



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

Financial Disclosure Statement
as at March 31, 2018

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一八年三月三十一日



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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及其名稱已於2018年4月1日，改為「三菱UFJ銀行」，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 and with effective from April 1, 2018, its name was changed to "MUFG Bank, Ltd". Its Hong Kong Branch provides banking and financial related services.

II. 損益核算資料

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	2018-03-31	2017-03-31	Variance (%)	
利息收入	Interest income	7,183,280	4,422,277	62.43
利息支出	Interest expense	(6,325,554)	(3,697,309)	(71.09)
淨利息收入	Net interest income	857,726	724,968	18.31
其他經營收入	Other operating income			
- 淨收費及佣金收入	-Net fees and commission income	644,530	707,011	(8.84)
- 來自外匯交易的收益減虧損	-Gains less losses arising from trading in foreign currencies	452,473	523,538	(13.57)
- 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	(40,077)	91,575	(143.76)
- 其他	-Others	7,468	(202,831)	103.68
		1,064,394	1,119,293	(4.90)
總經營收入	Total operating income	1,922,120	1,844,261	4.22
經營支出	Operating expenses	(1,289,192)	(1,107,567)	(16.40)
未扣除減值損失之經營盈利	Operating profit before impairment losses	632,928	736,694	(14.09)
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	(266,020)	(50,018)	
- 特定準備金	- Specific provisions	(23,718)	10,059	(625.09)
扣除準備金後之經營盈利	Operating profit after impairment losses	343,190	696,735	(50.74)
出售有形固定資產的收益減虧損	Gains less losses from disposal of tangible fixed assets	(1,447)	(1,103)	(31.19)
除稅前盈利 (虧損)	Profit (Loss) before taxation	341,743	695,632	(50.87)
稅項 (註)	Taxation expenses (Note)	(82,353)	(121,722)	32.34
除稅後盈利 (虧損)	Profit (Loss) after taxation	259,390	573,910	(54.80)

(註) 香港利得稅是按照本年度截至2018年3月31日之估計應課盈利，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, 2018.



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III. 資產負債表

III. Balance Sheet Information

港幣千元				差幅百分比
Figures in HKD thousands		2018-03-31	2017-09-30	Variance (%)
資產	ASSETS			
現金及銀行結餘	Cash and balances with banks	18,509,401	24,162,482	(23.40)
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	15,174,071	22,119,956	(31.40)
存放於海外辦事處的金額	Amount due from overseas offices	176,280,131	131,792,930	33.76
貿易匯票	Trade bills	3,486,755	3,325,779	4.84
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	241,268,903	223,511,586	
- 對銀行的貸款及放款	- loans and advances to banks	11,858,936	11,055,614	
- 應計利息及其他帳目	- accrued interest and other accounts	29,135,852	14,653,096	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
集體準備金	collective provisions	(2,439,547)	(2,265,333)	
特定準備金	specific provisions	(28,189)	(7,761)	
		279,795,955	246,947,202	13.30
投資證券	Investment securities	20,124,439	16,576,760	21.40
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	149,542	157,270	(4.91)
總資產	Total assets	513,520,294	445,082,379	
負債	LIABILITIES			
尚欠銀行存款及結餘	Deposits and balances from banks	12,932,828	8,884,831	45.56
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,399,002	4,575,940	
- 儲蓄存款	- savings deposits	43,902,483	42,568,711	
- 定期存款及通知存款	- time, call and notice deposits	90,010,194	127,077,087	(20.61)
結欠海外辦事處的金額	Amount due to overseas offices	298,813,189	217,955,792	37.10
已發行的存款證	Certificates of deposit issued	7,827,900	7,090,470	10.40
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	55,630,723	36,929,548	
- 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	3,975	0	
		55,634,698	36,929,548	50.65
總負債	Total liabilities	513,520,294	445,082,379	



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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 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	2018-03-31	2017-09-30	差幅百分比 Variance (%)
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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. 52,203 14,925 0.00

Gross amount of impaired contingent liabilities to customers which are individually determined to be impaired. 0 0 0.00

Specific provisions against such impaired loans and advances 28,189 7,761 0.00

Specific provisions against such impaired contingent liabilities 0 0 0.00

Market value of collateral held against such impaired loans and advances to which the specific provisions related 0 0 0.00

As percentage of total advances to customers 0.02% 0.01%

There were no advances to banks on which classified as above as at March 31, 2018 and September 30, 2017, nor were there any specific provisions made for them on these two days.

