



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

Financial Disclosure Statement
as at March 31, 2016

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一六年三月三十一日



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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	
	(Financial year ended)			
Figures in HKD thousands	2016-03-31	2015-03-31	Variance (%)	
利息收入	Interest income	4,584,845	4,184,563	9.57
利息支出	Interest expense	(3,217,795)	(2,574,283)	25.00
淨利息收入	Net interest income	1,367,050	1,610,280	(15.10)
其他經營收入	Other operating income			
收費及佣金收入	Commission income	1,143,720	1,254,654	(8.84)
收費及佣金支出	Commission expense	(320,855)	(358,935)	(10.61)
- 淨收費及佣金收入	-Net fees and commission income	822,865	895,719	(8.13)
- 來自外匯交易的收益減虧損	-Gains less losses arising from trading in foreign currencies	33,840	649,700	(94.79)
- 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	620,008	(117,512)	(627.61)
- 其他	-Others	(32,447)	307,048	(110.57)
		1,444,266	1,734,955	(16.75)
總經營收入	Total operating income	2,811,316	3,345,235	(15.96)
經營支出	Operating expenses	(1,089,359)	(1,029,826)	5.78
未扣除減值損失之經營盈利	Operating profit before impairment losses	1,721,957	2,315,409	(25.63)
減值損失及為已減值貸款及應收款項而提撥的準備金	Impairment losses and provisions for impaired loans and receivables			
- 集體準備金	- Collective provisions	(21,988)	(78,059)	
- 特定準備金	- Specific provisions	9,508	(12,480)	(48,396)
扣除準備金後之經營盈利	Operating profit after impairment losses	1,709,477	2,267,013	(24.59)
出售有形固定資產的收益減虧損	Gains less losses from disposal of tangible fixed assets	(198)	(3,132)	1,481.82
除稅前盈利	Profit before taxation	1,709,279	2,263,881	(24.50)
稅項 (註)	Taxation expenses (Note)	(211,699)	(284,746)	(25.65)
除稅後盈利	Profit after taxation	1,497,580	1,979,135	(24.33)

(註) 香港利得稅款是按照本年取截至2016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, 2016.



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III. 資產負債表

III. Balance Sheet Information

港幣千元 Figures in HKD thousands		2016-03-31	2015-09-30	差幅百分比 Variance (%)
資產				
ASSETS				
現金及銀行結餘	Cash and balances with banks	25,470,389	62,997,230	(59.57)
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	11,763,919	10,414,245	12.96
存放於海外辦事處的金額	Amount due from overseas offices	112,372,867	99,906,770	12.48
貿易匯票	Trade bills	2,038,630	3,261,126	(37.49)
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	205,934,161	196,060,059	
- 對銀行的貸款及放款	- loans and advances to banks	11,164,557	9,274,144	
- 應計利息及其他賬目	- accrued interest and other accounts	15,032,255	13,374,896	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
集體準備金	collective provisions	(2,123,509)	(2,029,621)	
特定準備金	specific provisions	(13,090)	(17,157)	
		229,994,374	216,662,321	6.15
投資證券	Investment securities	27,303,699	26,955,693	1.29
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	162,837	161,277	0.97
總資產	Total assets	409,106,715	420,358,662	
負債				
LIABILITIES				
尚欠銀行存款及結餘	Deposits and balances from banks	15,567,686	21,720,675	(28.33)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,340,948	4,390,568	
- 儲蓄存款	- savings deposits	60,767,824	47,897,284	
- 定期存款及通知存款	- time, call and notice deposits	80,897,982	84,399,736	6.82
結欠海外辦事處的金額	Amount due to overseas offices	205,499,792	218,442,457	(5.92)
已發行的存款證	Certificates of deposit issued	2,068,840	1,971,070	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	39,963,643	41,536,872	
- 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	
		39,963,643	41,536,872	(3.79)
總負債	Total liabilities	409,106,715	420,358,662	



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IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

