資產負債表 內的風險承 擔 On-balance sheet exposure	資產負債表 以外的風險 承擔 Off- balance sheet exposure	總額 Total
中央政府、中央政府 持有的機構及其子 公司和合資公司	Central government, central government-owned entities and their subsidiaries and JVs	2,499,737	298,556	2,798,293
內地居民及在中國內 地成立的其他機構 及其子公司和合資 公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	62,487	-	62,487
非內地機構及非內地 居民，而涉及的貸 款乃於內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	174,130	277,618	451,748
總額	Total	2,736,354	576,174	3,312,528

資產負債表內的風險
承擔佔本分行總資產
的百分比

On-balance sheet mainland activities exposure as percentage
of total assets **6.33%**

截至 2015 年 3 月 31
日，本分行並無對內
地非銀行對手的風險
承擔作個別減值撥
備。

There was no specific allowance for non-bank mainland exposure as at 31
March, 2015.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

對內地非銀行對手的風險承擔Mainland Activities (Continue)

		30-09-2014 港幣千元 HK\$'000		
		資產負債表 內的風險承 擔 On-balance sheet exposure	資產負債表 以外的風險 承擔 Off- balance sheet exposure	總額 Total
中央政府、中央政府持有的機構及其子公司和合資公司	Central government, central government-owned entities and their subsidiaries and JVs	1,338,888	388,245	1,727,133
內地居民及在中國內地成立的其他機構及其子公司和合資公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	62,985	-	62,985
非內地機構及非內地居民，而涉及的貸款乃於內地使用	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	238,713	197,591	436,304
總額	Total	1,640,586	585,836	2,226,422

資產負債表內的風險承擔佔本分行總資產的百分比

On-balance sheet mainland activities exposure as percentage of total assets

4.58%

截至 2014 年 9 月 30 日，本分行並無對內地非銀行對手的風險承擔作個別減值撥備。

There was no specific allowance for non-bank mainland exposure as at 30 September, 2014.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

9. 外匯風險

本分行所持有的外幣淨盤列示如下：

9. Currency Risk

The net position of the following foreign currencies are disclosed as follow:

		31-03-2015				
		港幣千元				
		HK\$'000				
		美元	日圓	歐元	人民幣	總額
		USD	JPY	EUR	CNY	Total
現貨資產	Spot assets	15,068,460	14,429,379	334,615	274,837	30,107,291
現貨負債	Spot liabilities	(18,379,197)	(13,418,036)	(333,154)	(272,669)	(32,403,056)
遠期買入	Forward purchases	3,320,814	-	-	1,812	3,322,626
遠期賣出	Forward sales	(1,805)	(1,011,638)	(833)	(3,414)	(1,017,690)
長/(短)盤淨額	Net long/ (short) position	8,272	(295)	628	566	9,171

		30-09-2014				
		港幣千元				
		HK\$'000				
		美元	日圓	歐元	人民幣	總額
		USD	JPY	EUR	CNY	Total
現貨資產	Spot assets	14,172,260	13,912,382	397,681	65,007	28,547,330
現貨負債	Spot liabilities	(17,595,482)	(13,899,035)	(393,619)	(64,810)	(31,952,946)
遠期買入	Forward purchases	3,430,653	-	-	-	3,430,653
遠期賣出	Forward sales	-	(14,189)	-	-	(14,189)
長/(短)盤淨額	Net long/ (short) position	7,431	(842)	4,062	197	10,848

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

V. 資產負債表以外之項目

V. Off-balance sheet exposures

		31-03-2015	30-09-2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
1. 或然負債及承諾	1. Contingent liabilities and commitments		
合約金額:	Contractual amounts:		
- 承諾	- Commitments	9,214,075	9,814,479
- 其他	- Others	3,581,544	1,880,035
		<u>12,795,619</u>	<u>11,694,514</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amount:		
- 匯率合約	- Exchange rate contracts	4,322,626	3,430,653
- 利率合約	- Interest rate contracts	1,387,735	1,787,641
		<u>5,710,361</u>	<u>5,218,294</u>
公平價值資產:	Fair value asset:		
- 匯率合約	- Exchange rate contracts	5,528	6,580
公平價值負債:	Fair value liability:		
- 匯率合約	- Exchange rate contracts	534	-

於相關財務期內，本分行並無衍生工具交易之雙邊淨額結算協議。

No bilateral netting agreement for derivative transaction has been made at 31 March, 2015 and 30 September, 2014.

