



MUFG Bank., Ltd.
(Incorporated in Japan limited liability)
Hong Kong Branch

Financial Disclosure Statement
as at March 31, 2019

三菱UFJ銀行 香港分行

財務資料披露聲明書

截至二零一九年三月三十一日



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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。(前稱三菱東京UFJ銀行)

MUFG Bank., Ltd. is a company incorporated in Japan with limited liability. Its Hong Kong Branch provides banking and financial related services. (Its former name "The Bank of Tokyo-Mitsubishi UFJ, LTD.")

II. 損益帳資料

II. Profit and Loss Information

	港幣千元	(截至本財政年度) (Financial year ended)		差幅百分比
	Figures in HKD thousands	2019-03-31	2018-03-31	Variance (%)
利息收入	Interest income	10,274,920	7,183,280	43.04
利息支出	Interest expense	(9,277,343)	(6,325,554)	(46.66)
淨利息收入	Net interest income	997,577	857,726	16.30
其他經營收入	Other operating income			
- 淨收費及佣金收入	-Net fees and commission income	515,364	644,530	(20.04)
- 來自外匯交易的收益減虧損	-Gains less losses arising from trading in foreign currencies	(26,619)	452,473	(105.88)
- 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	441,690	(40,077)	1,202.10
- 其他	-Others	9,400	7,468	25.87
		939,835	1,064,394	(11.70)
總經營收入	Total operating income	1,937,412	1,922,120	0.80
經營支出	Operating expenses	(1,114,715)	(1,289,192)	13.53
未扣除減值損失之經營盈利	Operating profit before impairment losses	822,697	632,928	29.98
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	305,905	(266,020)	
- 特定準備金	- Specific provisions	(61,721)	244,184	(23,718)
扣除準備金後之經營盈利	Operating profit after impairment losses	1,066,881	343,190	210.87
出售有形固定資產的收益減虧損	Gains less losses from disposal of tangible fixed assets	(2,856)	(1,447)	(97.37)
除稅前盈利 (虧損)	Profit (Loss) before taxation	1,064,025	341,743	211.35
稅項 (註)	Taxation expenses (Note)	(96,808)	(82,353)	(17.55)
除稅後盈利 (虧損)	Profit (Loss) after taxation	967,217	259,390	272.88

(註) 香港利得稅款是按照本年度截至2019年3月31日之估計應課溢利，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, 2019.



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III. 資產負債表

III. Balance Sheet Information

	港幣千元 Figures in HKD thousands	2019-03-31	2018-09-30	差幅百分比 Variance (%)
資產	ASSETS			
現金及銀行結餘	Cash and balances with banks	18,266,849	26,043,164	(29.86)
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	7,811,812	14,724,867	(46.95)
存放於海外辦事處的金額	Amount due from overseas offices	103,465,734	131,357,911	(21.23)
貿易匯票	Trade bills	1,962,336	2,086,442	(5.95)
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	211,520,908	217,380,406	
- 對銀行的貸款及放款	- loans and advances to banks	4,833,492	6,554,807	
- 應計利息及其他帳目	- accrued interest and other accounts	27,917,375	30,401,387	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
集體準備金	collective provisions	(2,133,641)	(2,194,205)	
特定準備金	specific provisions	0	(7,910)	
		242,138,134	252,134,485	(3.96)
投資證券	Investment securities	28,309,492	17,324,215	63.41
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	144,334	143,483	0.59
總資產	Total assets	402,098,691	443,814,567	
負債	LIABILITIES			
尚欠銀行存款及結餘	Deposits and balances from banks	17,952,981	19,515,863	(8.01)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,802,007	5,066,344	
- 儲蓄存款	- savings deposits	45,182,254	38,578,433	
- 定期存款及通知存款	- time, call and notice deposits	88,396,597	71,605,633	20.07
結欠海外辦事處的金額	Amount due to overseas offices	183,214,806	247,975,909	(26.12)
已發行的存款證	Certificates of deposit issued	9,932,000	8,212,000	20.94
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	52,618,046	52,860,385	
- 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	
		52,618,046	52,860,385	(0.46)
總負債	Total liabilities	402,098,691	443,814,567	



