

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 2020 年 09 月 30 日

AS AT 30 SEPTEMBER, 2020

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 30-09-2020	For the year ended 30-09-2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	182,500	377,889
利息支出	Interest expense	357,177	944,734
淨利息收入	Net interest income	(174,677)	(566,845)
收費及佣金收入	Gross fees and commission income	12,006	19,003
收費及佣金支出	Gross fees and commission expense	8,218	2,304
淨收費及佣金收入	Net fees and commission income	3,788	16,699
外匯交易收益	Gains arising from trading in foreign currencies	253,921	688,277
其他收入	Other income	1,322	-
總經營收入	Total operating income	84,354	138,131
薪酬及租金支出	Staff and rental expense	42,131	36,568
其他支出	Other expense	6,041	5,382
總經營支出	Total operating expense	48,172	41,950
減值損失及撥備	Impairment loss and provision	33,004	-
除稅前盈利	Profit before taxation	3,178	96,181
稅項支出	Taxation expense	-	-
除稅後盈利	Profit after taxation	3,178	96,181

III. 資產負債表

III. Balance Sheet

		30-09-2020	31-03-2020
		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	684,944	1,183,411
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	329,351	116,090
存於外匯基金款項	Due from Exchange fund	6,019	6,068
應收海外辦事處款項	Amount due from overseas offices	70,300,429	54,794,554
貸款及應收款項	Loans and receivables	15,377,545	17,104,804
投資證券	Investment securities	8,478,158	6,174,013
固定資產	Fixed assets	13,074	10,834
資產總值	Total Assets	95,189,520	79,389,774
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	44,321,376	24,320,248
活期存款及往來帳戶	Demand deposits and current accounts	493,643	525,562
定期存款及通知存款	Time, call and notice deposits	19,639,992	23,388,590
中央銀行之存款	Deposits from central banks	9,417,990	5,776,146
應付海外辦事處款項	Amount due to overseas offices	6,463,350	1,938,275
已發行存款證	Certificates of deposit issued	14,444,248	22,987,158
其他負債	Other liabilities	408,921	453,795
負債總額	Total Liabilities	95,189,520	79,389,774

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	30-09-2020 港幣千元 HK\$'000	31-03-2020 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	15,067,957	16,150,873
銀行貸款	-	324,542
其他帳目	342,592	629,389
減: 客戶貸款的個別減值撥備	(32,938)	-
減: 其他帳目的個別減值撥備	(66)	-
總計	15,377,545	17,104,804

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2020年9月30日，本分行之貸款減值撥備為港幣28,193,000 (2020年3月31日: 港幣20,541,000)。

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

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。

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\$28,193,000 as at 30 September, 2020 (31 March, 2020: HK\$20,541,000).

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

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

		30-09-2020 港幣千元 HK\$'000	31-03-2020 港幣千元 HK\$'000
客戶的減值貸款及放款的數額	Amount of impaired loans and advances to customers	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	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	0.87%	-

3. 逾期及經重組貸款

截至 2020 年 9 月 30 日，本分行並無逾期及經重組貸款 (2020 年 3 月 31 日: 無)。

3. Overdue and rescheduled advances

There were no overdue nor rescheduled advances for disclosure as at 30 September, 2020 (31 March, 2020: Nil).

4. 收回資產

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

4. Repossessed Assets

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

		30-09-2020 港幣千元 HK\$'000		31-03-2020 港幣千元 HK\$'000	
		Advance to customers	Impaired advances	Advance to customers	Impaired advances
香港	Hong Kong	6,224,631	131,752	7,378,501	-
巴拿馬	Panama	2,743,753		1,977,808	-
其他國家	Others	6,099,573		6,794,564	-
		15,067,957	131,752	16,150,873	-

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

		30-09-2020 港幣千元 HK\$'000	31-03-2020 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	-	12,098
- 物業投資	- Property investment	-	-
- 金融業務	- Financial concerns	2,317,294	3,640,810
- 批發及零售業	- Wholesale and retail trade	409,505	256,589
- 運輸及運輸設備	- Transport and transport equipment	596,476	651,033
- 資訊科技	- Information technology	257,506	263,661
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	-	-
- 其他	- Others	108,741	155,334
-	-	-	-
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	3,689,522	4,979,525
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	11,378,435	11,171,348
客戶貸款及放款總額	Total Loans and advance to customers	<u>15,067,957</u>	<u>16,150,873</u>