	港幣千元 Figures in HKD thousands	2016-03-31	2015-09-30	差幅百分比 Variance (%)
1. 貸款及應收賬項	1. Loans and receivables			
對客戶的貸款	Advances to customers	205,934,161	196,060,059	5.04
減：減值貸款的集體準備金	Less: Collective provisions for impaired loans & receivables	(2,123,509)	(2,029,621)	4.63
減：減值貸款的特定準備金	Less: Specific Provisions for impaired loans & receivables	(13,090)	(17,157)	(23.70)
		203,797,562	194,013,281	
給予銀行的貸款	Advances to banks	11,164,557	9,274,144	20.38
減：減值貸款的集體準備金	Less: Collective provisions for impaired loans & receivables	0	0	0.00
減：減值貸款的特定準備金	Less: Specific Provisions for impaired loans & receivables	0	0	0.00
		11,164,557	9,274,144	
應計利息	Accrued interest	327,200	330,065	(0.87)
其他賬目	Other accounts	14,705,055	13,044,831	12.73
		229,994,374	216,662,321	

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、或根據結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撇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，當其債務超越其抵押品的估值時，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)根據全面評估償付能力後確認為必要的數額而作出的。

證券投資損失準備

投資證券虧損準備是根據無市價債券證券的賬面價值，乘以有關發行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。

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.

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、墊款及準備金分析季報表」- 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撥備的特定準備金的數額

為該等或有負債而撥備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

於2016年3月31日及2015年9月30日，本分行貸予銀行的款項中，並沒有以上之分類及沒有就該等貸款作出特定準備金。

	港幣千元 Figures in HKD thousands	2016-03-31	2015-09-30	差幅百分比 Variance (%)
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.				
個別被斷定為減值的對客戶的已減值貸款及放款的數額	Gross amount of impaired loans and advances to customers which are individually determined to be impaired.	64,814	68,444	(5.30)
個別被斷定為減值的對客戶的已減值的或有負債的數額	Gross amount of impaired contingent liabilities to customers which are individually determined to be impaired.	0	0	0.00
為該等貸款及放款而撥備的特定準備金的數額	Specific provisions against such impaired loans and advances	13,090	17,157	(23.70)
為該等或有負債而撥備的特定準備金的數額	Specific provisions against such impaired contingent liabilities	0	0	0.00
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	Market value of collateral held against such impaired loans and advances to which the specific provisions related	40,115	36,072	11.21
該等貸款及放款佔對客戶的貸款及放款的總額的百分比	As percentage of total advances to customers	0.03%	0.03%	

There were no advances to banks on which classified as above as at March 31, 2016 and September 30, 2015, nor were there any specific provisions made for them on these two days.



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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		2016-03-31		2015-09-30	
3. 逾期及經重組貸款	3. Overdue and rescheduled advances				
a. 逾期貸款	a. Overdue advances				
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	0.00%
三個月以上至六個月	- 6 months or less but over 3 months	0	0.00%	0	0.00%
六個月以上至一年	- 1 year or less but over 6 months	0	0.00%	0	0.00%
一年以上	- over 1 year	0	0.00%	0	0.00%
總逾期貸款	Total overdue advances	0	0.00%	0	0.00%
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	0.00%
有擔保逾期貸款	Secured overdue advances	0	0.00%	0	0.00%
無擔保逾期貸款	Unsecured overdue advances	0	0.00%	0	0.00%

於2016年3月31日及2015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, 2016 and September 30, 2015.

	債務證券 Debt securities		貿易匯票 Trade Bills	
	2016-03-31	2015-09-30	2016-03-31	2015-09-30
b. 逾期資產	b. Overdue assets			
其他逾期資產	Other assets overdue for			
一個月以上至三個月	0	0	0	0
三個月以上至六個月	0	0	0	0
六個月以上至一年	0	0	0	0
一年以上	0	0	0	0
總逾期資產	0	0	0	0

	債務證券 Debt securities		貿易匯票 Trade Bills	
	2016-03-31	2015-09-30	2016-03-31	2015-09-30
c. 經重組貸款	c. Rescheduled advances			
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	0	0.00%	0	0.00%

於2016年3月31日及2015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, 2016 and September 30, 2015.

