



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

Financial Disclosure Statement
as at September 30, 2015

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一五年九月三十日



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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

三菱東京UFJ銀行乃一間在日本成立的有限公司。其香港分行提供銀行及金融相關服務。

I. General Information

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

II. 損益帳資料

II. Profit and Loss Information

港幣千元	(期間之六個月)		差幅百分比
Figures in HKD thousands	2015-09-30	2014-09-30	Variance (%)
利息收入	2,069,458	2,053,712	0.77
利息支出	(1,362,444)	(1,250,202)	8.98
淨利息收入	707,014	803,510	(12.01)
其他經營收入			
收費及佣金收入	544,433	615,152	(11.50)
收費及佣金支出	(165,017)	(187,950)	(12.20)
- 淨收費及佣金收入	379,416	427,202	(11.19)
- 來自外匯交易的收益減虧損	(123,847)	184,362	(167.18)
- 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	459,576	170,921	168.88
- 其他	5,410	68,480	(92.10)
總經營收入	1,427,569	1,654,475	(15.32)
經營支出	(546,231)	(513,029)	6.47
未扣除減值損失之經營盈利	881,338	1,141,446	(22.79)
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	71,900	(123,564)	
- 特定準備金	5,055	20,395	(103.169)
扣除準備金後之經營盈利	958,293	1,038,277	(7.70)
出售有形固定資產的收益減虧損	(41)	0	(100.00)
除稅前盈利	958,252	1,038,277	(7.71)
稅項 (註)	(109,368)	(138,100)	(27.32)
除稅後盈利	857,884	900,177	(4.70)

(註) 香港利得稅款是按照本年度截至2015年9月30日六個月之估計應課盈利，以稅率16.5%計算。

(Note) Hong Kong profit Tax is computed at 16.5% of the estimated assessable profits for the six months ended September 30, 2015.



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III. 資產負債表

III. Balance Sheet Information

港幣千元 Figures in HKD thousands		2015-09-30	2015-03-31	差幅百分比 Variance (%)
資產	ASSETS			
現金及銀行結餘	Cash and balances with banks	62,997,230	24,395,167	158.24
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	10,414,245	10,724,419	(2.89)
存放於海外辦事處的金額	Amount due from overseas offices	99,906,770	171,418,360	(41.72)
貿易匯票	Trade bills	3,261,126	7,906,352	(58.75)
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	196,060,059	200,260,474	
- 對銀行的貸款及放款	- loans and advances to banks	9,274,144	11,037,521	
- 應計利息及其他賬目	- accrued interest and other accounts	13,374,896	13,496,821	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
集體準備金	collective provisions	(2,029,621)	(2,101,521)	
特定準備金	specific provisions	(17,157)	(19,348)	(2.70)
投資證券	Investment securities	26,955,693	29,638,485	(9.05)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	161,277	164,818	(2.15)
總資產	Total assets	420,358,662	466,921,548	
負債	LIABILITIES			
尚欠銀行存款及結餘	Deposits and balances from banks	21,720,675	32,027,577	(32.18)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,390,568	4,103,223	
- 儲蓄存款	- savings deposits	47,897,284	21,849,063	
- 定期存款及通知存款	- time, call and notice deposits	84,399,736	56,963,020	64.85
結欠海外辦事處的金額	Amount due to overseas offices	218,442,457	319,162,525	(31.56)
已發行的存款證	Certificates of deposit issued	1,971,070	1,508,000	0.00
已發行的債務證券	Issued debt securities	0	0	0.00
其他負債及準備金	Other liabilities and provisions			
- 其他負債	- Other liabilities	41,536,872	31,308,140	
- 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	32.67
總負債	Total liabilities	420,358,662	466,921,548	



