



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

Financial Disclosure Statement
as at March 31, 2020

三菱UFJ銀行 香港分行

財務資料披露聲明書

截至二零二零年三月三十一日



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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。

MUFG Bank, Ltd is a company incorporated in Japan with limited liability. Its Hong Kong Branch provides banking and financial related services.

II. 損益帳資料

II. Profit and Loss Information

港幣千元 Figures in HKD thousands	(截至本財政年度) (Financial year ended)		差幅百分比 Variance (%)
	2020-03-31	2019-03-31	
利息收入	8,428,020	10,274,920	(17.97)
利息支出	(7,394,617)	(9,277,343)	20.29
淨利息收入	1,033,403	997,577	3.59
其他經營收入			
- 淨收費及佣金收入	342,447	515,364	(33.55)
- 來自外匯交易的收益減虧損	(913,545)	(26,619)	(3,331.93)
- 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	1,156,772	441,690	161.90
- 其他	3,810	9,400	(59.47)
	589,484	939,835	(37.28)
總經營收入	1,622,887	1,937,412	(16.23)
經營支出	(1,172,848)	(1,114,715)	(5.22)
未扣除減值損失之經營盈利	450,039	822,697	(45.30)
減值損失及為已減值貸款及應收款項而提撥的準備金			
- 集體準備金	23,070	305,905	
- 特定準備金	(89,420)	(61,721)	244,184
	(66,350)		(127.17)
扣除準備金後之經營盈利	383,689	1,066,881	(64.04)
出售有形固定資產的收益減虧損	(4,902)	(2,856)	(71.64)
除稅前盈利 (虧損)	378,787	1,064,025	(64.40)
稅項 (註)	(86,299)	(96,808)	10.86
除稅後盈利 (虧損)	292,488	967,217	(69.76)

(註) 香港利得稅款是按照本年度截至2020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, 2020.



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III. 資產負債表

III. Balance Sheet Information

	港幣千元 Figures in HKD thousands	2020-03-31	2019-09-30	差幅百分比 Variance (%)
資產	ASSETS			
現金及銀行結餘	Cash and balances with banks	9,192,430	12,548,808	(26.75)
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	10,736,904	5,728,419	87.43
存放於海外辦事處的金額	Amount due from overseas offices	81,469,074	72,845,990	11.84
貿易匯票	Trade bills	1,334,107	1,972,330	(32.36)
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	209,096,176	205,156,918	
- 對銀行的貸款及放款	- loans and advances to banks	3,878,424	8,787,491	
- 應計利息及其他帳目	- accrued interest and other accounts	63,804,650	39,083,539	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
集體準備金	collective provisions	(2,110,572)	(2,072,255)	
特定準備金	specific provisions	<u>(57,360)</u>	<u>0</u>	
		274,611,318	250,955,693	9.43
投資證券	Investment securities	48,319,028	49,207,000	(1.80)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	136,112	133,902	1.65
總資產	Total assets	<u>425,798,973</u>	<u>393,392,142</u>	
負債	LIABILITIES			
尚欠銀行存款及結餘	Deposits and balances from banks	6,241,672	8,800,975	(29.08)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,565,592	4,231,858	
- 儲蓄存款	- savings deposits	45,622,658	47,937,705	
- 定期存款及通知存款	- time, call and notice deposits	<u>61,248,641</u>	<u>83,661,052</u>	
		111,436,891	135,830,615	(17.96)
結欠海外辦事處的金額	Amount due to overseas offices	211,001,064	176,707,394	19.41
已發行的存款證	Certificates of deposit issued	10,292,000	8,652,000	18.96
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	86,827,346	63,401,158	
- 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	<u>0</u>	<u>0</u>	
		86,827,346	63,401,158	36.95
總負債	Total liabilities	<u>425,798,973</u>	<u>393,392,142</u>	



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IV. 資產負債表附加資料

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
其他帳目

貸款虧損準備政策

集體準備金是根據香港金融管理局的撥備指引而作出的。

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

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

- 對於有抵押品或有擔保的依法或實際破產者，當其債務超越其抵押品的估值時，而其所欠債務相信已無機會收回時，即作出撇帳。

- 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。

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2020年3月31日及2019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。