港幣千元 Figures in HKD thousands		2016-03-31		2015-09-30	
4. 收回資產	4. Repossessed Assets				
收回資產市值	Market value of repossessed assets	0	0	0	0

收回資產仍用作貸款的抵押。貸款賬面
值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		2016-03-31		2015-09-30	
5. 客戶貸款 - 按區域分類	5. Advances to customers - by geographical area				
以下區域分類的客戶貸款、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 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.				

港幣千元 Figures in HKD thousands		2016-03-31		2015-09-30	
	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	153,368,697	0	0	0
日本	Japan	10,863,175	0	0	0
中國	People's Republic of China	13,457,295	0	0	0
其他國家	Others	28,244,994	64,814	0	0
		205,934,161	64,814	0	0

港幣千元 Figures in HKD thousands		2016-03-31		2015-09-30	
	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	138,474,342	0	0	0
日本	Japan	11,014,172	0	0	0
中國	People's Republic of China	17,107,745	0	0	0
其他國家	Others	29,463,801	68,444	0	0
		196,060,059	68,444	0	0



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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	2016-03-31		2015-09-30		差幅百分比 Variance (%)
6. 客戶貸款 - 按行業分類	6. Advance to customers - by Industry Sector				
		持有抵押品 的價值 collateral value		持有抵押品 的價值 collateral value	
在香港使用之貸款	Loans for use in Hong Kong				
工業金融	Industrial, commercial and financial				
- 物業發展	17,364,593	1,342,096	13,556,004	1,341,974	28.10
- 物業投資	13,028,125	2,848,030	12,048,361	2,722,137	8.13
- 金融企業	23,906,378	1,570,000	19,476,955	2,481,873	22.74
- 股票經紀	34,950	17,256	49,453	25,780	(29.33)
- 批發及零售業	22,791,507	579,192	24,512,448	342,460	(7.02)
- 製造業	7,691,776	100,207	8,243,489	121,226	(6.69)
- 運輸及運輸設備	7,467,432	32,109	8,483,484	28,656	(11.98)
- 康樂活動	0	0	36,369	0	(100.00)
- 電子通訊	4,237,949	0	3,548,126	0	19.44
- 其他	11,898,228	3,709,366	14,344,139	3,809,730	(17.05)
	108,420,938	10,198,256	104,298,828	10,873,836	
個人	Individuals				
- 購買(居有其屋計劃)、(私人參建居屋計劃)和(租客買其屋計劃)樓宇的貸款	0	0	0	0	0.00
- 購買其他住宅物業的貸款	0	0	0	0	0.00
- 信用卡貸款	0	0	0	0	0.00
- 其他	218,678	215,429	232,572	219,194	(5.97)
	218,678	215,429	232,572	219,194	
在香港使用之貸款總額	108,639,616	10,413,685	104,531,400	11,093,030	3.93
貿易融資	8,359,494	75,657	8,222,412	178,926	1.67
在香港以外使用之貸款	88,935,051	2,214,806	83,306,247	2,304,022	6.76
客戶貸款及放款總額	205,934,161	12,704,148	196,060,059	13,575,978	

7. 國際債權

國際債權資料披露對海外交易對手風險額最高風險的所在地，並已顧及轉移認可風險的因素。一般而言，在下述情況下才轉移認可風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，而該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。當某一地區的風險佔總風險額的百分之十或以上，該地區的風險額予以披露。本分行與海外分行及附屬公司之間的債權不包括在內。

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.

