

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 2025 年 03 月 31 日

AS AT 31 MARCH, 2025

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 31-03-2025	For the year ended 31-03-2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	1,716,701	1,534,298
利息支出	Interest expense	2,565,537	3,050,901
淨利息收入	Net interest income	(848,836)	(1,516,603)
收費及佣金收入	Gross fees and commission income	28,648	32,540
收費及佣金支出	Gross fees and commission expense	4,173	4,520
淨收費及佣金收入	Net fees and commission income	24,475	28,020
外匯交易收益	Gains arising from trading in foreign currencies	984,873	1,671,770
其他收入	Others	-	-
總經營收入	Total operating income	160,512	183,187
薪酬及租金支出	Staff and rental expense	83,890	84,401
折舊支出	Depreciation expense	6,672	5,243
其他支出	Other expense	17,611	14,992
總經營支出	Total operating expense	108,173	104,636
減值損失及撥備	Impairment loss and provision	-	-
除稅前盈利	Profit before taxation	52,339	78,551
稅項支出	Tax expense	25,377	51,161
除稅後盈利	Profit after taxation	26,962	27,390

III. 資產負債表

III. Balance Sheet

		31-03-2025	30-09-2024
		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	402,063	579,744
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	-	21,806
存於外匯基金款項	Due from Exchange fund	5,598	5,709
應收海外辦事處款項	Amount due from overseas offices	36,682,578	57,657,549
貸款及應收款項	Loans and receivables	9,961,909	11,298,616
投資證券	Investment securities	3,084,682	4,106,948
固定資產	Fixed assets	24,636	25,110
資產總值	Total Assets	50,161,466	73,695,482
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	18,572,265	32,927,330
外匯基金款項	Due to Exchange fund	1,000,000	-
活期存款及往來帳戶	Demand deposits and current accounts	87,248	292,750
定期存款及通知存款	Time, call and notice deposits	27,340,453	22,219,178
應付海外辦事處款項	Amount due to overseas offices	2,843,317	3,665,863
已發行存款證	Certificates of deposit issued	-	12,635,576
其他負債	Other liabilities	318,183	1,954,785
負債總額	Total Liabilities	50,161,466	73,695,482

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	31-03-2025 港幣千元 HK\$'000	30-09-2024 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	9,292,796	10,693,209
銀行貸款	290,483	308,882
其他帳目	378,774	296,669
減: 客戶貸款的個別減值撥備	-	-
減: 其他帳目的個別減值撥備	(144)	(144)
總計	9,961,909	11,298,616

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 2025 年 3 月 31 日，本分行之貸款減值撥備為港幣 10,668,000 (2024 年 9 月 30 日: 港幣 13,093,000)。

個別減值撥備由分行記帳，於 2025 年 3 月 31 日及 2024 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	9,292,796	10,693,209
Advances to banks	290,483	308,882
Other accounts	378,774	296,669
Less: Specific provision for advances to customers	-	-
Less: Specific provision for other accounts	(144)	(144)

Total**9,961,909****11,298,616****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\$10,668,000 as at 31 March 2025 (30 September 2024: HK\$13,093,000).

Specific provision on loans are provided at the branch. No specific provision was made as at 31 March 2025 (30 September 2024: 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.

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

2. 客戶的減值貸款及放款

2. Impaired loans and advances to customers

		31-03-2025 港幣千元 HK\$'000	30-09-2024 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	-	-
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	-	-
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	-	-
截至 2025 年 3 月 31 日，本分行並沒有客戶貸款的撇帳額 (2024 年 9 月 30 日: 無)。	No Loans and advances to customers was written off during the period ended 31 March 2025. (30 September 2024: Nil)		
於 2025 年 3 月 31 日及 2024 年 9 月 30 日，本分行並沒有對銀行之減值貸款。	No impaired loans and advances to bank as at 31 March 2025 and 30 September 2024.		

