



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

Financial Disclosure Statement
as at March 31, 2017

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一七年三月三十一日



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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. 損益報資料

II. Profit and Loss Information

港幣千元	(截至本財政年度)		差幅百分比
	2017-03-31	2016-03-31	
Figures in HKD thousands	(Financial year ended)		
利息收入	4,422,277	4,584,845	(3.55)
利息支出	(3,697,309)	(3,217,795)	(14.90)
淨利息收入	724,968	1,367,050	(46.97)
其他經營收入	Other operating income		
收費及佣金收入	1,116,069	1,143,720	(2.42)
收費及佣金支出	(409,058)	(320,855)	(27.49)
- 淨收費及佣金收入	707,011	822,865	(14.08)
- 來自外匯交易的收益減虧損	523,538	33,840	1,447.10
- 來自持作交易用途的證券的收益減虧損	0	0	0.00
- 來自其他交易活動的收益減虧損	91,575	620,008	(85.23)
- 其他	(202,831)	(32,447)	(525.11)
總經營收入	1,119,293	1,444,266	(22.50)
經營支出	(1,107,567)	(1,089,359)	(1.67)
未扣除減值損失之經營盈利	736,694	1,721,957	(57.22)
減值損失及為已減值貸款及應收款項而撥撥的準備金	Impairment losses and provisions for impaired loans and receivables		
- 集體準備金	(50,018)	(21,988)	
- 特定準備金	10,059	9,508	(220.18)
扣除準備金後之經營盈利	696,735	1,709,477	(59.24)
出售有形固定資產的收益減虧損	(1,103)	(198)	(457.07)
除稅前盈利	695,632	1,709,279	(59.30)
稅項 (註)	(121,722)	(211,699)	42.50
除稅後盈利	573,910	1,497,580	(61.68)

(註) 香港利得稅款是按照本年度截至2017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, 2017.



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III. 資產負債表

III. Balance Sheet Information

港幣千元 Figures in HKD thousands		2017-03-31	2016-09-30	差幅百分比 Variance (%)
資產	ASSETS			
現金及銀行結餘	Cash and balances with banks	25,734,094	32,886,078	(21.75)
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	13,105,950	8,567,504	52.97
存放於海外辦事處的金額	Amount due from overseas offices	114,116,103	98,607,019	15.73
貿易匯票	Trade bills	3,755,721	2,631,321	42.73
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	211,469,212	203,857,590	
- 對銀行的貸款及放款	- loans and advances to banks	8,940,194	10,785,230	
- 應計利息及其他賬目	- accrued interest and other accounts	15,820,398	17,697,588	
- 減值貸款及應收款項 集體準備金	- provisions for impaired loans and receivables collective provisions	(2,173,526)	(2,093,994)	
特定準備金	specific provisions	(7,761)	0	
		234,048,517	230,246,414	1.65
投資證券	Investment securities	19,183,461	35,192,697	(45.49)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	144,676	155,778	(7.13)
總資產	Total assets	410,088,522	408,286,811	
負債	LIABILITIES			
尚欠銀行存款及結餘	Deposits and balances from banks	10,730,743	13,423,562	(20.06)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	6,758,114	4,326,907	
- 儲蓄存款	- savings deposits	52,331,215	57,065,266	
- 定期存款及通知存款	- time, call and notice deposits	97,044,363	108,094,999	(7.88)
結欠海外辦事處的金額	Amount due to overseas offices	198,437,388	178,871,473	10.94
已發行的存款證	Certificates of deposit issued	3,726,870	2,215,050	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	41,059,829	44,289,554	
- 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	44,289,554	(7.29)
總負債	Total liabilities	410,088,522	408,286,811	