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提的特定準備金的數額

為該等或有負債而撥提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率

於2018年3月31日及2017年9月30日，本分行實于銀行的款項中，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	2018-03-31		2017-09-30	
3. 逾期及經重組貸款	3. Overdue and rescheduled advances			
a. 逾期貸款	a. Overdue advances		a. Overdue advances	
客戶逾期貸款	Advances to customers overdue for		佔客戶貸款 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	0.00%
三個月以上至六個月	- 6 months or less but over 3 months	0	0	0.00%
六個月以上至一年	- 1 year or less but over 6 months	0	0	0.00%
一年以上	- over 1 year	0	0	0.00%
總逾期貸款	Total overdue advances	0	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	0.00%
有擔保逾期貸款	Secured overdue advances	0	0	0.00%
無擔保逾期貸款	Unsecured overdue advances	0	0	0.00%

於2018年3月31日及2017年9月30日，本分行實予銀行的款項中，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, 2018 and September 30, 2017.

港幣千元 Figures in HKD thousands	2018-03-31		2017-09-30	
	債務證券 Debt securities	貿易匯票 Trade Bills	債務證券 Debt securities	貿易匯票 Trade Bills
b. 逾期資產	b. Overdue assets			
其他逾期資產	Other assets overdue for		Other assets overdue for	
一個月以上至三個月	- 1 month and upto 3 months	0	0	0
三個月以上至六個月	- 6 months or less but over 3 months	0	0	0
六個月以上至一年	- 1 year or less but over 6 months	0	0	0
一年以上	- over 1 year	0	0	0
總逾期資產	Total overdue assets	0	0	0

港幣千元 Figures in HKD thousands	2018-03-31		2017-09-30	
	佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers
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	Rescheduled advances to customers	0	0	0.00%

於2018年3月31日及2017年9月30日，本分行實予銀行的款項中，並無經重組的貸款。

There were also no advances to banks which were rescheduled as at March 31, 2018 and September 30, 2017.

港幣千元 Figures in HKD thousands	2018-03-31	2017-09-30
4. 收回資產	4. Repossessed Assets	
收回資產市值	Market value of repossessed assets	0

收回資產仍視作貸款的抵押。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	2018-03-31		
	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	182,648,909	3,649
日本	Japan	15,943,006	48,554
中國	People's Republic of China	16,598,064	0
其他國家	Others	26,078,925	0
		241,268,903	52,203

5. 客戶貸款 - 按區域分類
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	2018-03-31		
	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	167,267,484	0
日本	Japan	15,271,570	14,925
中國	People's Republic of China	15,617,200	0
其他國家	Others	25,355,332	0
		223,511,586	14,925



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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	2018-03-31	2017-09-30	差幅百分比 Variance (%)			
6. 客戶貸款 - 按行業分類	6. Advance to customers - by Industry Sector					
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	23,918,307	1,436,991	37,935,449	2,316,407	(36.95)
- 物業投資	- Property investment	9,068,167	3,958,142	10,492,275	3,449,002	(13.57)
- 金融企業	- Financial concerns	23,146,648	1,179,500	21,532,670	1,670,000	7.50
- 股票經紀	- Stockbrokers	25,000	0	26,570	0	(5.91)
- 批發及零售業	- Wholesale and retail trade	26,258,270	273,715	20,694,868	220,765	26.88
- 製造業	- Manufacturing	5,861,847	62,270	4,572,946	42,700	28.19
- 運輸及運輸設備	- Transport and transport equipment	10,394,613	22,014	11,842,148	24,373	(12.22)
- 康樂活動	- Recreational activities	0	0	0	0	0.00
- 電子通訊	- Information technology	5,782,986	0	6,140,231	0	(5.82)
- 其他	- Others (Civil eng work, Elect & gas, Hotels boarding)	13,563,825	1,483,803	16,472,660	1,564,098	(17.66)
		118,019,663	8,416,435	129,709,817	9,287,345	
個人	Individuals					
- 購買「居者有其屋計劃」、「私人參 建屋計劃」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	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	210,218	204,606	221,790	218,541	(5.22)
		210,218	204,606	221,790	218,541	
在香港使用之貸款總額	Total loans for use in Hong Kong	118,229,881	8,621,041	129,931,607	9,505,886	(9.01)
貿易融資	Trade Finance	7,786,146	19,686	7,273,181	12,856	7.05
在香港以外使用之貸款	Loans for use outside Hong Kong	115,252,876	4,588,478	86,306,798	4,608,913	33.54
客戶貸款及放款總額	Total Loans and Advance to customers	241,268,903	13,229,205	223,511,586	14,127,655	

7. 國際債權

國際債權資料披露對海外交易對手風險
權最終風險的所在地，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：有關貸款的債權獲
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。

