

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 9 月 30 日

**AS AT 30 SEPTEMBER, 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 30-09-2016	For the year ended 30-09-2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	192,396	144,258
利息支出	Interest expense	153,565	73,275
淨利息收入	<b>Net interest income</b>	<b>38,831</b>	<b>70,983</b>
收費及佣金收入	Gross fees and commission income	28,142	23,249
收費及佣金支出	Gross fees and commission expense	14,072	1,289
淨收費及佣金收入	<b>Net fees and commission income</b>	<b>14,070</b>	<b>21,960</b>
外匯交易收益	Gains arising from trading in foreign currencies	73,085	6,794
其他收入	Other income	36	28
總經營收入	<b>Total operating income</b>	<b>126,022</b>	<b>99,765</b>
薪酬及租金支出	Staff and rental expense	28,088	24,542
其他支出	Other expense	4,758	4,960
總經營支出	<b>Total operating expense</b>	<b>32,846</b>	<b>29,502</b>
減值損失及撥備	<b>Impairment loss and provision</b>	-	-
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	<b>Profit before taxation</b>	<b>93,176</b>	<b>70,263</b>
稅項支出	Taxation expense	-	-
除稅後盈利	<b>Profit after taxation</b>	<b>93,176</b>	<b>70,263</b>

## 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

		30-09-2016	31-03-2016
		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	2,414,211	1,743,949
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	1,312,854	3,067,845
存於外匯基金款項	Due from Exchange fund	5,561	10,346
應收海外辦事處款項	Amount due from overseas offices	41,669,540	29,500,141
貿易票據	Trade bills	25,969	-
貸款及應收款項	Loans and receivables	22,055,501	21,174,432
投資證券	Investment securities	1,936,008	2,227,569
固定資產	Fixed assets	7,542	7,976
<b>資產總值</b>	<b>Total Assets</b>	<b>69,427,186</b>	<b>57,732,258</b>
<b>負債</b>	<b>LIABILITIES</b>		
其他銀行之存款及結 餘	Deposits and balances from banks	11,304,311	10,887,539
外匯基金款項	Due to Exchange fund	2,073,231	3,379,444
活期存款及往來帳戶	Demand deposits and current accounts	16,841	2,732
定期存款及通知存款	Time, call and notice deposits	18,192,814	8,699,392
中央銀行之存款	Deposits from central banks	16,234,800	11,024,547
應付海外辦事處款項	Amount due to overseas offices	21,316,436	23,566,339
其他負債	Other liabilities	288,753	172,265
<b>負債總額</b>	<b>Total Liabilities</b>	<b>69,427,186</b>	<b>57,732,258</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

	30-09-2016 港幣千元 HK\$'000	31-03-2016 港幣千元 HK\$'000
<b>1. 貸款及應收款項</b>		
客戶貸款	21,648,387	20,446,009
銀行貸款	332,215	670,224
應計利息及其他帳目	74,899	58,199
<b>總計</b>	<b>22,055,501</b>	<b>21,174,432</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2016年9月30日，本分行之貸款減值撥備為港幣25,543,000 (2016年3月31日: 港幣25,933,000)。個別減值撥備由分行記帳，於2016年9月30日及2016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 21,648,387 20,446,009  
Advances to banks 332,215 670,224  
Accrued interest and other accounts 74,899 58,199

**Total****22,055,501****21,174,432****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\$25,543,000 as at 30 September, 2016 (31 March, 2016: HK\$25,933,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 30 September, 2016 (31 March, 2016: 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 9 月 30 日，本分行並無客戶的減值貸款及放款 (2016 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, 2016 (31 March, 2016: Nil).

3. 逾期及經重組貸款

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

3. Overdue and rescheduled advances

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

4. 收回資產

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

4. Reposessed Assets

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

		<b>30-09-2016</b>	<b>31-03-2016</b>
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	11,308,508	10,748,287
日本	Japan	7,707,335	6,964,176
其他國家	Others	2,632,544	2,733,546
		<b>21,648,387</b>	<b>20,446,009</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

		30-09-2016 港幣千元 HK\$'000	31-03-2016 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	48,708	10,000
- 物業投資	- Property investment	103,380	-
- 金融業務	- Financial concerns	7,493,342	7,728,060
- 股票經紀	- Stockbrokers	1,473,165	1,473,279
- 批發及零售業	- Wholesale and retail trade	718,266	720,506
- 製造業	- Manufacturing	582,350	827,192
- 運輸及運輸設備	- Transport and transport equipment	2,690,897	1,334,991
- 電力及煤氣	- Electricity and gas	224,111	787,667
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	129,225	-
- 其他	- Others	310,000	309,500
<b>在香港使用之貸款總額</b>	<b>Total loans and advances for use in Hong Kong</b>	<b>13,773,444</b>	<b>13,191,195</b>
<b>在香港以外使用之貸款</b>	<b>Loans and advances for use outside Hong Kong</b>	<b>7,874,943</b>	<b>7,254,814</b>
<b>客戶貸款及放款總額</b>	<b>Total Loans and advance to customers</b>	<b>21,648,387</b>	<b>20,446,009</b>

截至 2016 年 9 月 30 日，持有抵押品的貸款額為港幣 11,139,891,000 (2016 年 3 月 31 日：港幣 9,280,458,000)。

The balances of loans and advances covered by collateral or other security as at 30 September, 2016: HK\$11,139,891,000 (31 March, 2016: HK\$9,280,458,000).