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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		2017-03-31	2016-09-30	差幅百分比 Variance (%)
1. 貸款及應收款項	1. Loans and receivables			
對客戶的貸款	Advances to customers	211,469,212	203,857,590	3.73
減：減值貸款的集體準備金	Less : Collective provisions for impaired loans & receivables	(2,173,526)	(2,093,994)	(3.80)
減：減值貸款的特定準備金	Less : Specific Provisions for impaired loans & receivables	(7,761)	0	(7,761.00)
		209,287,925	201,763,596	
給予銀行的貸款	Advances to banks	8,940,194	10,785,230	(17.11)
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
		8,940,194	10,785,230	
應計利息	Accrued interest	358,887	354,375	1.27
其他賬目	Other accounts	15,461,511	17,343,213	(10.85)
		234,048,517	230,246,414	

貸款虧損準備政策

集體準備金是根據香港金融管理局於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，而其所欠債務稍後已無機會收回時，即作出撇帳。
- 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

投資證券貶值準備是根據無市價債務證券的帳面值，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。

Provisioning policy of Hong Kong Branch

Collective Provisions for loan losses are provided in accordance with Hong Kong Monetary Authority Loan Classification and Provisioning 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

於2017年3月31日及2016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。

港幣千元 Figures in HKD thousands		2017-03-31	2016-09-30	差幅百分比 Variance (%)
2. Impaired loans and advances to customers	2. Impaired loans and advances to customers			
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」。	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.	14,925	0	0.00
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提撥的特定準備金的數額	Specific provisions against such impaired loans and advances	7,761	0	0.00
為該等或有負債而提撥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	0	0	0.00
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	0.01%	0.00%	
於2017年3月31日及2016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。	There were no advances to banks on which classified as above as at March 31, 2017 and September 30, 2016, 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		2017-03-31		2016-09-30	
3. 逾期及經重組貸款	3. Overdue and rescheduled advances				
a. 逾期貸款	a. Overdue advances		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
客戶逾期貸款	Advances to customers overdue for				
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2017年3月31日及2016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, 2017 and September 30, 2016.

b. 逾期資產	Other assets overdue for	2017-03-31		2016-09-30	
		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					
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

c. 經重組貸款
經重組貸款(已減除逾期超過三個月)分析如下:

c. Rescheduled advances
Rescheduled advances (net of those which have been overdue for over three months) are as follows:

經重組客戶貸款		2017-03-31		2016-09-30	
	Rescheduled advances to customers	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	
經重組客戶貸款	0	0.00%	0	0.00%	

於2017年3月31日及2016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, 2017 and September 30, 2016.

港幣千元 Figures in HKD thousands		2017-03-31		2016-09-30	
4. 收回資產	4. Repossessed Assets				
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。貸款賬面價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.

