



The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch

Financial Disclosure Statement  
as at March 31, 2015

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一五年三月三十一日



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甲部份 - 分行資料 (香港分行)

Section A - Branch Information (Hong Kong Branch Only)

I. 一般資料

I. General Information

三菱東京UFJ銀行乃一間在日本成立的有限公司，其香港分行提供銀行及金融相關服務。

The Bank of Tokyo-Mitsubishi UFJ, Ltd is a company incorporated in Japan with limited liability, its Hong Kong Branch provides banking and financial related services.

II. 損益帳資料

II. Profit and Loss Information

港幣千元	(截至本財政年度)		差幅百分比	
Figures in HKD thousands	2015-03-31	2014-03-31	Variance (%)	
利息收入	Interest income	4,184,563	3,468,260	20.65
利息支出	Interest expense	(2,574,283)	(2,068,557)	24.43
淨利息收入	Net interest income	1,610,280	1,399,403	15.07
其他經營收入	Other operating income			
收費及佣金收入	Commission income	1,254,654	1,115,318	12.49
收費及佣金支出	Commission expense	(358,935)	(202,782)	77.01
- 淨收費及佣金收入	-Net fees and commission income	895,719	912,536	(1.84)
- 來自外匯交易的收益減虧損	-Gains less losses arising from trading in foreign currencies	649,700	358,545	81.20
- 來自持作交易用途的證券的收益減虧損	-Gains less losses on securities held for trading purposes	0	0	0.00
- 來自其他交易活動的收益減虧損	-Gains less losses from other trading activities	(117,512)	16,753	(801.44)
- 其他	-Others	307,048	170,769	79.80
總經營收入	Total operating income	1,734,955	1,458,603	18.95
經營支出	Operating expenses	3,345,235	2,858,006	17.05
未扣除減值損失之經營盈利	Operating profit before impairment losses	(1,929,826)	(988,922)	4.14
減值損失及為已減值貸款及應收款項而撥備的準備金	Impairment losses and provisions for impaired loans and receivables	2,315,409	1,869,084	23.88
- 集體準備金	- Collective provisions	(78,059)	(395,593)	
- 特定準備金	- Specific provisions	29,663	(405,326)	(88.06)
扣除準備金後之經營盈利	Operating profit after impairment losses	2,267,013	1,463,758	54.88
出售有形固定資產的收益減虧損	Gains less losses from disposal of tangible fixed assets	(3,132)	(11,954)	(73.80)
除稅前盈利	Profit before taxation	2,263,881	1,451,804	55.94
稅項 (註)	Taxation expenses (Note)	(284,746)	(231,166)	23.18
除稅後盈利	Profit after taxation	1,979,135	1,220,638	62.14

(註) 香港利得稅款是按照本年度截至2015年3月31日估計應課盈利，以稅率16.5%計算。

(Note) Hong Kong profit Tax is computed at 16.5% of the estimated assessable profits for the year ended March 31, 2015.



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截至二零一五年三月三十一日

III. 資產負債表

III. Balance Sheet Information

港幣千元 Figures in HKD thousands		2015-03-31	2014-09-30	差幅百分比 Variance (%)
<b>資產</b>	<b>ASSETS</b>			
現金及銀行結餘	Cash and balances with banks	24,395,167	31,678,164	(22.99)
在銀行於1至12個月內到期的存款	Placements with banks maturing over one month and up to one year	10,724,419	12,120,102	(11.52)
存放於海外辦事處的金額	Amount due from overseas offices	171,418,360	157,344,314	8.94
貿易匯票	Trade bills	7,906,352	13,638,064	(42.03)
持有存款證	Certificate of deposit held	0	0	0.00
持作交易用途的證券	Securities held for trading purposes	0	0	0.00
貸款及應收款項	Loans and receivables			
- 對客戶的貸款及放款	- loans and advances to customers	200,260,474	201,460,785	
- 對銀行的貸款及放款	- loans and advances to banks	11,037,521	11,022,680	
- 應計利息及其他賬目	- accrued interest and other accounts	13,496,821	8,458,023	
- 減值貸款及應收款項 集體準備金 特定準備金	- provisions for impaired loans and receivables collective provisions specific provisions	(2,101,521) (19,348)	(2,147,026) (28,545)	
		222,673,947	218,765,917	1.79
投資證券	Investment securities	29,638,485	38,030,850	(22.07)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	164,818	158,885	3.73
<b>總資產</b>	<b>Total assets</b>	<b>466,921,548</b>	<b>471,736,296</b>	
<b>負債</b>	<b>LIABILITIES</b>			
尚欠銀行存款及結餘	Deposits and balances from banks	32,027,577	21,839,334	46.65
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,103,223	4,629,173	
- 儲蓄存款	- savings deposits	21,849,063	21,177,239	
- 定期存款及通知存款	- time, call and notice deposits	56,963,020	52,522,479	5.86
結欠海外辦事處的金額	Amount due to overseas offices	319,162,525	331,791,259	(3.81)
已發行的存款證	Certificates of deposit issued	1,508,000	1,508,000	0.00
已發行的債務證券	Issued debt securities	0	0	0.00
其他負債及準備金	Other liabilities and provisions			
- 其他負債	- Other liabilities	31,308,140	38,268,812	
- 證券投資損失準備金	- Provisions for losses on investment securities	0	0	
- 其他的特定準備金	- Specific provisions for others	0	0	
		31,308,140	38,268,812	(18.19)
<b>總負債</b>	<b>Total liabilities</b>	<b>466,921,548</b>	<b>471,736,296</b>	