截至 2020 年 9 月 30 日，持有抵押品的貸款額為港幣 14,181,330,000 (2020 年 3 月 31 日：港幣 14,475,278,000)。

The balances of loans and advances covered by collateral or other security as at 30 September, 2020: HK\$14,181,330,000 (31 March, 2020: HK\$14,475,278,000).

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 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
				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	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	71,148	7,371	1,956	10,837	91,312

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 3 月 31 日，以港幣百萬元計：

As of 31-03-2020, 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	55,366	5,370	1,047	31	61,814
- 其他	- Others	45	-	16	1,373	1,434
離岸中心	Offshore centres	239	-	1,666	6,377	8,282
歐洲發展中國家	Developing Europe	-	-	-	730	730
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	29	29
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	290	290
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	325	-	44	1,487	1,856
國際組織	International Organisations	-	43	-	-	43
總額	Total	55,975	5,413	2,773	10,317	74,478

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:

30-09-2020
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
總額	Total	3,382,443	1,051,110	4,433,553

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

3.55%

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)

		31-03-2020 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	-	-	-
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	196,640	-	196,640
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	113,276	-	113,276
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	819,851	-	819,851
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	1,982,023	1,027,144	3,009,167
總額	Total	3,111,790	1,027,144	4,138,934
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			3.92%

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:

		30-09-2020		
		港幣百萬元		
		HK\$ Million		
		美元	其他	總額
		USD	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	(203)	6	(197)

		31-03-2020		
		港幣百萬元		
		HK\$ Million		
		美元	其他	總額
		USD	OTH	Total
現貨資產	Spot assets	17,372	56,811	74,183
現貨負債	Spot liabilities	(49,504)	(6,437)	(55,941)
遠期買入	Forward purchases	32,900	497	33,397
遠期賣出	Forward sales	(387)	(50,868)	(51,255)
長/(短)盤 淨額	Net long/ (short) position	381	3	384

截至 2020 年 9 月 30 日及 2020 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, 2020 and 31 March, 2020.

V. 資產負債表以外之項目

V. Off-balance sheet exposures

		30-09-2020	31-03-2020
		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	9,368,353	10,233,252
- 其他	- Others	52,899,779	23,714,454
		<u>62,268,132</u>	<u>33,947,706</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額：	Notional amounts:		
- 匯率合約	- Exchange rate contracts	77,182,562	51,636,162
- 利率合約	- Interest rate contracts	6,418,931	2,080,252
		<u>83,601,493</u>	<u>53,716,414</u>
公平價值資產：	Fair value assets:		
- 匯率合約	- Exchange rate contracts	120,872	553,491
- 利率合約	- Interest rate contracts	60,609	517
		<u>181,481</u>	<u>554,008</u>
公平價值負債：	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	372,612	292,772
- 利率合約	- Interest rate contracts	58,182	4,338
		<u>430,794</u>	<u>297,110</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, 2020 and 31 March, 2020.

VI. 流動資金

VI. Liquidity

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

		For the quarter ended				
		30 Sep 2020	30 Jun 2020	31 Mar 2020	31 Dec 2019	30 Sep 2019
3 個月平均	3 months' Average	307.71%	149.75%	120.62%	205.37%	135.93%

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.

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

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。

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

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

30-09-2020

16.99%

日元百萬元
JPY Million

2,637,847

30-09-2020

日元百萬元
JPY Million

59,843,624

57,205,777

30,140,335

34,071,925

30-09-2020

日元百萬元
JPY Million

112,938

31-03-2020

17.23%

日元百萬元
JPY Million

2,590,907

31-03-2020

日元百萬元
JPY Million

56,500,552

53,909,645

29,703,375

30,688,920

30-09-2019

日元百萬元
JPY Million

151,264