

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 2021 年 09 月 30 日

AS AT 30 SEPTEMBER, 2021

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 30-09-2021	For the year ended 30-09-2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	105,433	182,500
利息支出	Interest expense	116,147	357,177
淨利息收入	Net interest income	(10,714)	(174,677)
收費及佣金收入	Gross fees and commission income	13,008	12,006
收費及佣金支出	Gross fees and commission expense	2,533	8,218
淨收費及佣金收入	Net fees and commission income	10,475	3,788
外匯交易收益	Gains arising from trading in foreign currencies	132,369	253,921
其他收入	Others	897	1,322
總經營收入	Total operating income	133,027	84,354
薪酬及租金支出	Staff and rental expense	42,139	42,131
其他支出	Other expense	6,367	6,041
總經營支出	Total operating expense	48,506	48,172
減值損失及撥備	Impairment loss and provision	19,904	33,004
除稅前盈利	Profit before taxation	64,617	3,178
稅項支出	Tax expense	-	-
除稅後盈利	Profit after taxation	64,617	3,178

III. 資產負債表

III. Balance Sheet

		30-09-2021	31-03-2021
		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	941,490	1,438,456
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	139,951	281,678
存於外匯基金款項	Due from Exchange fund	5,413	5,718
應收海外辦事處款項	Amount due from overseas offices	72,943,975	65,270,527
貸款及應收款項	Loans and receivables	16,284,532	17,711,173
投資證券	Investment securities	469,741	10,887,765
固定資產	Fixed assets	15,766	13,764
資產總值	Total Assets	90,800,868	95,609,081
負債	LIABILITIES		
其他銀行之存款及結 餘	Deposits and balances from banks	23,266,447	26,274,102
活期存款及往來帳戶	Demand deposits and current accounts	434,769	509,536
定期存款及通知存款	Time, call and notice deposits	17,097,480	18,914,242
中央銀行之存款	Deposits from central banks	13,962,001	9,880,142
應付海外辦事處款項	Amount due to overseas offices	3,893,725	7,787,651
已發行存款證	Certificates of deposit issued	32,102,278	32,242,947
其他負債	Other liabilities	44,168	461
負債總額	Total Liabilities	90,800,868	95,609,081

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	30-09-2021 港幣千元 HK\$'000	31-03-2021 港幣千元 HK\$'000
1. 貸款及應收款項		
客戶貸款	14,244,431	14,667,707
銀行貸款	20,766	27,639
其他帳目	2,118,671	3,095,117
減: 客戶貸款的個別減值撥備	(99,290)	(79,290)
減: 其他帳目的個別減值撥備	(46)	-
總計	16,284,532	17,711,173

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2021年9月30日，本分行之貸款減值撥備為港幣17,203,000 (2021年3月31日: 港幣18,145,000)。

個別減值撥備由分行記帳，於2021年9月30日，本分行之個別減值撥備為港幣99,336,000.00 (2021年3月31日: 港幣79,290,000)。

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	14,244,431	14,667,707
Advances to banks	20,766	27,639
Other accounts	2,118,671	3,095,117
Less: Specific provision for advances to customers	(99,290)	(79,290)
Less: Specific provision for other accounts	(46)	-
Total	16,284,532	17,711,173

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\$17,203,000 as at 30 September 2021 (31 March 2021: HK\$18,145,000).

Specific provision on loans and other assets are provided at the branch. The Specific provision are made amounted to HK\$99,336,000.00 as at 30 September 2021 (31 March 2021: HK\$79,290,000).

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

		30-09-2021 港幣千元 HK\$'000	31-03-2021 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	132,387	132,150
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	99,290	79,290
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	0.93%	0.90%

於 2021 年 9 月 30 日及 2021 年 3 月 31 日，本分行並沒有對銀行之減值貸款。

No impaired loans and advances to bank as at 30 September, 2021 and 31 March 2021.

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	30-09-2021		31-03-2021	
		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	-	-	77,735	0.53%
- 六個月以上至一年	- more than 6 months and less than 1 year	77,875	0.55%	54,415	0.37%
- 一年以上	- more than 1 year	54,512	0.38%	-	-
就該等貸款撥出的特定準備金	Specific provisions made in respect of such advances	99,290		79,290	
逾期貸款無抵押品覆蓋部份	Unsecured portion of such overdue advances	132,387		132,150	
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 2021 年 9 月 30 日及 2021 年 3 月 31 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 30 September 2021 and 31 March 2021.				

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information (Continue)

4. 收回資產

截至 2021 年 9 月 30 日，本分行並無收回資產 (2021 年 3 月 31 日: 無)。

4. Repossessed Assets

There were no repossessed assets as at 30 September 2021 (31 March 2021: 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	30-09-2021			31-03-2021		
		Advance to customers	Advances overdue over 3 months	Impaired advances	Advance to customers	Advances overdue over 3 months	Impaired advances
香港	Hong Kong	6,015,310	132,387	132,387	5,862,082	132,150	132,150
巴拿馬	Panama	2,084,502			2,261,664		
其他國家	Others	6,144,619			6,543,961		
		14,244,431	132,387	132,387	14,667,707	132,150	132,150

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

		30-09-2021	31-03-2021
		港幣千元	港幣千元
		HK\$'000	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	1,909,126	2,182,709
- 批發及零售業	- Wholesale and retail trade	666,411	592,656
- 運輸及運輸設備	- Transport and transport equipment	475,687	534,156
- 資訊科技	- Information technology	257,506	257,506
- 電力及氣體燃料	- Electricity and gas	200,000	-
- 其他	- Others	257,356	108,234
-			
在香港使用之貸款總額	Total loans and advances for use in Hong Kong	3,766,086	3,675,261
在香港以外使用之貸款	Loans and advances for use outside Hong Kong	10,478,345	10,992,446
客戶貸款及放款總額	Total Loans and advance to customers	<u>14,244,431</u>	<u>14,667,707</u>

截至 2021 年 9 月 30 日，持有抵押品的貸款額為港幣 12,223,016,000 (2021 年 3 月 31 日：港幣 12,964,796,000)。

The balances of loans and advances covered by collateral or other security as at 30 September 2021: HK\$12,223,016,000 (31 March 2021: HK\$12,964,796,000).

