

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 2017 年 09 月 30 日

AS AT 30 SEPTEMBER, 2017

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 30-09-2017	For the year ended 30-09-2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	277,795	192,396
利息支出	Interest expense	335,497	153,565
淨利息收入	Net interest income	(57,702)	38,831
收費及佣金收入	Gross fees and commission income	26,863	28,142
收費及佣金支出	Gross fees and commission expense	7,594	14,072
淨收費及佣金收入	Net fees and commission income	19,269	14,070
外匯交易收益	Gains arising from trading in foreign currencies	146,257	73,085
其他收入	Other income	15	36
總經營收入	Total operating income	107,839	126,022
薪酬及租金支出	Staff and rental expense	29,890	28,088
其他支出	Other expense	5,718	4,758
總經營支出	Total operating expense	35,608	32,846
減值損失及撥備	Impairment loss and provision	-	-
除稅前盈利	Profit before taxation	72,231	93,176
稅項支出	Taxation expense	-	-
除稅後盈利	Profit after taxation	72,231	93,176

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

		30-09-2017	31-03-2017
		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	1,657,526	827,618
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	352,936	416,760
存於外匯基金款項	Due from Exchange fund	5,280	5,392
應收海外辦事處款項	Amount due from overseas offices	44,220,679	59,462,325
貸款及應收款項	Loans and receivables	22,385,198	20,832,099
投資證券	Investment securities	2,008,774	1,987,598
固定資產	Fixed assets	6,728	7,083
資產總值	Total Assets	70,637,121	83,538,875
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	15,506,996	16,717,027
外匯基金款項	Due to Exchange fund	1,876,070	14,875,421
活期存款及往來帳戶	Demand deposits and current accounts	86,976	23,656
定期存款及通知存款	Time, call and notice deposits	21,423,486	21,175,259
中央銀行之存款	Deposits from central banks	7,507,857	10,514,944
應付海外辦事處款項	Amount due to overseas offices	19,470,323	19,565,524
已發行存款證	Certificates of deposit issued	4,610,098	0
其他負債	Other liabilities	155,315	667,044
負債總額	Total Liabilities	70,637,121	83,538,875

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

	30-09-2017 港幣千元 HK\$'000	31-03-2017 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	20,663,415	20,301,830
銀行貸款	305,963	313,739
應計利息及其他帳目	1,415,820	216,530
總計	22,385,198	20,832,099

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2017年9月30日，本分行之貸款減值撥備為港幣22,203,000 (2017年3月31日：港幣23,198,000)。個別減值撥備由分行記帳，於2017年9月30日及2017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 20,663,415 20,301,830
Advances to banks 305,963 313,739
Accrued interest and other accounts 1,415,820 216,530

Total

22,385,198 **20,832,099**

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\$22,203,000 as at 30 September (31 March, 2017: HK\$23,198,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 30 September, 2017 (31 March, 2017: 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 2017 年 9 月 30 日，本分行並無客戶的減值貸款及放款 (2017 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, 2017 (31 March, 2017: Nil).

3. 逾期及經重組貸款

截至 2017 年 9 月 30 日，本分行並無逾期及經重組貸款 (2017 年 3 月 31 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 30 September, 2017 (31 March, 2017: Nil).

4. 收回資產

截至 2017 年 9 月 30 日，本分行並無收回資產 (2017 年 3 月 31 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 30 September, 2017 (31 March, 2017: 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:

		30-09-2017 港幣千元 HK\$'000	31-03-2017 港幣千元 HK\$'000
香港	Hong Kong	10,527,712	10,142,776
日本	Japan	6,615,628	7,042,332
其他國家	Others	3,520,075	3,116,722
		20,663,415	20,301,830

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

		30-09-2017 港幣千元 HK\$'000	31-03-2017 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	36,729	36,729
- 物業投資	- Property investment	104,152	103,597
- 金融業務	- Financial concerns	6,989,679	5,645,082
- 股票經紀	- Stockbrokers	663,969	1,476,262
- 批發及零售業	- Wholesale and retail trade	426,664	536,423
- 製造業	- Manufacturing	513,624	538,490
- 運輸及運輸設備	- Transport and transport equipment	3,009,445	3,239,207
- 資訊科技	- Information technology	74,848	78,658
- 電力及煤氣	- Electricity and gas	-	150,000
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	130,190	129,497
- 其他	- Others	367,790	259,000
-	-		
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	12,317,090	12,192,945
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	8,346,325	8,108,885
客戶貸款及放款總額	Total Loans and advance to customers	20,663,415	20,301,830

截至 2017 年 9 月 30 日，持有抵押品的貸款額為港幣 11,282,784,000 (2017 年 3 月 31 日：港幣 10,610,806,000)。

The balances of loans and advances covered by collateral or other security as at 30 September, 2017: HK\$11,282,784,000 (31 March, 2017: 10,610,806,000).