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截至二零一五年三月三十一日

IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

1. 貸款及應收款項

對客戶的貸款  
減：減值貸款的集體準備金  
減：減值貸款的特定準備金

給予銀行的貸款  
減：減值貸款的集體準備金  
減：減值貸款的特定準備金

應計利息  
其他賬目

貸款虧損準備政策

集體準備金是根據香港金融管理局於08/11/1999所發出的指引對一般「合格」及「需要關注」的貸款，分別撥備百分之二及一之二的集體準備金。

下列減值貸款的特定準備金的詳細資料，是以自行評估資產質素的內部規則及對可預期信貸虧損作出準備的內部規則為依據。

- 對於債務人為依法破產者(由於破產、債務和解、或根據清算公司的規則終止與銀行進行交易)或實際破產者，其虧損準備乃按應收金額扣減下述已撤帳及預計透過出售抵押品或履行擔保所收取金額後之淨額而作出。

- 對於有抵押品或有擔保的依法或實際破產者，當其債務超過其抵押品的估價時，而其所欠債務相信已無機會收回時，即作出撥備。

- 對於將可能破產的債務人，其虧損準備乃於應收金額中(扣除預計出售抵押品或履行擔保所收取金額後之淨額)根據全面評估付能力後確認為必要的數額而作出的。

證券投資損失準備

投資證券貶值準備是根據無市價債務證券的標面價值，乘以有關發債者所獲分配的百分比計算。這百分比取決於內部的客戶評級。

1. Loans and receivables

Advances to customers  
Less: Collective provisions for impaired loans & receivables  
Less: Specific Provisions for impaired loans & receivables

Advances to banks  
Less: Collective provisions for impaired loans & receivables  
Less: Specific Provisions for impaired loans & receivables

Accrued interest  
Other accounts

Provisioning policy of Hong Kong Branch

Collective Provisions for loan losses are provided in accordance with Hong Kong Monetary Authority Loan Classification and Provisioning guideline issued on November 8, 1999. Based on the guideline, we provided 1% and 2% collective provisions on the gross amount of loans classified as 'Pass' and 'Special Mention' respectively.

Specific Provisions for loan losses are provided as detailed below, pursuant to the internal rules for self-assessment of asset quality and the internal rules for providing provision for credit losses:

- For claims to debtors who are legally bankrupt (due to bankruptcy, special liquidation, suspension of transactions with banks by the rules of clearing houses, etc) or virtually bankrupt, a provision is provided based on the amount of claims, after the charge-off stated below, net of amounts expected to be collected through the disposal of collateral or execution of guarantees.

- For collateralized or guaranteed claims to debtors who are legally bankrupt or virtually bankrupt, the amount of claims exceeding the estimated value of collateral or guarantees, which is deemed uncollectible, has been charged off.

- For claims to debtors who are likely to become bankrupt for which future cash flows could not be reasonably estimated, a provision is provided for the amount considered to be necessary based on an overall solvency assessment performed for the amount of claims net of amounts expected to be collected through the disposal of collateral or execution of guarantees.

Provisions for loss on investment securities

Devaluation reserve for investment securities is computed on the value of non-marketable debt securities, multiplied by respective percentage assigned to different issuer. This percentage is determined according to the internal customer rating.

港幣千元 Figures in HKD thousands	2015-03-31	2014-09-30	差幅百分比 Variance (%)
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2. 客戶的減值貸款及放款

減值貸款及放款乃按照香港金融管理局「貸款、墊款及準備金分析系統表」、MA(BS)2A內的附錄2「貸款分類制度指引」分為「次級」、「呆滯」和「虧損」。

個別被斷定為減值的對客戶的已減值貸款及放款的數額

個別被斷定為減值的對客戶的已減值的或有負債的數額

為該等貸款及放款而提撥的特定準備金的數額

為該等或有負債而提撥的特定準備金的數額

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

該等貸款及放款佔對客戶的貸款及放款的總額的百分比

2. Impaired loans and advances to customers

Impaired loans and advances are advances on which classified as 'substandard', 'doubtful' and 'loss' under HKMA guideline on loan classification system, which is issued as appendix 2 of "Return of Quarterly Analysis of Loan and Advances and Provisions - MA(BS)2A" completion instructions.