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	2018-03-31					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	Developed countries	14,961,997	3,148	4,930,023	16,560,505	36,455,673
其中日本	of which Japan	13,012,302	2,141	4,446,782	11,508,533	28,969,758
其中美國	of which United States of America	738,027	1,006	0	2,212,002	2,951,035
離岸中心	Offshore centres	8,512,232	0	56,623,009	62,423,024	127,558,265
其中香港	of which Hong Kong	7,323,655	0	53,003,202	47,862,040	108,188,897
歐洲發展中國家	Developing Europe	793	0	0	0	793
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	78,436	0	0	510,836	589,272
亞太區發展中國家	Developing Asia-Pacific	5,566,494	1,512,234	7,820,582	12,234,698	27,134,008
其中中國	of which People's Republic of China	5,080,433	1,512,234	7,820,582	8,798,159	23,211,408
其中臺灣	of which Taiwan	270,079	0	0	14,058	284,137
國際組織	International Organisations	0	0	0	0	0
		29,119,952	1,515,382	69,373,614	91,729,063	191,738,011

港幣千元 Figures in HKD thousands	2017-09-30					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	Developed countries	23,508,311	2,994	5,067,641	15,549,111	44,128,057
其中日本	of which Japan	18,312,550	2,145	4,707,761	10,639,081	33,661,537
其中美國	of which United States of America	1,074,633	848	0	2,290,117	3,365,598
離岸中心	Offshore centres	6,586,190	0	49,704,326	49,813,241	106,103,757
其中香港	of which Hong Kong	5,090,038	0	46,591,265	34,874,270	86,555,573
歐洲發展中國家	Developing Europe	739	0	0	0	739
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	189,559	0	0	480,963	670,522
亞太區發展中國家	Developing Asia-Pacific	8,901,143	1,428,759	8,875,147	9,082,561	28,287,610
其中中國	of which People's Republic of China	7,457,498	1,428,759	8,875,146	6,758,377	24,519,780
其中臺灣	of which Taiwan	1,024,310	0	0	10,944	1,035,254
國際組織	International Organisations	0	0	0	0	0
		39,188,942	1,431,753	63,647,114	74,925,876	179,190,685



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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)".

		2018-03-31		
港幣千元 Figures in HKD thousands		資產負債表內 On-balance sheet exposure	資產負債表以外 Off-balance sheet exposure	總額 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)	64,443,683	10,384,934	74,828,617
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	1,398,751	399	1,399,150
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	4,715,046	522,456	5,237,502
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	16,468,533	5,435,276	21,903,809
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	612,134	499	612,633
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	21,731,722	1,448,544	23,180,266
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	6,929,243	6,241,109	13,170,352
總額	Total	116,299,112	24,033,217	140,332,329
已扣減準備金的資產總額	Total assets after provision	513,516,319		
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	22.65%		
		2017-09-30		
港幣千元 Figures in HKD thousands		資產負債表內的風險額 On-balance sheet exposure	資產負債表以外的風險額 Off-balance sheet exposure	總額 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)	46,966,236	5,084,777	52,051,013
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	1,136,346	948,812	2,085,158
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	3,048,743	6,074	3,054,817
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	15,497,868	5,423,263	20,921,131
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	1,882,055	4,443	1,886,498
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	19,820,241	1,348,854	21,169,095
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	4,957,842	5,977,740	10,935,582
總額	Total	93,309,331	18,793,963	112,103,294
已扣減準備金的資產總額	Total assets after provision	445,082,379		
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	20.96%		



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9. 貨幣風險

以下為本分行截至2018年3月31日及2017年9月30日所持有外匯淨盤總額的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, 2018 and September 30, 2017. 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.

		2018-03-31					
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	9,407	42,147	324,205	10,149	6,988	392,896	
現貨負債	(7,147)	(41,546)	(337,935)	(10,382)	(7,702)	(404,712)	
遠期買入	68,947	43,714	329,527	55,544	71,969	569,701	
遠期賣出	(69,905)	(43,835)	(316,386)	(55,296)	(72,008)	(557,430)	
期權盤淨額*	0	(1)	1	0	0	0	
長(短)盤淨額	1,302	479	(588)	15	(753)	455	
結構性淨持有額	0	0	0	0	0	0	

		2017-09-30					
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	2,562	37,964	252,785	14,479	6,704	314,494	
現貨負債	(2,464)	(37,463)	(248,063)	(16,015)	(6,804)	(310,809)	
遠期買入	26,219	40,890	298,664	73,590	38,055	477,418	
遠期賣出	(26,270)	(41,039)	(304,296)	(71,978)	(38,109)	(481,692)	
期權盤淨額*	0	(1)	3	0	0	2	
長(短)盤淨額	47	351	(907)	76	(154)	(587)	
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

