

三井住友信託銀行  
香港分行

**SUMITOMO MITSUI TRUST BANK, LIMITED**  
**(Incorporated in Japan with limited liability)**  
**Hong Kong Branch**

財務披露報告

**FINANCIAL DISCLOSURE STATEMENT**

截至 2021 年 03 月 31 日

**AS AT 31 MARCH, 2021**

## 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 31-03-2021	For the year ended 31-03-2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	311,774	697,929
利息支出	Interest expense	568,818	1,793,334
淨利息收入	<b>Net interest income</b>	<b>(257,044)</b>	<b>(1,095,405)</b>
收費及佣金收入	Gross fees and commission income	25,499	50,154
收費及佣金支出	Gross fees and commission expense	12,121	6,022
淨收費及佣金收入	<b>Net fees and commission income</b>	<b>13,378</b>	<b>44,132</b>
外匯交易收益	Gains arising from trading in foreign currencies	451,540	1,350,600
其他收入	Others	4,239	-
總經營收入	<b>Total operating income</b>	<b>212,113</b>	<b>299,327</b>
薪酬及租金支出	Staff and rental expense	83,691	74,129
折舊支出	Depreciation expense	2,434	1,426
其他支出	Other expense	9,872	9,283
總經營支出	<b>Total operating expense</b>	<b>95,997</b>	<b>84,838</b>
減值損失及撥備	<b>Impairment loss and provision</b>	79,290	-
除稅前盈利	<b>Profit before taxation</b>	<b>36,826</b>	<b>214,489</b>
稅項支出	Tax expense	46,094	30,472
除稅後盈利	<b>Profit after taxation</b>	<b>(9,268)</b>	<b>184,017</b>

## III. 資產負債表

## III. Balance Sheet

		31-03-2021	30-09-2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>		
現金及銀行結餘	Cash and balances with banks	1,438,456	684,944
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	281,678	329,351
存於外匯基金款項	Due from Exchange fund	5,718	6,019
應收海外辦事處款項	Amount due from overseas offices	65,270,527	70,300,429
貸款及應收款項	Loans and receivables	17,711,173	15,377,545
投資證券	Investment securities	10,887,765	8,478,158
固定資產	Fixed assets	13,764	13,074
<b>資產總值</b>	<b>Total Assets</b>	<b>95,609,081</b>	<b>95,189,520</b>
<b>負債</b>	<b>LIABILITIES</b>		
其他銀行之存款及結 餘	Deposits and balances from banks	26,274,102	44,321,376
活期存款及往來帳戶	Demand deposits and current accounts	509,536	493,643
定期存款及通知存款	Time, call and notice deposits	18,914,242	19,639,992
中央銀行之存款	Deposits from central banks	9,880,142	9,417,990
應付海外辦事處款項	Amount due to overseas offices	7,787,651	6,463,350
已發行存款證	Certificates of deposit issued	32,242,947	14,444,248
其他負債	Other liabilities	461	408,921
<b>負債總額</b>	<b>Total Liabilities</b>	<b>95,609,081</b>	<b>95,189,520</b>

## IV. 資產負債表附加資料

## IV. Additional Balance Sheet Information

	31-03-2021 港幣千元 HK\$'000	30-09-2020 港幣千元 HK\$'000
<b>1. 貸款及應收款項</b>		
客戶貸款	14,667,707	15,067,957
銀行貸款	27,639	-
其他帳目	3,095,117	342,592
減: 客戶貸款的個別減值撥備	(79,290)	(32,938)
減: 其他帳目的個別減值撥備	-	(66)
<b>總計</b>	<b>17,711,173</b>	<b>15,377,545</b>

**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2021年3月31日，本分行之貸款減值撥備為港幣18,145,000 (2020年9月30日: 港幣28,193,000)。

個別減值撥備由分行記帳，於2021年3月31日，本分行之個別減值撥備為港幣79,290,000 (2020年9月30日: 港幣33,004,000)。

**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	14,667,707	15,067,957
Advances to banks	27,639	-
Other accounts	3,095,117	342,592
Less: Specific provision for advances to customers	(79,290)	(32,938)
Less: Specific provision for other accounts	-	(66)
<b>Total</b>	<b>17,711,173</b>	<b>15,377,545</b>

**Provision for loan losses**

The general provision 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\$18,145,000 as at 31 March 2021 (30 September 2020: HK\$28,193,000).