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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	2015-09-30	2015-03-31	差幅百分比 Variance (%)
1. 貸款及應收款項	1. Loans and receivables		
對客戶的貸款	196,060,059	200,260,474	(2.10)
減：減值貸款的集體準備金	(2,029,621)	(2,101,521)	(3.42)
減：減值貸款的特定準備金	(17,157)	(19,348)	(11.32)
	194,013,281	198,139,605	
給予銀行的貸款	9,274,144	11,037,521	(15.98)
減：減值貸款的集體準備金	0	0	0.00
減：減值貸款的特定準備金	0	0	0.00
	9,274,144	11,037,521	
應計利息	330,065	457,730	(27.89)
其他賬目	13,044,831	13,039,091	0.04
	216,662,321	222,673,947	

貸款虧損準備政策

集體準備金是根據香港金融管理局於08/11/1999所發出的指引對一般「合格」及「需要關注」的貸款，分別撥備百分之二及一之集體準備金。

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

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

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

- 對於將可能破產的債務人，其虧損準備乃於應收金額中(扣除預計出售抵押品或履行擔保所收取金額後之淨額)根據全面評估償付能力後確認為必要的數額而作出的。

證券投資損失準備

投資證券貶值準備是根據無市價債務證券的帳面值，乘以有關發債者所獲分配的百分比計算。這百分比取決於內部的客戶評級。

Provisioning policy of Hong Kong Branch

Collective Provisions for loan losses are provided in accordance with Hong Kong Monetary Authority Loan Classification and Provisioning guideline issued on November 8, 1999. Based on the guideline, we provided 1% and 2% collective provisions on the gross amount of loans classified as 'Pass' and 'Special Mention' respectively.

Specific Provisions for loan losses are provided as detailed below, pursuant to the internal rules for self-assessment of asset quality and the internal rules for providing provision for credit losses:

- For claims to debtors who are legally bankrupt (due to bankruptcy, special liquidation, suspension of transactions with banks by the rules of clearing houses, etc) or virtually bankrupt, a provision is provided based on the amount of claims, after the charge-off stated below, net of amounts expected to be collected through the disposal of collateral or execution of guarantees.

- For collateralized or guaranteed claims to debtors who are legally bankrupt or virtually bankrupt, the amount of claims exceeding the estimated value of collateral or guarantees, which is deemed uncollectible, has been charged off.

- For claims to debtors who are likely to become bankrupt for which future cash flows could not be reasonably estimated, a provision is provided for the amount considered to be necessary based on an overall solvency assessment performed for the amount of claims net of amounts expected to be collected through the disposal of collateral or execution of guarantees.

Provisions for loss on investment securities

Devaluation reserve for investment securities is computed on the value of non-marketable debt securities, multiplied by respective percentage assigned to different issuer. This percentage is determined according to the internal customer rating.

2. 客戶的減值貸款及放款

2. Impaired loans and advances to customers

減值貸款及放款乃按照香港金融管理局「貸款、墊款及準備金分析季報表」- MA(BS)2A內的附錄2「貸款分類制度指引」分為「次級」、「呆滯」和「虧損」。

Impaired loans and advances are advances on which classified as 'substandard', 'doubtful' and 'loss' under HKMA guideline on loan classification system, which is issued as appendix 2 of "Return of Quarterly Analysis of Loan and Advances and Provisions - MA(BS)2A" completion instructions.

個別被斷定為減值的對客戶的已減值貸款及放款的數額

Gross amount of impaired loans and advances to customers which are individually determined to be impaired. 68,444 72,138 (5.12)

個別被斷定為減值的對客戶的已減值的或有負債的數額

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

為該等貸款及放款而撥提的特定準備金的數額

Specific provisions against such impaired loans and advances 17,157 19,348 (11.32)

為該等或有負債而撥提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 36,072 36,308 (0.65)

該等貸款及放款佔對客戶的貸款及放款的總額的百分比

As percentage of total advances to customers 0.03% 0.04%

於2015年9月30日及2015年3月31日，本分行實予銀行的款項中，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 September 30, 2015 and March 31, 2015, nor were there any specific provisions made for them on these two days.