以下為每項資產負債表外項目重大類別的概要：

V. Off-balance sheet exposures

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

港幣千元 Figures in HKD thousands	2018-03-31	2017-09-30	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	3,871,535	1,660,625	133.14
- 與交易有關的或有項目	1,655,560	1,476,503	12.13
- 與貿易有關的或有項目	3,185,296	4,442,304	(28.30)
- 票據發行及循環包銷融通	0	0	0.00
- 其他承擔	118,790,455	134,738,332	(11.84)
- 其他 (遠期有期存款)	22,206,046	19,012,943	16.79
	<u>149,708,892</u>	<u>161,330,707</u>	
- 總信貸風險加權數額	<u>33,766,980</u>	<u>28,666,375</u>	17.79
2. 衍生工具交易	2. Derivative transactions		
名義數額	Notional amount		
- 匯率合約	683,451,413	629,571,543	8.56
遠期外匯合約	184,433,507	255,780,895	
貨幣掉期及貨幣期權	499,017,906	373,790,648	
- 利率合約	1,841,729,633	1,303,380,199	41.30
- 其他	0	0	
	<u>2,525,181,046</u>	<u>1,932,951,742</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount		
- 匯率合約	6,679,455	5,593,525	19.41
遠期外匯合約	416,562	599,465	
貨幣掉期及貨幣期權	6,262,893	4,994,060	
- 利率合約	1,245,828	998,789	24.73
- 其他	0	0	
	<u>7,925,283</u>	<u>6,592,314</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	14,129	53,293	(73.49)
貨幣掉期及貨幣期權的公平價值淨額	(539,069)	608,675	(188.56)
- 正值	474,424,082	346,627,295	
- 負值	(474,963,151)	(346,018,620)	
- 利率合約	- Interest rate contracts		
利率合約的公平價值淨額	1,459,671	96,317	1,415.49
- 正值	16,395,289	5,557,164	
- 負值	(14,935,618)	(5,460,847)	
- 其他	- Others		
其他公平價值淨額	0	0	0.00
	<u>934,731</u>	<u>758,285</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2018年3月31日及2017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，以確保在每個期限資金來源多樣化和可用性，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要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).

本財政年度之平均流動性維持比率

百分比
Figures in percentage

Average liquidity maintenance ratio for the financial year ended

2018-03-31

2017-03-31

38.61%

39.21%

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【銀行業條例】規定計算，並與「認可機構流動資產狀況中報表」(MA(BS)1E)第1(II)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 (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分行之管理層、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貫徹性之同時，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。當釐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期，表現評估機制，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擬定之評核指標(KPIs)來釐定員工之浮動薪酬。KPIs是根據銀行的長遠目標而擬定，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、法規和操守準則表現良好之員工。

所有員工之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鈎。

銀行完全擁有酌情花紅的獎勵及其數額之酌處權。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投入的資本或成本及數額；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擬定的。

就銀行的表現而言沒有足夠物理撥發花紅，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，以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：

受薪人數	2018-03-31		2017-03-31	
	10	9	10	9
港幣千元	非遞付	遞付	非遞付	遞付
固定薪酬	23,243,281	0	19,705,628	0
浮動薪酬	4,258,993	814,840	5,824,338	0

(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獎金或解僱金

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 2018

Number of beneficiaries	2018-03-31		2017-03-31	
	10	9	10	9
Figures in HKD thousands	Non-deferred	Deferred	Non-deferred	Deferred
Fixed Remuneration	23,243,281	0	19,705,628	0
Variable Remuneration	4,258,993	814,840	5,824,338	0

(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, 2018
三菱東京UFJ銀行香港分行
財務資料披露聲明書
截至二零一八年三月三十一日

乙部 - 銀行資料 (綜合數字)

以下數字是根據日本普通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)

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。

I. Capital and capital adequacy

Capital adequacy ratio

Shareholders' equity

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

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 **

2018-03-31 2017-09-30

239,228,925 234,877,976
226,520,203 222,064,750
93,816,565 94,826,956
167,744,900 164,506,008

本財政年度之除稅前盈利

Pre-tax profits for the financial year ended March 31, 2018

2018-03-31 2017-03-31

843,651 989,540

**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

三菱東京UFJ銀行香港分行(“本分行”)已於完成截至2018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。

Statement of Compliance

We have prepared this unaudited Disclosure Statement of The Bank of Tokyo-Mitsubishi UFJ, Ltd, Hong Kong Branch (“the Branch”) as of March 31, 2018. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

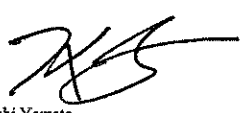
作為本分行的行政總裁，本人確定此報告所載的資料，已完全遵照上述「銀行業(披露)規則」的要求，並且正確符合本分行的賬冊及記錄。

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UFJ銀行
(前稱：三菱東京UFJ銀行)
香港支店

MUFG Bank, Ltd.
(Formerly named : The Bank of Tokyo-Mitsubishi UFJ, Ltd.)
Hong Kong Branch

大和 健一
執行役員
董事總經理
香港總支配人兼香港支店長
2018年6月29日


Kenichi Yamato
Executive Officer
Managing Director, Regional Head of Hong Kong
Head of Hong Kong Branch
June 29, 2018