Specific provision on loans are provided at the branch. The Specific provision are made amounted to HK\$79,290,000 as at 31 March 2021 (30 September 2020: HK\$33,004,000).

**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 branch 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

2. Impaired loans and advances to customers

		<b>31-03-2021</b>	<b>30-09-2020</b>
		港幣千元	港幣千元
		HK\$'000	HK\$'000
客戶的減值貸款及放款的數額	Amount of impaired loans and advances to customers	132,150	131,752
為該等貸款及放款而提撥的特定準備金的數額	Specific provisions made for the impaired loans and advances	79,290	32,938
就該特定準備金所關乎的貸款及放款而計算在內的抵押品的價值	Value of collateral of the impaired loans and advances to which the specific provisions relate	-	-
該等貸款及放款佔對客戶的貸款及放款的總額的百分率	Percentage of the impaired loans and advances to total loans and advances to customers	0.90%	0.87%

於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有對銀行之減值貸款。

No impaired loans and advances to bank as at 31 March 2021 and 30 September 2020.

## 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

## 3. 逾期及經重組貸款

3. Overdue and rescheduled advances

港幣千元	In HK\$ Thousands	31-03-2021		30-09-2020	
		Loans and advances	% of total advances to customers	Loans and advances	% of total advances to customers
<u>(a) 逾期貸款</u>	<u>(a) Overdue assets</u>				
客戶已逾期貸款總額:	Overdue advances to customers:				
- 三個月以上至六個月	- more than 3 months and less than 6 months	77,735	0.53%	-	-
- 六個月以上至一年	- more than 6 months and less than 1 year	54,415	0.37%	-	-
- 一年以上	- more than 1 year	-	-	-	-
就該等貸款撥出的特定準備金	Specific provisions made in respect of such advances	79,290		-	
逾期貸款無抵押品覆蓋部份	Unsecured portion of such overdue advances	132,150		-	
逾期貸款有抵押品覆蓋部份	Value of collateral held against such overdue advances	-		-	
<u>(b) 經重組客戶貸款</u>	<u>(b) Rescheduled assets</u>				
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)	Rescheduled advances to customers (excluding those overdue 3 months or more)	-	-	-	-
於 2021 年 3 月 31 日及 2020 年 9 月 30 日，本分行並沒有對銀行之逾期貸款或經重組貸款。	No overdue nor rescheduled advances to bank as at 31 March 2021 and 30 September 2020.				

## IV. 資產負債表附加資料

## IV. Additional Balance Sheet Information (Continue)

## 4. 收回資產

截至 2021 年 3 月 31 日，本分行並無收回資產 (2020 年 9 月 30 日: 無)。

4. Repossessed Assets

There were no repossessed assets as at 31 March 2021 (30 September 2020: 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:

港幣千元	HK\$'000	31-03-2021			30-09-2020		
		Advance to customers	Advances overdue over 3 months	Impaired advances	Advance to customers	Advances overdue over 3 months	Impaired advances
香港	Hong Kong	5,862,082	132,150	132,150	6,224,631	-	131,752
巴拿馬	Panama	2,261,664			2,743,753		
其他國家	Others	6,543,961			6,099,573		
		<b>14,667,707</b>	<b>132,150</b>	<b>132,150</b>	<b>15,067,957</b>	<b>-</b>	<b>131,752</b>



## 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

		<b>31-03-2021</b>	<b>30-09-2020</b>
		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		
- 金融業務	- Financial concerns	2,182,709	2,317,294
- 批發及零售業	- Wholesale and retail trade	592,656	409,505
- 運輸及運輸設備	- Transport and transport equipment	534,156	596,476
- 資訊科技	- Information technology	257,506	257,506
- 其他	- Others	108,234	108,741
-			
在香港使用之貸款總額	<b>Total loans and advances for use in Hong Kong</b>	<b>3,675,261</b>	<b>3,689,522</b>
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	10,992,446	11,378,435
客戶貸款及放款總額	<b>Total Loans and advance to customers</b>	<b>14,667,707</b>	<b>15,067,957</b>

截至 2021 年 3 月 31 日，持有抵押品的貸款額為港幣 12,964,796,000 (2020 年 9 月 30 日：港幣 14,181,330,000)。

The balances of loans and advances covered by collateral or other security as at 31 March 2021: HK\$12,964,796,000 (30 September 2020: HK\$14,181,330,000).