5. 客戶貸款 - 按區域分類

以下區域分類之客戶貸款、逾期貸款及不履約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。

5. Advances to customers - by geographical area

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		2017-03-31		
	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	156,042,375	0	0
日本	Japan	13,227,352	14,925	0
中國	People's Republic of China	16,097,045	0	0
其他國家	Others	26,102,440	0	0
		211,469,212	14,925	0
港幣千元 Figures in HKD thousands		2016-09-30		
	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	149,497,818	0	0
日本	Japan	12,405,022	0	0
中國	People's Republic of China	12,632,474	0	0
其他國家	Others	29,322,277	0	0
		203,857,590	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	2017-03-31	2016-09-30	差異百分比 Variance (%)			
6. 客戶貸款 - 按行業分類	6. Advance to customers - by Industry Sector					
在香港使用之貸款	Loans for use in Hong Kong	持有抵押品 的價值 collateral value	持有抵押品 的價值 collateral value			
工商金融	Industrial, commercial and financial					
- 物業發展	- Property development	18,860,925	1,861,866	17,894,516	1,855,124	5.40
- 物業投資	- Property investment	10,971,011	3,570,015	11,012,525	3,186,790	(0.38)
- 金融企業	- Financial concerns	22,549,921	1,820,000	23,784,643	1,970,000	(5.19)
- 股票經紀	- Stockbrokers	49,059	27,794	46,417	19,195	5.69
- 批發及零售業	- Wholesale and retail trade	24,270,510	412,371	25,136,057	407,791	(3.44)
- 製造業	- Manufacturing	5,450,239	65,800	7,201,068	68,605	(24.31)
- 運輸及運輸設備	- Transport and transport equipment	11,359,035	23,587	9,186,352	27,318	23.65
- 康樂活動	- Recreational activities	0	0	0	0	0.00
- 電子通訊	- Information technology	5,492,801	0	5,398,479	0	1.75
- 其他	- Others(Civil eng work, Elect & gas, Hotels boarding)	14,677,617	1,635,524	12,542,504	4,117,186	17.02
		113,681,118	9,416,957	112,202,561	11,652,009	
個人	Individuals					
- 購買「房者有其屋計劃」、私人參建居屋計劃和「租者置其屋計劃」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	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	0	0.00
- 信用卡貸款	- Credit card advances	0	0	0	0	0.00
- 其他	- Others	224,562	221,198	224,319	221,070	0.11
		224,562	221,198	224,319	221,070	
在香港使用之貸款總額	Total loans for use in Hong Kong	113,905,680	9,638,155	112,426,880	11,873,079	1.32
貿易融資	Trade Finance	6,499,877	34,599	4,199,867	88,976	54.76
在香港以外使用之貸款	Loans for use outside Hong Kong	91,063,655	1,486,709	87,230,843	1,825,968	4.39
客戶貸款及放款總額	Total Loans and Advance to customers	211,469,212	11,159,463	203,857,590	13,788,023	

7. 國際債權

7. International Claims

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，在下列情況下才轉移認可風險：有關貸款的擔保獲得並非交易對手所在地的國家的一方擔保，或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。當某一地區的風險額佔總風險額的百分之十或以上，該地區的風險額便予以披露。本分行與海外分行及附屬公司之間的債權不包括在內。

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	2017-03-31					總額 Total
	銀行 Banks	官方部門 Official Sectors	非銀行財務機構 Non-bank Financial Institutions	非財務私人機構 Non-financial Private Sectors		
發達國家	8,822,959	4,079,017	4,218,540	16,051,104		33,171,620
其中日本	6,391,238	1,197	3,802,816	9,589,834		19,785,085
其中美國	689,706	4,077,820	0	2,338,966		7,106,492
離岸中心	5,594,875	0	38,273,846	48,483,274		92,351,995
其中香港	5,569,869	0	34,426,765	36,260,745		76,257,379
歐洲發展中國家	51	0	0	0		51
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	111,206	0	0	461,306		572,512
亞太區發展中國家	7,182,484	1,351,167	8,749,822	10,721,909		28,005,382
其中中國	6,005,620	1,351,167	8,749,822	7,362,054		23,468,663
其中臺灣	797,083	0	0	14,012		811,095
國際組織	0	0	0	0		0
	21,711,575	5,430,184	51,242,208	75,717,593		154,101,560

港幣千元 Figures in HKD thousands	2016-09-30					總額 Total
	銀行 Banks	官方部門 Official Sectors	非銀行財務機構 Non-bank Financial Institutions	非財務私人機構 Non-financial Private Sectors		
發達國家	20,282,819	10,583,115	3,876,624	14,820,711		49,563,269
其中日本	17,085,641	1,637	3,537,276	9,050,146		29,674,700
其中美國	708,644	10,581,478	0	1,785,698		13,075,820
離岸中心	7,370,287	0	32,865,027	47,087,755		87,323,069
其中香港	7,150,287	0	28,932,048	33,169,787		69,252,122
歐洲發展中國家	51	0	0	0		51
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	15,191	0	0	467,521		482,712
亞太區發展中國家	10,464,877	2,169,883	8,670,810	8,757,888		30,063,458
其中中國	6,672,773	2,169,883	8,670,810	3,991,362		21,504,828
其中臺灣	3,424,614	0	0	12,127		3,436,741
國際組織	0	0	0	0		0
	38,133,225	12,752,998	45,412,461	71,133,875		167,432,559



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8. 對內地非銀行對手方的風險暴露

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：

8. Non-bank Mainland Exposures

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)".