Gross amount of impaired loans and advances to customers which are individually determined to be impaired.

Gross amount of impaired contingent liabilities to customers which are individually determined to be impaired.

Specific provisions against such impaired loans and advances

Specific provisions against such impaired contingent liabilities

Market value of collateral held against such impaired loans and advances to which the specific provisions related

As percentage of total advances to customers

There were no advances to banks on which classified as above as at March 31, 2015 and September 30, 2014, nor were there any specific provisions made for them on these two days.

於2015年3月31日及2014年9月30日，本分行給予銀行的款項中，並沒有以上之分類及沒有就該等貸款作出特定準備金。



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IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

港幣千元 Figures in HKD thousands		2015-03-31	2014-09-30	
<b>3. 逾期及經重組貸款</b>	<b>3. Overdue and rescheduled advances</b>			
<b>a. 逾期貸款</b>	<b>a. Overdue advances</b>			
客戶逾期貸款	Advances to customers overdue for		估客戶貸款 總額之百分比 % of total advances to customers	估客戶貸款 總額之百分比 % of total advances to customers
一個月以上至三個月	- 1 month and upto 3 months	0	0.00%	0
三個月以上至六個月	- 6 months or less but over 3 months	0	0.00%	0
六個月以上至一年	- 1 year or less but over 6 months	0	0.00%	0
一年以上	- over 1 year	0	0.00%	0
總逾期貸款	Total overdue advances	0	0.00%	0
有擔保逾期貸款所持的抵押品 市值	Market value of collateral held against the secured overdue advances	0	0.00%	0
有擔保逾期貸款	Secured overdue advances	0	0.00%	0
無擔保逾期貸款	Unsecured overdue advances	0	0.00%	0
		0	0.00%	0

於2015年3月31日及2014年9月30日，本分行貸予銀行的款項中，並無逾期一個月以上的貸款。

There were no advances to banks which were overdue more than one month as at March 31, 2015 and September 30, 2014

港幣千元 Figures in HKD thousands		2015-03-31		2014-09-30	
<b>b. 逾期資產</b>	<b>b. Overdue assets</b>	債務證券 Debt securities	貿易匯票 Trade Bills	債務證券 Debt securities	貿易匯票 Trade Bills
其他逾期資產	Other assets overdue for				
一個月以上至三個月	- 1 month and upto 3 months	0	0	0	0
三個月以上至六個月	- 6 months or less but over 3 months	0	0	0	0
六個月以上至一年	- 1 year or less but over 6 months	0	0	0	0
一年以上	- over 1 year	0	0	0	0
總逾期資產	Total overdue assets	0	0	0	0

港幣千元 Figures in HKD thousands		2015-03-31		2014-09-30	
<b>c. 經重組貸款</b>	<b>c. Rescheduled advances</b>				
經重組貸款(已減除逾期超過三個月)分析如下:	Rescheduled advances (net of those which have been overdue for over three months) are as follows:				
經重組客戶貸款	Rescheduled advances to customers	0	0.00%	0	0.00%

於2015年3月31日及2014年9月30日，本分行貸予銀行的款項中，並無經重組的貸款。

There were also no advances to banks which were rescheduled as at March 31, 2015 and September 30, 2014.

港幣千元 Figures in HKD thousands		2015-03-31	2014-09-30
<b>4. 收回資產</b>	<b>4. Repossessed Assets</b>		
收回資產市值	Market value of repossessed assets	0	0

收回資產仍視作貸款的抵押。貸款賬面借與預期變賣收回資產的淨所得款項兩者之間的差額予以撥備。

Repossessed assets are continued to be treated as collateral for loans and advances. Provision has been made on the shortfall between the carrying amount of the loans and advances and the expected net sales proceeds from realisation of the repossessed assets.

港幣千元 Figures in HKD thousands		2015-03-31		2014-09-30	
<b>5. 客戶貸款 - 按區域分類</b>	<b>5. Advances to customers - by geographical area</b>				
以下區域分類之客戶貸款、逾期貸款及不履行貸款是根據交易對手的所在地作分析，並已適當考慮有關貸款之認可風險轉移。當某一國家的風險佔總風險總額的百分之十或以上，該國家的風險額便予以披露。	The following geographical analysis of gross advances to customers, overdue advances and impaired loans is based on the location of the counterparty, after taking into account the recognized risk transfer in respect of such advances where appropriate. Only countries constitute 10% or more of the aggregate loans and advances to customers are disclosed.				
		客戶貸款及放款 Loans and advances to customers	已減值之客戶貸款及放款 Impaired loans and advances to customers	客戶之逾期貸款及放款 Overdue loans and advances to customers	
香港	Hong Kong	142,865,925	0	0	
日本	Japan	11,316,075	0	0	
中國	People's Republic of China	18,799,862	0	0	
其他國家	Others	27,278,612	72,138	0	
		200,260,474	72,138	0	

