



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

Financial Disclosure Statement  
as at September 30, 2017

三菱東京UFJ銀行 香港分行

財務資料披露聲明書

截至二零一七年九月三十日



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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

I. General Information

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

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

II. 損益帳資料

II. Profit and Loss Information

港幣千元	(期間之六個月)		差幅百分比	
	2017-09-30	2016-09-30		
Figures in HKD thousands	2017-09-30	2016-09-30	Variance (%)	
利息收入	Interest income	2,993,499	2,040,478	46.71
利息支出	Interest expense	(2,671,234)	(1,691,875)	(57.89)
淨利息收入	Net interest income	322,265	348,603	(7.56)
其他經營收入	Other operating income			
收費及佣金收入	Commission income	363,184	646,056	(43.78)
收費及佣金支出	Commission expense	(105,033)	(238,306)	55.93
- 淨收費及佣金收入	-Net fees and commission income	258,151	407,750	(36.69)
- 來自外匯交易的收益減虧損	-Gains less losses arising from trading in foreign currencies	103,699	64,869	59.86
- 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	105,318	279,457	(62.31)
- 其他	-Others	6,940	76,437	(90.92)
		474,108	828,513	(42.78)
總經營收入	Total operating income	796,373	1,177,116	(32.35)
經營支出	Operating expenses	(817,825)	(555,849)	(47.13)
未扣除減值損失之經營盈利	Operating profit before impairment losses	(21,452)	621,267	(103.45)
減值損失及為已減值貸款及應收賬項而提撥的準備金	Impairment losses and provisions for impaired loans and receivables			
- 集體準備金	- Collective provisions	(91,807)	29,514	
- 特定準備金	- Specific provisions	0	15,630	45,144
		(91,807)	45,144	(303.36)
扣除準備金後之經營盈利	Operating profit after impairment losses	(113,259)	666,411	(117.00)
出售有形固定資產的收益減虧損	Gains less losses from disposal of tangible fixed assets	(540)	(962)	43.87
除稅前盈利 (虧損)	Profit (Loss) before taxation	(113,799)	665,449	(117.10)
稅項 (註)	Taxation expenses (Note)	(19,321)	(74,867)	74.19
除稅後盈利 (虧損)	Profit (Loss) after taxation	(133,120)	590,582	(122.54)

(註) 香港利得稅按對本年度截至2017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, 2017.



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III. 資產負債表

III. Balance Sheet Information

港幣千元				差異百分比
Figures in HKD thousands		2017-09-30	2017-03-31	Variance (%)
<b>資產</b>	<b>ASSETS</b>			
現金及銀行結餘	Cash and balances with banks	24,162,482	25,734,094	(6.11)
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	22,119,956	13,105,950	68.78
存放於海外辦事處的金額	Amount due from overseas offices	131,792,930	114,116,103	15.49
貿易匯票	Trade bills	3,325,779	3,755,721	(11.45)
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	223,511,586	211,469,212	
- 對銀行的貸款及放款	- loans and advances to banks	11,055,614	8,940,194	
- 應計利息及其他賬目	- accrued interest and other accounts	14,653,096	15,820,398	
- 減值貸款及應收款項	- provisions for impaired loans and receivables			
- 集體準備金	collective provisions	(2,265,333)	(2,173,526)	
- 特定準備金	specific provisions	(7,761)	(7,761)	
		246,947,202	234,048,517	5.51
投資證券	Investment securities	16,576,760	19,183,461	(13.59)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	157,270	144,676	8.70
<b>總資產</b>	<b>Total assets</b>	<b>445,082,379</b>	<b>410,088,522</b>	
<b>負債</b>	<b>LIABILITIES</b>			
尚欠銀行存款及結餘	Deposits and balances from banks	8,884,831	10,730,743	(17.20)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,575,940	6,758,114	
- 儲蓄存款	- savings deposits	42,568,711	52,331,215	
- 定期存款及通知存款	- time, call and notice deposits	127,077,087	97,044,363	11.58
結欠海外辦事處的金額	Amount due to overseas offices	217,955,792	198,437,388	9.84
已發行的存款證	Certificates of deposit issued	7,090,470	3,726,870	90.25
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	36,929,548	41,059,829	
- 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	
		36,929,548	41,059,829	(10.06)
<b>總負債</b>	<b>Total liabilities</b>	<b>445,082,379</b>	<b>410,088,522</b>	