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IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

港幣千元 Figures in HKD thousands		2015-09-30		2015-03-31	
3. 逾期及經重組貸款	3. Overdue and rescheduled advances				
a. 逾期貸款	a. Overdue advances		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
客戶逾期貸款	Advances to customers overdue for				
一個月以上至三個月	- 1 month and upto 3 months	0	0.00%	0	0.00%
三個月以上至六個月	- 6 months or less but over 3 months	0	0.00%	0	0.00%
六個月以上至一年	- 1 year or less but over 6 months	0	0.00%	0	0.00%
一年以上	- over 1 year	0	0.00%	0	0.00%
總逾期貸款	Total overdue advances	0	0.00%	0	0.00%
有擔保逾期貸款所持的抵押品 市價	Market value of collateral held against the secured overdue advances	0	0.00%	0	0.00%
有擔保逾期貸款	Secured overdue advances	0	0.00%	0	0.00%
無擔保逾期貸款	Unsecured overdue advances	0	0.00%	0	0.00%

於2015年9月30日及2015年3月31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 September 30, 2015 and March 31, 2015

b. 逾期資產		債務證券 Debt securities		貿易匯票 Trade Bills	
其他逾期資產	Other assets overdue for				
一個月以上至三個月	- 1 month and upto 3 months	0	0	0	0
三個月以上至六個月	- 6 months or less but over 3 months	0	0	0	0
六個月以上至一年	- 1 year or less but over 6 months	0	0	0	0
一年以上	- over 1 year	0	0	0	0
總逾期資產	Total overdue assets	0	0	0	0

c. 經重組貸款		債務證券 Debt securities		貿易匯票 Trade Bills	
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	0.00%	0	0.00%

於2015年9月30日及2015年3月31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 September 30, 2015 and March 31, 2015.

4. 收回資產		2015-09-30		2015-03-31	
收回資產市價	Market value of repossessed assets	0	0	0	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.

5. 客戶貸款 - 按區域分類		2015-09-30		
以下區域分類之客戶貸款、逾期貸款及 不履行政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。當某一國家的風險類佔總風險 額的百分之十或以上，該國家的風險類 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.		
	客戶貸款及放款 Loans and advances to customers	已減值之客戶貸款及放款 Impaired loans and advances to customers	客戶之逾期貸款及放款 Overdue loans and advances to customers	
香港	Hong Kong	138,474,342	0	0
日本	Japan	11,014,172	0	0
中國	People's Republic of China	17,107,745	0	0
其他國家	Others	29,463,801	68,444	0
		196,060,059	68,444	0

2015-09-30		2015-03-31	
香港	Hong Kong	142,865,925	0
日本	Japan	11,316,075	0
中國	People's Republic of China	18,799,862	0
其他國家	Others	27,278,612	72,138
		200,260,474	72,138

2015-03-31		2015-09-30	
香港	Hong Kong	142,865,925	0
日本	Japan	11,316,075	0
中國	People's Republic of China	18,799,862	0
其他國家	Others	27,278,612	72,138
		200,260,474	72,138