港幣千元 Figures in HKD thousands		2015-03-31		2014-09-30	
		客戶貸款及放款 Loans and advances to customers	已減值之客戶貸款及放款 Impaired loans and advances to customers	客戶之逾期貸款及放款 Overdue loans and advances to customers	
香港	Hong Kong	144,421,358	0	0	
日本	Japan	8,566,403	0	0	
中國	People's Republic of China	18,509,821	0	0	
其他國家	Others	29,963,203	75,905	0	
		201,460,785	75,905	0	



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截至二零一五年三月三十一日

IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

港幣千元 Figures in HKD thousands		2015-03-31	2014-09-30	差額百分比 Variance (%)
<b>6. 客戶貸款 - 按行業分類</b>	<b>6. Advance to customers - by Industry Sector</b>			
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業發展	- Property development	13,397,135	14,141,388	(5.26)
- 物業投資	- Property investment	12,241,036	13,104,493	(6.59)
- 金融企業	- Financial concerns	17,301,680	16,782,708	3.09
- 股票經紀	- Stockbrokers	38,854	20,582	88.78
- 批發及零售業	- Wholesale and retail trade	17,334,871	24,339,207	(28.78)
- 製造業	- Manufacturing	9,129,443	9,317,079	(2.91)
- 運輸及運輸設備	- Transport and transport equipment	10,009,762	11,014,078	(9.12)
- 康樂活動	- Recreational activities	37,872	39,375	(3.82)
- 電子通訊	- Information technology	5,794,211	4,691,025	23.52
- 其他	- Others	13,530,065	13,804,762	(1.99)
		98,814,929	107,254,697	
個人	Individuals			
- 購買「居者有其屋計劃」、「私人參 連居屋計劃」和「租客置業計劃」 樓宇的貸款	- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0	0.00
- 購買其他住宅物業的貸款	- Loans for the purchase of other residential properties	0	0	0.00
- 信用卡貸款	- Credit card advances	0	0	0.00
- 其他	- Others	224,252	217,284	3.21
		224,252	217,284	
在香港使用之貸款總額	Total loans for use in Hong Kong	99,039,181	107,471,981	(7.85)
貿易融資	Trade Finance	14,640,842	14,582,172	0.40
在香港以外使用之貸款	Loans for use outside Hong Kong	86,580,451	79,406,632	9.03
客戶貸款及放款總額	Total Loans and Advance to customers	200,260,474	201,460,785	

7. 國際債權

7. International Claims

The information of international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such recognized risk transfer takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claim is on an overseas branch of a bank whose head office is located in another country. Only regions constitution 10% or more of the aggregate cross-border claims are disclosed. Claims arising between Bank of Tokyo-Mitsubishi UFJ Group are excluded.

		2015-03-31				
港幣千元		銀行	官方部門	非銀行財務機構	非財務私人機構	總額
Figures in HKD thousands		Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total
發達國家	Developed countries	11,635,339	14,620,468	2,124,588	14,421,795	42,802,190
其中日本	of which Japan	9,577,046	1,186	2,089,349	9,493,736	21,161,317
其中美國	of which United States of America	37,206	14,619,281	35,240	2,384,573	17,076,300
離岸中心	Offshore centres	3,848,711	0	32,704,302	52,624,142	89,177,155
其中香港	of which Hong Kong	3,630,922	0	28,555,112	38,499,622	70,685,656
歐洲發展中國家	Developing Europe	10	0	0	0	10
拉丁美洲及加勒比海發展中國家	Developing Latin America and Caribbean	0	0	0	0	0
非洲及中東發展中國家	Developing Africa and Middle East	23,772	0	0	0	23,772
亞太區發展中國家	Developing Asia-Pacific	11,234,930	2,806,443	10,646,044	12,744,427	37,431,844
其中中國	of which People's Republic of China	9,361,778	2,806,443	10,646,044	8,201,695	31,015,960
國際組織	International Organisations	0	182,851	0	0	182,851
		26,742,762	17,609,762	45,474,934	79,790,364	169,617,822



The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch  
Financial Disclosure Statement as at March 31, 2015  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一五年三月三十一日