港幣千元 Figures in HKD thousands	2016-03-31					總額 Total
	銀行	官方部門	非銀行財務機構	非財務私人機構	Non-financial Private Sectors	
	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors		
發達國家	9,377,028	13,866,834	2,760,303	14,049,103	40,053,268	
其中日本	6,500,605	1,366	2,738,283	8,269,357	17,509,611	
其中美國	38,295	13,865,468	0	2,577,410	16,481,173	
離岸中心	7,425,088	0	35,322,681	48,592,866	91,340,635	
其中香港	7,425,088	0	32,053,797	34,736,160	73,715,045	
歐洲發展中國家	77	0	0	0	77	
拉丁美洲及加勒比海發展中國家	0	0	0	0	0	
非洲及中東發展中國家	6,686	0	0	0	6,686	
亞太區發展中國家	8,978,990	1,682,218	8,090,108	10,102,874	28,854,190	
其中中國	7,179,795	1,682,218	8,090,108	5,386,400	22,338,521	
其中臺灣	1,538,072	0	0	63,160	1,601,232	
國際組織	0	0	0	0	0	
	25,787,869	15,549,052	46,173,092	72,744,843	160,254,856	

港幣千元 Figures in HKD thousands	2015-09-30					總額 Total
	銀行	官方部門	非銀行財務機構	非財務私人機構	Non-financial Private Sectors	
	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors		
發達國家	18,260,661	12,325,929	1,936,136	14,639,375	47,162,101	
其中日本	13,824,477	1,984	1,936,136	9,179,995	25,002,593	
其中美國	406,365	12,323,945	0	2,825,653	15,555,963	
離岸中心	13,763,606	0	39,070,923	44,496,789	97,331,318	
其中香港	13,276,622	0	35,126,673	28,416,974	76,820,269	
歐洲發展中國家	76	0	0	0	76	
拉丁美洲及加勒比海發展中國家	0	0	0	0	0	
非洲及中東發展中國家	4,156	0	0	0	4,156	
亞太區發展中國家	11,797,317	2,336,937	9,126,629	12,088,592	35,349,475	
其中中國	7,425,665	2,336,937	9,126,629	8,014,936	26,904,167	
其中臺灣	4,303,563	0	0	276,876	4,580,439	
國際組織	0	180,332	0	0	180,332	
	43,825,816	14,843,198	50,133,688	71,224,756	180,027,458	



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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)".

		2016-03-31	資產負債表內的風險額	資產負債表以外的風險額	總額
港幣百萬元 Figures in HKD millions			On-balance sheet exposure	Off-balance sheet exposure	Total
中央政府，國有企業及其附屬機構和合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)		66,445	6,003	72,448
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs		2,961	23	2,984
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	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		7,938	627	8,565
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above		13,068	6,175	19,243
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above		291	40	331
居於中國境外的中國公民或中國境外註冊的公司其批准信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China		19,153	2,156	21,309
其他中國內地非銀行對手方的風險暴露	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures		350	150	500
總額	Total		110,206	15,174	125,380
已扣減淨備金的資產總額	Total assets after provision		409,107		
資產負債表內的風險額佔對銀行資產總額的百分率	On-balance sheet exposures as percentage of total assets		26.94%		
		2015-09-30	資產負債表內的風險額	資產負債表以外的風險額	總額
港幣百萬元 Figures in HKD millions			On-balance sheet exposure	Off-balance sheet exposure	Total
中央政府，國有企業及其附屬機構和合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)		61,001	9,294	70,295
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs		3,153	395	3,548
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	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		5,608	1,381	6,989
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above		4,664	2,424	7,088
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above		484	0	484
居於中國境外的中國公民或中國境外註冊的公司其批准信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China		18,117	1,299	19,416
其他中國內地非銀行對手方的風險暴露	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures		587	0	587
總額	Total		93,614	14,793	108,407
已扣減淨備金的資產總額	Total assets after provision		420,359		
資產負債表內的風險額佔對銀行資產總額的百分率	On-balance sheet exposures as percentage of total assets		22.27%		



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9. 貨幣風險

以下為本分行截至2016年3月31日及2015年9月30日所持有外匯淨額總額的10%或以上的貨幣，至於期權盤的資料，本分行採用香港金融管理局「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, 2016 and September 30, 2015. 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.