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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	2015-09-30	2015-03-31	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	13,556,004	1,341,974	13,397,135	1,342,103	1.19
- 物業投資	- Property investment	12,048,361	2,722,137	12,241,036	3,518,945	(1.57)
- 金融企業	- Financial concerns	19,476,955	2,481,873	17,301,680	433,043	12.57
- 股票經紀	- Stockbrokers	49,453	25,780	38,854	22,594	27.28
- 批發及零售業	- Wholesale and retail trade	24,512,448	342,460	17,334,871	1,098,494	41.41
- 製造業	- Manufacturing	8,243,489	121,226	9,129,443	479,428	(9.70)
- 運輸及運輸設備	- Transport and transport equipment	8,483,484	28,656	10,009,762	57,303	(15.25)
- 康樂活動	- Recreational activities	36,369	0	37,872	0	(3.97)
- 電子通訊	- Information technology	3,548,126	0	5,794,211	0	(38.76)
- 其他	- Others (Civil eng work, Elect & gas, Hotels boarding)	14,344,139	3,809,730	13,530,065	3,739,646	6.02
		104,298,828	10,873,836	98,814,929	10,691,556	
個人	Individuals					
- 購買「居者有其屋計劃」、「私人參建居屋計劃」和「租者置其屋計劃」樓宇的貸款	- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0	0	0	0.00
- 購買其他住宅物業的貸款	- Loans for the purchase of other residential properties	0	0	0	0	0.00
- 信用卡貸款	- Credit card advances	0	0	0	0	0.00
- 其他	- Others	232,572	219,194	224,252	221,000	3.71
		232,572	219,194	224,252	221,000	
在香港使用之貸款總額	Total loans for use in Hong Kong	104,531,400	11,093,030	99,039,181	10,912,556	5.55
貿易融資	Trade Finance	8,222,412	178,926	14,640,842	72,828	(43.84)
在香港以外使用之貸款	Loans for use outside Hong Kong	83,306,247	2,304,022	86,580,451	2,546,801	(3.75)
客戶貸款及放款總額	Total Loans and Advance to customers	196,060,059	13,575,978	200,260,474	13,532,185	

7. 國際債權

國際債權資料披露對海外交易對手風險額最高風險的所在地，並已顧及轉移認可風險的因素。一般而言，在下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，該地區的風險額應予以披露。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	2015-09-30				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	18,260,661	12,325,929	1,936,136	14,639,375	47,162,101
其中日本	of which Japan	13,884,477	1,984	1,936,136	9,179,996	25,002,593
其中美國	of which United States of America	406,365	12,323,945	0	2,825,653	15,555,963
離岸中心	Offshore centres	13,763,606	0	39,070,923	44,496,789	97,331,318
其中香港	of which Hong Kong	13,276,622	0	35,126,673	28,416,974	76,820,269
歐洲發展中國家	Developing Europe	76	0	0	0	76
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	4,156	0	0	0	4,156
亞太區發展中國家	Developing Asia-Pacific	11,797,317	2,336,937	9,126,629	12,088,592	35,349,475
其中中國	of which People's Republic of China	7,425,665	2,336,937	9,126,629	8,014,936	26,904,167
其中臺灣	of which Taiwan	4,303,563	0	0	276,876	4,580,439
國際組織	International Organisations	0	180,332	0	0	180,332
		43,825,816	14,843,198	50,133,688	71,224,756	180,027,458

港幣千元 Figures in HKD thousands	2015-03-31				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	11,635,339	14,620,468	2,124,588	14,421,795	42,802,190
其中日本	of which Japan	9,577,046	1,186	2,089,349	9,493,736	21,161,317
其中美國	of which United States of America	37,206	14,619,281	35,240	2,384,573	17,076,300
離岸中心	Offshore centres	3,848,711	0	32,704,302	52,624,142	89,177,155
其中香港	of which Hong Kong	3,630,922	0	28,555,112	38,499,622	70,685,656
歐洲發展中國家	Developing Europe	10	0	0	0	10
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	23,772	0	0	0	23,772
亞太區發展中國家	Developing Asia-Pacific	11,234,930	2,806,443	10,646,044	12,744,427	37,441,844
其中中國	of which People's Republic of China	9,361,778	2,806,443	10,646,044	8,201,695	31,015,960
其中臺灣	of which Taiwan	1,644,000	0	0	343,813	1,987,813
國際組織	International Organisations	0	182,851	0	0	182,851
		26,742,762	17,609,762	45,474,934	79,790,364	169,617,822



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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)".