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 2021 年 9 月 30 日，以港幣百萬元計：

As of 30-09-2021, in HK\$ Million:

		銀行	官方機構	非銀行私營機構		總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
已發展國家：	Developed countries:					
- 日本	- Japan	74,255	-	820	123	75,198
- 其他	- Others	483	-	136	835	1,454
離岸中心	Offshore centres	139	-	936	6,717	7,792
歐洲發展中國家	Developing Europe	-	-	-	656	656
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	27	27
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	445	445
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	255	-	200	1,495	1,950
國際組織	International Organisations	-	21	-	-	21
總額	Total	75,132	21	2,092	10,298	87,543

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 2021 年 3 月 31 日，以港幣百萬元計：

As of 31-03-2021, 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	68,203	9,793	962	297	79,255
- 其他	- Others	49	-	160	861	1,070
離岸中心	Offshore centres	88	-	819	6,982	7,889
歐洲發展中國家	Developing Europe	-	-	-	695	695
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	-	-	-	27	27
非洲和中東發展中國家	Developing Africa and Middle East	-	-	-	302	302
亞洲和太平洋發展中國家	Developing Asia and Pacific countries	512	-	301	1,437	2,250
國際組織	International Organisations	-	28	-	-	28
總額	Total	68,852	9,821	2,242	10,601	91,516

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:

		30-09-2021 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	200,133	384,311	584,444
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	110,046	6,833	116,879
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	173,109	50,862	223,971
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	724,625	-	724,625
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	1,881,298	231,669	2,112,967
總額	Total	3,089,211	673,675	3,762,886
扣除準備金撥備後之資產總額	Total assets after provision	90,800,868		
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	3.40%		

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)

		31-03-2021 港幣千元 HK\$'000		
		資產負債表 內的風險承 擔	資產負債表 以外的風險 承擔	總額
		On-balance sheet exposure	Off- balance sheet exposure	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	301,217	282,180	583,397
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	182,743	-	182,743
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	35,215	-	35,215
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	756,241	-	756,241
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	2,174,277	574,388	2,748,665
總額	Total	3,449,693	856,568	4,306,261
扣除準備金撥備後之資 產總額	Total assets after provision	95,609,081		
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	3.61%		

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:

		30-09-2021		
		港幣百萬元		
		HK\$ Million		
		美元	其他	總額
		USD	OTH	Total
現貨資產	Spot assets	19,634	67,657	87,291
現貨負債	Spot liabilities	(63,810)	(1,867)	(65,677)
遠期買入	Forward purchases	46,500	2,177	48,677
遠期賣出	Forward sales	(483)	(67,916)	(68,399)
長/(短)盤淨額	Net long/ (short) position	1,841	51	1,892

		31-03-2021		
		港幣百萬元		
		HK\$ Million		
		美元	其他	總額
		USD	OTH	Total
現貨資產	Spot assets	16,601	74,630	91,231
現貨負債	Spot liabilities	(64,912)	(4,444)	(69,356)
遠期買入	Forward purchases	52,160	4,956	57,116
遠期賣出	Forward sales	(924)	(75,126)	(76,050)
長/(短)盤淨額	Net long/ (short) position	2,925	16	2,941

截至 2021 年 9 月 30 日及 2021 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 2021 and 31 March 2021.

V. 資產負債表以外之項目

V. Off-balance sheet exposures

		30-09-2021	31-03-2021
		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	7,406,795	8,058,149
- 其他	- Others	38,629,150	42,274,340
		<u>46,035,945</u>	<u>50,332,489</u>
2. 衍生工具交易	2. Derivative transactions		
名義數額：	Notional amounts:		
- 匯率合約	- Exchange rate contracts	70,079,218	82,095,663
- 利率合約	- Interest rate contracts	2,377,960	5,670,977
		<u>72,457,178</u>	<u>87,766,640</u>
公平價值資產：	Fair value assets:		
- 匯率合約	- Exchange rate contracts	1,792,548	2,872,893
- 利率合約	- Interest rate contracts	50,470	77,653
		<u>1,843,018</u>	<u>2,950,546</u>
公平價值負債：	Fair value liabilities:		
- 匯率合約	- Exchange rate contracts	10,739	25,477
- 利率合約	- Interest rate contracts	45,647	73,234
		<u>56,386</u>	<u>98,711</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 2021 and 31 March 2021.

VI. 流動資金

VI. Liquidity

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

		For the quarter ended				
		30 Sep 2021	30 Jun 2021	31 Mar 2021	31 Dec 2020	30 Sep 2020
3 個月平均	3 months' Average	153.95%	238.05%	274.25%	249.80%	307.71%

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 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. 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.

30-09-2021

16.30%

日元百萬元
JPY Million

2,792,634

30-09-2021

日元百萬元
JPY Million

63,334,654

60,542,020

30,569,851

33,078,438

30-09-2021

日元百萬元
JPY Million

151,447

31-03-2021

15.76%

日元百萬元
JPY Million

2,722,556

31-03-2021

日元百萬元
JPY Million

63,368,573

60,646,016

30,506,968

33,467,678

30-09-2020

日元百萬元
JPY Million

112,938