		<u>2017-03-31</u>	資產負債表內的風險額	資產負債表以外的風險額	總額
港幣千元 Figures in HKD thousands		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)	58,233,069	4,284,879	62,517,948	
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	835,859	531,709	1,367,568	
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	3,386,039	500,925	3,886,964	
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	13,459,210	5,723,984	19,183,194	
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	959,017	781,054	1,740,071	
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	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,673,679	3,241,653	21,915,332	
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	3,589,042	5,997,535	9,586,577	
總額	Total	99,135,915	21,061,739	120,197,654	
已扣減準備金的資產總額	Total assets after provision	410,088,522			
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	24.17%			
		<u>2016-09-30</u>	資產負債表內的風險額	資產負債表以外的風險額	總額
港幣千元 Figures in HKD thousands		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)	59,855,943	8,066,771	67,922,714	
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	960,345	13,609	973,954	
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	5,813,065	346,113	6,159,178	
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	13,941,170	5,115,922	19,057,092	
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	804,694	10,929	815,623	
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	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,957,668	4,430,925	23,388,593	
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	814,625	1,025,354	1,839,979	
總額	Total	101,147,510	19,009,623	120,157,133	
已扣減準備金的資產總額	Total assets after provision	408,286,811			
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	24.77%			



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9. 貨幣風險

以下為本分行截至2017年3月31日及2016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, 2017 and September 30, 2016. 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.

		2017-03-31					
港幣百萬元 Figures in HKD millions	澳元 AUD	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	總計 Total	
現貨資產	2,333	51,110	213,762	12,044	6,436	285,685	
現貨負債	(2,122)	(50,710)	(236,184)	(11,373)	(6,192)	(306,581)	
遠期買入	10,310	43,037	297,751	103,594	45,660	500,352	
遠期賣出	(10,346)	(43,147)	(276,699)	(104,138)	(45,733)	(480,063)	
期權盤淨額*	0	(1)	5	(1)	0	3	
長(短)盤淨額	175	289	(1,365)	126	171	(604)	
結構性淨持有額	0	0	0	0	0	0	

		2016-09-30					
港幣百萬元 Figures in HKD millions	澳元 AUD	日圓 JPY	美元 USD	人民幣 CNY	其他 Others	總計 Total	
現貨資產	1,503	52,187	201,837	20,187	6,838	282,552	
現貨負債	(1,496)	(51,768)	(223,305)	(17,889)	(6,824)	(301,282)	
遠期買入	4,476	42,808	306,505	151,363	27,457	532,609	
遠期賣出	(4,471)	(42,759)	(286,035)	(153,681)	(27,540)	(514,486)	
期權盤淨額*	0	(4)	7	(1)	0	2	
長(短)盤淨額	12	464	(991)	(21)	(69)	(605)	
結構性淨持有額	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	2017-03-31	2016-09-30	差幅百分比 Variance (%)
1. 或有負債及承擔	1. Contingent liabilities and commitments		
- 直接信貸替代項目	3,293,727	4,156,339	(20.75)
- 與交易有關的或有項目	1,631,424	1,509,793	8.06
- 與貿易有關的或有項目	4,970,625	2,857,649	73.94
- 票據發行及循環包銷敞口	0	0	0.00
- 其他承諾	115,024,512	116,638,338	(1.38)
- 其他 (遠期有期存款)	18,498,801	13,153,737	40.64
	<u>143,419,089</u>	<u>138,315,856</u>	
- 總信貸風險加權總額	<u>29,983,734</u>	<u>29,016,929</u>	3.33
2. 衍生工具交易	2. Derivative transactions		
名義總額	Notional amount		
- 匯率合約	599,494,074	618,683,550	(3.10)
- 遠期外匯合約	265,860,057	264,026,630	
- 貨幣掉期及貨幣期權	333,634,017	354,656,920	
- 利率合約	1,199,103,648	931,648,051	28.71
- 其他	0	0	
	<u>1,798,597,722</u>	<u>1,550,331,601</u>	
總信貸風險加權總額	Aggregate credit risk weighted amount		
- 匯率合約	5,220,345	5,094,600	2.47
- 遠期外匯合約	713,888	687,795	
- 貨幣掉期及貨幣期權	4,506,457	4,406,805	
- 利率合約	2,523,322	3,218,052	(21.59)
- 其他	0	0	
	<u>7,743,667</u>	<u>8,312,652</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	55,419	68,905	(19.57)
- 貨幣掉期及貨幣期權的公平價值淨額	120,093	120,956	(0.71)
- 正值	311,445,394	343,262,484	
- 負值	(311,325,301)	(343,141,528)	
- 利率合約	- Interest rate contracts		
- 利率合約的公平價值淨額	148,726	563,625	(73.61)
- 正值	6,052,318	8,155,070	
- 負值	(5,903,592)	(7,591,445)	
- 其他	- Others		
- 其他公平價值淨額	0	0	0.00
	<u>324,238</u>	<u>753,486</u>	