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IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

港幣千元		港幣千元		差異百分比
Figures in HKD thousands		2017-09-30	2017-03-31	Variance (%)
<b>1. 貸款及應收款項</b>	<b>I. Loans and receivables</b>			
對客戶的貸款	Advances to customers	223,511,586	211,469,212	5.69
減：減值貸款的集體準備金	Less : Collective provisions for impaired loans & receivables	(2,265,333)	(2,173,526)	(4.22)
減：減值貸款的特定準備金	Less : Specific Provisions for impaired loans & receivables	(7,761)	(7,761)	0.00
		<u>221,238,492</u>	<u>209,287,925</u>	
給予銀行的貸款	Advances to banks	11,055,614	8,940,194	23.66
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>11,055,614</u>	<u>8,940,194</u>	
應計利息	Accrued interest	506,880	358,887	41.24
其他賬目	Other accounts	14,146,216	15,461,511	(8.51)
		<u>246,947,202</u>	<u>234,048,517</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。

- 對於債務人為依法破產者(由於破產、債務和解、或根據清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減下已撥帳及淨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，當其債額超越其抵押品的估價時，而其所有債務相抵已無機會收回時，即作出撥款。

- 對於可能破產的債務人，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)根據全面評估估付能力後確認為必要的數額而作出的。

**證券投資損失準備**

投資證券虧損準備是根據市場債務證券的帳面價值乘以其有關債券所獲分配的百分比計算。這百分比取決於內部的客戶評級。

**Provisioning policy of Hong Kong Branch**

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

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

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

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

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

**Provisions for loss on investment securities**

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

2. 客戶的減值貸款及放款

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

個別被斷定為減值的對客戶的已減值貸款及放款的數額

個別被斷定為減值的對客戶的已減值的或有負債的數額

為該等貸款及放款而撥備的特定準備金的數額

為該等或有負債而撥備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

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. 14,925 14,925 0.00

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

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

Specific provisions against such impaired contingent liabilities 0 0 0.00

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

As percentage of total advances to customers 0.01% 0.01%

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

於2017年9月30日及2017年3月31日，本分行給予銀行的款項中，並沒有以上之分類及沒有就該等貸款作出特定準備金。



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IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
<b>3. 逾期及經重組貸款</b>	<b>3. Overdue and rescheduled advances</b>				
<b>a. 逾期貸款</b>	<b>a. Overdue advances</b>		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有的抵押品 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%

There were no advances to banks which were overdue more than one month as at September 30, 2017 and March 31, 2017.

港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
<b>b. 逾期資產</b>	<b>b. Overdue assets</b>	債務證券 Debt securities	貿易匯票 Trade Bills	債務證券 Debt securities	貿易匯票 Trade Bills
其他逾期資產	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

港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
<b>c. 經重組貸款</b>	<b>c. Rescheduled advances</b>		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
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%

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

港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
<b>4. 收回資產</b>	<b>4. Repossessed Assets</b>				
收回資產市價	Market value of repossessed assets	0	0	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

5. Advances to customers - by geographical area

以下區域分類之客戶貸款、逾期貸款及不覆行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。當某一國家的風險佔總風險額的百分之十或以上，該國家的風險額佔予以披露。

The following geographical analysis of gross advances to customers, overdue advances and impaired loans is based on the location of the counterparty, after taking into account the recognized risk transfer in respect of such advances where appropriate. Only countries constitute 10% or more of the aggregate loans and advances to customers are disclosed.