IV. 資產負債表附加資料 (續)  
7. 國際債權 (續)

IV. Additional Balance Sheet Information (Continued)  
7. International Claims (continue)

港幣千元 Figures in HKD thousands	2014-09-30			
	銀行 Banks	公營機構 Public sector entities	其他 Others	總額 Total
亞太區(不包括香港)	21,479,664	5,434,625	33,818,874	60,733,163
其中日本	8,811,751	775	8,745,467	17,557,993
其中中國	11,856,273	5,433,850	18,945,753	36,235,876
南美及北美洲	57,524	22,474,011	21,117,396	43,648,931
歐洲	1,063,769	0	2,916,665	3,980,434
其中法國	1,010,835	0	2,886,685	3,897,520
其中德國	15,946	0	29,980	45,926
其他	12,688	0	0	12,688
	<b>22,613,645</b>	<b>27,908,636</b>	<b>57,852,935</b>	<b>108,375,216</b>

8. 對內地非銀行對手方的風險暴露

8. Non-bank Mainland Exposures

內地非銀行對手方及直接風險類別乃按照香港金融管理局「內地業務申報表」(MA(BS)20)內的定義界定。有關對內地非銀行對手方的風險暴露如下:

The following is the Branch's Mainland exposures to non-bank counterparties. For the categories of non-bank counterparties and the type of direct exposures to be disclosed were made reference to the Completion Instructions for Part 3 of the "Return of Mainland Activities - (MA(BS)20)".

港幣百萬元 Figures in HKD millions	2015-03-31		總額 Total
	資產負債表內的風險 On-balance sheet exposure	資產負債表以外的風險 Off-balance sheet exposure	
中央政府, 國有企業及其附屬機構和合資企業	70,341	16,923	87,264
地方政府, 地方政府企業及其附屬機構和合資企業	2,311	179	2,490
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	3,823	1,418	5,241
其他中央政府企業沒有包括在以上第一項	637	155	792
其他地方政府企業沒有包括在以上第二項	0	2	2
居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內	17,512	2,050	19,562
其他中國內地非銀行對手方的風險暴露	607	0	607
總額	95,231	20,727	115,958
已扣減準備金的資產總額	466,922		
資產負債表內的風險佔對銀行資產總額的百分比	20.40%		

港幣百萬元 Figures in HKD millions	2014-09-30		總額 Total
	資產負債表內的風險 On-balance sheet exposure	資產負債表以外的風險 Off-balance sheet exposure	
中央政府, 國有企業及其附屬機構和合資企業	71,121	13,574	84,695
地方政府, 地方政府企業及其附屬機構和合資企業	2,925	476	3,401
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	3,894	121	4,015
其他中央政府企業沒有包括在以上第一項	638	0	638
其他地方政府企業沒有包括在以上第二項	0	0	0
居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內	16,827	1,360	18,187
其他中國內地非銀行對手方的風險暴露	0	0	0
總額	95,405	15,531	110,936
已扣減準備金的資產總額	471,736		
資產負債表內的風險佔對銀行資產總額的百分比	20.22%		



The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch  
Financial Disclosure Statement as at March 31, 2015  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一五年三月三十一日

9. 貨幣風險

以下為本分行截至2015年3月31日及2014年9月30日所持有外匯淨盤淨額的10%或以上的貨幣，至於期權盤的資料，本分行使用香港金融管理局「持有外匯情況申報表」- MA(BS)6所述的「模式使用者」方法計算。

9. Currency Risk

The following is the Branch net foreign exchange position in individual currency that constitutes 10% or more of the total net position in all foreign currencies as at March 31, 2015 and September 30, 2014. The net position is calculated using "Model User" approach set out in the "Return of Foreign Currency Position - (MA(BS)6)" submitted to the HKMA.

		2015-03-31					
港幣百萬元 Figures in HKD millions	歐元 EUR	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	總計 Total	
現貨資產 Spot assets	6,447	38,457	294,854	33,994	2,154	375,906	
現貨負債 Spot liabilities	(6,448)	(38,948)	(346,858)	(26,381)	(2,124)	(420,759)	
遠期買入 Forward purchases	15,014	57,654	487,351	273,971	27,032	861,022	
遠期賣出 Forward sales	(15,035)	(57,157)	(437,570)	(280,242)	(26,838)	(816,842)	
期權盤淨額* Net Options position *	(15)	(3)	409	(390)	0	1	
長(短)盤淨額 Net long (short) position	(37)	3	(1,814)	952	224	(672)	
結構性淨持有額 Net structural position	0	0	0	0	0	0	

  

		2014-09-30					
港幣百萬元 Figures in HKD millions	歐元 EUR	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	總計 Total	
現貨資產 Spot assets	6,504	40,101	279,975	46,019	2,040	374,639	
現貨負債 Spot liabilities	(6,486)	(39,932)	(356,061)	(30,881)	(1,998)	(435,358)	
遠期買入 Forward purchases	24,584	62,550	542,446	241,766	37,020	908,366	
遠期賣出 Forward sales	(24,880)	(62,900)	(467,923)	(255,034)	(37,152)	(847,889)	
期權盤淨額* Net Options position *	91	3	386	(479)	0	1	
長(短)盤淨額 Net long (short) position	(187)	(178)	(1,177)	1,391	(90)	(241)	
結構性淨持有額 Net structural position	0	0	0	0	0	0	

\* 期權盤淨額乃按 delta 等值方法計算。

\* The net options position is calculated using the delta equivalent approach.