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 2017 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2017, 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	44,651	- Japan	486	739	51,500
- 其他	835	- Others	-	17	991
離岸中心：		Offshore centres:			
- 香港	10	- Hong Kong	2,866	3,513	6,389
- 其他	-	- Others	-	1,483	1,483
歐洲發展中國家	-	Developing Europe	-	34	34
拉丁美洲及加勒比海發展中國家	-	Developing Latin America and Caribbean	-	15	15
亞洲和太平洋發展中國家	586	Developing Asia and Pacific countries	1,638	221	2,445
總額	46,082	Total	5,260	11,029	62,857

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 2017 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2017, 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：	Developed countries:					
- 日本	- Japan	59,645	-	785	6,049	66,479
- 其他	- Others	41	-	2	222	265
離岸中心：	Offshore centres:					
- 香港	- Hong Kong	10	-	2,848	3,429	6,287
- 其他	- Others	32	-	-	698	730
歐洲發展中國家	Developing Europe	-	-	-	54	54
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	25	25
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	732	-	1,638	873	3,243
總額	Total	60,460	-	5,273	11,350	77,083

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:

		30-09-2017 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	1,221,618	-	1,221,618
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	172,271	-	172,271
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	474,325	78,114	552,439
總額	Total	1,868,214	78,114	1,946,328

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 **2.64%**

截至 2017 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, 2017.

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)

		31-03-2017 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	1,215,089	-	1,215,089
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	227,747	-	227,747
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	451,428	77,698	529,126
總額	Total	1,894,264	77,698	1,971,962

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

2.27%

截至 2017 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, 2017.

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:

		30-09-2017			
		港幣百萬元			
		HK\$ Million			
		美元	日元	其他	總額
		USD	JPY	OTH	Total
現貨資產	Spot assets	23,279	38,431	144	61,854
現貨負債	Spot liabilities	(37,700)	(7,858)	(56)	(45,614)
遠期買入	Forward purchases	16,583	2,026	175	18,784
遠期賣出	Forward sales	(1,788)	(32,563)	(256)	(34,607)
長/(短)盤淨額	Net long/ (short) position	374	36	7	417

		31-03-2017			
		港幣百萬元			
		HK\$ Million			
		美元	日元	其他	總額
		USD	JPY	OTH	Total
現貨資產	Spot assets	23,839	52,251	768	76,858
現貨負債	Spot liabilities	(40,117)	(9,729)	(646)	(50,492)
遠期買入	Forward purchases	17,991	1,939	-	19,930
遠期賣出	Forward sales	(1,989)	(44,424)	(117)	(46,530)
長/(短)盤淨額	Net long/ (short) position	(276)	37	5	(234)

截至 2017 年 9 月 30 日及 2017 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, 2017 and 31 March, 2017.

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

		30-09-2017	31-03-2017
		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	10,277,540	10,205,992
- 其他	- Others	22,612,620	14,833,129
		<u>32,890,160</u>	<u>25,039,121</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	35,178,715	46,306,169
- 利率合約	- Interest rate contracts	3,877,481	5,132,988
		<u>39,056,196</u>	<u>51,439,157</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	413,956	151,915
- 利率合約	- Interest rate contracts	1,323	2,714
		<u>415,279</u>	<u>154,629</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	19,936	389,479
- 利率合約	- Interest rate contracts	927	2,176
		<u>20,863</u>	<u>391,655</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, 2017 and 31 March, 2017.

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

截止 2017 年 9 月 30 日及 2016 年 9 月 30 日，平均流動性維持比率

	For the year ended 30-09-2017	For the year ended 30-09-2016
Average Liquidity Maintenance Ratio	81.27%	80.84%

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 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.

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

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。

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

30-09-2017

16.76%

日元百萬元
JPY Million

2,775,804

30-09-2017

日元百萬元
JPY Million

65,529,618

62,753,814

28,342,609

35,044,955

30-09-2017

日元百萬元
JPY Million

120,163

31-03-2017

16.42%

日元百萬元
JPY Million

2,791,682

31-03-2017

日元百萬元
JPY Million

65,453,725

62,662,042

28,040,446

36,000,814

30-09-2016

日元百萬元
JPY Million

135,865