		2015-09-30		
港幣百萬元 Figures in HKD millions		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)	61,001	9,294	70,295
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs	3,153	395	3,548
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,608	1,381	6,989
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above	4,664	2,424	7,088
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above	484	0	484
居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,117	1,299	19,416
其他中國內地非銀行對手方的風險暴露	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	587	0	587
總額	Total	93,614	14,793	108,407
已扣減準備金的資產總額	Total assets after provision	420,359		
資產負債表內的風險額佔對銀行資產總額的百分率	On-balance sheet exposures as percentage of total assets	22.27%		

		2015-03-31		
港幣百萬元 Figures in HKD millions		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)	69,369	15,290	84,659
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs	3,019	179	3,198
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,197	1,086	6,283
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above	4,797	2,308	7,105
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above	484	0	484
居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,516	1,723	20,239
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	567	0	567
總額	Total	101,949	20,586	122,535
已扣減準備金的資產總額	Total assets after provision	466,922		
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	21.83%		



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9. 貨幣風險

以下為本分行截至2015年9月30日及2015年3月31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 September 30, 2015 and March 31, 2015. The net position is calculated using "Model User" approach set out in the "Return of Foreign Currency Position - (MA(BS)6)" submitted to the HKMA.

		2015-09-30					
港幣百萬元		歐元	日圓	美元	人民幣	其他	總計
Figures in HKD millions		EUR	JPY	USD	CNY	Others	Total
現貨資產	Spot assets	7,244	40,280	221,936	30,165	1,737	301,362
現貨負債	Spot liabilities	(7,234)	(40,261)	(256,416)	(31,487)	(1,728)	(337,126)
遠期買入	Forward purchases	10,265	80,992	624,073	390,828	23,011	1,129,169
遠期賣出	Forward sales	(10,294)	(81,091)	(590,253)	(388,882)	(23,043)	(1,093,473)
期權盤淨額*	Net Options position*	1	(4)	382	(378)	0	1
長(短)盤淨額	Net long (short) position	(18)	6	(278)	246	(23)	(67)
結構性淨持有額	Net structural position	0	0	0	0	0	0

		2015-03-31					
港幣百萬元		歐元	日圓	美元	人民幣	其他	總計
Figures in HKD millions		EUR	JPY	USD	CNY	Others	Total
現貨資產	Spot assets	6,447	38,457	294,854	33,994	2,154	375,906
現貨負債	Spot liabilities	(6,448)	(38,948)	(346,858)	(26,381)	(2,124)	(420,759)
遠期買入	Forward purchases	15,014	57,654	487,351	273,971	27,032	861,022
遠期賣出	Forward sales	(15,035)	(57,157)	(437,570)	(280,242)	(26,838)	(816,842)
期權盤淨額*	Net Options position*	(15)	(3)	409	(390)	0	1
長(短)盤淨額	Net long (short) position	(37)	3	(1,814)	952	224	(672)
結構性淨持有額	Net structural position	0	0	0	0	0	0