The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch  
Financial Disclosure Statement as at March 31, 2015  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一五年三月三十一日

V. 資產負債表以外之項目

V. Off-balance sheet exposures

以下為每項資產負債表外項目重大類別的概要：

The following is a summary of each significant class of off-balance sheet exposures:

港幣千元 Figures in HKD thousands	2015-03-31	2014-09-30	差幅百分比 Variance (%)	
<b>1. 或有負債及承擔</b>	<b>1. Contingent liabilities and commitments</b>			
- 直接信貸替代項目	- Direct credit substitutes	3,145,345	2,819,508	11.56
- 與交易有關的或有項目	- Transaction-related contingencies	1,751,875	3,118,355	(43.82)
- 與貿易有關的或有項目	- Trade-related contingencies	4,192,300	4,018,352	4.33
- 票據發行及循環包銷融通	- Note issuance and revolving underwriting facilities	0	0	0.00
- 其他承諾	- Other commitments	98,161,380	87,908,131	11.66
- 其他(逾期有期存款)	- Others (Forward forward deposits placed)	6,224,069	45,547,830	(86.34)
		<u>113,474,969</u>	<u>143,412,176</u>	
- 總信貸風險加權數額	- Aggregate credit risk weighted amount	<u>25,677,347</u>	<u>24,996,405</u>	2.72
<b>2. 衍生工具交易 名義數額</b>	<b>2. Derivative transactions Notional amount</b>			
- 匯率合約	- Exchange rate contracts	974,411,493	1,063,595,127	(8.39)
- 遠期外匯合約	Forward contracts	665,152,691	790,435,889	
- 貨幣掉期及貨幣選擇	Currency swap & currency option	309,258,802	273,159,238	
- 利率合約	- Interest rate contracts	850,386,578	973,903,918	(12.68)
- 其他	- Others	0	0	
		<u>1,824,798,071</u>	<u>2,037,499,045</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount			
- 匯率合約	- Exchange rate contracts	6,170,723	5,653,445	9.15
- 遠期外匯合約	Forward contracts	2,437,150	2,684,854	
- 貨幣掉期及貨幣選擇	Currency swap & currency option	3,733,573	2,968,591	
- 利率合約	- Interest rate contracts	2,208,415	2,259,495	(2.26)
- 其他	- Others	0	0	
		<u>8,379,138</u>	<u>7,912,940</u>	
公平價值總計	Total fair value			
- 匯率合約	- Exchange rate contracts			
- 遠期外匯合約的公平價值淨額	Net fair value of forward contracts	272,907	(322,459)	(184.63)
- 貨幣掉期及貨幣選擇的公平價值淨額	Net fair value of currency swap & currency option	779,565	83,118	837.90
正值	-Positive value	269,027,114	231,329,490	
負債	-Negative value	(268,247,349)	(231,246,372)	
- 利率合約	- Interest rate contracts			
- 利率合約的公平價值淨額	Net fair value of interest rate contracts	(294,615)	90,606	(425.16)
- 正值	-Positive value	4,677,091	4,228,638	
- 負債	-Negative value	(4,971,706)	(4,138,032)	
- 其他	- Others			
	Net fair value of others	0	0	0.00
		<u>757,857</u>	<u>(148,735)</u>	

資產負債表外風險的重置成本及信貸風險加權數額，並未計入雙邊淨額安排的影响。

The fair value and credit risk weighted amounts of the off-balance sheet exposures do not take into account the effects of bilateral netting arrangements.



The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch  
Financial Disclosure Statement as at March 31, 2015  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一五年三月三十一日

VI. 流動資金資料披露

VI. Liquidity information disclosures:

百分比  
Figures in percentage

流動資金風險管理

流動資金風險是指金融機構由於缺乏資金或被迫支付不合理的高利率，以滿足流動資金短缺而發生虧損的風險。之所以出現風險是由於資產和負債之間的不匹配到期，尤其是當現金流出前的現金流入情況。

BTMUHK根據其“流動性風險承受能力”仔細並適當地管理流動性風險。“流動性風險承受能力”是指BTMUHK預期暴露，但可忍受的流動資金風險水平，並且被定義為避免特種流動壓力和市場廣泛流動壓力（單獨地和組合地）的流動性不足，後採取有效的應對措施。

流動資金風險管理應包括資金管理對現金流進行全面分析，並且不斷監測銀行的資產負債結構，貸款派額，擔保管理，資產緩衝，保持流動性，以及關注金融市場形勢，以確保在各個期限資金來源多樣性和可用性，比如銀行/分行間借貸，存款和存款證/債券發行，相關指標或控制已設立。