IV. Additional Balance Sheet Information

港幣千元 Figures in HKD thousands	2020-03-31	2019-09-30	差幅百分比 Variance (%)
1. Loans and receivables			
Advances to customers	209,096,176	205,156,918	1.92
Less : Collective provisions for impaired loans & receivables	(2,110,572)	(2,072,255)	(1.85)
Less : Specific Provisions for impaired loans & receivables	(57,360)	0	0.00
	<u>206,928,244</u>	<u>203,084,663</u>	
Advances to banks	3,878,424	8,787,491	(55.86)
Less : Collective provisions for impaired loans & receivables	0	0	0.00
Less : Specific Provisions for impaired loans & receivables	0	0	0.00
	<u>3,878,424</u>	<u>8,787,491</u>	
Accrued interest	310,565	429,334	(27.66)
Other accounts	63,494,085	38,654,205	64.26
	<u>274,611,318</u>	<u>250,955,693</u>	

Provisioning policy of Hong Kong Branch

Collective Provisions for loan losses are maintained by reference to the Hong Kong Monetary Authority 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:

- 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	2020-03-31	2019-09-30	差幅百分比 Variance (%)
2. Impaired loans and advances to customers			
Impaired loans and advances are advances on which classified as 'substandard', 'doubtful' and 'loss' under HKMA guideline on loan classification system, which is issued as appendix 2 of "Return of Quarterly Analysis of Loan and Advances and Provisions - MA(BS)2A" completion instructions.			
Gross amount of impaired loans and advances to customers which are individually determined to be impaired.	117,062	0	100.00
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	57,360	0	100.00
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	0.06%	0.00%	
There were no advances to banks on which classified as above as at March 31, 2020 and September 30, 2019, 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
市價
有擔保逾期貸款
無擔保逾期貸款

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%
	0	0.00%

	佔客戶貸款 總額之百分比 % of total advances to customers
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

於2020年3月31日及2019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, 2020 and September 30, 2019.

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

b. Overdue assets

	債務證券 Debt securities	貿易匯票 Trade Bills
Other assets overdue for		
- 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

	債務證券 Debt securities	貿易匯票 Trade Bills
0	0	0
0	0	0
0	0	0
0	0	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

Rescheduled advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers
0	0.00%

	佔客戶貸款 總額之百分比 % of total advances to customers
0	0.00%

於2020年3月31日及2019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, 2020 and September 30, 2019.

4. 收回資產

收回資產市價

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。

4. Repossessed Assets

Market value of repossessed assets	0
	0

Repossession 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.

		2020-03-31	
港幣千元 Figures in HKD thousands	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	156,539,486	0	0
日本	15,934,274	117,062	0
中國	16,220,208	0	0
其他國家	20,402,208	0	0
	209,096,176	117,062	0
		2019-09-30	
港幣千元 Figures in HKD thousands	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	148,137,085	0	0
日本	19,722,305	0	0
中國	18,062,602	0	0
其他國家	19,234,926	0	0
	205,156,918	0	0



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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>2020-03-31</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)	49,061,794	5,719,110	54,780,904
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	1,891,702	0	1,891,702
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	10,082,059	5,612,952	15,695,011
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	15,161,768	3,200,881	18,362,649
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	1,901,291	71,720	1,973,011
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	19,840,312	4,423,710	24,264,022
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	1,912,234	52,987	1,965,221
總額	Total	99,851,160	19,081,360	118,932,520
已扣減準備金的資產總額	Total assets after provision	425,798,973		
資產負債表內的風險額佔對銀行資產總額的百分比	On-balance sheet exposures as percentage of total assets	23.45%		

<u>2019-09-30</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)	46,250,754	5,788,467	52,039,221
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs	2,153,616	1,004	2,154,620
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	11,301,105	5,992,961	17,294,066
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	17,759,225	3,375,156	21,134,381
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	1,205,595	5,275	1,210,870
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	22,143,597	2,667,012	24,810,609
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	1,789,531	61,941	1,851,472
總額	Total	102,603,423	17,891,816	120,495,239
已扣減準備金的資產總額	Total assets after provision	393,392,142		
資產負債表內的風險額佔對銀行資產總額的百分比	On-balance sheet exposures as percentage of total assets	26.08%		



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9. 貨幣風險

以下為本分行截至2020年3月31日及2019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, 2020 and September 30, 2019. The net position is calculated using "Model User" approach set out in the "Return of Foreign Currency Position - (MA(BS)6)" submitted to the HKMA.