港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
	客戶貸款及放款 Loans and advances to customers	已減值之客戶貸款及放款 Impaired loans and advances to customers	客戶之逾期貸款及放款 Overdue loans and advances to customers		
香港	Hong Kong	167,267,484	0	0	0
日本	Japan	15,271,570	14,925	0	0
中國	People's Republic of China	15,617,200	0	0	0
其他國家	Others	25,355,332	0	0	0
		<b>223,511,586</b>	<b>14,925</b>	<b>0</b>	<b>0</b>
港幣千元 Figures in HKD thousands		2017-09-30		2017-03-31	
	客戶貸款及放款 Loans and advances to customers	已減值之客戶貸款及放款 Impaired loans and advances to customers	客戶之逾期貸款及放款 Overdue loans and advances to customers		
香港	Hong Kong	156,042,375	0	0	0
日本	Japan	13,227,352	14,925	0	0
中國	People's Republic of China	16,097,045	0	0	0
其他國家	Others	26,102,440	0	0	0
		<b>211,469,212</b>	<b>14,925</b>	<b>0</b>	<b>0</b>



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IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

港幣千元 Figures in HKD thousands		2017-09-30	2017-03-31	差幅百分比 Variance (%)
<b>6. 客戶貸款 - 按行業分類</b>				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業發展	- Property development	37,935,449	18,860,925	101.13
- 物業投資	- Property investment	10,492,275	10,971,011	(4.36)
- 金融企業	- Financial concerns	21,532,670	22,549,921	(4.51)
- 股票經紀	- Stockbrokers	26,570	49,059	(45.84)
- 批發及零售業	- Wholesale and retail trade	20,694,868	24,270,510	(14.73)
- 製造業	- Manufacturing	4,572,946	5,450,239	(16.10)
- 運輸及運輸設備	- Transport and transport equipment	11,842,148	11,359,035	4.25
- 康樂活動	- Recreational activities	0	0	0.00
- 電子通訊	- Information technology	6,140,231	5,492,801	11.79
- 其他	- Others(Civil eng work, Elect & gas, Hotels boarding)	16,472,660	14,677,617	12.23
		129,709,817	113,681,118	
個人	Individuals			
- 購買「居者有其屋計劃」、「私人參	- Loans for the purchase of flats in the Home Ownership	0	0	0.00
建屋計劃、租「租者置其屋計劃」	Scheme, Private Sector Participation Scheme and			
樓宇的貸款	Tenants Purchase Scheme	0	0	0.00
- 購買其他住宅物業的貸款	- Loans for the purchase of other residential propertie	0	0	0.00
- 信用卡貸款	- Credit card advances	0	0	0.00
- 其他	- Others	221,790	224,562	(1.23)
		221,790	224,562	
在香港使用之貸款總額	Total loans for use in Hong Kong	129,931,607	113,905,680	14.07
貿易融資	Trade Finance	7,273,181	6,499,877	11.90
在香港以外使用之貸款	Loans for use outside Hong Kong	86,306,798	91,063,655	(5.22)
客戶貸款及放款總額	Total Loans and Advance to customers	223,511,586	211,469,212	11,159,463

7. 國際債權

國際債權資料披露對海外交易對手風險額與風險的所在地，並已顧及轉移認可風險的因素。一般而言，在下述情況下轉移認可風險：有關貸款的債權獲得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	2017-09-30				總額 Total
	銀行 Banks	官方部門 Official Sectors	非銀行財務機構 Non-bank Financial Institutions	非財務私人機構 Non-financial Private Sectors	
發達國家 Developed countries	23,508,311	2,994	5,067,641	15,549,111	44,128,057
其中日本 of which Japan	18,312,550	2,145	4,707,761	10,639,081	33,661,537
其中美國 of which United States of America	1,074,633	848	0	2,290,117	3,365,598
離岸中心 Offshore centres	6,586,190	0	49,704,326	49,813,241	106,103,757
其中香港 of which Hong Kong	5,090,038	0	46,591,265	34,874,270	86,555,573
歐洲發展中國家 Developing Europe	739	0	0	0	739
拉丁美洲及加勒比海發展中國家 Developing Latin America and Caribbean	0	0	0	0	0
非洲及中東發展中國家 Developing Africa and Middle East	189,559	0	0	480,963	670,522
亞太區發展中國家 Developing Asia-Pacific	8,901,143	1,428,759	8,875,147	9,082,561	28,287,610
其中中國 of which People's Republic of China	7,457,498	1,428,759	8,875,147	6,758,377	24,519,781
其中臺灣 of which Taiwan	1,024,310	0	0	10,944	1,035,254
國際組織 International Organisations	0	0	0	0	0
	39,185,942	1,431,753	63,647,114	74,925,876	179,190,685

