

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 9 月 30 日

AS AT 30 SEPTEMBER, 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。

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 half year ended 30-09-2015	For the half year ended 30-09-2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	144,258	106,003
利息支出	Interest expense	73,275	43,290
淨利息收入	Net interest income	70,983	62,713
收費及佣金收入	Gross fees and commission income	23,249	30,436
收費及佣金支出	Gross fees and commission expense	1,289	719
淨收費及佣金收入	Net fees and commission income	21,960	29,717
外匯交易收益	Gains arising from trading in foreign currencies	6,794	291
其他收入	Other income	28	72
總經營收入	Total operating income	99,765	92,793
薪酬及租金支出	Staff and rental expense	24,542	19,611
其他支出	Other expense	4,960	5,052
總經營支出	Total operating expense	29,502	24,663
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	70,263	68,130
稅項	Taxation expense	-	-
除稅後盈利	Profit after taxation	70,263	68,130

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

		30-09-2015	31-03-2015
		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	2,426,138	2,560,849
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	2,335,634	1,397,479
存於外匯基金款項	Due from Exchange fund	5,493	5,496
應收海外辦事處款項	Amount due from overseas offices	26,784,969	11,025,425
貸款及應收款項	Loans and receivables	24,416,237	24,088,872
投資證券	Investment securities	3,586,637	3,499,923
固定資產	Fixed assets	8,231	8,428
在反向回購協議下的應收款項	Amount receivable under reverse repos	-	645,230
資產總值	Total Asset	59,563,339	43,231,702
負債	LIABILITIES		
其他銀行之存款及結餘	Deposits and balances from banks	6,169,401	232,641
外匯基金款項	Due to Exchange fund	8,573,619	6,266,398
活期存款及往來帳戶	Demand deposits and current accounts	6,458	783
定期存款及通知存款	Time, call and notice deposits	5,661,558	2,035,008
中央銀行之存款	Deposits from central banks	6,831,433	6,947,453
應付海外辦事處款項	Amount due to overseas offices	32,230,701	27,294,214
其他負債	Other liabilities	90,169	455,205
負債總額	Total Liabilities	59,563,339	43,231,702

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

	30-09-2015 港幣千元 HK\$'000	31-03-2015 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	22,555,722	21,090,395
銀行貸款	1,821,950	2,951,068
應計利息及其他帳目	38,565	47,409
總計	24,416,237	24,088,872

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9月30日，本分行之貸款減值撥備為港幣25,670,000 (2015年3月31日: 22,974,000)。

個別減值撥備由分行記帳，於2015年9月30日及2015年3月31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 22,555,722 21,090,395
Advances to banks 1,821,950 2,951,068
Accrued interest and other accounts 38,565 47,409

Total 24,416,237 24,088,872

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\$25,670,000 as at 30 September, 2015 (31 March, 2015: HK\$22,974,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 30 September, 2015 (31 March, 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 2015 年 9 月 30 日，本分行並無客戶的減值貸款及放款 (2015 年 3 月 31 日: 無)。

2. Impaired loans and advances to customers

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

3. 逾期及經重組貸款

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

3. Overdue and rescheduled advances

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

4. 收回資產

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

4. Reposessed Assets

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

		30-09-2015 港幣千元 HK\$'000	31-03-2015 港幣千元 HK\$'000
香港	Hong Kong	12,839,611	11,622,243
日本	Japan	7,459,857	7,343,486
其他國家	Others	2,256,254	2,124,666
		<u>22,555,722</u>	<u>21,090,395</u>

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

		30-09-2015 港幣千元 HK\$'000	31-03-2015 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	50,000	-
- 金融業務	- Financial concerns	10,352,914	9,667,426
- 股票經紀	- Stockbrokers	1,472,519	1,473,393
- 批發及零售業	- Wholesale and retail trade	655,501	711,535
- 製造業	- Manufacturing	802,837	810,159
- 運輸及運輸設備	- Transport and transport equipment	1,097,440	602,999
- 電力及煤氣	- Electricity and gas	1,062,140	1,062,140
- 其他	- Others	80,600	81,800
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	15,573,951	14,409,452
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	6,981,771	6,680,943
客戶貸款及放款總額	Total Loans and advance to customers	<u>22,555,722</u>	<u>21,090,395</u>

截至 2015 年 9 月 30 日，持有抵押品的貸款額為港幣 7,303,018,000 (2015 年 3 月 31 日：港幣 5,502,539,000)。

The balances of loans and advances covered by collateral or other security as at 30 September, 2015: HK\$7,303,018,000 (31 March, 2015: HK\$5,502,539,000).

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 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
		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	26,787	774	293	6,806	34,660
其他	Others	431	-	-	-	431
發展中的亞洲和太平洋：	Developing Asia and Pacific countries:	3,772	-	1,501	502	5,775
離岸中心：	Offshore centres:					
香港	Hong Kong	422	-	1,969	3,476	5,867
其他	Others	-	-	-	255	255
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)

7. 國際債權

7. International Claims (Continue)

於 2015 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2015, 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	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 countries:					
韓國	Korea	3,636	-	-	-	3,636
其他	Others	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

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:

		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)

8. 對內地非銀行對手的風險承擔

8. Mainland Activities (Continue)

		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	1,724,237	298,556	2,022,793
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	1,960,854	576,174	2,537,028

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

4.54%

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)

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 position of the foreign currencies constitute not less than 10% of the branch's total net position in all foreign currencies are disclosed as follow:

		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)

		31-03-2015 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	15,068	335	275	14,429	30,107
現貨負債	Spot liabilities	(18,379)	(333)	(273)	(13,418)	(32,403)
遠期買入	Forward purchases	3,321	-	2	-	3,323
遠期賣出	Forward sales	(2)	(1)	(3)	(1,012)	(1,018)
長/(短)盤淨額	Net long/ (short) position	8	1	1	(1)	9

截至 2015 年 9 月 30 日及 2015 年 3 月 31 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 30 September 2015 and 31 March 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

	30-09-2015	31-03-2015
	港幣千元	港幣千元
	HK\$'000	HK\$'000
1. 或然負債及承諾		
合約金額：		
- 承諾	9,430,223	9,214,075
- 其他	4,032,308	3,581,544
	<u>13,462,531</u>	<u>12,795,619</u>
2. 衍生工具交易		
名義數額：		
- 匯率合約	5,530,003	4,322,626
- 利率合約	4,539,957	1,387,735
	<u>10,069,960</u>	<u>5,710,361</u>
公平價值資產：		
- 匯率合約	79	5,528
公平價值負債：		
- 匯率合約	1,295	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 30 September, 2015 and 31 March, 2015.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

VI. 流動資金

VI. Liquidity

平均比率

Average ratio

2015年4月至9月的平均流動性維持比率

Average Liquidity Maintenance Ratio for the period from April 2015 to September 2015 82.70%

計算流動性維持比率之法訂要求由2015年1月1日起生效，因為，本分行未能提供相關的本比較數據。

Liquidity Maintenance Ratio is effective from 1 January 2015, as such, no comparative figure can be provided.

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」。

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.

2014年4月至9月的平均流動資金比率為59.39%。

The Average Liquidity Ratio for the period from April 2014 to September 2014 was 59.39%.

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。

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.

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。

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管理方法

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 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.

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

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

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

30-09-2015

日元百萬元
JPY Million

137,120

31-03-2015

15.57%

日元百萬元
JPY Million

2,716,973

31-03-2015

日元百萬元
JPY Million

46,235,949

43,518,975

25,550,064

25,079,711

30-09-2014

日元百萬元
JPY Million

105,527