港幣百萬元 Figures in HKD millions	2016-03-31					總計 Total
	歐元 EUR	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	
現貨資產 Spot assets	6,997	46,513	219,208	21,044	2,976	296,738
現貨負債 Spot liabilities	(7,003)	(46,465)	(251,507)	(24,977)	(2,953)	(332,905)
遠期買入 Forward purchases	5,136	53,858	417,204	247,164	17,752	741,114
遠期賣出 Forward sales	(5,146)	(53,884)	(385,643)	(242,455)	(17,767)	(704,895)
期權盤淨額* Net Options position *	0	(4)	698	(690)	0	4
長(短)盤淨額 Net long (short) position	(16)	18	(40)	86	8	56
結構性淨持有額 Net structural position	0	0	0	0	0	0

港幣百萬元 Figures in HKD millions	2015-09-30					總計 Total
	歐元 EUR	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	
現貨資產 Spot assets	7,244	40,280	221,936	30,165	1,737	301,362
現貨負債 Spot liabilities	(7,234)	(40,261)	(256,416)	(31,487)	(1,728)	(337,126)
遠期買入 Forward purchases	10,265	80,992	624,073	390,828	23,011	1,129,169
遠期賣出 Forward sales	(10,294)	(81,001)	(590,253)	(388,882)	(23,043)	(1,093,473)
期權盤淨額* Net Options position *	1	(4)	382	(378)	0	1
長(短)盤淨額 Net long (short) position	(18)	6	(278)	246	(23)	(67)
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.



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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	2016-03-31	2015-09-30	差幅百分比 Variance (%)
1. 或有負債及承擔				
- 直接信貸替代項目		1,856,800	1,422,271	30.55
- 與交易有關的或有項目		2,026,061	1,265,077	60.15
- 與貿易有關的或有項目		2,066,042	2,422,547	(14.72)
- 票據發行及循環包銷離通		0	0	0.00
- 其他承諾		108,697,070	112,469,651	(3.35)
- 其他 (遠期有期存款)		5,981,553	33,554,683	(82.17)
		<u>120,627,526</u>	<u>151,134,229</u>	
- 總信貸風險加權數額		26,957,932	26,374,425	2.21
2. 衍生工具交易				
名義數額				
- 匯率合約		840,492,725	1,252,152,942	(32.88)
遠期外匯合約	475,161,428		899,419,221	
貨幣掉期及貨幣選擇	365,331,297		352,733,721	
- 利率合約		756,898,193	741,414,006	2.09
- 其他		0	0	
		<u>1,597,390,918</u>	<u>1,993,566,948</u>	
總信貸風險加權數額				
- 匯率合約		5,525,026	6,367,334	(13.23)
遠期外匯合約	1,256,209		2,229,557	
貨幣掉期及貨幣選擇	4,268,817		4,137,777	
- 利率合約		2,849,536	2,325,317	22.54
- 其他		0	0	
		<u>8,374,562</u>	<u>8,692,651</u>	
公平價值總計				
- 匯率合約				
遠期外匯合約的公平價值淨額		204,526	(39,765)	(614.33)
貨幣掉期及貨幣選擇的公平價值淨額		298,787	630,623	(52.62)
- 正債	345,494,291		319,306,486	
- 負債	(145,195,504)		(318,675,863)	
- 利率合約				
利率合約的公平價值淨額		363,402	355,546	2.21
- 正債	7,138,509		5,215,722	
- 負債	(6,775,107)		(4,860,176)	
- 其他		0	0	0.00
其他公平價值淨額		<u>866,715</u>	<u>946,404</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響。於2016年3月31日及2015年9月30日，本分行並無衍生工具交易之雙邊淨額結算協議。

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. There is no bilateral netting agreement for derivative transactions on these two days.



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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，並且被定義為避免實質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，貸款限額，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受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4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

2015年4月至2016年3月期間之平均流動性維持比率

本分行披露之平均流動資金比率及平均流動性維持比率，乃按其曆月的平均比率的簡單平均數計算。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II(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 fulfil both the internal guideline and regulatory requirement requested by Hong Kong Monetary Authority (HKMA).