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 9 月 30 日，以港幣百萬元計：

As of 30-09-2016, in HK\$ Million:

	銀行	官方機構	非銀行私營機構		總額
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
已發展國家：		<b>Developed countries:</b>			
- 日本	41,712	- Japan	838	6,555	49,105
- 其他	85	- Others	-	229	314
離岸中心：		<b>Offshore centres:</b>			
- 香港	10	- Hong Kong	3,251	3,349	6,610
- 其他	-	- Others	-	220	220
歐洲發展中國家	-	<b>Developing Europe</b>	-	56	56
拉丁美洲及加勒比海發展中國家	-	<b>Developing Latin America and Caribbean</b>	-	26	26
亞洲和太平洋發展中國家	1,672	<b>Developing Asia and Pacific countries</b>	1,634	858	4,164
總額	<b>43,479</b>	<b>Total</b>	<b>5,723</b>	<b>11,293</b>	<b>60,495</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 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 Non-bank financial institutions	非財務私營 機構 Non- financial private sector	Total
已發展國家：	<b>Developed countries:</b>					
- 日本	- Japan	29,516	690	278	6,370	36,854
- 其他	- Others	122	-	-	239	361
離岸中心：	<b>Offshore centres:</b>					
- 香港	- Hong Kong	9	-	3,676	1,563	5,248
- 其他	- Others	-	-	75	238	313
歐洲發展中國家	<b>Developing Europe</b>	-	-	-	57	57
拉丁美洲及加 勒比海發展 中國家	<b>Developing Latin America and Caribbean</b>	-	-	-	26	26
亞洲和太平洋 發展中國家	<b>Developing Asia and Pacific countries</b>	3,743	-	1,510	591	5,844
<b>總額</b>	<b>Total</b>	<b>33,390</b>	<b>690</b>	<b>5,539</b>	<b>9,084</b>	<b>48,703</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)

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:

		30-09-2016 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	1,445,176	-	1,445,176
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	58,055	-	58,055
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	383,771	-	383,771
<b>總額</b>	<b>Total</b>	<b>1,887,002</b>	<b>-</b>	<b>1,887,002</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 **2.72%**

截至 2016 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, 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)

		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
<b>總額</b>	<b>Total</b>	<b>2,151,318</b>	<b>-</b>	<b>2,151,318</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

**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)

## 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:

		30-09-2016					
		港幣百萬元					
		HK\$ Million					
		美元	日元	歐元	人民幣	澳元	總額
		USD	JPY	EUR	CNY	AUD	Total
現貨資產	Spot assets	22,652	36,727	620	236	113	60,348
現貨負債	Spot liabilities	(35,587)	(18,303)	(616)	(236)	(112)	(54,854)
遠期買入	Forward purchases	17,255	5,629	-	2	-	22,886
遠期賣出	Forward sales	(4,456)	(24,031)	(3)	-	-	(28,490)
<b>長/(短)盤淨額</b>	<b>Net long/ (short) position</b>	<b>(136)</b>	<b>22</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>(110)</b>

		31-03-2016					
		港幣百萬元					
		HK\$ Million					
		美元	日元	歐元	人民幣	澳元	總額
		USD	JPY	EUR	CNY	AUD	Total
現貨資產	Spot assets	20,936	26,646	620	243	114	48,559
現貨負債	Spot liabilities	(25,402)	(23,043)	(616)	(244)	(113)	(49,418)
遠期買入	Forward purchases	4,496	-	-	2	-	4,498
遠期賣出	Forward sales	(44)	(3,603)	(2)	-	-	(3,649)
<b>長/(短)盤淨額</b>	<b>Net long/ (short) position</b>	<b>(14)</b>	<b>-</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>(10)</b>

截至 2016 年 9 月 30 日及 2016 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, 2016 and 31 March, 2016.

## 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

		<b>30-09-2016</b>	<b>31-03-2016</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	12,809,665	12,339,473
- 其他	- Others	22,006,810	6,641,090
		<u>34,816,475</u>	<u>18,980,563</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	29,882,241	6,240,043
- 利率合約	- Interest rate contracts	6,790,361	2,281,998
		<u>36,672,602</u>	<u>8,522,041</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	31,735	10,134
- 利率合約	- Interest rate contracts	1,888	1,174
		<u>33,623</u>	<u>11,308</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	144,631	19,363
- 利率合約	- Interest rate contracts	1,141	480
		<u>145,772</u>	<u>19,843</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 30 September, 2016 and 31 March, 2016.

## VI. 流動資金

平均比率

截止 2016 年 9 月 30 日及 2015 年 9 月 30 日，半年度的平均流動性維持比率

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

	Half year ended 30-09-2016	Half year ended 30-09-2015
Average Liquidity Maintenance Ratio	80.84%	82.70%

The average value of 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，管理流動性維持比率
- 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 maintenance ratio 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

30-09-2016

17.01%

日元百萬元  
JPY Million

2,695,744

30-09-2016

日元百萬元  
JPY Million

59,479,751

56,784,006

27,411,347

32,829,968

30-09-2016

日元百萬元  
JPY Million

135,865

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

30-09-2015

日元百萬元  
JPY Million

137,120