* 期權盤淨額乃按 delta 等值方法計算。

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



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V. 資產負債表以外之項目

V. Off-balance sheet exposures

以下為每項資產負債表外項目重大類別的概要：

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

港幣千元 Figures in HKD thousands	2015-09-30	2015-03-31	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	1,422,271	3,145,345	(54.78)
- 與交易有關的或有項目	1,265,077	1,751,875	(27.79)
- 與貿易有關的或有項目	2,422,547	4,192,300	(42.21)
- 票據發行及循環包銷融通	0	0	0.00
- 其他承諾	112,469,651	98,161,380	14.58
- 其他 (遠期有期存款)	33,554,683	6,224,069	439.11
	<u>151,134,229</u>	<u>113,474,969</u>	
- 總信貸風險加權數額	<u>26,374,425</u>	<u>25,677,347</u>	2.71
2. 衍生工具交易 名義數額	2. Derivative transactions Notional amount		
- 匯率合約	1,252,152,942	974,411,493	28.50
- 遠期外匯合約	899,419,221	663,152,691	
- 貨幣掉期及貨幣期權	352,733,721	309,258,802	
- 利率合約	741,414,006	850,386,578	(12.81)
- 其他	0	0	
	<u>1,993,566,948</u>	<u>1,824,798,071</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount		
- 匯率合約	6,367,334	6,170,723	3.19
- 遠期外匯合約	2,229,557	2,437,150	
- 貨幣掉期及貨幣期權	4,137,777	3,733,573	
- 利率合約	2,325,317	2,208,415	5.29
- 其他	0	0	
	<u>8,692,651</u>	<u>8,379,138</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	(39,765)	272,907	(114.57)
- 貨幣掉期及貨幣期權的公平價值淨額	630,623	779,565	(19.11)
- 正值	319,306,486	269,027,114	
- 負值	(318,675,863)	(268,247,549)	
- 利率合約	- Interest rate contracts		
- 利率合約的公平價值淨額	355,546	(294,615)	(220.68)
- 正值	5,215,722	4,677,091	
- 負值	(4,860,176)	(4,971,706)	
- 其他	- Others		
- 其他公平價值淨額	0	0	0.00
	<u>946,404</u>	<u>757,857</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2015年9月30日及2015年3月31日，本分行並無衍生工具交易之雙邊淨額結算協議。

The fair value and credit risk weighted amounts of the off-balance sheet exposures do not take into account the effects of bilateral netting arrangements. There is no bilateral netting agreement for derivative transactions on these two days.



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VI. 流動資金資料披露

VI. Liquidity information disclosures:

百分比

Figures in percentage

流動資金風險管理

Liquidity Risk Management

流動資金風險是指金融機構由於缺乏資金或被迫支付不合理的高利率，以滿足流動資金短缺而發生虧損的風險。之所以出現風險是由於資產和負債之間的不匹配到期，尤其是當現金流出前的現金流入情況。

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異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。

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.

流動資金風險管理應包括資金管理對現金流進行全面分析，並且不斷監測銀行的資產負債結構，貸款限額，擔保管理，資產緩衝，保持流動性，以及關注金融市場形勢，以確保在各個期限資金來源多樣性和可用性，比如銀行/分行間借貸，存款和存款證/債券發行。相關指標或控制已設立。

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.

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。

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).

2014年4月至9月期間之平均流動資金比率

Average liquidity ratio for the period of April to September 2014

42.83%

2015年4月至9月期間之平均流動性維持比率

Average liquidity maintenance ratio for the period of April to September 2015

52.67%

本分行分別披露有關2014年4月至9月之平均流動資金比率及2015年4月至9月之平均流動性維持比率，該平均比率是六個曆月的平均比率的簡單平均數。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(2)部所申報的數字相同。

The average liquidity ratio from April to September 2014 & liquidity maintenance ratio from April to September 2015 are the simple average of the six calendar months’ average ratio resp, as reported in Part I (II) of the “Return of Liquidity Position of an Authorized Institution - MA(BS)1E” calculated for the purposes of the Banking Ordinance.



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VII. 薪酬制度資料

VII. Remuneration System Information

薪酬制度

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，負責有系統地為所有本地僱員及日籍海外僱員制定薪酬系統。其主要職責乃管理本分行之薪酬系統，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，並確保其實施情況進行獨立於本行之管理層、平衡各方風險及獎勵。

薪酬委員會由兩個階層組成，包括本分行之主要管理人員及總行之職能部門包括風險控制部門。薪酬委員會成員定期舉行會議（至少每年一次），就本分行之薪酬系統設計和運作進行檢討，並對本港及海外僱員之實施。另外，薪酬委員會成員為潛在之未來收支作出可行性之薪酬評估，提出關於本分行高級管理人員及主要人員之薪酬福利政策，並就本地行業慣例之基準進行檢討。