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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	2019-03-31	2018-09-30	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	211,520,908	217,380,406	(2.70)
減：減值貸款的集體準備金	Less : Collective provisions for impaired loans & receivables	(2,133,641)	(2,194,205)	2.76
減：減值貸款的特定準備金	Less : Specific Provisions for impaired loans & receivables	0	(7,910)	100.00
		<u>209,387,267</u>	<u>215,178,291</u>	
給予銀行的貸款	Advances to banks	4,833,492	6,554,807	(26.26)
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
		<u>4,833,492</u>	<u>6,554,807</u>	
應計利息	Accrued interest	527,791	591,066	(10.71)
其他帳目	Other accounts	<u>27,389,584</u>	<u>29,810,321</u>	(8.12)
		<u>242,138,134</u>	<u>252,134,485</u>	

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。

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. 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:

- 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。

- 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.

- 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，即作出撇帳。

- 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.

- 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。

- 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.

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。

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」。

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. 20,736 14,925 38.93

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 0 7,910 (100.00)

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 20,736 0 100.00

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% 0.01%

於2019年3月31日及2018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。

There were no advances to banks on which classified as above as at March 31, 2019 and September 30, 2018, 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)

3. 逾期及經重組貸款

a. 逾期貸款

客戶逾期貸款
一個月以上至三個月
三個月以上至六個月
六個月以上至一年
一年以上
總逾期貸款
有擔保逾期貸款所持的抵押品
市值
有擔保逾期貸款
無擔保逾期貸款

於2019年3月31日及2018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。

b. 逾期資產

其他逾期資產
一個月以上至三個月
三個月以上至六個月
六個月以上至一年
一年以上
總逾期資產

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:

經重組客戶貸款

於2019年3月31日及2018年9月30日，本分行貸予銀行的款項中，並無經重組的貸款。

3. Overdue and rescheduled advances

a. Overdue advances

Advances to customers overdue for		佔客戶貸款 總額之百分比 % of total advances to customers
- 1 month and upto 3 months	0	0.00%
- 6 months or less but over 3 months	0	0.00%
- 1 year or less but over 6 months	0	0.00%
- over 1 year	0	0.00%
Total overdue advances	0	0.00%
Market value of collateral held against the secured overdue advances	0	0.00%
Secured overdue advances	0	0.00%
Unsecured overdue advances	0	0.00%

There were no advances to banks which were overdue more than one month as at March 31, 2019 and September 30, 2018.

b. Overdue assets

Other assets overdue for	債務證券 Debt securities	貿易匯票 Trade Bills
- 1 month and upto 3 months	0	0
- 6 months or less but over 3 months	0	0
- 1 year or less but over 6 months	0	0
- over 1 year	0	0
Total overdue assets	0	0

c. Rescheduled advances

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

Rescheduled 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
0	0.00%	0.00%

There were also no advances to banks which were rescheduled as at March 31, 2019 and September 30, 2018.

4. 收回資產

收回資產市值

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。

4. Repossessed Assets

Market value of repossessed assets	0
	0

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	客戶貸款及放款 Loans and advances to customers	2019-03-31 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	153,740,308	20,736	0
日本	Japan	19,323,146	0	0
中國	People's Republic of China	16,727,252	0	0
其他國家	Others	21,730,202	0	0
		211,520,908	20,736	0
	港幣千元 Figures in HKD thousands	客戶貸款及放款 Loans and advances to customers	2018-09-30 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	166,025,682	0	0
日本	Japan	16,857,310	14,925	0
中國	People's Republic of China	10,964,017	0	0
其他國家	Others	23,533,398	0	0
		217,380,406	14,925	0



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IV. Additional Balance Sheet Information (Continued)