VI. 流動資金

平均比率

2014年4月至12月的平均流動資金比率

2015年1月至3月的平均流動性維持比率

根據香港金融管理局指示，由2015年1月1日起，本分行須就香港賬目計算流動性維持比率。

平均比率是每個曆月平均比率的算術平均數，並填報於香港金融管理局「流動資產狀況申報表」。

2013年8月至2014年3月的平均流動資金比率為446.20%。

流動資金風險

流動資金風險是指當銀行不能通過增加資金或被迫以顯著較高的利率籌集資金以滿足其現金流需求所產生的財政損失。

流動資金風險管理政策

三井住友信託控股公司（集團）設計並實行了相關政策，以建立流動資金風險管理框架，認識到暴露於流動資金風險而產生的財務困難對集團的影響。

VI. Liquidity

Average ratio

Average Liquidity Ratio for the period from April 2014 to December 2014 59.50%

Average Liquidity Maintenance Ratio for the period from January 2015 to March 2015 73.89%

As informed by HKMA, with effect from 1 January 2015, the branch is required to calculate Liquidity Maintenance Ratio, on the Hong Kong office basis.

The average value of Liquidity Ratio or Liquidity Maintenance Ratio for the reporting period are calculated based on the arithmetic mean of the average value of the ration for each calendar month as reported in the Liquidity Position Return submitted to HKMA for the reporting period.

The average Liquidity Ratio for the period from August 2013 to March 2014 was 446.20%.

Liquidity risk

Liquidity risk is the risk of financial loss to the bank when it fails to meet its cash flow needs by raising necessary funds or being forced to raise funds at significantly higher rates.

Liquidity risk management policy

SMTH (the group), designs and implements a policy to build up a risk management framework for the liquidity risk, recognizing that financial difficulties due to the exposure to such a risk could possibly lead to the group directly to bankruptcy under certain circumstances.

VI. 流動資金

VI. Liquidity (Continue)

風險管理框架和流動資金風險的方法

風險管理部（於總行）根據經董事會認可之風險管理計劃，收集和分析內部環境信息如集團的風險狀況和外部環境信息如經濟情況或市場條件，與資金部門合作釐定集團的現金需求。

資產負債管理委員會設計適用於集團整體資產負債風險操作管理之資產負債管理基本計劃及與市場風險及流動資金風險相關的風險管理計劃。

集團董事會於制訂半年度管理計劃之時，視資產負債管理基本計劃和風險管理計劃為其中市場風險及流動資金風險相關的重要部分作出批示。

資產負債管理委員控制集團綜合之市場及資金風險，每月召開會議。

壓力測試及情景分析

集團根據所有前線部門(包括海外分行)的現金流錯配管理，並考慮其資產及負債特性，適時進行壓力測試及情景分析。

Risk management framework and approaches for the liquidity risk

Risk Management Department (in the Head Office) determines the extent of its cash crunch appropriately in cooperation with the Treasury Unit- Global Market, while gathering and analyzing information of both internal environment, such as the group's risk profiles, and external environment, such as economic circumstances or market conditions based on the risk management plan approved by the board of directors semiannually.

The board of director approves and determines the ALM basic Plan and a risk management plan as importance matters related to market risk and liquidity risk under management plans on a semiannual basis. The ALM committee plans the ALM Basic Plan on a company-wide comprehensive risk operational management basis for assets/ liabilities as well as a risk management plan related to the market and liquidity risk. The ALM committee is held on a monthly basis and controls market and funding risk on a consolidated basis.

Stress testing and scenarios analysis

The group conducts stress testing based on cash flow mismatch management of all the front office (including overseas branches), taking the characteristic of asset & liabilities into account.