港幣百萬元 Figures in HKD millions	2020-03-31					總計 Total
	澳元 AUD	歐元 EUR	英鎊 GBP	美元 USD	其他 Others	
現貨資產	14,635	3,938	4,511	237,796	52,400	313,280
現貨負債	(12,924)	(4,270)	(4,742)	(269,695)	(46,792)	(338,423)
遠期買入	53,983	45,680	15,481	317,322	97,673	530,139
遠期賣出	(54,771)	(45,783)	(15,447)	(288,169)	(102,997)	(507,167)
期權盤淨額 *	0	0	0	1	0	1
長(短)盤淨額	923	(435)	(197)	(2,745)	284	(2,170)
結構性淨持有額	0	0	0	0	0	0

港幣百萬元 Figures in HKD millions	2019-09-30					總計 Total
	澳元 AUD	歐元 EUR	英鎊 GBP	美元 USD	其他 Others	
現貨資產	15,319	3,949	4,970	201,348	48,958	274,544
現貨負債	(13,422)	(4,306)	(5,145)	(227,810)	(47,328)	(298,011)
遠期買入	62,912	50,403	12,027	326,765	92,835	544,942
遠期賣出	(63,970)	(50,602)	(12,030)	(302,129)	(94,245)	(522,976)
期權盤淨額 *	0	0	0	2	(1)	1
長(短)盤淨額	839	(556)	(178)	(1,824)	219	(1,500)
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	2020-03-31	2019-09-30	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	- Direct credit substitutes	4,810,352	(0.88)
- 與交易有關的或有項目	- Transaction-related contingencies	1,508,843	23.39
- 與貿易有關的或有項目	- Trade-related contingencies	1,817,025	36.78
- 票據發行及循環包銷融通	- Note issuance and revolving underwriting facilities	0	0.00
- 其他承諾	- Other commitments	117,336,989	(20.00)
- 其他 (遠期有期存款)	- Others (Forward forward deposits placed)	17,697,541	(46.87)
		<u>143,170,750</u>	
- 總信貸風險加權數額	- Aggregate credit risk weighted amount	<u>28,080,110</u>	(0.72)
2. 衍生工具交易	2. Derivative transactions		
名義數額	Notional amount		
- 匯率合約	- Exchange rate contracts	650,073,091	(4.17)
遠期外匯合約	Forward contracts		
貨幣掉期及貨幣期權	Currency swap & currency option		
- 利率合約	- Interest rate contracts	2,467,044,201	(7.03)
- 其他	- Others	0	
		<u>3,117,117,292</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount		
- 匯率合約	- Exchange rate contracts	6,987,266	15.03
遠期外匯合約	Forward contracts		
貨幣掉期及貨幣期權	Currency swap & currency option		
- 利率合約	- Interest rate contracts	1,629,830	66.50
- 其他	- Others	0	
		<u>8,617,096</u>	
公平價值總計	Total fair value		
- 匯率合約	- Exchange rate contracts		
遠期外匯合約的公平價值淨額	Net fair value of forward contracts	16,293	178.56
貨幣掉期及貨幣期權的公平價值淨額	Net fair value of currency swap & currency option	(689,060)	131.96
- 正值	- Positive value		
- 負值	- Negative value		
- 利率合約	- Interest rate contracts		
利率合約的公平價值淨額	Net fair value of interest rate contracts	2,031,540	11.54
- 正值	- Positive value		
- 負值	- Negative value		
- 其他	- Others		
其他公平價值淨額	Net fair value of others	0	0.00
		<u>1,358,773</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2020年3月31及2019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，以全面視及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。

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

流動性維持比率

Liquidity Maintenance Ratio

期間之季度平均流動性維持比率

Average liquidity maintenance ratio for the quarter ended

2020-03-31

2019-03-31

49.81%

44.70%

核心資金比率

Core Funding Ratio

期間之季度平均核心資金比率

Average core funding ratio for the quarter ended

112.22%

119.13%

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(II)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。

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.