	港幣千元 Figures in HKD thousands		2019-03-31		2018-09-30		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	22,377,224	1,699,909	25,842,031	1,679,670	(13.41)	
- 物業投資	- Property investment	14,383,523	4,306,232	12,275,786	4,078,758	17.17	
- 金融企業	- Financial concerns	19,231,778	670,000	20,479,215	745,000	(6.09)	
- 股票經紀	- Stockbrokers	37,159	7,159	56,253	12,419	(33.94)	
- 批發及零售業	- Wholesale and retail trade	19,790,925	290,223	22,719,964	336,745	(12.89)	
- 製造業	- Manufacturing	2,762,679	49,700	3,731,627	35,400	(25.97)	
- 運輸及運輸設備	- Transport and transport equipment	10,646,854	542,470	12,864,443	593,467	(17.24)	
- 康樂活動	- Recreational activities	0	0	0	0	0.00	
- 電子通訊	- Information technology	4,804,348	0	5,935,722	0	(19.06)	
- 其他	- Others(Civil eng work, Elect & gas, Hotels boarding hse	11,675,168	1,337,140	12,476,182	1,404,906	(6.42)	
		105,709,658	8,902,833	116,381,223	8,886,365		
個人	Individuals						
- 購買「居者有其屋計劃」、「私人參建屋計劃」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	200,913	198,653	197,384	193,472	1.79	
		200,913	198,653	197,384	193,472		
在香港使用之貸款總額	Total loans for use in Hong Kong	105,910,571	9,101,486	116,578,607	9,079,837	(9.15)	
貿易融資	Trade Finance	9,084,685	48,234	6,308,853	9,256	44.00	
在香港以外使用之貸款	Loans for use outside Hong Kong	96,525,652	4,395,632	94,492,946	4,125,240	2.15	
客戶貸款及放款總額	Total Loans and Advance to customers	211,520,908	13,545,352	217,380,406	13,214,333		

7. 國際債權

國際債權資料披露對海外交易對手風險額最終風險的所在地，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 MUFG Bank Group are excluded.

2019-03-31						
港幣千元	銀行	官方部門	非銀行財務機構	非財務私人機構	總額	
Figures in HKD thousands	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total	
發達國家	Developed countries	16,404,247	1,970	7,441,954	16,940,785	40,788,956
其中日本	of which Japan	9,145,093	1,419	6,738,643	12,719,386	28,604,541
其中美國	of which United States of America	1,097,319	551	0	1,245,977	2,343,847
離岸中心	Offshore centres	4,967,840	0	30,692,644	63,453,964	99,114,448
其中香港	of which Hong Kong	3,457,056	0	27,829,714	50,425,674	81,712,444
歐洲發展中國家	Developing Europe	1,293	0	0	0	1,293
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	2,410	0	0	489,079	491,489
亞太區發展中國家	Developing Asia-Pacific	6,655,801	1,907,171	8,623,693	11,705,582	28,892,247
其中中國	of which People's Republic of China	4,432,443	1,907,171	8,623,693	8,165,028	23,128,335
其中臺灣	of which Taiwan	2,184,368	0	0	10,819	2,195,187
國際組織	International Organisations	0	0	0	0	0
	28,031,591	1,909,141	46,758,291	92,589,410	169,288,433	

2018-09-30						
港幣千元	銀行	官方部門	非銀行財務機構	非財務私人機構	總額	
Figures in HKD thousands	Banks	Official Sectors	Non-bank Financial Institutions	Non-financial Private Sectors	Total	
發達國家	Developed countries	21,017,127	1,936	6,938,058	13,028,372	40,985,493
其中日本	of which Japan	16,512,573	1,438	6,938,058	10,170,606	33,622,675
其中美國	of which United States of America	773,575	498	0	1,353,298	2,127,371
離岸中心	Offshore centres	8,551,104	0	33,438,807	60,888,665	102,878,576
其中香港	of which Hong Kong	7,154,587	0	30,691,089	46,460,263	84,305,939
歐洲發展中國家	Developing Europe	1,213	0	0	0	1,213
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	130	0	0	465,385	465,515
亞太區發展中國家	Developing Asia-Pacific	7,425,880	1,601,595	6,821,327	8,820,274	24,669,076
其中中國	of which People's Republic of China	4,063,160	1,601,595	6,821,327	4,167,275	16,653,357
其中臺灣	of which Taiwan	3,233,718	0	0	8,971	3,242,689
國際組織	International Organisations	0	0	0	0	0
	36,995,454	1,603,531	47,198,192	83,202,696	168,999,873	