Average liquidity ratio for the period of April to December 2014

43.82%

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

47.92%

Average liquidity maintenance ratio for the period of April 2015 to March 2016

48.44%

The average liquidity ratio & liquidity maintenance ratio are the simple average of the calendar months' average ratio 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.



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VII. 薪酬制度資料

薪酬制度

管治結構的概述

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，負責為所有本地僱員制定薪酬制度。其主要職責乃管理本分行之薪酬制度，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，包括本分行之主要管理人員及總行之職能部門，以及風險控制部門和總行之管理層。

薪酬委員會成員定期舉行會議（至少每年一次），為本地僱員之薪酬制度的設計及運作進行檢討。薪酬委員會成員會按照潛在之未來收入作出可行之薪酬評估，對本分行高級管理層及主要人員之薪酬福利方案提出意見，並就本地行業之基準進行檢討。

在保持與本分行之風險管理架構相稱性之同時，本分行之薪酬政策給予對於實現長遠策略，經營業績達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因素，例如固定及浮動薪酬的比例，發放薪酬反映風險的覆蓋期，表現評核機制，法規及政策要求，包括香港金融管理局發出之監管政策手冊及通告，市場的普遍做法、經濟氣候、風險因素及其相關之管理政策，以及披露清晰、全面和及時之薪酬資訊。

薪酬委員會已聘請外方顧問就本分行之薪酬管治成效、薪酬結構和風險掛鈎以及本分行之薪酬披露的完整性作出檢討。

本分行乃根據員工有否履行及達到於全球業績管理框架下所預設之評核指標(KPIs)來釐定員工之浮動薪酬。KPIs是根據本行的長遠目標而設置，由財務性和非財務性兩個因素組成。財務性因素之KPIs將包括但不限於員工為銀行帶來之利潤、收入、營業額或業務量；多樣化的經常性收益；提高資產回報率；減低信用風險等。而非財務性因素之KPIs包括但不限於遵守風險管理政策、法規和操守則表現良好之員工。

所有員工的酌量花紅將與該員工於評估期間之個人表現、所屬之業務單位和本分行的整體表現掛鈎。

銀行完全擁有的酌量花紅的獎勵及其數額之酌量。酌量花紅之金額及其具體分配將基於為應付已承擔的風險而需投入的資本的成本及數額；在業務中承擔的流動性風險的成本及數額；以及把潛在未來收入當前收益的時間及其可能性等之所有當前與潛在的風險而釐定。至於個別員工之酌量花紅的分配是參考其角色、職責和其活動所涉及承擔重大風險，包括但不限於信用、市場、利率、流動性、運作、聲譽、法律和策略風險的活動而裁衡的。

就銀行的表現而言沒有足夠理據發放花紅，或於評估期間未能達到業務目標，或需要維護銀行的財政穩健性，或其他意料之外的特殊情況下，銀行可酌情取消或遞延發放全部或部分酌量花紅。銀行將就當前業績表現和未來的經濟或市場條件而作出花紅分配。

薪酬委員會可作出遞延發放浮動薪酬之決定。一般遞延發放浮動薪酬之比例將按照員工之職級、職責和其活動所涉及的風險覆蓋期而相應增加。

本分行所有類型的薪酬支付都以現金形式發放，及本分行並不會採取任何非現金形式之浮動薪酬政策。

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，就監督銀行之重要業務策略和活動，總結如下：

- (一) 本財政年度有關之薪酬截至2016年3月31日為：
- | | 2016-03-31 | 2015-03-31 |
|----------|------------|------------|
| 受薪人數 | 9 | 8 |
| 固定薪酬（港幣） | 18,064,304 | 14,605,667 |
| 浮動薪酬（港幣） | 5,152,611 | 5,129,891 |
- (二) 以上之浮動薪酬是以現金的形式發放
- (三) 本財政年度並無任何高級管理人員或主要人員獲發遞延薪酬
- (四) 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

VII. Remuneration System Information

Remuneration System

Overview of the Governance Structure

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. 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 as well as risk control departments and management staff at Head Office level.