港幣千元 Figures in HKD thousands	2017-03-31				總額 Total
	銀行 Banks	官方部門 Official Sectors	非銀行財務機構 Non-bank Financial Institutions	非財務私人機構 Non-financial Private Sectors	
發達國家 Developed countries	8,822,959	4,079,017	4,218,540	16,051,104	33,171,620
其中日本 of which Japan	6,391,238	1,197	3,802,816	9,589,834	19,785,085
其中美國 of which United States of America	689,706	4,077,820	0	2,338,966	7,106,492
離岸中心 Offshore centres	5,594,875	0	38,273,846	48,483,274	92,351,995
其中香港 of which Hong Kong	5,569,869	0	34,426,765	36,260,745	76,257,379
歐洲發展中國家 Developing Europe	51	0	0	0	51
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	111,206	0	0	461,306	572,512
亞太區發展中國家 Developing Asia-Pacific	7,182,484	1,351,167	8,749,822	10,721,909	28,005,382
其中中國 of which People's Republic of China	6,005,620	1,351,167	8,749,822	7,362,054	23,468,667
其中臺灣 of which Taiwan	797,083	0	0	14,012	811,095
國際組織 International Organisations	0	0	0	0	0
	21,711,575	5,430,184	51,242,208	75,717,593	154,101,560



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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「內地業務中環表」(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)".

		2017-09-30		
港幣千元 Figures in HKD thousands		資產負債表內的 On-balance sheet exposure	資產負債表以外的 Off-balance sheet exposure	總額 Total
中央政府，國有企業及其附屬機構和合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	46,966,236	5,084,777	52,051,013
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs	1,136,346	948,812	2,085,158
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,048,743	6,074	3,054,817
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above	15,497,868	5,423,263	20,921,131
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above	1,882,055	4,443	1,886,498
居於中國境外的中國公民或中國境外註冊的公司其批准信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	19,820,241	1,348,854	21,169,095
其他中國內地非銀行對手方的風險暴露	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	4,957,842	5,977,740	10,935,582
總額	Total	93,309,331	18,793,963	112,103,294
已扣減準備金的資產總額	Total assets after provision	445,082,379		
資產負債表內的風險估計對銀行資產總額的百分比	On-balance sheet exposures as percentage of total assets	20.96%		
		2017-03-31		
港幣千元 Figures in HKD thousands		資產負債表內的風 險額 On-balance sheet exposure	資產負債表以外的 風險額 Off-balance sheet exposure	總額 Total
中央政府，國有企業及其附屬機構和合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	58,233,069	4,284,879	62,517,948
地方政府，地方政府企業及其附屬機構和合資企業	Local governments, local governments-owned entities and their subsidiaries and JVs	835,859	531,709	1,367,568
居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,386,039	500,925	3,886,964
其他中央政府企業沒有包括在以上第一項	Other entities of central government not reported in item 1 above	13,459,210	5,723,984	19,183,194
其他地方政府企業沒有包括在以上第二項	Other entities of local governments not reported in item 2 above	959,017	781,054	1,740,071
居於中國境外的中國公民或中國境外註冊的公司其批准信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,673,679	3,241,653	21,915,332
其他中國內地非銀行對手方的風險暴露	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	3,589,042	5,997,535	9,586,577
總額	Total	99,135,915	21,061,739	120,197,654
已扣減準備金的資產總額	Total assets after provision	410,088,522		
資產負債表內的風險估計對銀行資產總額的百分比	On-balance sheet exposures as percentage of total assets	24.17%		



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9. 貨幣風險

以下為本分行截至2017年9月30日及2017年3月31日所持有外匯淨敞口總額的10%或以上的貨幣，至於期權的資料，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「模式使用管」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, 2017 and March 31, 2017. The net position is calculated using "Model User" approach set out in the "Return of Foreign Currency Position - (MA(BS)6)" submitted to the HKMA.