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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>2019-03-31</u>		總額 Total
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	
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)	48,236,190	5,104,444	53,340,634
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	1,321,466	280,027	1,601,493
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	10,608,075	6,692,585	17,300,660
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	15,454,661	5,109,132	20,563,793
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	900,475	10,308	910,783
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	21,372,344	2,126,801	23,499,145
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	1,008,903	94,708	1,103,611
總額	Total	98,902,114	19,418,005	118,320,119
已扣減準備金的資產總額	Total assets after provision	402,098,691		
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	24.60%		

		<u>2018-09-30</u>		總額 Total
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	
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)	49,734,345	10,841,105	60,575,450
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	1,495,216	0	1,495,216
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	9,572,707	7,830,892	17,403,599
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	15,800,992	3,704,941	19,505,933
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	1,437,915	53	1,437,968
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	21,606,441	1,720,250	23,326,691
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	2,464,299	3,411	2,467,710
總額	Total	102,111,915	24,100,652	126,212,567
已扣減準備金的資產總額	Total assets after provision	443,814,567		
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	23.01%		



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9. 貨幣風險

以下為本分行截至2019年3月31日及2018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, 2019 and September 30, 2018. 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.

		2019-03-31					
港幣百萬元	澳元	人民幣	日圓	美元	其他	總計	
Figures in HKD millions	AUD	CNY	JPY	USD	Others	Total	
現貨資產	Spot assets	11,647	10,117	40,649	212,459	10,886	285,758
現貨負債	Spot liabilities	(9,664)	(9,002)	(40,230)	(228,572)	(11,437)	(298,905)
遠期買入	Forward purchases	64,427	44,773	34,576	310,530	77,205	531,511
遠期賣出	Forward sales	(65,471)	(45,994)	(34,624)	(295,965)	(77,131)	(519,185)
期權盤淨額 *	Net Options position *	0	(1)	0	1	0	0
長(短)盤淨額	Net long (short) position	939	(107)	371	(1,547)	(477)	(821)
結構性淨持有額	Net structural position	0	0	0	0	0	0

		2018-09-30					
港幣百萬元	澳元	人民幣	日圓	美元	其他	總計	
Figures in HKD millions	AUD	CNY	JPY	USD	Others	Total	
現貨資產	Spot assets	8,246	9,467	36,776	266,016	10,024	330,529
現貨負債	Spot liabilities	(6,187)	(14,895)	(36,714)	(288,732)	(10,783)	(357,311)
遠期買入	Forward purchases	64,634	45,007	37,537	297,374	67,228	511,780
遠期賣出	Forward sales	(65,711)	(39,543)	(37,604)	(274,603)	(67,296)	(484,757)
期權盤淨額 *	Net Options position *	0	(2)	0	2	0	0
長(短)盤淨額	Net long (short) position	982	34	(5)	57	(827)	241
結構性淨持有額	Net structural position	0	0	0	0	0	0

* 期權盤淨額乃按 delta 等值方法計算。

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



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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：

1. 或有負債及承擔

- 直接信貸替代項目
- 與交易有關的或有項目
- 與貿易有關的或有項目
- 票據發行及循環包銷融通
- 其他承諾
- 其他 (遠期有期存款)

- 總信貸風險加權數額

2. 衍生工具交易
名義數額

- 匯率合約
- 遠期外匯合約
- 貨幣掉期及貨幣期權
- 利率合約
- 其他

總信貸風險加權數額

- 匯率合約
- 遠期外匯合約
- 貨幣掉期及貨幣期權
- 利率合約
- 其他

公平價值總計

- 匯率合約
- 遠期外匯合約的公平價值淨額

貨幣掉期及貨幣期權的公平價值淨額

- 正值

- 負值

- 利率合約

利率合約的公平價值淨額

- 正值

- 負值

- 其他

其他公平價值淨額

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2019年3月31日及2018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。