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

3. 逾期及經重組貸款

3. Overdue and rescheduled advances

港幣千元	In HK\$ Thousands	31-03-2025		30-09-2024	
		Loans and advances	% of total advances to customers	Loans and advances	% of total advances to customers
<u>(a) 逾期貸款</u>	<u>(a) Overdue assets</u>				
客戶已逾期貸款總額:	Overdue advances to customers:				
- 三個月以上至六個月	- more than 3 months and less than 6 months	-	-	-	-
- 六個月以上至一年	- more than 6 months and less than 1 year	-	-	-	-
- 一年以上	- more than 1 year	-	-	-	-
就該等貸款撥出的特定準備金	Specific provisions made in respect of such advances	-	-	-	-
逾期貸款無抵押品覆蓋部份	Unsecured portion of such overdue advances	-	-	-	-
逾期貸款有抵押品覆蓋部份	Value of collateral held against such overdue advances	-	-	-	-
<u>(b) 經重組客戶貸款</u>	<u>(b) Rescheduled assets</u>				
經重組貸款(已扣除逾期超過三個月並在上述項目內列明的貸款)	Rescheduled advances to customers (excluding those overdue 3 months or more)	-	-	-	-
於 2025 年 3 月 31 日及 2024 年 9 月 30 日，本分行並沒有對銀行之逾期貸款或經重組貸款。	No overdue nor rescheduled advances to bank as at 31 March 2025 and 30 September 2024.				

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

4. 收回資產

截至 2025 年 3 月 31 日，
本分行並無收回資產 (2024
年 9 月 30 日: 無)。

4. Reposessed Assets

There were no reposessed assets as at 31 March 2025 (30
September 2024: 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:

港幣千元

HK\$'000

		31-03-2025			30-09-2024		
		Advance to customers	Advances overdue over 3 months	Impaired advances	Advance to customers	Advances overdue over 3 months	Impaired advances
香港	Hong Kong	1,489,551	-	-	1,967,329	-	-
巴拿馬	Panama	1,905,171			1,986,844		
其他國家	Others	5,898,074			6,739,036		
		9,292,796	-	-	10,693,209	-	-

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

		31-03-2025 港幣千元 HK\$'000	30-09-2024 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		
- 金融業務	- Financial concerns	184,663	327,177
- 批發及零售業	- Wholesale and retail trade	14,000	56,827
- 運輸及運輸設備	- Transport and transport equipment	312,030	354,317
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	510,693	738,321
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	8,782,103	9,954,888
客戶貸款及放款總額	Total Loans and advance to customers	<u>9,292,796</u>	<u>10,693,209</u>

截至 2025 年 3 月 31 日，
持有抵押品或其他抵押的
貸款額為港幣
8,133,140,000 (2024 年 9 月
30 日：港幣
9,353,753,000)。

The balances of loans and advances covered by collateral or other security
as at 31 March 2025: HK\$8,133,140,000 (30 September 2024:
HK\$9,353,753,000).

甲部分 – 香港分行資料

IV. 資產負債表附加資料

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。

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。

於 2025 年 3 月 31 日，以港幣百萬元計：

已發展國家：	Developed countries:
- 日本	- Japan
- 其他	- Others
離岸中心	Offshore centres
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
國際組織	International Organisations
總額	Total

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

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.

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.

As of 31-03-2025, 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
36,759	2,084	156	-	38,999
42	-	12	1,163	1,217
316	-	154	2,788	3,258
-	-	-	950	950
-	-	-	415	415
-	-	-	897	897
-	-	233	2,463	2,696
-	-	-	-	-
37,117	2,084	555	8,676	48,432

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 2024 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2024, 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	57,732	2,997	164	-	60,893
- 其他	- Others	170	-	96	1,303	1,569
離岸中心	Offshore centres	358	-	190	3,870	4,418
歐洲發展中國家	Developing Europe	-	-	-	1,036	1,036
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	424	424
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	1,041	1,041
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	-	-	232	2,223	2,455
國際組織	International Organisations	-	-	-	-	-
總額	Total	58,260	2,997	682	9,897	71,836

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:

31-03-2025

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	84,647	-	84,647
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	100,015	-	100,015
並未於以上申報之中央 政府的其他企業	Other entities of central government not reported above	-	-	-
並未於以上申報之地方 政府的其他企業	Other entities of local governments not reported above	-	-	-
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	1,057,388	85,979	1,143,367
總額	Total	1,242,050	85,979	1,328,029
扣除準備金撥備後之資 產總額	Total assets after provision	50,161,466		
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	2.48%		

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)

		30-09-2024 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	84,536	-	84,536
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	100,016	-	100,016
並未於以上申報之中央 政府的其他企業	Other entities of central government not reported above	-	-	-
並未於以上申報之地方 政府的其他企業	Other entities of local governments not reported above	-	-	-
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	1,366,974	66,815	1,433,789
總額	Total	1,551,526	66,815	1,618,341
扣除準備金撥備後之資 產總額	Total assets after provision	73,695,482		
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	2.11%		

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:

		31-03-2025 港幣百萬元 HK\$ Million			
		美元 USD	日元 JPY	其他 OTH	總額 Total
現貨資產	Spot assets	12,916	25,118	611	38,645
現貨負債	Spot liabilities	(23,370)	(3,037)	(605)	(27,012)
遠期買入	Forward purchases	11,280	-	-	11,280
遠期賣出	Forward sales	(704)	(22,019)	-	(22,723)
長/(短)盤 淨額	Net long/ (short) position	122	62	6	190

		30-09-2024 港幣百萬元 HK\$ Million			
		美元 USD	日元 JPY	其他 OTH	總額 Total
現貨資產	Spot assets	12,607	57,966	693	71,266
現貨負債	Spot liabilities	(43,673)	(4,030)	(391)	(48,094)
遠期買入	Forward purchases	35,711	3,945	391	40,047
遠期賣出	Forward sales	(5,846)	(57,846)	(677)	(64,369)
長/(短)盤 淨額	Net long/ (short) position	(1,201)	35	16	(1,150)

截至 2025 年 3 月 31 日及 2024 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 2025 and 30 September 2024.

V. 資產負債表以外之項目

V. Off-balance sheet exposures

		31-03-2025 港幣千元 HK\$'000	30-09-2024 港幣千元 HK\$'000
1. 或然負債及承諾	1. Contingent liabilities and commitments		
合約金額：	Contractual amounts:		
- 承諾	- Commitments	6,470,392	6,962,638
- 其他	- Others	2,116,208	10,188,933
		<u>8,586,600</u>	<u>17,151,571</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額：	Notional amounts:		
- 匯率合約	- Exchange rate contracts	22,730,179	40,956,128
- 利率合約	- Interest rate contracts	1,437,694	26,280,396
		<u>24,167,873</u>	<u>67,236,524</u>
公平價值資產：	Fair value assets:		
- 匯率合約	- Exchange rate contracts	134,906	51,812
- 利率合約	- Interest rate contracts	75,705	81,430
		<u>210,611</u>	<u>133,242</u>
公平價值負債：	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	38,221	798,247
- 利率合約	- Interest rate contracts	72,780	878,713
		<u>111,001</u>	<u>1,676,960</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 2025 and 30 September 2024.

VI. 流動資金

VI. Liquidity

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

		For the quarter ended				
		31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
3 個月平均	3 months' Average	72.05%	81.91%	69.52%	65.63%	151.79%

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.

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外派員工，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。

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 31-03-2025 港幣千元 HK\$'000	For the year ended 31-03-2024 港幣千元 HK\$'000
Fixed remuneration (cash)	15,553	15,608
Variable remuneration (cash)	3,813	3,931
	<u>19,366</u>	<u>19,539</u>
Number of beneficiaries	15	19

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

VIII. 氣候風險披露

VIII. Climate Risk Disclosure

為迎合全球趨勢並遵從香港金融管理局有關氣候風險管理的監管政策手冊(GS-1)的要求。本分行已將與氣候風險相關的考慮因素納入風險管理的主要領域，其包括但不限於三井住友信託集團之風險管理框架中的治理、策略制定、壓力測試、情景分析和披露。

The branch has included climate-risk related considerations in the main areas of risk management including, but not limited to governance, strategy formulations, stress testing, scenario analysis and disclosure within SuMi Trust Group's risk management framework to pursue global trends and comply with Supervisory Policy Manual GS-1 Climate Risk Management of HKMA.

乙部分 – 集團綜合資料**Section B – Consolidated Group Level information**

集團：
三井住友信託集團

Consolidated Group:
Sumitomo Mitsui Trust Group, Inc.

以下數字是根據日本普遍採納之會計原則而計算。

All figures stated below are compiled with Japanese Generally Accepted Accounting Principles.

I. 資本及資本充足比率**I. Capital and capital adequacy****31-03-2025****30-09-2024**

資本充足比率

Capital adequacy ratio

14.34%

14.49%

日元百萬元
JPY Million

日元百萬元
JPY Million

股東權益

Shareholders' equity

2,699,917

2,657,339

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。

The capital adequacy ratio is computed in accordance with 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. 其他財務資料**II. Other financial information****31-03-2025****30-09-2024**

日元百萬元
JPY Million

日元百萬元
JPY Million

資產總額

Total assets

78,247,102

76,949,032

負債總額

Total liabilities

75,119,785

73,740,662

貸款總額

Total loans and advances

32,206,993

32,024,369

存款總額

Total deposit

37,722,986

38,411,985

31-03-2025**31-03-2024**

日元百萬元
JPY Million

日元百萬元
JPY Million

除稅前盈利

Pre-tax profits

354,433

97,977

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。

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