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 refer 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 2021 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2021, in HK\$ Million:

		銀行	官方機構	非銀行私營機構		總額
				Non-bank private sector		
				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	68,203	9,793	962	297	79,255
- 其他	- Others	49	-	160	861	1,070
離岸中心	Offshore centres	88	-	819	6,982	7,889
歐洲發展中 國家	Developing Europe	-	-	-	695	695
拉丁美洲及 加勒比海 發展中 國家	Developing Latin America and Caribbean	-	-	-	27	27
非洲和中東 發展中 國家	Developing Africa and Middle East	-	-	-	302	302
亞洲和太平 洋發展中 國家	Developing Asia and Pacific countries	512	-	301	1,437	2,250
國際組織	International Organisations	-	28	-	-	28
總額	Total	<b>68,852</b>	<b>9,821</b>	<b>2,242</b>	<b>10,601</b>	<b>91,516</b>

## 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2020年9月30日，以港幣百萬元計：

As of 30-09-2020, 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	70,444	7,336	1,029	12	78,821
- 其他	- Others	58	-	134	884	1,076
離岸中心	Offshore centres	86	-	648	7,421	8,155
歐洲發展中國家	Developing Europe	-	-	-	732	732
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	28	28
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	279	279
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	560	-	145	1,481	2,186
國際組織	International Organisations	-	35	-	-	35
總額	Total	<b>71,148</b>	<b>7,371</b>	<b>1,956</b>	<b>10,837</b>	<b>91,312</b>

## 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 to the categories in the Return of Mainland Activities submitted to HKMA:

31-03-2021  
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	301,217	282,180	583,397
地方政府、地方政府持有的機構及其子公司和合資公司	182,743	-	182,743
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	35,215	-	35,215
並未於以上申報之中央政府的其他企業	756,241	-	756,241
非內地機構及非內地居民，而涉及的貸款乃於內地使用	2,174,277	574,388	2,748,665
<b>總額</b>	<b>3,449,693</b>	<b>856,568</b>	<b>4,306,261</b>
扣除準備金撥備後之資產總額	<b>95,609,081</b>		
資產負債表內的風險承擔佔本分行總資產的百分比	<b>3.61%</b>		

## 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)

		30-09-2020 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	105,875	243,109	348,984
地方政府、地方政府持有的機構及其子公司和合資公司	Local governments, local government-owned entities and their subsidiaries and JVs	182,471	-	182,471
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	157,990	-	157,990
並未於以上申報之中央政府的其他企業	Other entities of central government not reported in item 1 above	786,715	-	786,715
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	2,149,392	808,001	2,957,393
<b>總額</b>	<b>Total</b>	<b>3,382,443</b>	<b>1,051,110</b>	<b>4,433,553</b>
扣除準備金撥備後之資產總額	Total assets after provision	<b>95,189,520</b>		
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	<b>3.55%</b>		

## 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:

		31-03-2021 港幣百萬元 HK\$ Million		總額
		美元 USD	其他 OTH	Total
現貨資產	Spot assets	16,601	74,630	91,231
現貨負債	Spot liabilities	(64,912)	(4,444)	(69,356)
遠期買入	Forward purchases	52,160	4,956	57,116
遠期賣出	Forward sales	(924)	(75,126)	(76,050)
長/(短)盤 淨額	Net long/ (short) position	<b>2,925</b>	<b>16</b>	<b>2,941</b>

		30-09-2020 港幣百萬元 HK\$ Million		總額
		美元 USD	其他 OTH	Total
現貨資產	Spot assets	15,401	75,571	90,972
現貨負債	Spot liabilities	(63,067)	(7,447)	(70,514)
遠期買入	Forward purchases	51,485	4,919	56,404
遠期賣出	Forward sales	(4,022)	(73,037)	(77,059)
長/(短)盤 淨額	Net long/ (short) position	<b>(203)</b>	<b>6</b>	<b>(197)</b>

截至 2021 年 3 月 31 日及 2020 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 2021 and 30 September 2020.