港幣百萬元 Figures in HKD millions	2017-09-30						總計 Total
	英鎊 GBP	日圓 JPY	美元 USD	人民幣 CNY	其他 Others		
現貨資產 Spot assets	525	37,964	252,785	14,479	8,741	314,494	
現貨負債 Spot liabilities	(609)	(37,463)	(248,063)	(16,015)	(8,659)	(310,809)	
遠期買入 Forward purchases	7,676	40,890	298,664	73,590	56,598	477,418	
遠期賣出 Forward sales	(7,683)	(41,039)	(304,296)	(71,978)	(56,696)	(481,692)	
期權淨額* Net Options position *	0	(1)	3	0	0	2	
長(短)敞淨額 Net long (short) position	(91)	351	(907)	76	(16)	(587)	
結構性淨持有額 Net structural position	0	0	0	0	0	0	

  

港幣百萬元 Figures in HKD millions	2017-03-31						總計 Total
	英鎊 GBP	日圓 JPY	美元 USD	人民幣 CNY	其他 Others		
現貨資產 Spot assets	617	51,110	213,762	12,044	8,152	285,685	
現貨負債 Spot liabilities	(479)	(50,710)	(236,184)	(11,373)	(7,835)	(306,581)	
遠期買入 Forward purchases	14,520	43,037	297,751	103,594	41,450	500,352	
遠期賣出 Forward sales	(14,537)	(43,147)	(276,699)	(104,138)	(41,542)	(480,063)	
期權淨額* Net Options position *	0	(1)	5	(1)	0	3	
長(短)敞淨額 Net long (short) position	121	289	(1,365)	126	225	(604)	
結構性淨持有額 Net structural position	0	0	0	0	0	0	

\* 期權淨額乃按 delta 等價方法計算。

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





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V. 資產負債表以外之項目

以下為每項資產負債表外項目重大類別的概要：

V. Off-balance sheet exposures

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

港幣千元 Figures in HKD thousands		2017-09-30	2017-03-31	差額百分比 Variance (%)
<b>1. 或有負債及承擔</b>	<b>1. Contingent liabilities and commitments</b>			
- 直接信貸替代項目	- Direct credit substitutes	1,660,625	3,293,727	(49.58)
- 與交易有關的或有項目	- Transaction-related contingencies	1,476,503	1,631,424	(9.50)
- 與貿易有關的或有項目	- Trade-related contingencies	4,442,304	4,970,625	(10.63)
- 票據發行及循環包銷融通	- Note issuance and revolving underwriting facilities	0	0	0.00
- 其他承諾	- Other commitments	134,738,332	115,024,512	17.14
- 其他 (遠期存款)	- Others (Forward forward deposits placed)	19,012,943	18,498,801	2.78
		<u>161,330,707</u>	<u>143,419,089</u>	
- 總信貸風險加權數額	- Aggregate credit risk weighted amount	<u>28,666,375</u>	<u>29,983,734</u>	(4.39)
<b>2. 衍生工具交易</b>	<b>2. Derivative transactions</b>			
名義數額	Notional amount			
- 匯率合約	- Exchange rate contracts	629,571,543	599,494,074	5.02
遠期外匯合約	Forward contracts	255,780,895	265,860,057	
貨幣掉期及貨幣選擇	Currency swap & currency option	373,790,648	333,634,017	
- 利率合約	- Interest rate contracts	1,303,380,199	1,199,103,648	8.70
- 其他	- Others	0	0	
		<u>1,932,951,742</u>	<u>1,798,597,722</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount			
- 匯率合約	- Exchange rate contracts	5,593,525	5,220,345	7.15
遠期外匯合約	Forward contracts	599,465	713,888	
貨幣掉期及貨幣選擇	Currency swap & currency option	4,994,060	4,506,457	
- 利率合約	- Interest rate contracts	998,789	2,523,322	(60.42)
- 其他	- Others	0	0	
		<u>6,592,314</u>	<u>7,743,667</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	53,293	55,419	(3.84)
貨幣掉期及貨幣選擇的公平價值淨額	Net fair value of currency swap & currency option	608,675	120,093	406.84
- 正價	- Positive value	346,627,295	311,445,394	
- 負值	- Negative value	(346,018,620)	(311,325,301)	
- 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	96,317	148,726	(35.24)
- 正價	- Positive value	5,557,164	6,052,318	
- 負值	- Negative value	(5,460,847)	(5,903,592)	
- 其他	- Others			
其他公平價值淨額	Net fair value of others	0	0	0.00
		<u>758,285</u>	<u>324,238</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2017年9月30日及2017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:

流動資金風險管理

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

BTMUHK根據其“流動性風險承受能力”仔細並適當地管理流動性風險。“流動性風險承受能力”是指BTMUHK預期暴露，但可忍受的流動資金風險水平，並且被定義為避免特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。

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，並且不忽略對銀行的資產負債結構，貸款限制，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/分行儲備，存款和存款證/債券發行。相關指標或控制已設立。

BTMUHK的流動資金風險管理是要滿足銀行內部指引和香港金融管理局（金管局）所要求的。

期間之六個月平均流動性維持比率

本分行披露之平均流動性維持比率，乃按其曆月的平均比率的高單平均數計算。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)部所申報的數字相同。

Liquidity Risk Management

Liquidity Risk is the risk that a financial institution incurs losses due to the lack of funding or being forced to pay unreasonably high interest rates to meet the liquidity shortfall. The risk arises due to the maturities mismatch between the assets and liabilities, especially when the cash outflow before the cash inflow happens.

BTMUHK manages liquidity risk carefully and appropriately in accordance with its “Liquidity Risk Tolerance”. “Liquidity Risk Tolerance” is the level of liquidity risk that BTMUHK expects to be exposed to, but will endure, and is defined as the level to avoid liquidity shortfall under idiosyncratic liquidity stress and market-wide liquidity stress (individually and in combination), after taking effective countermeasures.

The management of liquidity risk should include fund management with a full analysis of cash-flows, and constant monitoring of BTMUHK’s balance sheet structure, borrowing limit, collateral management, buffer assets, and cost of maintaining liquidity as well as paying attention to financial market situation, in order to ensure the diversity and availability of funding sources, such as Interbank / Inter Office Borrowing, Deposit taking and CD / Bond issuance, across various maturities. Relevant indicators or control has to be set up.

By enforcing the management of liquidity risk mentioned, BTMUHK should aim to fulfill both the internal guideline and regulatory requirement requested by Hong Kong Monetary Authority (HKMA).

百分比 Figures in percentage	2017-09-30	2016-09-30
Average liquidity maintenance ratio for the six months ended	37.33%	41.93%
The average liquidity maintenance ratio is the simple average of the calendar months’ average ratio as reported in Part 1 (II) of the “Return of Liquidity Position of an Authorized Institution - MA(BS)1E” calculated for the purposes of the Banking Ordinance.		



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## VII. 薪酬制度資料

### 薪酬制度

#### 管治結構的概述

三菱東京UFJ銀行香港分行(“本分行”)薪酬委員會於2010年12月在香港成立,負責為所有本地僱員制定薪酬制度。其主要職責乃管理本分行之薪酬制度,定期進行內部監察以及檢討本分行之薪酬政策是否足夠及有效,並確保其實施獨立於本行之管理層、平衡各方風險及獎勵。

薪酬委員會由兩個階層組成,包括本分行之主要管理人員及總行之職能部門,以及風險控制部門和總行之管理層。

薪酬委員會成員定期舉行會議(至少每年一次),為本地僱員之薪酬制度的設計及運作進行檢討。薪酬委員會成員會按照潛在之未來收入作出可行性之薪酬評估,對本分行高級管理層及主要人員之薪酬福利方案提出意見,並就本地行業之基準進行檢討。