BTMUHK的流動資金風險管理是應滿足銀行內部指引和香港金融管理局（金管局）所要求的。

2014年10月至12月期間之平均流動資金比率

2015年1月至3月期間之平均流動性維持比率

本分行分別披露有關2014年10月至12月之平均流動資金比率及2015年1月至3月之平均流動性維持比率，該平均比率是三個曆月的平均比率的簡單平均數。每個曆月的平均比率是根據【銀行業條例】規定計算，並與「認可機構流動資產狀況申報表」(MA(BS)1E)第(2)部所申報的數字相同。

Liquidity Risk Management

Liquidity Risk is the risk that a financial institution incurs losses due to the lack of funding or being forced to pay unreasonably high interest rates to meet the liquidity shortfall. The risk arises due to the maturities mismatch between the assets and liabilities, especially when the cash outflow before the cash inflow happens.

BTMUHK manages liquidity risk carefully and appropriately in accordance with its “Liquidity Risk Tolerance”. “Liquidity Risk Tolerance” is the level of liquidity risk that BTMUHK expects to be exposed to, but will endure, and is defined as the level to avoid liquidity shortfall under idiosyncratic liquidity stress and market-wide liquidity stress (individually and in combination), after taking effective countermeasures.

The management of liquidity risk should include fund management with a full analysis of cash-flows, and constant monitoring of BTMUHK’s balance sheet structure, borrowing limit, collateral management, buffer assets, and cost of maintaining liquidity as well as paying attention to financial market situation, in order to ensure the diversity and availability of funding sources, such as Interbank / Inter Office Borrowing, Deposit taking and CD / Bond issuance, across various maturities. Relevant indicators or control has to be set up.

By enforcing the management of liquidity risk mentioned, BTMUHK should aim to fulfill both the internal guideline and regulatory requirement requested by Hong Kong Monetary Authority (HKMA).

Average liquidity ratio for the period of October to December 2014

45.80%

Average liquidity maintenance ratio for the period of January to March 2015

47.92%

The average liquidity ratio from October to December 2014 & liquidity maintenance ratio from January to March 2015 are the simple average of the three calendar months’ average ratio resp, as reported in Part I (II) of the “Return of Liquidity Position of an Authorized Institution - MA(BS)1E” calculated for the purposes of the Banking Ordinance.



The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
(Incorporated in Japan limited liability)  
Hong Kong Branch  
Financial Disclosure Statement as at March 31, 2015  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一五年三月三十一日

VII. 薪酬制度資料

VII. Remuneration System Information

薪酬制度

三菱東京UFJ銀行香港分行（“本分行”）薪酬委員會於2010年12月在香港成立，負責有系統地為所有本地僱員及日籍海外僱員制定薪酬系統。其主要職責為管理本分行之薪酬系統，定期進行內部監察以及檢討本分行之薪酬政策是否足夠及有效，並確保其實施情況進行獨立於本行之管理層、平衡各方風險及獎勵。

薪酬委員會由兩個階層組成，包括本分行之主管理人員及總行之職能部門包括風險控制部門。薪酬委員會成員定期舉行會議（至少每年一次），就本分行之薪酬系統設計和運作進行檢討，並對本港及海外僱員之實施。另外，薪酬委員會成員會為潛在之未來收支作出可行性之薪酬評估，提出關於本分行高級管理人員及主要人員之薪酬福利政策，並就本地行業慣例之基準進行檢討。

在保持與本分行之風險管理框架一致性之同時，本分行之薪酬政策鼓勵對於實現長期戰略，經營業績目標及達到監管資本要求有貢獻之員工。當擬定本分行之薪酬政策時，薪酬委員會考慮各種各樣之元素例如固定及浮動薪酬之間之平衡、支付時間與風險之對稱、表現評估及測量機制、法律及監管需求，包括香港金融管理局發出之監管政策手冊及通告、市場慣例、經濟氣候、風險因素及其相關之管理政策，以及披露清晰、全面和及準確之薪酬資訊。

高級管理人員和主要人員之薪酬

關於本分行高級管理人員及主要人員之薪酬總額資料總結如下：

(a) 本財政年度有關之薪酬截至2015年3月31日為：

	2015-03-31	2014-03-31
受薪人數	8	8
固定薪酬（港幣）	14,605,667	13,459,918
浮動薪酬（港幣）	5,129,891	5,247,631

(b) 以上之浮動薪酬是以現金的形式發放

(c) 本財政年度並無任何高級管理人員或主要人員獲發延付薪酬

(d) 本財政年度並無任何高級管理人員或主要人員獲發新聘之簽約金或解僱金

Remuneration System

The Remuneration Committee of BTMU Hong Kong Branch (the 'Branch') has been established since December 2010 to formulate the Branch's remuneration system for all locally hired employees and Japanese expatriates based in Hong Kong. Its main functions are to govern our remuneration system, conduct regular internal compliance monitoring and review on the adequacy and effectiveness of our remuneration policy and ensures that its operations is conducted independently of management, balancing risks and rewards.