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	2019-03-31	2018-09-30	差幅百分比 Variance (%)
1. Contingent liabilities and commitments			
- Direct credit substitutes	3,518,124	6,243,298	(43.65)
- Transaction-related contingencies	1,639,246	1,544,095	6.16
- Trade-related contingencies	3,499,107	3,161,528	10.68
- Note issuance and revolving underwriting facilities	0	0	0.00
- Other commitments	123,923,679	127,486,170	(2.79)
- Others (Forward forward deposits placed)	18,085,279	22,089,504	(18.13)
	<u>150,665,435</u>	<u>160,524,595</u>	
- Aggregate credit risk weighted amount	29,331,846	31,878,161	(7.99)
2. Derivative transactions			
Notional amount			
- Exchange rate contracts	628,470,462	593,472,379	5.90
Forward contracts	167,124,552	138,618,119	
Currency swap & currency option	461,345,910	454,854,260	
- Interest rate contracts	2,305,665,560	2,001,358,104	15.21
- Others	0	0	
	<u>2,934,136,022</u>	<u>2,594,830,483</u>	
Aggregate credit risk weighted amount			
- Exchange rate contracts	6,547,395	5,916,052	10.67
Forward contracts	258,692	183,177	
Currency swap & currency option	6,288,703	5,732,875	
- Interest rate contracts	1,441,570	1,338,993	7.66
- Others	0	0	
	<u>7,988,965</u>	<u>7,255,045</u>	
Total fair value			
- Exchange rate contracts			
Net fair value of forward contracts	22,211	101,922	(78.21)
Net fair value of currency swap & currency option	206,834	125,363	64.99
- Positive value	456,035,009	439,954,977	
- Negative value	(455,828,175)	(439,829,614)	
- Interest rate contracts			
Net fair value of interest rate contracts	1,636,168	1,162,067	40.80
- Positive value	17,068,601	18,456,739	
- Negative value	(15,432,433)	(17,294,672)	
- Others			
Net fair value of others	0	0	0.00
	<u>1,865,213</u>	<u>1,389,352</u>	

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

流動資金風險管理

流動資金風險治理

MUFGHK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MUFGHK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，及後採取有效的應對措施。

資產負債管理委員會的成員包括香港分部的管理層、財資部及風險管理部，負責監察和討論資產負債及資本的操作，流動資金風險的守則、狀態或相關的問題。

資金策略

美元的流動資金管理皆由MUFG總部的資金證券部負責，以達致全集團最佳的資金操作效率。香港分部將負責港元、離岸人民幣以及其他非美元的資金及資產負債表管理。

減低流動資金風險

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、維持流動性資金之成本，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。

壓力測試

MUFGHK會定期進行流動資金的壓力測試。分部將根據測試結果，識別任何弱點，並作出相應行動。

簡述應急融資計劃

MUFGHK作為MUFG銀行的港元及離岸人民幣樞紐，負責港元及離岸人民幣的應急融資計劃。

該計劃涵蓋了一般準則和切實可行的措施，就按個別個案，以全面顧及MUFG銀行及/或其本部之資產情況，相應之負債結構（包括資金及/或外幣錯配，資金來源分配，合規之流動資金承受風險能力）及其他因素，作出彈性處理。

流動性維持比率

期間之季度平均流動性維持比率

上財政年度之平均流動性維持比率是根據未修訂之【銀行業(披露)規則】

核心資金比率

期間之季度平均核心資金比率

本分行披露之平均流動性維持比率及核心資金比率，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1(III)部及「認可機構穩定資金狀況申報表」(MA(BS)26)第1(II)部所申報的數字相同。

根據【銀行業(披露)規則】第103條本期披露之資料，可瀏覽本行網頁www.bk.mufg.jp之國際網絡項。

VI. Liquidity information disclosures:

Liquidity Risk Management

Governance of liquidity risk management

MUFGHK manages liquidity risk carefully and appropriately in accordance with its "Liquidity Risk Tolerance". "Liquidity Risk Tolerance" is the level of liquidity risk that MUFGHK 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.