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。

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

亞洲薪酬委員會在區域級別上設立，以管理我們的薪酬體系，定期（至少每年一次）對我們的薪酬政策的充分性和有效性進行內部合規監控和審查，並確保其運作獨立於管理層進行，平衡風險和獎勵。

亞洲薪酬委員會在年底由4名成員組成，其中包括以亞洲薪酬委員會主席的身份負責治理和運營的區域執行官，並得到了亞洲區環球人力資源部主管，亞洲規劃辦公室，績效和獎勵區域主管。在本財政年度的年度審核過程中，亞洲薪酬委員會舉行了兩次會議（去年：三次會議），以監督香港分公司所有本地員工的薪酬。

亞洲薪酬委員會代表董事會監督所有分支機構的薪酬設計和運作。此外，亞洲薪酬委員會成員將評估為未來潛在收入支付薪酬的任何做法。為了協助亞洲薪酬委員會進行監督，分支機構管理層應就薪酬政策和慣例提出建議，尤其是針對重大風險承擔者的薪酬建議，其中包括：高級管理層，風險承擔者，高級控制人員和高薪人士，以由亞洲薪酬委員會批准。

外部顧問已委聘以審閱我們薪酬管理的有效性，我們的薪酬結構和風險一致性以及我們的薪酬披露的完整性。

薪酬政策涵蓋香港分公司的所有本地僱員。其他分支機構的外籍人士和借調人員應分別受總公司和內政部各自政策的約束。在保持與我們的風險管理框架一致的同時，我們的薪酬政策獎勵那些有助於實現長期戰略，業務成果以及監管資本的績效。在制定分支機構的薪酬政策時，亞洲薪酬委員會會考慮各種因素，例如固定薪酬和浮動薪酬之間的平衡，支出與風險時間範圍的一致性，績效評估與衡量機制，法律法規要求，包括適用的《監督政策手冊》以及金管局發出的通告，市場慣例，經濟環境，風險因素以及相關的經營方法，以開展業務以及披露有關薪酬慣例的清晰，全面和及時的信息。

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（包括頂級業務部門）的酌定獎金將與分公司在評估期內的整體績效，業務部門的績效和個人績效的結果保持一致。酌情花紅的數額完全由銀行決定，在分配花紅時將考慮當前的表現和未來的經濟/市場狀況。酌情花紅的數額和分配將基於與支持所承擔風險所需的資本成本和數量有關的當前和潛在風險的全部範圍的考慮；進行業務活動中承擔的流動性風險的成本和數量，以及將潛在的未來收入納入當期收益等的時間和可能性等。個人僱員的酌情獎金是根據其角色，職責和活動而授予的涉及重大風險的假設，包括但不限於信貸，市場，利率，流動性，運營，聲譽，法律和戰略風險。建議風險控制人員的薪酬獨立於其監管並由亞洲薪酬委員會批准的業務。

如果總獎金支付不能由銀行的業績來證明，或者在評估期內未達到業務目標，或者有必要保護銀行的財務狀況，或者在意外的特殊情況下，則全部或部分亞洲薪酬委員會批准後，本行可扣留或遞延酌情花紅。通常，遞延的比例會隨著員工的資歷和職責以及員工活動所帶來的風險的時間跨度而增加。為了與世界銀行的全球遞延補償計劃保持一致，遞延網絡已更改為稅表法，這是市場上最普遍的方法。

分支機構的所有類型的報酬都是以現金形式支付的，並且分支機構沒有任何非現金可變薪酬。

高級管理人員和關鍵人員的定義

“高級管理人員”，包括香港分行區域負責人 and 副負責人，負責監督全行戰略，對重要業務線的整體管理，並將業務發展引向銀行的全球和區域方向和願景。

“關鍵人員”是指其工作或活動代表本行（包括全球市場交易主管）承擔重大風險或承擔重大風險的員工。對管理機構負責並負責獨立風險管理職能，合規職能，法律事務，內部審計職能或財務控制活動的員工，包括風險管理，合規，法律，審計和亞洲區金融犯罪辦公室負責人。

VII. Remuneration System Information

Remuneration System

The Asia Remuneration Committee was setup on a regional level to govern our remuneration system, conduct regular internal compliance monitoring and review (at least annually) on the adequacy and effectiveness of our remuneration policy and ensure that its operations is conducted independently of management, balancing risks and rewards.