在保持與本分行之風險管理框架一致性之同時，本分行之薪酬政策獎勵對於實現長期戰略，經營業績達標及達到監管資本要求有貢獻之員工。當擬定本分行之薪酬政策時，薪酬委員會考慮各種各樣之元素例如固定及浮動薪酬之間之平衡，支付時間與風險之對稱，表現評估及測量機制，法律及管理需求，包括香港金融管理局發出之監管政策手冊及通告、市場慣例、經濟氣候、風險因素及其相關之管理政策，以及披露清晰、全面和及準確之薪酬資訊。

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總結如下：

(a) 其間之六個月之有關薪酬為：

	2015-09-30	2014-09-30
受薪人數	7	8
固定薪酬（港幣）	7,726,293	7,868,312
浮動薪酬（港幣）	2,927,759	2,828,001

(b) 以上之浮動薪酬是以現金的形式發放

(c) 其間之六個月，並無任何高級管理人員或主要人員獲發延付薪酬

(d) 其間之六個月，並無任何高級管理人員或主要人員獲發新聘之簽約金或解僱金

Remuneration System

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 and Japanese expatriates based in Hong Kong. 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 including risk control departments. 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 and expatriate employees. Additionally, 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.

Remuneration of Senior Management and Key Personnel

Aggregate quantitative information on the remuneration for the Branch's senior management and key personnel is summarized as below:

(a) Amount of remuneration for the six months ended:

	2015-09-30	2014-09-30
Number of beneficiaries	7	8
Fixed Remuneration (HKD)	7,726,293	7,868,312
Variable Remuneration (HKD)	2,927,759	2,828,001

(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 September 30, 2015
三菱東京UFJ銀行香港分行
財務資料披露聲明書
截至二零一五年九月三十日

乙部 - 銀行資料 (綜合數字)

Section B - Bank Information (Consolidated basis)

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

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

百萬元 Figures in JPY millions		2015-09-30	2015-03-31
I. 資本及資本充足比率	I. Capital and capital adequacy		
綜合資本充足比率	Capital adequacy ratio	15.39%	15.61%
股東權益	Shareholders' equity	8,961,083	8,794,952
資本充足比率是採用日本金融廳對有參與國際活動的日本銀行所作的指引，並已顧及市場風險。此指引已緊貼國際結算銀行巴塞爾銀行監管委員會，所建議之風險比重原則。	The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency applicable to Japanese banks with international operations, and has incorporated an allowance for Market Risk. The guidelines closely follow the risk-weighted approach proposed by the Basel Committee on Banking and Supervisory Practices of the Bank for the International Settlements.		
II. 其他財務資料	II. Other financial information		
資產總額	Total assets	220,723,906	219,313,264
負債總額	Total liabilities	207,866,554	206,111,420
貸款總額	Total loans and advances	99,414,037	97,616,193
存款總額 **	Total deposits **	151,088,653	152,210,466

2015-09-30 2015-03-31

2015-09-30 2014-09-30

期間之六個月之除稅前盈利

Pre-tax profits for the six months ended

647,871 623,798

**包括各銀行及已發行的存款証

**Including deposits from banks and certificates of deposits issued

乙部所有數額均已折為百萬日元計

All amounts for Section B are rounded to the nearest million yen.

遵從情況聲明

Statement of Compliance

三菱東京UFJ銀行香港分行(“本分行”)已
完成截至2015年9月30日止未經審計的財務
資料披露報告。此報告乃依循於2007年1月
1日生效之「銀行業(披露)規則」(第155M
章)而編製。

We have prepared this unaudited Disclosure Statement of The Bank of Tokyo-Mitsubishi UFJ, Ltd, Hong Kong Branch ("the Branch") as of
September 30, 2015. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) effective from January 1, 2007.

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

As the Chief Executive of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly
compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

三菱東京UFJ銀行
香港分行

The Bank of Tokyo-Mitsubishi UFJ, Ltd.
Hong Kong Branch

本下俊秀
執行役員
香港區行政總裁
及總經理
2015年12月31日

Toshitake Motoshita
Executive Officer
Regional Head for Hong Kong
General Manager
December 31, 2015