## V. 資產負債表以外之項目

## V. Off-balance sheet exposures

		<b>31-03-2021</b>	<b>30-09-2020</b>
		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	8,058,149	9,368,353
- 其他	- Others	42,274,340	52,899,779
		<u>50,332,489</u>	<u>62,268,132</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	82,095,663	77,182,562
- 利率合約	- Interest rate contracts	5,670,977	6,418,931
		<u>87,766,640</u>	<u>83,601,493</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	2,872,893	120,872
- 利率合約	- Interest rate contracts	77,653	60,609
		<u>2,950,546</u>	<u>181,481</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	25,477	372,612
- 利率合約	- Interest rate contracts	73,234	58,182
		<u>98,711</u>	<u>430,794</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 2021 and 30 September 2020.

## VI. 流動資金

## VI. Liquidity

流動性維持比率Liquidity Maintenance Ratio (LMR)

		For the quarter ended				
		31 Mar 2021	31 Dec 2020	30 Sep 2020	30 Jun 2020	31 Mar 2020
3 個月平均	3 months' Average	274.25%	249.80%	307.71%	149.75%	120.62%

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」。

The average value of LMR 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.

按銀行業（披露）規則之要求，本分行需每個季度披露3個月平均流動性維持比率。

3 months' average LMR is disclosed for each quarter in accordance with Banking (Disclosure) Rules (BDR).



## VI. 流動資金

**流動資金風險**

流動資金風險是指當銀行不能確定可持有所需要的資金或需要利用比平常較高利息以增加資金所引致的財政損失。

**流動資金風險管理政策**

為配合流動資金風險管理，三井住友信託集團制定並實施了以下兩項為基礎的政策：

- 1) 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
- 2) 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。

本分行根據集團政策及金融管理局指引要求，執行管理流動風險之相關措施，以確保充足的流動資金以滿足客戶存貸及分行現金流所需。

**風險管理框架和流動資金風險的管理方法**

分行定期召開市場風險會議，討論流動風險狀況及制定分行流動風險控管措施。參與會議人員包括分行行長、高級管理人員、資金部、業務前綫、風險管理部、及財務部之代表。

## VI. Liquidity (Continue)

**Liquidity risk**

Liquidity Risk is the risk that the bank may incur losses in a situation where it becomes impossible to secure necessary funds or becomes obligatory to raise funds at an interest rate that is significantly higher than usual.

**Liquidity risk management policy**

SuMi Trust Group's basic policy is to implement proper funding liquidity risk management with two pillars:

- 1) "to pursue the balance between funding cost and stability" by various means of procurement, and
- 2) "emergency preparedness" by verifying procurement capability and countermeasures under stress environment and formulation of countermeasures in advance.

The Branch manages liquidity risk in accordance with SuMi Trust Group's basic policy and HKMA requirement to ensure sufficient liquidity is available for loans and repayments of deposits to customers and satisfy the branch's own cash flow needs.

**Risk management framework and approaches for the liquidity risk**

Market risk meeting of the Branch is held on a regular basis, where the Branch level decisions are made in relation to the liquidity risk control and management operations. General Manager of the Branch, senior managements and representatives from Treasury, Business Lines, Risk management and Finance are the members of the meeting.

## VI. 流動資金

## VI. Liquidity (Continue)

**壓力測試**

於一般業務狀況下，本分行按照每日之淨資金需求，以管控現金流的錯配。

同時，銀行亦適時為若干情境進行測試、分析及評估公司的抗禦能力。測試情境包括集團特定情境、市場危機情境及綜合情境等。

基於現金流錯配管控及壓力測試結果，有助本分行分析及了解當時之流動性狀況，並採取適當改善措施。

**應急融資計劃**

本分行制定應急融資計劃以應對潛在的貨幣市場融資困難。此計劃評估實際及潛在的流動性事件，訂立相關管控措施。同時，在發生流動性資金危機下，此計劃指定相關可行應對方案能確保集團資金流動性。

