

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 2019 年 03 月 31 日

AS AT 31 MARCH, 2019

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 31-03-2019	For the year ended 31-03-2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	766,472	593,996
利息支出	Interest expense	1,996,247	912,360
淨利息收入	Net interest income	(1,229,775)	(318,364)
收費及佣金收入	Gross fees and commission income	42,937	49,672
收費及佣金支出	Gross fees and commission expense	10,146	12,149
淨收費及佣金收入	Net fees and commission income	32,791	37,523
外匯交易收益	Gains arising from trading in foreign currencies	1,474,777	537,528
其他收入	Other income	32	15
總經營收入	Total operating income	277,825	256,702
薪酬及租金支出	Staff and rental expense	64,804	59,175
折舊支出	Depreciation expense	1,666	1,922
其他支出	Other expense	9,489	8,448
總經營支出	Total operating expense	75,959	69,545
減值損失及撥備	Impairment loss and provision	-	-
除稅前盈利	Profit before taxation	201,866	187,157
稅項支出	Taxation expense	21,510	42,503
除稅後盈利	Profit after taxation	180,356	144,654

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

		31-03-2019	30-09-2018
		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	2,952,528	399,316
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	430,759	-
存於外匯基金款項	Due from Exchange fund	5,128	5,667
應收海外辦事處款項	Amount due from overseas offices	72,730,604	85,224,233
貸款及應收款項	Loans and receivables	16,156,794	20,243,189
投資證券	Investment securities	8,163,347	6,702,285
固定資產	Fixed assets	6,258	6,284
資產總值	Total Assets	100,445,418	112,580,974
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	26,225,819	30,325,244
外匯基金款項	Due to Exchange fund	1,800,000	2,068,838
活期存款及往來帳戶	Demand deposits and current accounts	164,518	135,599
定期存款及通知存款	Time, call and notice deposits	20,189,392	21,207,948
中央銀行之存款	Deposits from central banks	13,207,035	11,217,993
應付海外辦事處款項	Amount due to overseas offices	12,059,681	18,388,127
已發行存款證	Certificates of deposit issued	26,511,515	29,127,505
其他負債	Other liabilities	287,458	109,720
負債總額	Total Liabilities	100,445,418	112,580,974

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

	31-03-2019 港幣千元 HK\$'000	30-09-2018 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	15,562,007	15,941,565
銀行貸款	194,136	577,526
應計利息及其他帳目	400,651	3,724,098
總計	16,156,794	20,243,189

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2019年3月31日，本分行之貸款減值撥備為港幣23,144,000 (2018年9月30日：港幣24,885,000)。個別減值撥備由分行記帳，於2019年3月31日及2018年9月30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 15,562,007 15,941,565
Advances to banks 194,136 577,526
Accrued interest and other accounts 400,651 3,724,098

Total **16,156,794** **20,243,189**

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\$23,144,000 as at 31 March, 2019 (30 September, 2018: HK\$24,885,000).

Specific allowances on loans are provided at the branch. No specific allowance was made as at 31 March, 2019 (30 September, 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 2019 年 3 月 31 日，本分行並無客戶的減值貸款及放款 (2018 年 9 月 30 日: 無)。

2. Impaired loans and advances to customers

There were no impaired loans and advances to customers as at 31 March, 2019 (30 September, 2018: Nil).

3. 逾期及經重組貸款

截至 2019 年 3 月 31 日，本分行並無逾期及經重組貸款 (2018 年 9 月 30 日: 無)。

3. Overdue and rescheduled advances

There were no overdue and rescheduled advances as at 31 March, 2019 (30 September, 2018: Nil).

4. 收回資產

截至 2019 年 3 月 31 日，本分行並無收回資產 (2018 年 9 月 30 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 31 March, 2019 (30 September, 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:

		31-03-2019	30-09-2018
		港幣千元	港幣千元
		HK\$'000	HK\$'000
香港	Hong Kong	7,373,022	7,670,199
巴拿馬	Panama	1,580,226	1,577,785
日本	Japan	1,231,042	3,030,923
其他國家	Others	5,377,717	3,662,658
		15,562,007	15,941,565

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

		31-03-2019 港幣千元 HK\$'000	30-09-2018 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	122,935
- 物業投資	- Property investment	104,664	104,320
- 金融業務	- Financial concerns	3,018,300	4,512,452
- 股票經紀	- Stockbrokers	-	665,040
- 批發及零售業	- Wholesale and retail trade	208,388	358,256
- 製造業	- Manufacturing	-	200,867
- 運輸及運輸設備	- Transport and transport equipment	1,046,760	2,520,634
- 資訊科技	- Information technology	269,600	174,600
- 酒店, 旅舍及飲食業	- Hotels, boarding houses & caterings	130,830	130,400
- 其他	- Others	310,858	262,560
-	-		
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	5,212,335	9,052,064
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	10,349,672	6,889,501
客戶貸款及放款總額	Total Loans and advance to customers	15,562,007	15,941,565

截至2019年3月31日，持有抵押品的貸款額為港幣14,239,415,000 (2018年9月30日：港幣12,210,519,000)。

The balances of loans and advances covered by collateral or other security as at 31 March, 2019: HK\$14,239,415,000 (30 September, 2018: HK\$12,210,519,000).