Asset and Liability Management (ALM) Committee, involving Hong Kong Branch Management, Treasury Department and Risk Management Department, is established to monitor and discuss the operation of assets, liabilities and capital; issues related to operation management, policy and systems concerning funding liquidity risk; as well as the status and management conditions of funding liquidity risk.

Funding strategy

The Treasury and Investment Division in MUFG head office have central control over USD liquidity and optimize efficiency of global funding operations. Hong Kong branch is responsible for managing HKD, CNH and other non-USD funding and balance control.

Liquidity risk mitigation

The management of liquidity risk should include fund management with a full analysis of cash-flows, and constant monitoring of MUFGHK'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.

Stress testing

MUFGHK has been regularly conducting stress testing on funding liquidity. The branch will identify any weaknesses from the stress testing results. Correspondingly, necessary counter actions will be introduced.

Outline of contingency funding plan

MUFGHK is responsible for the contingency funding plan for HKD and CNH as Hong Kong is the hub for HKD and CNH in MUFG Bank.

These plans are general standard and actual measures should be taken flexibly case by case, after comprehensive consideration of MUFG Bank and/or Hong Kong Branch situation of assets, and its corresponding liability structure (mismatches in funding maturities and/or currencies, distribution of funding source, compliance with "Liquidity Risk Tolerance") and other factors.

百分比
Figures in percentage

Liquidity Maintenance Ratio

	2019-03-31	2018-12-31
Average liquidity maintenance ratio for the quarter ended	44.70%	45.67%
		2018-03-31
Average liquidity maintenance ratio for the financial year ended according to pre-amended Banking Disclosure Rules		38.61%

Core Funding Ratio

	2019-03-31	2018-12-31
Average core funding ratio for the quarter ended	119.13%	109.48%

The average liquidity maintenance ratio & average core funding ratio are 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" & Part 1 (II) of the "Stable Funding Position of an Authorized Institution - MA(BS)26" calculated for the purposes of the Banking Ordinance.

The relevant disclosures pursuant to section 103 of the Banking (Disclosure) Rules can be found in the global network section of our website www.bk.mufg.jp



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VII. 薪酬制度資料

薪酬制度

管治結構的概述

三菱UFJ銀行香港分行（“本分行”）薪酬委員會已於2018年9月解散。亞洲薪酬委員會代替本分行薪酬委員會，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。

亞洲薪酬委員會每年為本地僱員之薪酬制度的設計及運作進行檢討。亞洲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獎勵予那些實現長遠策略，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，亞洲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。

本行之薪酬政策適用於所有本地員工。外派人員及從其他分行借調人員則由總行或各分行之薪酬政策處理。

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目標來釐定員工的浮動薪酬。個人目標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。財務性之評核目標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。而非財務性之評核目標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放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職位、職責和其活動所涉及之承擔重大風險，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斷的。

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。

亞洲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，執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	2019-03-31 (港幣)		2018-03-31 (港幣)	
	11		10	
	非延付	延付	非延付	延付
固定薪酬	24,956,576	0	23,243,281	0
浮動薪酬	9,122,985	2,227,608	4,258,993	814,840

(二) 按2018年度內(一)歸屬及支付；及(二)2018年度尚未歸屬，而劃分之延付浮動薪酬總額，現臚列如下：

	2019-03-31 (港幣)		2018-03-31 (港幣)	
	就2018/2019年度之表現所發之總額	就2018/2019年度前之表現所發之總額	就2017/2018年度之表現所發之總額	就2017/2018年度前之表現所發之總額
歸屬及支付	0	328,537	0	139,542
尚未歸屬	2,227,608	592,920	814,840	99,370