**分散融資及流動性緩衝**

分行視客戶存款為重要的資金來源。與此同時，分行亦透過銀行間之貨幣市場融資、接受央行存款、發行存款證等方法，以達致拓展及擴闊資金來源。

分行持有一系列高流動性，非產權負擔的資產。於受壓情況之下，可即時轉讓或抵壓此等資產以作融資貸款。

**匯報**

流動性維持比率、日計現金流錯配及壓力測試之結果，均會適時定期匯報予分行管理層及總行相關部門。

**Liquidity Stress testing**

The Branch monitors cash flow mismatch on a daily basis for the net funding requirements under normal business conditions and conducts regular liquidity stress testing based on stress scenarios, i.e. our bank's specific scenario, general market crisis scenario and combined scenario. Based on the results of the cash flow mismatch monitoring and liquidity stress testing, the Branch analyzes the soundness of liquidity position, otherwise takes countermeasures to improve condition.

**Contingency Funding Plan**

The Branch maintains Contingency Funding Plan (CFP) in case the Branch faces difficulties in raising fund from money market. The plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan also specifies possible measures to secure cash liquidity in the event of the liquidity contingencies.

**Funding Diversification and Liquidity Cushion**

The Branch takes corporate customer deposits as important funding source and the Branch also broadens funding sources from money market with interbank deposits, central bank deposits and CD issuance.

The Branch holds a pool of highly liquid, unencumbered assets that can be readily sold and pledged to secure borrowing under stressed conditions.

**Oversight and Reporting**

The results of Liquidity Maintenance Ratio (LMR), daily cash flow mismatch and stress testing are reported to the senior managements of the Branch and head office on a regular basis.

## 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」由日本總行認可。「薪酬制度」主要涵蓋三個原則，並由駐港日本管理層審閱。

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

駐港日本管理層是指負責監督分行之策略，活動或主要業務的人員。該等人員會定期檢討分行的薪酬制度及其運作。

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外派員工，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。

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 which approved by the Head Office in Japan. The policy is determined mainly under three principles and review by Japanese Senior Management who stationed in Hong Kong:

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

The Japanese Senior Management is defined as those persons responsible for oversight of the branch's strategy, activities or material business lines. They are conducting regular review of the branch's remuneration system and its operation.

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:

	<b>For the year ended 31-03-2021 港幣千元 HK\$'000</b>	<b>For the year ended 31-03-2020 港幣千元 HK\$'000</b>
Fixed remuneration (cash)	13,611	11,185
Variable remuneration (cash)	3,773	2,644
	<u>17,384</u>	<u>13,829</u>
Number of beneficiaries	17	16

There is no deferred remuneration, sign-on or severance payments during the period.

**乙部分 – 集團綜合資料****Section B – Consolidated Group Level information**

集團：  
三井住友信託控股公司

Consolidated Group:  
Sumitomo Mitsui Trust Holdings

以下數字是根據日本普遍採納之會計原則而計算。

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

<b>I. 資本及資本充足比率</b>	<b>I. Capital and capital adequacy</b>	<b>31-03-2021</b>	<b>30-09-2020</b>
資本充足比率	Capital adequacy ratio	15.76%	16.99%
		日元百萬元 JPY Million	日元百萬元 JPY Million
股東權益	Shareholders' equity	2,722,556	2,637,847

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。

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.

<b>II. 其他財務資料</b>	<b>II. Other financial information</b>	<b>31-03-2021</b>	<b>30-09-2020</b>
		日元百萬元 JPY Million	日元百萬元 JPY Million
資產總額	Total assets	62,163,876	59,843,624
負債總額	Total liabilities	59,441,319	57,205,777
貸款總額	Total loans and advances	30,506,968	30,140,335
存款總額	Total deposit	33,467,678	34,071,925
		<b>31-03-2021</b>	<b>31-03-2020</b>
		日元百萬元 JPY Million	日元百萬元 JPY Million
除稅前盈利	Pre-tax profits	200,003	240,721

存款總額 (包括尚欠銀行存款) 乃依據《銀行業 (披露) 規則》第 106 條(2) 而予以披露。

Total deposit (including those from banks) is disclosed pursuant to section 106(2) of Banking (Disclosure) Rules.