The Asia Remuneration Committee is comprised of 4 members at the year end, including Regional Executive who has the responsibility for the governance and operations in his capacity as Chairman of Asia Remuneration Committee, and is supported by Head of Global Human Resources, Asia, Head of Planning Office for Asia, and Regional Head of Performance and Reward. During the annual review process for this financial year, Asia Remuneration Committee has held two meetings (last year: three meetings) to oversee the remuneration for all local employees in Hong Kong Branch.

The Asia Remuneration Committee oversees the remuneration design and operations in all Branches on behalf of the Board of Directors. Moreover, the Asia Remuneration Committee members would evaluate any practices by which remuneration is paid for potential future revenues. To facilitate the Asia Remuneration Committee in exercising its oversight, the Branch Management should make recommendations in respect of the remuneration policy and practices, in particular remuneration recommendations for Material Risk Takers including: Senior Management, Risk Takers, Senior Control Staff and High Earners, to the Asia Remuneration Committee for approval.

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.

The remuneration policy covers all local employees of Hong Kong Branch. Expatriates and secondees from other Branches shall be governed by their individual policy at Head Office and Home Branch respectively. 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.

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 (incl. top-level business line) 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 discretionary bonus amount is entirely at the discretion of the Bank and will take into account the current performance and future economy/ market conditions in the allocation of bonus. 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. The remuneration of risk control personnel is recommended independently of the businesses they oversee and approved by Asia Remuneration Committee.

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 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. To align with the Bank's Global Deferred Compensation Scheme, the deferral grid has been changed to a tax-table approach which is the most market prevalent approach.

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.

Definitions of Senior Management and Key Personnel

"Senior Management", including Regional Head of and Deputy Heads of Hong Kong Branch, are responsible for oversight of the bank-wide strategy, overall management of the material business lines and leading the business development to the bank's global and regional direction and vision.

"Key Personnel" is the employee whose duties or activities involve the assumption of material risk or the taking on of material exposures on behalf of our Bank, including Head of Trading in Global Market. The employee who is responsible and accountable to the management body for the activities of the independent risk management function, compliance function, legal affairs, internal audit function or financial control, including heads of Risk Management, Compliance, Legal, Audit and Financial Crime Office for Asia.



MUFG Bank, Ltd.

(Incorporated in Japan with limited liability)

Hong Kong Branch

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財務資料披露聲明書

截至二零二零年三月三十一日

VII. 薪酬制度資料 (續)

VII. Remuneration System Information (Continued)

高級管理人員和主要人員之薪酬

定期（至少每年）對高級管理人員和關鍵人員的薪酬進行審查，並獨立於其監管的業務提出建議。不允許高級管理人員和關鍵人員參加決定其個人薪酬待遇的程序。

由於這些高管人數很少，因此匯總了高級管理人員和關鍵人員薪酬的定量信息，以避免洩露個人薪酬信息。

Remuneration of Senior Management and Key Personnel

The remuneration of senior management and key personnel is reviewed regularly (at least annually) and recommended independently of the businesses they oversee. No senior management and key personnel is allowed to participate in the procedures for deciding his/her individual remuneration package.

Due to the small number of these executives, the quantitative information on the remuneration for the senior management and key personnel is aggregated to avoid the disclosure of individual remuneration information.