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 employees. Moreover, 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.

External consultant has been engaged to review the effectiveness of the governance of our remuneration, our remuneration structure and risk alignment as well as the completeness of our remuneration disclosures.

Employee's variable remuneration is formed by linking fulfilment of the pre-determined Key Performance Indicators (KPIs) and demonstration of competency as measured under the Global Performance Management Framework. The KPIs, consisting of financial and non-financial factors, are set in line with the Bank's long-term goal. Financial KPIs would include but not limited to employees who generate profit, revenue, turnover or transaction volume; diversify recurrent income sources; increase return on assets; reduce credit risk, etc. Whereas non-financial KPIs include but not limited to employees who achieve good performance adhering to risk management policies and compliance with legal & regulatory requirements.

The discretionary bonus for all employees will be aligned with the results of the Branch's overall performance, the business division's performance and individual performance over the assessment period.

The award of discretionary bonus and its amount is entirely at the discretion of the Bank. The size and allocation of discretionary bonus would be based on the consideration of the full range of current and potential risks related to the cost and quantity of capital required to support the risks taken; the cost and quantity of the liquidity risk assumed in the conduct of business and the timing and likelihood of potential future revenues incorporated into current earnings, etc. The award of discretionary bonus to individual employee is made by making reference to their roles, responsibilities and activities that involve the assumption of material risks, including but not limited to credit, market, interest rate, liquidity, operation, reputation, legal and strategic risk.

If the overall bonus payment is not justified by the performance of the Bank or the business objectives are not achieved over the assessment period or when it is necessary to protect the financial soundness of the Bank or it is under unexpected special circumstances, all or part of the discretionary bonus may be withheld or deferred by the Bank. The Bank will take into account the current performance and future economy/ market conditions in the allocation of bonus.

Variable remuneration may be deferred subject to the approval of Remuneration Committee. The proportion to be deferred normally increase in line with the seniority and responsibility of an employee, and the time horizon of risks incurred by the employee's activities.

All types of remunerations of the Branch are paid in form of cash and that the Branch does not operate any non-cash variable remuneration.

Remuneration of Senior Management and Key Personnel

Aggregate quantitative information on the remuneration for the Branch's senior management and key personnel, who oversee strategy and activities for material business lines of the Bank, is summarized as below:

- (a) Amount of remuneration for the financial year ended 31 March 2016:
- | | 2016-03-31 | 2015-03-31 |
|-----------------------------|------------|------------|
| Number of beneficiaries | 9 | 8 |
| Fixed Remuneration (HKD) | 18,064,304 | 14,605,667 |
| Variable Remuneration (HKD) | 5,152,611 | 5,129,891 |
- (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, 2016
三菱東京UFJ銀行香港分行
財務資料披露聲明書
截至二零一六年三月三十一日

乙部 - 銀行資料 (綜合數字)

Section B - Bank Information (Consolidated basis)

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，均已過審核。

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

I. 資本及資本充足比率

I. Capital and capital adequacy

綜合資本充足比率

Capital adequacy ratio

2016-03-31	2015-09-30
15.66%	15.30%

股東權益

Shareholders' equity

9,058,006	8,961,083
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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 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 **

2016-03-31	2015-09-30
222,797,387	220,723,906
209,679,099	207,866,554
101,007,681	99,414,037
154,814,701	151,088,653

本財政年度之除稅前盈利

Pre-tax profits for the financial year ended March 31, 2016

2016-03-31	2015-03-31
1,099,404	1,152,900

**包括各銀行及已發行的存款證

**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”）已於完成截至2016年3月31日止未經審核的財務資料披露報告。此報告乃依據「銀行業條例」項下之「銀行業(披露)規例」(第155M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, 2016. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

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)規例」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

本下 俊秀
執行役員
香港區行政總裁
及總經理
2016年6月30日

Toshihide Motoshita
Executive Officer
Regional Head for Hong Kong
General Manager
June 30, 2016