(三) 本財政年度，高級管理人員及主要人員所獲發之延付薪酬已包括在以上(二)之浮動薪酬。

(四) 本財政年度，主要人員所獲發保證花紅(1人)或解僱金(1人)已包括在以上(一)之延付和非延付浮動薪酬。

VII. Remuneration System Information

Remuneration System

Overview of the Governance Structure

The Remuneration Committee of MUFG Bank., Ltd. Hong Kong Branch (the ‘Branch’) has been dissolved from September 2018. The Asia Remuneration Committee was setup on a regional level 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 Asia Remuneration Committee reviews the design and operations of the Branch’s remuneration system and practices for local employees during the annual review process. Moreover, the Asia 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 Asia 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.

The Remuneration Policy covers all local employees of Hong Kong Branch. Expatriates and secondees from other Branches shall be dealt with by their individual policy at Head Office or home Branch separately.

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 Objectives and demonstration of competency as measured under the Global Performance Management Framework. The Objectives, consisting of financial and non-financial factors, are set in line with the Bank’s long-term goal. Financial Objectives 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 Objectives 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 Asia 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 fixed and variable remuneration for the financial year ended 31 March 2019

Number of beneficiaries	2019-03-31 (HK\$)		2018-03-31 (HK\$)	
	11		10	
	Non-deferred	Deferred	Non-deferred	Deferred
Amount of Remuneration	24,956,576	0	23,243,281	0
Fixed Remuneration	24,956,576	0	23,243,281	0
Variable Remuneration	9,122,985	2,227,608	4,258,993	814,840

(b) Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year ended 2018 and (b) outstanding and unvested as at financial year ended 2018, are set out below:

	2019-03-31 (HK\$)		2018-03-31 (HK\$)	
	Awarded for Performance Financial Year Ended 31/3/2019	Awarded for Prior Performance Years	Awarded for Performance Financial Year Ended 31/3/2018	Awarded for Prior Performance Years
Amount of Remuneration				
Vested and paid out	0	328,537	0	139,542
Outstanding and unvested	2,227,608	592,920	814,840	99,370

(c) Senior management and key personnel have been awarded with deferred remuneration during the said period which was included in the above (b) variable remuneration.

(d) Key personnel have been awarded with guaranteed bonus (1 beneficiary) or severance payment (1 beneficiary) during the said period which was included in the above (a) both deferred and non-deferred variable remuneration.



MUFG Bank, Ltd.

(Incorporated in Japan limited liability)

Hong Kong Branch

Financial Disclosure Statement as at March 31, 2019

三菱UFJ銀行香港分行

財務資料披露聲明書

截至二零一九年三月三十一日

乙部 - 銀行資料 (綜合數字)

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

Section B - Bank Information (Consolidated basis)

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

百萬日元

Figures in JPY millions

2019-03-31

2018-09-30

I. 資本及資本充足比率

綜合資本充足比率

股東權益

資本充足比率是採用日本金融廳對有參與國際活動的日本銀行所作的指引，並已顧及市場風險。此指引已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.

14.42%

14.04%

9,960,322

9,769,175

II. 其他財務資料

資產總額

負債總額

貸款總額

存款總額 **

II. Other financial information

Total assets

Total liabilities

Total loans and advances

Total deposits **

2019-03-31

2018-09-30

253,312,157

248,199,039

240,442,589

235,332,339

103,663,457

104,962,285

177,489,084

170,775,839

2019-03-31

2018-03-31

812,419

843,651

本財政年度之除稅前盈利

Pre-tax profits for the financial year ended March 31, 2019

**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UFJ銀行香港分行（“本分行”）已完成截至2019年3月31日止未經審計的財務資料披露報告。此報告乃依循【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 MUFG Bank, Ltd, Hong Kong Branch ("the Branch") as of March 31, 2019. 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
香港支店

MUFG Bank, 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
2019年6月28日

Kenichi Yamato
Executive Officer
Managing Director, Regional Head of Hong Kong
Head of Hong Kong Branch
June 28, 2019