The Remuneration Committee is set in two tiers and comprised of key management from Hong Kong Branch and Head Office functional departments including risk control departments. The Remuneration Committee members meet periodically (at least once a year) to review the design and operations of the Branch's remuneration system and practices for local and expatriate employees. Additionally, Remuneration Committee members would evaluate any practices by which remuneration is paid for potential future revenues, make recommendations regarding the remuneration packages for senior management & key personnel of the Branch and to review the benchmark of local industry practices.

While maintaining consistency with our risk management framework, our remuneration policy rewards performance that contributes to the achievement of long-term strategy, business results as well as the regulatory capital. When formulating the Branch's Remuneration Policy, the Remuneration Committee considers various elements such as the balance between fixed & variable pay, alignment of payouts to the time horizons of risks, performance evaluation & measurement mechanism, legal & regulatory requirements including the applicable supervisory Policy Manuals and circulars issued by the HKMA, market practices, economic climate, risk factors and the related management approach in the conduct of business and disclosure of clear, comprehensive and timely information about compensation practices.

Remuneration of Senior Management and Key Personnel

Aggregate quantitative information on the remuneration for the Branch's senior management and key personnel is summarized as below:

(a) Amount of remuneration for the financial year ended 31 March 2015:

	2015-03-31	2014-03-31
Number of beneficiaries	8	8
Fixed Remuneration (HKD)	14,605,667	13,459,918
Variable Remuneration (HKD)	5,129,891	5,247,631

(b) Variable remuneration mentioned above is delivered in the form of cash

(c) No senior management or key personnel has been awarded with deferred remuneration during the said period.

(d) No senior management or key personnel has been awarded with sign-on or severance payment during the said period.



# The Bank of Tokyo-Mitsubishi UFJ, Ltd.

(Incorporated in Japan limited liability)

Hong Kong Branch

Financial Disclosure Statement as at March 31, 2015

三菱東京UFJ銀行香港分行

財務資料披露聲明書

截至二零一五年三月三十一日

## 乙部 - 銀行資料 (綜合數字)

以下數字是根據日本普遍採納之會計原則而計算，除綜合資本充足比率外，均已經審核。

## Section B - Bank Information (Consolidated basis)

All figures stated below are compiled in Japanese Generally Accepted Accounting Principles bases and audited (except Capital Adequacy Ratio)

百萬日元 Figures in JPY millions	2015-03-31	2014-09-30
<b>I. Capital and capital adequacy</b>		
Capital adequacy ratio	15.61%	15.41%
Shareholders' equity	8,794,952	8,718,732

### I. 資本及資本充足比率

綜合資本充足比率

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，並已顧及市場風險。此指引已繫點國際清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 to the capital adequacy guidelines adopted by Financial Services Agency 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

資產總額  
負債總額  
貸款總額  
存款總額\*\*

Total assets  
Total liabilities  
Total loans and advances  
Total deposits \*\*

2015-03-31	2014-09-30
219,313,264	204,103,429
206,111,420	192,237,243
97,616,193	91,455,883
152,210,466	143,781,022

本財政年度之除稅前盈利

Pre-tax profits for the financial year ended March 31, 2015

2015-03-31	2014-03-31
1,152,900	1,196,769

\*\*包括各銀行及已發行的存款証

\*\*Including deposits from banks and certificates of deposits issued

乙部所有數額均已折為百萬日元計

All amounts for Section B are rounded to the nearest million yen.

## 遵從情況聲明

## Statement of Compliance

三菱東京UFJ銀行香港分行(“本分行”)已完成截至2015年3月31日止未經審計的財務資料披露報告。此報告乃依據於2007年1月1日生效之「銀行業(披露)規則」(第15SM章)而編製。

We have prepared this unaudited Disclosure Statement of The Bank of Tokyo-Mitsubishi UFJ, Ltd, Hong Kong Branch ("the Branch") as of March 31, 2015. It is compiled according to the Banking (Disclosure) Rules (Chapter 15SM) effective from January 1, 2007.

作為本分行的行政總裁，本人確定此報告所載的資料，已完全遵照上述「銀行業(披露)規則」的要求，並且正確符合本分行的賬冊及記錄。

As the Chief Executive of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

三菱東京UFJ銀行  
香港分行

The Bank of Tokyo-Mitsubishi UFJ, Ltd.  
Hong Kong Branch

木下 俊秀  
執行役員  
香港區行政總裁  
及總經理  
2015年6月30日

Toshihide Motoshita  
Executive Officer  
Regional Head for Hong Kong  
General Manager  
June 30, 2015