資產負債表外風險的重新成本及信貸風險加權總額，並未計入雙邊淨額安排的影響。於2017年3月31日及2016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:

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與滿足銀行內部指引和香港金融管理局（金管局）所要求的。

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).

百分比

Figures in percentage

Average liquidity maintenance ratio for the financial year ended

2017-03-31

2016-03-31

39.21%

48.44%

本財政年度之平均流動性維持比率

本分行披露之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1(H)部所申報的數字相同。

The average liquidity maintenance ratio is the simple average of the calendar months’ average ratio as reported in Part 1 (H) 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

基本結構的概述

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性之薪酬評估。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，經營業績溢檢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元素，例如固定及浮動薪酬的比例，發放薪酬反映風險的覆蓋額，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，薪酬結構和風險掛鉤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)來釐定員工的浮動薪酬。KPIs是根據銀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。

所有員工的酌情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鉤。

銀行完全擁有酌情花紅的獎勵及其數額之酌量權。酌情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撥出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。至於個別員工之酌情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釐定的。

就銀行的表現而言沒有足夠理由維持發放花紅，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情花紅。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額而相應增加。

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) 本財政年度之有關薪酬為：

	2017-03-31	2016-03-31
受薪人數	9	9
固定薪酬（港幣）	19,705,628	18,064,304
浮動薪酬（港幣）	5,824,338	5,152,611

(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 fulfillment 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 2017

	2017-03-31	2016-03-31
Number of beneficiaries	9	9
Fixed Remuneration (HKD)	19,705,628	18,064,304
Variable Remuneration (HKD)	5,824,338	5,152,611

(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, 2017
三菱東京UFJ銀行香港分行
財務資料披露聲明書
截至二零一七年三月三十一日

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，均已經審核。

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		2017-03-31	2016-09-30
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	15.28%	16.20%
股東權益	Shareholders' equity	9,313,039	9,170,537
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，所建議之風險比重要則。	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	Total assets	229,108,371	219,652,995
負債總額	Total liabilities	216,681,292	207,329,144
貸款總額	Total loans and advances	95,121,265	91,724,446
存款總額**	Total deposits **	161,350,190	152,054,628
		2017-03-31	2016-03-31
本財政年度之除稅前盈利	Pre-tax profits for the financial year ended March 31, 2017	989,540	1,099,404
**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”）已於完成截至2017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「銀行業條例」項下之「銀行業(披露)規則」(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, 2017. 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

大和 健一
執行役員
香港區行政總裁
及總經理
2017年6月30日

Kenichi Yamato
Executive Officer
Regional Head for Hong Kong
General Manager
June 30, 2017