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

7. International Claims

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。

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 2019 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2019, 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	73,073	5,336	875	129	79,413
- 其他	- Others	81	-	17	343	441
離岸中心	Offshore centres	1,814	-	2,102	6,497	10,413
歐洲發展中國家	Developing Europe	-	-	-	423	423
拉丁美洲及加勒比海	Developing Latin America and Caribbean	-	-	-	24	24
發展中國家						
非洲和中東	Developing Africa and Middle East	-	-	-	315	315
發展中國家						
亞洲和太平洋	Developing Asia and Pacific countries	491	-	438	1,981	2,910
發展中國家						
國際組織	International Organisations	-	61	-	-	61
總額	Total	75,459	5,397	3,432	9,712	94,000

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

7. International Claims (Continue)

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
				Non-bank private sector 非銀行財務機構	Non-financial private sector 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	86,758	4,138	849	1,994	93,739
- 其他	- Others	40	-	2,054	145	2,239
離岸中心	Offshore centres	26	-	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	-	-	-	-	-
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	-	-
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	542	-	916	1,575	3,033
國際組織	International Organisations	-	70	-	-	70
總額	Total	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)

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:

		31-03-2019 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	302,303	-	302,303
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	198,202	-	198,202
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	205,334	-	205,334
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	1,536,830	581,344	2,118,174
總額	Total	2,242,669	581,344	2,824,013

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 **2.23%**

截至 2019 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, 2019.

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)

		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)

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:

		31-03-2019			
		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	18,025	74,330	613	92,968
現貨負債	Spot liabilities	(63,160)	(5,850)	(1,024)	(70,034)
遠期買入	Forward purchases	49,393	723	955	51,071
遠期賣出	Forward sales	(3,799)	(69,203)	(536)	(73,538)
長/(短)盤淨額	Net long/ (short) position	459	-	8	467

		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

截至 2019 年 3 月 31 日及 2018 年 9 月 30 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 31 March, 2019 and 30 September, 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

		31-03-2019	30-09-2018
		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	10,956,714	10,718,246
- 其他	- Others	36,025,341	51,042,616
		<u>46,982,055</u>	<u>61,760,862</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額:	Notional amounts:		
- 匯率合約	- Exchange rate contracts	74,005,609	75,420,788
- 利率合約	- Interest rate contracts	424,594	3,384,587
		<u>74,430,203</u>	<u>78,805,375</u>
公平價值資產:	Fair value assets:		
- 匯率合約	- Exchange rate contracts	320,935	1,506,024
- 利率合約	- Interest rate contracts	791	2,372
		<u>321,726</u>	<u>1,508,396</u>
公平價值負債:	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	150,928	16,389
- 利率合約	- Interest rate contracts	1,413	2,997
		<u>152,341</u>	<u>19,386</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 31 March, 2019 and 30 September, 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)

	31-03-2019	For the quarter ended		
		31-12-2018	30-09-2018	30-06-2018
3 個月平均	160.80%	186.82%	141.34%	88.15%
		For the year ended 31-03-2018		
12 個月平均			92.09%	

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，本分行需每個季度披露 3 個月平均流動性維持比率。

上年度的 12 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).

12 months' average of last financial year 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.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

VI. 流動資金

VI. Liquidity (Continue)

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。

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.

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。

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.

甲部分 – 香港分行資料

Section A – Hong Kong Branch Information (Continue)

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。

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.

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。

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.

VI. 流動資金

VI. Liquidity (Continue)

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。

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.

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。

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.

甲部分 – 香港分行資料

VII. 薪酬制度

本分行為本地員工而制訂的「薪酬制度」由日本總行認可。「薪酬制度」主要涵蓋三個原則，並由駐港日本管理層審閱。

1. 本分行及個別員工所達到的評核表現
2. 平衡而穩健的風險管理及管控制度的薪酬組合
3. 公平及合理的內部補償制度

駐港日本管理層是指負責監督分行之策略，活動或主要業務的人員。該等人員會定期檢討分行的薪酬制度及其運作。

薪酬檢討所考慮的因素包括個人表現評核，業界和市場狀況，營商及經濟環境，總行政策等。

但該制度並不包括本分行的日本籍員工，其薪酬組合(包括工資、獎金、退休金、福利等)是由日本總行負責管理。

年度截至 2019 年 3 月 31 日止，本分行之高級管理人員及主要人員的薪酬總額資料予以披露如下：

固定薪酬 (現金)
浮動薪酬 (現金)

受惠人數

於上述期間，並無任何遞延發放薪酬、受聘酬金或遣散費。

Section A – Hong Kong Branch Information (Continue)

VII. Remuneration policy

The branch has established its own Remuneration Policy for local staff which approved by the Head Office in Japan. The policy is determined mainly under three principles and review by Japanese Senior Management who stationed in Hong Kong:

1. Performance results achieved by the Hong Kong Branch and individual staff
2. A balanced remuneration package for sound risk management control
3. A fair and equitable internal compensation system

The Japanese Senior Management is defined as those persons responsible for oversight of the branch's strategy, activities or material business lines. They are conducting regular review of the branch's remuneration system and its operation.

Factors such as results from individual performance appraisal, industry & market situations, business & economic environment, Head Office Policies etc. will be taken into consideration for serving the purpose of remuneration review.

The policy, however, does not cover Japanese expatriate staff whose remuneration packages (including salary, bonus, pension, benefits etc.) are administered by the Head Office in Japan.

Remuneration for the branch's senior management and key personnel are disclosed as follow:

		For the year ended 31-03-2019 港幣千元 HK\$'000	For the year ended 31-03-2018 港幣千元 HK\$'000
固定薪酬 (現金)	Fixed remuneration (cash)	10,949	12,226
浮動薪酬 (現金)	Variable remuneration (cash)	3,029	3,349
		<u>13,978</u>	<u>15,575</u>
受惠人數	Number of beneficiaries	14	15

There are no deferred remuneration, sign-on or severance payments during the period.

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.

31-03-2019

16.77%

日元百萬元
JPY Million

2,730,356

31-03-2019

日元百萬元
JPY Million

57,029,113

54,298,756

29,025,720

31,903,572

31-03-2019

日元百萬元
JPY Million

241,340

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

31-03-2018

日元百萬元
JPY Million

238,822