VI. 流動資金

VI. Liquidity (Continue)

分行流動資金管理

跟從集團的政策和風險管理框架，本分行的資金部負責執行流動資金風險管理，而風險管理部則負責監控流動資金風險。

本分行主要通過以下途徑控制流動資金風險：

- 根據香港金管局訂明的計算準則及銀行內部限額，每日管理流動資金比率（從 2015 年 1 月 1 日起計算流動性維持比率）
- 分析和理解每個企業產品對流動資金的影響
- 維持足夠的流動資金緩衝
- 維持日內流動資金風險管理
- 按集團政策計算現金流錯配狀況
- 建立應急資金計劃，以供流動資金特發性情況發生時使用

Liquidity management at branch level

Treasury Department of Hong Kong branch is in charge of liquidity risk management while Risk Management Department is responsible for monitoring the liquidity risk, with the guideline from the group's policy and risk management framework.

The branch controls liquidity risk mainly by,

- Managing liquidity ratio (and liquidity maintenance ratio effective from January 2015) according to HKMA requirements and internal limits on daily basis
- Analyzing and understanding liquidity implication for each business product
- Maintaining adequate liquidity cushion
- Maintaining intraday liquidity management
- Performing cash flow mismatch according to the group policy
- Setting up Contingency Funding Plan in case liquidity contingency situation happens

VII. 薪酬制度

本分行為本地員工而制訂的「薪酬制度」涵蓋以下三個原則：

1. 本分行及個別員工所達到的評核表現
2. 平衡而穩健的風險管理及管控制度的薪酬組合
3. 公平及合理的內部補償制度

薪酬檢討所考慮的因素包括個人表現評核，業界和市場狀況及消費物價指數等。

但該制度並不包括本分行的日本籍員工，其薪酬組合(包括工資、獎金、退休金、福利等)是由日本總行負責管理。

年度截至 2015 年 3 月 31 日止，本分行之重要人員的薪酬予以披露如下：

VII. Remuneration policy

The branch has established its own Remuneration Policy for local staff. The policy is determined mainly under three principles:

1. Performance results achieved by the Hong Kong Branch and individual staff
2. A balanced remuneration package for sound risk management control
3. A fair and equitable internal compensation system

Factors such as results from individual performance appraisal, industry & market situations and Consumer Price Index will be taken into consideration for serving the purpose of remuneration review.

The policy, however, does not cover Japanese expatriate staff whose remuneration packages (including salary, bonus, pension, benefits etc.) are administered by the Head Office in Japan.

Remuneration for key personnel are disclosed as follow:

		For the year ended 31-03-2015 港幣千元 HK\$'000
固定薪酬 (現金)	Fixed remuneration (cash)	10,778
浮動薪酬 (現金)	Variable remuneration (cash)	4,218
		<u>14,996</u>
受惠人數	Number of beneficiaries	12
於上述期間，並無任何遞延發放薪酬、受聘酬金或遣散費。	There are no deferred remuneration, sign-on or severance payments during the period.	

乙部分 – 集團綜合資料

集團：
三井住友信託控股公司

以下數字是根據日本普遍採納之會計原則而計算。

Section B – Consolidated Group Level information

Consolidated Group:
Sumitomo Mitsui Trust Holdings

All figures stated below are compiled with Japanese Generally Accepted Accounting Principles.

I. 資本及資本充足比率	I. Capital and capital adequacy	31-03-2015	30-09-2014
資本充足比率	Capital adequacy ratio	15.57%	14.02%
		日元百萬元 JPY Million	日元百萬元 JPY Million
股東權益	Shareholders' equity	2,716,973	2,550,749
<p>資本充足比率是採用日本金融廳對有參與國際活動的日本銀行所作的指引計算，並已顧及市場風險。此指引已緊貼國際結算銀行巴塞爾銀行監管委員會，所建議之風險比重原則。</p>	<p>The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency in Japan, applicable to Japanese banks with international operations, and has incorporated an allowance for Market Risk. The guidelines closely follow the risk-weighted approach proposed by the Basel Committee on Banking and Supervisory Practices of the Bank for the International Settlements.</p>		
II. 其他財務資料	II. Other financial information	31-03-2015	30-09-2014
		日元百萬元 JPY Million	日元百萬元 JPY Million
資產總額	Total assets	46,235,949	43,413,170
負債總額	Total liabilities	43,518,975	40,862,421
貸款總額	Total loans and advances	25,550,064	24,490,282
存款總額	Total deposit	25,079,711	24,010,912
		31-03-2015	31-03-2014
		日元百萬元 JPY Million	日元百萬元 JPY Million
除稅前盈利	Pre-tax profits	232,578	246,650