在保持與本分行之風險管理架構貫徹性之同時,本分行之薪酬政策給予對於實現長遠策略,並將業績達標及達到監管資本要求有關之員工。當制定本分行之薪酬政策時,薪酬委員會考慮各種元素,例如固定及浮動薪酬的比例、發放薪酬反映風險的覆蓋期,表現評核機制,法規及政策要求,包括香港金融管理局發出之監管政策手冊及通告,市場的普遍做法、經濟氣候、風險因素及其相關之管理政策,以及披露清晰、全面和及時之薪酬資訊。

薪酬委員會已聘請外方顧問就本分行之薪酬管治成效,薪酬結構和風險掛鈎以及本分行之薪酬披露的完整性作出檢討。

本分行乃根據員工有否履行及達到全球業績管治框架下所預設之評核指標(KPIs)來釐定員工的浮動薪酬。KPIs是根據銀行的長遠目標而設置,由財務性和非財務性兩個因素組成。財務性因素之KPIs將包括但不限於員工為銀行帶來之利潤、收入、營業額及業務量;多樣化的經常性收益;提高資產回報率;減低信用風險等。而非財務性因素之KPIs包括但不限於遵守風險管理政策、法規和操守等表現良好之員工。

所有員工的酌情花紅將根據員工於評估期間之個人表現、所屬之業務單位和本分行的整體表現掛鈎。

銀行完全擁有酌情花紅的獎勵及其數額之酌處權。酌情花紅之金額及其具體分配將基於為應付已承擔的風險而需提供的資本的資本及數額;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點及其可能性等之所有當前與潛在的風險而釐定。至於個別員工之酌情花紅的分配是參考其角色、職責和其活動所涉及承擔之風險,包括但不限於信用、市場、利率、流動性、操作、聲譽、法律及策略風險的凸顯而釐定的。

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,或需要推高銀行的財政健康性,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。銀行將就當前業務表現和未來的經濟或市場條件而作出花紅分配。

薪酬委員會可作出遞延發放浮動薪酬之決定。一旦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。

本分行所有類型之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覽資料,供監管銀行之重要業務策略和活動,總結如下:

(一) 其間之六個月之有關薪酬為:

受薪人數	2017-09-30			2016-09-30		
	10	9				
港幣千元	非延付	延付	非延付	延付		
固定薪酬	11,699,514	0	10,056,915	0		
浮動薪酬	3,272,494	814,840	3,057,153	0		

(二) 以上之浮動薪酬是以現金的形式發放

(三) 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

## VII. Remuneration System Information

### Remuneration System

#### Overview of the Governance Structure

The Remuneration Committee of BTMU Hong Kong Branch (the "Branch") has been established since December 2010 to formulate the Branch's remuneration system for all locally hired employees. Its main functions are to govern our remuneration system, conduct regular internal compliance monitoring and review on the adequacy and effectiveness of our remuneration policy and ensures that its operations is conducted independently of management, balancing risks and rewards.

The Remuneration Committee is set in two tiers and comprised of key management from Hong Kong Branch and Head Office functional departments as well as risk control departments and management staff at Head Office level.

The Remuneration Committee members meet periodically (at least once a year) to review the design and operations of the Branch's remuneration system and practices for local employees. Moreover, Remuneration Committee members would evaluate any practices by which remuneration is paid for potential future revenues, make recommendations regarding the remuneration packages for senior management & key personnel of the Branch and to review the benchmark of local industry practices.

While maintaining consistency with our risk management framework, our remuneration policy rewards performance that contributes to the achievement of long-term strategy, business results as well as the regulatory capital. When formulating the Branch's Remuneration Policy, the Remuneration Committee considers various elements such as the balance between fixed & variable pay, alignment of payouts to the time horizons of risks, performance evaluation & measurement mechanism, legal & regulatory requirements including the applicable Supervisory Policy Manuals and circulars issued by the HKMA, market practices, economic climate, risk factors and the related management approach in the conduct of business and disclosure of clear, comprehensive and timely information about compensation practices.