(一) 截至2020年3月31日的財政年度固定和可變薪酬總額

(a) Amount of fixed and variable remuneration for the financial year ended 31 March 2020

受薪人數	2020-03-31 (港幣)		2019-03-31 (港幣)	
	12		11	
	非延付	延付	非延付	延付
固定薪酬	25,269,789	0	24,956,576	0
浮動薪酬	15,788,769	9,071,040	9,122,985	2,227,608

Number of beneficiaries	2020-03-31 (HK\$)		2019-03-31 (HK\$)	
	12		11	
	Non-deferred	Deferred	Non-deferred	Deferred
Amount of Remuneration				
Fixed Remuneration	25,269,789	0	24,956,576	0
Variable Remuneration	15,788,769	9,071,040	9,122,985	2,227,608

(二) 遞延可變薪酬總額分為 (a) 按2019/2020財政年度內已歸屬和已支付，以及 (b) 按2019/2020財政年度內未償還和未歸屬的遞延薪酬總額如下：

(b) Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2019/2020 and (b) outstanding and unvested as at financial year 2019/2020, are set out below:

	2020-03-31 (港幣)		2019-03-31 (港幣)	
	就2019/2020年度之表現所發放之總額	就2019/2020年度前之表現所發放之總額	就2018/2019年度之表現所發放之總額	就2018/2019年度前之表現所發放之總額
歸屬及支付	0	1,098,294	0	328,537
尚未歸屬	9,071,040	3,563,044	2,227,608	592,920

	2020-03-31 (HK\$)		2019-03-31 (HK\$)	
	Awarded for Performance Financial Year 2019/2020	Awarded for Prior Performance Years	Awarded for Performance Financial Year 2018/2019	Awarded for Prior Performance Years
Amount of Remuneration				
Vested and paid out	0	1,098,294	0	328,537
Outstanding and unvested	9,071,040	3,563,044	2,227,608	592,920

(三) 我們的高級管理人員和關鍵人員的固定薪酬組成部分和福利未作任何更改。

(c) No changes have been made to fixed pay components and benefits for our senior management and key personnel.

(四) 在上述期間，高級管理人員和關鍵人員已獲得遞延薪酬，該薪酬已包括在上述(二)可變薪酬中。

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

(五) 在上述期間，高級管理人員和關鍵人員已獲得簽約保證獎金（1名受益人）（2019年：1名受益人），該獎金包括在上述(a)遞延和非遞延可變薪酬中。考慮到機密性，未透露授予該受益人的數量和金額。

(e) Senior management and key personnel have been awarded with sign-on guaranteed bonus (1 beneficiary) (2019: 1 beneficiary) during the said period which was included in the above (a) both deferred and non-deferred variable remuneration. The number and amount awarded to this beneficiary is not disclosed in view of confidentiality.

(六) 本聲明中披露的員工為高級管理人員和關鍵人員，在上述期間由12名成員(2019年：11名成員)組成。新增兩名成員分別接任全球企業銀行東亞主管和香港分行副主管行政官。

(f) The employees disclosed in this statement are senior management and key personnel which consists of 12 members (2019: 11 Members) during the said period. Two members are added to takeover the role of the Head of Global Corporate Bank, East Asia and Deputy Head of Hong Kong Branch, Administrative Officer respectively.

(七) 如果受益人或其下屬承擔的風險超過了銀行認為可以接受的水平，則遞延指數現金可能會被收回，沒收或大幅減少。或者在履行其為世行的職責時已經超出了授予他們的職責和授權。

(g) The deferred index cash may be clawed back, forfeited or substantially reduced if the beneficiary or whose subordinates have taken a risk beyond a level deemed to be acceptable by the Bank; or has worked beyond the responsibilities and authorizations that have been granted to them when undertaking their duties for the Bank.



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截至二零二零年三月三十一日

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)

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爾爾銀行監管委員會，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 **

II. Other financial information

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

本財政年度之除稅前盈利

**包括各銀行及已發行的存款證

乙部所有數額均已折為百萬日元計

Pre-tax profits for the financial year ended March 31, 2020

**Including deposits from banks and certificates of deposits issued

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2020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。

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。

Statement of Compliance

We have prepared this unaudited Disclosure Statement of MUFG Bank, Ltd. Hong Kong Branch ("the Branch") as of March 31, 2020. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

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

Yoshikazu Shimauchi
Executive Officer, Managing Director
Head of Hong Kong Branch
July 31, 2020

嶋内義和
執行役員、董事總經理
香港支店長
2020年07月31日