

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 2018 年 09 月 30 日

AS AT 30 SEPTEMBER, 2018

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 30-09-2018	For the year ended 30-09-2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	374,625	277,795
利息支出	Interest expense	848,531	335,497
淨利息收入	Net interest income	(473,906)	(57,702)
收費及佣金收入	Gross fees and commission income	13,729	26,863
收費及佣金支出	Gross fees and commission expense	2,495	7,594
淨收費及佣金收入	Net fees and commission income	11,234	19,269
外匯交易收益	Gains arising from trading in foreign currencies	572,350	146,257
其他收入	Other income	30	15
總經營收入	Total operating income	572,380	107,839
薪酬及租金支出	Staff and rental expense	31,591	29,890
其他支出	Other expense	6,212	5,718
總經營支出	Total operating expense	37,803	35,608
減值損失及撥備	Impairment loss and provision	-	-
除稅前盈利	Profit before taxation	71,905	72,231
稅項支出	Taxation expense	-	-
除稅後盈利	Profit after taxation	71,905	72,231

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

		30-09-2018	31-03-2018
		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	399,316	3,191,784
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	-	30,000
存於外匯基金款項	Due from Exchange fund	5,667	5,012
應收海外辦事處款項	Amount due from overseas offices	85,224,233	81,894,100
貸款及應收款項	Loans and receivables	20,243,189	23,239,566
投資證券	Investment securities	6,702,285	1,533,480
固定資產	Fixed assets	6,284	6,250
資產總值	Total Assets	112,580,974	109,900,192
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	30,325,244	37,092,601
外匯基金款項	Due to Exchange fund	2,068,838	4,988,343
活期存款及往來帳戶	Demand deposits and current accounts	135,599	94,270
定期存款及通知存款	Time, call and notice deposits	21,207,948	22,118,078
中央銀行之存款	Deposits from central banks	11,217,993	5,648,524
應付海外辦事處款項	Amount due to overseas offices	18,388,127	18,698,511
已發行存款證	Certificates of deposit issued	29,127,505	20,423,550
其他負債	Other liabilities	109,720	836,315
負債總額	Total Liabilities	112,580,974	109,900,192

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

	30-09-2018 港幣千元 HK\$'000	31-03-2018 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	15,941,565	20,979,730
銀行貸款	577,526	297,934
應計利息及其他帳目	3,724,098	1,961,902
總計	20,243,189	23,239,566

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2018年9月30日，本分行之貸款減值撥備為港幣24,885,000 (2018年3月31日：港幣28,300,000)。

個別減值撥備由分行記帳，於2018年9月30日及2018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 15,941,565 20,979,730
Advances to banks 577,526 297,934
Accrued interest and other accounts 3,724,098 1,961,902

Total **20,243,189** **23,239,566**

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\$24,885,000 as at 30 September (31 March, 2018: HK\$28,300,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 30 September, 2018 (31 March, 2018: 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 2018 年 9 月 30 日，本分行並無客戶的減值貸款及放款 (2018 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, 2018 (31 March, 2018: Nil).

3. 逾期及經重組貸款

截至 2018 年 9 月 30 日，本分行並無逾期及經重組貸款 (2018 年 3 月 31 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 30 September, 2018 (31 March, 2018: Nil).

4. 收回資產

截至 2018 年 9 月 30 日，本分行並無收回資產 (2018 年 3 月 31 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 30 September, 2018 (31 March, 2018: 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:

		30-09-2018	31-03-2018
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	7,670,199	10,471,618
日本	Japan	3,030,923	6,172,281
其他國家	Others	5,240,443	4,335,831
		15,941,565	20,979,730

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

		30-09-2018 港幣千元 HK\$'000	31-03-2018 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	122,935	122,936
- 物業投資	- Property investment	104,320	104,651
- 金融業務	- Financial concerns	4,512,452	5,817,120
- 股票經紀	- Stockbrokers	665,040	667,148
- 批發及零售業	- Wholesale and retail trade	358,256	429,195
- 製造業	- Manufacturing	200,867	499,838
- 運輸及運輸設備	- Transport and transport equipment	2,520,634	3,351,373
- 資訊科技	- Information technology	174,600	177,300
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	130,400	130,813
- 其他	- Others	262,560	375,110
-	-		
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	9,052,064	11,675,484
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	6,889,501	9,304,246
客戶貸款及放款總額	Total Loans and advance to customers	15,941,565	20,979,730

截至 2018 年 9 月 30 日，持有抵押品的貸款額為港幣 12,210,519,000 (2018 年 3 月 31 日：港幣 11,149,183,000)。

The balances of loans and advances covered by collateral or other security as at 30 September, 2018: HK\$12,210,519,000 (31 March, 2018: HK\$11,149,183,000).