External consultant has been engaged to review the effectiveness of the governance of our remuneration, our remuneration structure and risk alignment as well as the completeness of our remuneration disclosures.

Employee's variable remuneration is formed by linking fulfillment of the pre-determined Key Performance Indicators (KPIs) and demonstration of competency as measured under the Global Performance Management Framework. The KPIs, consisting of financial and non-financial factors, are set in line with the Bank's long-term goal. Financial KPIs would include but not limited to employees who generate profit, revenue, turnover or transaction volume; diversify recurrent income sources; increase return on assets; reduce credit risk, etc. Whereas non-financial KPIs include but not limited to employees who achieve good performance adhering to risk management policies and compliance with legal & regulatory requirements.

The discretionary bonus for all employees will be aligned with the results of the Branch's overall performance, the business division's performance and individual performance over the assessment period.

The award of discretionary bonus and its amount is entirely at the discretion of the Bank. The size and allocation of discretionary bonus would be based on the consideration of the full range of current and potential risks related to the cost and quantity of capital required to support the risks taken; the cost and quantity of the liquidity risk assumed in the conduct of business and the timing and likelihood of potential future revenues incorporated into current earnings, etc. The award of discretionary bonus to individual employee is made by making reference to their roles, responsibilities and activities that involve the assumption of material risks, including but not limited to credit, market, interest rate, liquidity, operation, reputation, legal and strategic risk.

If the overall bonus payment is not justified by the performance of the Bank or the business objectives are not achieved over the assessment period or when it is necessary to protect the financial soundness of the Bank or it is under unexpected special circumstances, all or part of the discretionary bonus may be withheld or deferred by the Bank. The Bank will take into account the current performance and future economy/ market conditions in the allocation of bonus.

Variable remuneration may be deferred subject to the approval of Remuneration Committee. The proportion to be deferred normally increase in line with the seniority and responsibility of an employee, and the time horizon of risks incurred by the employee's activities.

All types of remunerations of the Branch are paid in form of cash and that the Branch does not operate any non-cash variable remuneration.

### Remuneration of Senior Management and Key Personnel

Aggregate quantitative information on the remuneration for the Branch's senior management and key personnel, who oversee strategy and activities for material business lines of the Bank, is summarized as below:

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

Number of beneficiaries	2017-09-30		2016-09-30	
	10	9		
Figures in HKD thousands	Non-deferred	Deferred	Non-deferred	Deferred
Fixed Remuneration	11,699,514	0	10,056,915	0
Variable Remuneration	3,272,494	814,840	3,057,153	0

(b) Variable remuneration mentioned above is delivered in the form of cash

(c) 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, 2017  
三菱東京UFJ銀行香港分行  
財務資料披露聲明書  
截至二零一七年九月三十日

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。此指引已與國際清算銀行巴塞爾銀行監督委員會，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\*\*

期間之六個月之除稅前溢利

\*\*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

II. Other financial information

Total assets

Total liabilities

Total loans and advances

Total deposits \*\*

Pre-tax profits for the six months ended

\*\*Including deposits from banks and certificates of deposits issued

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

百萬日元 Figures in JPY millions	2017-09-30	2017-03-31
Capital adequacy ratio	15.84%	15.28%
Shareholders' equity	9,505,550	9,313,039
Total assets	234,877,976	229,108,371
Total liabilities	222,064,750	216,681,292
Total loans and advances	94,826,956	95,121,265
Total deposits **	164,506,008	161,350,190
Pre-tax profits for the six months ended	539,577	529,349

遵從情況聲明

三菱東京UFJ銀行香港分行(“本分行”)已完備截至2017年9月30日止本總行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，本人謹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。

三菱東京UFJ銀行  
香港分行

大和 健一  
執行役員  
香港區行政總裁  
及總經理  
2017年12月29日

Statement of Compliance

We have prepared this unaudited Disclosure Statement of The Bank of Tokyo-Mitsubishi UFJ, