

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 2016 年 3 月 31 日

AS AT 31 MARCH, 2016

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認可金融機構。

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。

Section A – Hong Kong Branch Information

I. 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.

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 31-03-2016	For the year ended 31-03-2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	312,338	239,035
利息支出	Interest expense	184,371	104,374
淨利息收入	Net interest income	127,967	134,661
收費及佣金收入	Gross fees and commission income	61,812	56,616
收費及佣金支出	Gross fees and commission expense	3,420	1,834
淨收費及佣金收入	Net fees and commission income	58,392	54,782
外匯交易收益	Gains arising from trading in foreign currencies	27,829	2,190
其他收入	Other income	56	86
總經營收入	Total operating income	214,244	191,719
薪酬及租金支出	Staff and rental expense	50,737	43,162
折舊支出	Depreciation expense	1,545	1,825
其他支出	Other expense	7,116	7,364
總經營支出	Total operating expense	59,398	52,351
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	Profit before taxation	154,846	139,368
稅項支出	Taxation expense	36,400	-
除稅後盈利	Profit after taxation	118,446	139,368

由截至 2016 年 3 月的財政年度起,三井住友信託銀行改變了其固定有形資產的折舊方法,從餘額遞減折舊法改為直線折舊法。

SuMi TRUST Bank changed its depreciation method for tangible fixed assets from the declining-balance method to the straight-line method effective from the year ended Mar 2016.

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

		31-03-2016	30-09-2015
		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	1,743,949	2,426,138
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	3,067,845	2,335,634
存於外匯基金款項	Due from Exchange fund	10,346	5,493
應收海外辦事處款項	Amount due from overseas offices	29,500,141	26,784,969
貸款及應收款項	Loans and receivables	21,174,432	24,416,237
投資證券	Investment securities	2,227,569	3,586,637
固定資產	Fixed assets	7,976	8,231
資產總值	Total Assets	57,732,258	59,563,339
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	10,887,539	6,169,401
外匯基金款項	Due to Exchange fund	3,379,444	8,573,619
活期存款及往來帳戶	Demand deposits and current accounts	2,732	6,458
定期存款及通知存款	Time, call and notice deposits	8,699,392	5,661,558
中央銀行之存款	Deposits from central banks	11,024,547	6,831,433
應付海外辦事處款項	Amount due to overseas offices	23,566,339	32,230,701
其他負債	Other liabilities	172,265	90,169
負債總額	Total Liabilities	57,732,258	59,563,339

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

	31-03-2016 港幣千元 HK\$'000	30-09-2015 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	20,446,009	22,555,722
銀行貸款	670,224	1,821,950
應計利息及其他帳目	58,199	38,565
	accounts	
總計	21,174,432	24,416,237

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2016年3月31日，本分行之貸款減值撥備為港幣25,933,000 (2015年9月30日: 港幣25,670,000)。個別減值撥備由分行記帳，於2016年3月31日及2015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	20,446,009	22,555,722
Advances to banks	670,224	1,821,950
Accrued interest and other accounts	58,199	38,565
Total	21,174,432	24,416,237

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\$25,933,000 as at 31 March, 2016 (30 September, 2015: HK\$25,670,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 31 March, 2016 (30 September, 2015: 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 (Continue)

2. 客戶的減值貸款及放款

截至 2016 年 3 月 31 日，本分行並無客戶的減值貸款及放款 (2015 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, 2016 (30 September, 2015: Nil).

3. 逾期及經重組貸款

截至 2016 年 3 月 31 日，本分行並無逾期及經重組貸款 (2015 年 9 月 30 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 31 March, 2016 (30 September, 2015: Nil).

4. 收回資產

截至 2016 年 3 月 31 日，本分行並無收回資產 (2015 年 9 月 30 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 31 March, 2016 (30 September, 2015: 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:

		31-03-2016	30-09-2015
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	10,748,287	12,839,611
日本	Japan	6,964,176	7,459,857
其他國家	Others	2,733,546	2,256,254
		20,446,009	22,555,722

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

		31-03-2016 港幣千元 HK\$'000	30-09-2015 港幣千元 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		
- 物業發展	- Property development	10,000	50,000
- 金融業務	- Financial concerns	7,728,060	10,352,914
- 股票經紀	- Stockbrokers	1,473,279	1,472,519
- 批發及零售業	- Wholesale and retail trade	720,506	655,501
- 製造業	- Manufacturing	827,192	802,837
- 運輸及運輸設備	- Transport and transport equipment	1,334,991	1,097,440
- 電力及煤氣	- Electricity and gas	787,667	1,062,140
- 其他	- Others	309,500	80,600
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	13,191,195	15,573,951
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	7,254,814	6,981,771
客戶貸款及放款總額	Total Loans and advance to customers	<u>20,446,009</u>	<u>22,555,722</u>

截至 2016 年 3 月 31 日，持有抵押品的貸款額為港幣 9,280,458,000 (2015 年 9 月 30 日：港幣 7,303,018,000)。

The balances of loans and advances covered by collateral or other security as at 31 March, 2016: HK\$9,280,458,000 (30 September, 2015: HK\$7,303,018,000).

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。當某一國家的風險額佔總風險額的百分之十或以上，該國家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. Country to which not less than 10% of total international claims are disclosed.

於 2016 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2016, in HK\$ Million:

		銀行	官方機構	非銀行私營機構		總額
		Banks	Official sector	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	29,516	690	278	6,370	36,854
- 其他	- Others	122	-	-	239	361
離岸中心：	Offshore centres:					
- 香港	- Hong Kong	9	-	3,676	1,563	5,248
- 其他	- Others	-	-	75	238	313
歐洲發展中國家	Developing Europe	-	-	-	57	57
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	26	26
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	3,743	-	1,510	591	5,844
總額	Total	33,390	690	5,539	9,084	48,703

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

7. International Claims (Continue)

於 2015 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2015, in HK\$ Million:

		銀行	官方機構	非銀行私營機構		總額
				非銀行財務機構	非財務私營機構	
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
已發展國家：	Developed countries:					
- 日本	- Japan	26,787	774	293	6,806	34,660
- 其他	- Others	431	-	-	-	431
離岸中心：	Offshore centres:					
- 香港	- Hong Kong	422	-	1,969	3,476	5,867
- 其他	- Others	-	-	-	255	255
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	3,772	-	1,501	502	5,775
總額	Total	31,412	774	3,763	11,039	46,988

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:

		31-03-2016 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	1,694,684	-	1,694,684
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	59,937	-	59,937
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	396,697	-	396,697
總額	Total	2,151,318	-	2,151,318

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 **3.73%**

截至 2016 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, 2016.

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

8. Mainland Activities (Continue)

		30-09-2015 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	1,847,344	-	1,847,344
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	61,057	-	61,057
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	263,340	-	263,340
總額	Total	2,171,741	-	2,171,741

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

3.65%

截至 2015 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, 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)

9. 外匯風險

本分行所持有的外幣淨盤佔所持有外幣淨盤總額的 10%或以上，列示如下：

9. Currency Risk

The net positions of the foreign currencies, which individually constitutes not less than 10% of the branch's total net position in all foreign currencies, are disclosed as follow:

		31-03-2016 港幣百萬元 HK\$ Million				
		美元 USD	歐元 EUR	人民幣 CNY	其他 OTH	總額 Total
現貨資產	Spot assets	20,936	620	243	26,760	48,559
現貨負債	Spot liabilities	(25,402)	(616)	(244)	(23,156)	(49,418)
遠期買入	Forward purchases	4,496	-	2	-	4,498
遠期賣出	Forward sales	(44)	(2)	-	(3,603)	(3,649)
長/(短)盤淨額	Net long/ (short) position	(14)	2	1	1	(10)

		30-09-2015 港幣百萬元 HK\$ Million				
		美元 USD	歐元 EUR	人民幣 CNY	其他 OTH	總額 Total
現貨資產	Spot assets	18,066	612	249	27,913	46,840
現貨負債	Spot liabilities	(23,582)	(609)	(248)	(27,895)	(52,334)
遠期買入	Forward purchases	5,519	-	-	-	5,519
遠期賣出	Forward sales	(11)	(2)	-	(18)	(31)
長/(短)盤淨額	Net long/ (short) position	(8)	1	1	-	(6)

截至 2016 年 3 月 31 日及 2015 年 9 月 30 日，本分行並無結構性倉盤和期權盤而產生的外幣淨額。

There is neither structured position nor option position from foreign currency as at 31 March 2016 and 30 September 2015.

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

		31-03-2016	30-09-2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
1. 或然負債及承諾	1. Contingent liabilities and commitments		
合約金額:	Contractual amounts:		
- 承諾	- Commitments	12,339,473	9,430,223
- 其他	- Others	6,641,090	4,032,308
		<u>18,980,563</u>	<u>13,462,531</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	6,240,043	5,530,003
- 利率合約	- Interest rate contracts	2,281,998	4,539,957
		<u>8,522,041</u>	<u>10,069,960</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	10,134	79
- 利率合約	- Interest rate contracts	1,174	-
		<u>11,308</u>	<u>79</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	19,363	1,295
- 利率合約	- Interest rate contracts	480	-
		<u>19,843</u>	<u>1,295</u>

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 as at 31 March, 2016 and 30 September, 2015.

VI. 流動資金

平均比率

2015 年 4 月至 2016 年 3 月的
平均流動性維持比率

2015 年 1 月至 3 月的平均流動性維持比率為 73.89%。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。

2014 年 4 月至 12 月的平均流動資金比率為 59.50%。

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「流動性狀況申報表」。

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

銀行設計並實行了以下兩項為基礎的政策：以多元化融資方式以取得資金持續性與融資成本之平衡；及通過預先確定於壓力環境下籌集資金的可能性及預先制訂風險應變措施以預備危機情況的出現。

VI. Liquidity

Average ratio

Average Liquidity Maintenance Ratio 85.48%
for the period from April 2015 to
March 2016

The Average Liquidity Maintenance Ratio for the period from January 2015 to March 2015 was 73.89%. Requirement on calculating Liquidity Maintenance Ratio was effective from 1 January 2015.

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

The average value of Liquidity Ratio or Liquidity Maintenance Ratio for the reporting periods 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 periods.

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

The Bank designs and implements a policy that seeks two pillars: balance between cost and constant availability of funding through diversified sources of financing; and preparedness for emergencies through verification of funding capabilities under stress environment and formulation of countermeasures in advance.

VI. 流動資金

VI. Liquidity (Continue)

風險管理框架和流動資金風險的管理方法

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。

由基本計劃設定的集團風險額度、業務風險額度及貨幣風險額度，以致違規情況下須執行的措施，其合規狀況及執行會由專責部門每日監控及管理。

壓力測試及情景分析

銀行適時為若干情境進行分析及壓力測試，情境包括市場環境的突發性變化以及集團融資條件之轉變等。

Risk management framework and approaches for the liquidity risk

The board of director approves and determines the Asset-Liability Management (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.

Risk limits on a company-wide basis and by business base, as well as by currency of denomination are set out, along with actions to be taken in the event of a breach of such limits, under the ALM Basic Plan, where status of adherence to such criteria is being monitored on a daily basis.

Stress testing and scenarios analysis

The Bank carries out stress test based on several scenarios such as abrupt changes in the market environment and changes in the funding environment specific to the group.

VI. 流動資金

VI. Liquidity (Continue)

分行流動資金管理

跟從銀行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，以供流動資金突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 Bank'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

甲部分 – 香港分行資料

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，營商及經濟環境，總行政策等。

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 2016 年 3 月 31 日止，本分行之高級管理人員及主要人員的薪酬總額資料予以披露如下：

固定薪酬 (現金)
浮動薪酬 (現金)

受惠人數

於上述期間，並無任何遞延發放薪酬、受聘酬金或遣散費。

Section A – Hong Kong Branch Information (Continue)

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, business & economic environment, Head Office Policies etc. 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 the branch's senior management and key personnel are disclosed as follow:

	For the year ended 31-03-2016 港幣千元 HK\$'000	For the year ended 31-03-2015 港幣千元 HK\$'000
固定薪酬 (現金)	12,064	10,778
浮動薪酬 (現金)	4,247	4,218
	<u>16,311</u>	<u>14,996</u>
受惠人數	12	12

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。

I. 資本及資本充足比率

資本充足比率

股東權益

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。

II. 其他財務資料

資產總額
負債總額
貸款總額
存款總額

除稅前盈利

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. Capital and capital adequacy

Capital adequacy ratio

Shareholders' equity

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.

II. Other financial information

Total assets
Total liabilities
Total loans and advances
Total deposit

Pre-tax profits

31-03-2016

16.75%

日元百萬元
JPY Million

2,704,511

31-03-2016

日元百萬元
JPY Million

58,229,948

55,525,436

27,525,862

26,701,948

31-03-2016

日元百萬元
JPY Million

273,136

30-09-2015

15.38%

日元百萬元
JPY Million

2,730,582

30-09-2015

日元百萬元
JPY Million

49,412,216

46,681,633

26,169,169

26,268,555

31-03-2015

日元百萬元
JPY Million

232,578