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 2018 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2018, 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	86,758	- Japan	849	1,994	93,739
- 其他	40	- Others	2,054	145	2,239
離岸中心	26	Offshore centres	2,278	5,884	8,188
歐洲發展中國家	-	Developing Europe	-	-	-
拉丁美洲及加勒比海發展中國家	-	Developing Latin America and Caribbean	-	-	-
亞洲和太平洋發展中國家	542	Developing Asia and Pacific countries	916	1,575	3,033
國際組織	-	International Organisations	-	-	70
總額	87,366	4,208	6,097	9,598	107,269

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 2018 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2018, 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	82,173	-	672	5,376	88,221
- 其他	44	-	1,629	133	1,806
離岸中心	11	-	3864	5,445	9,320
歐洲發展中國家	-	-	-	33	33
拉丁美洲及加勒比海發展中國家	-	-	-	15	15
亞洲和太平洋發展中國家	300	12	929	1,214	2,455
國際組織	-	-	-	-	-
總額	82,528	12	7,094	12,216	101,850

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:

		30-09-2018 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	692,608	-	692,608
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	80,024	-	80,024
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	418,209	-	418,209
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	588,865	312,960	901,825
總額	Total	1,779,706	312,960	2,092,666

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 **1.58%**

截至 2018 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, 2018.

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)

		31-03-2018 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	707,175	-	707,175
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	400,198	-	400,198
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	-	-	-
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	474,148	156,976	631,124
總額	Total	1,581,521	156,976	1,738,497

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 **1.44%**

截至 2018 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, 2018.

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:

		30-09-2018			
		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	21,890	84,243	899	107,032
現貨負債	Spot liabilities	(68,662)	(15,529)	(1,299)	(85,490)
遠期買入	Forward purchases	50,396	2,314	1,070	53,780
遠期賣出	Forward sales	(1,945)	(71,030)	(669)	(73,644)
長/(短)盤淨額	Net long/ (short) position	1,679	(2)	1	1,678

		31-03-2018			
		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	22,984	78,420	157	101,561
現貨負債	Spot liabilities	(73,322)	(8,204)	(170)	(81,696)
遠期買入	Forward purchases	51,713	2,612	171	54,496
遠期賣出	Forward sales	(1,603)	(72,827)	(153)	(74,583)
長/(短)盤淨額	Net long/ (short) position	(228)	1	5	(222)

截至 2018 年 9 月 30 日及 2018 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, 2018 and 31 March, 2018.

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

		30-09-2018	31-03-2018
		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	10,718,246	11,543,857
- 其他	- Others	51,042,616	17,423,629
		<u>61,760,862</u>	<u>28,967,486</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	75,420,788	75,410,665
- 利率合約	- Interest rate contracts	3,384,587	2,520,045
		<u>78,805,375</u>	<u>77,930,710</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	1,506,024	258,160
- 利率合約	- Interest rate contracts	2,372	2,635
		<u>1,508,396</u>	<u>260,795</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	16,389	673,793
- 利率合約	- Interest rate contracts	2,997	2,510
		<u>19,386</u>	<u>676,303</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, 2018 and 31 March, 2018.

甲部分 – 香港分行資
料

Section A – Hong Kong Branch Information (Continue)

VI. 流動資金

VI. Liquidity

流動性維持比率

Liquidity Maintenance Ratio (LMR)

		Quarter ended 30-09-2018	Quarter ended 30-06-2018
3 個月平均	3 months' Average	141.34%	88.15%
6 個月平均	6 months' Average		Half year ended 30-09-2017 81.27%

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」。

按銀行業（披露）規則之要求，自本中期財務披露報告起，本分行需每個季度披露3個月平均流動性維持比率。

上一中期度的6個月平均流動性維持比率則是根據未被修訂的銀行業（披露）規則之要求計算。

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.

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

6 months' average of preceding interim period is calculated based on pre-amended BDR.

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

為實行適當的融資及流動資金風險管理，銀行實行了以下兩項為基礎的政策：1) 以多元化融資方式取得資金穩定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。

Liquidity risk management policy

The Bank'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.

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每半年制定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。

有關計劃獲得集團董事會及行政委員會之批准。

資產負債管理委員會控制集團綜合之市場及資金風險，每月召開會議。致力提高資產負債組合之健全性。

Risk management framework and approaches for the liquidity risk

The Bank develops the Asset Liability Management (ALM) basic plan that covers comprehensive risk operation and management of asset and liability from the viewpoint of the entire company and a risk management plan concerning market risk and funding risk once in a six month at the ALM Committee. The developed plans are approved by the Executive Committee and the Board of Directors, together with the approvals of other important matters related to risk management. By holding the ALM Committee monthly and controlling market risk and funding liquidity risk, we are making efforts to improve the soundness of the composition of assets and liabilities and stabilize earnings.

壓力測試及情景分析

銀行適時為多個情境進行分析及壓力測試，包括市場環境的突發性變化以及當流動資金風險轉強時集團融資條件之轉變等。

Stress testing and scenarios analysis

The Bank carries out stress test based on multiple scenarios such as sudden changes in the market environment and changes in the procurement environment specific to the group to grasp the amount of funds needed when funding liquidity risk materializes.

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

30-09-2018

16.53%

日元百萬元
JPY Million

2,752,440

30-09-2018

日元百萬元
JPY Million

70,001,204

67,248,764

28,866,578

37,801,732

30-09-2018

日元百萬元
JPY Million

137,291

31-03-2018

16.31%

日元百萬元
JPY Million

2,872,325

31-03-2018

日元百萬元
JPY Million

68,356,798

65,484,472

28,190,553

37,351,839

30-09-2017

日元百萬元
JPY Million

120,163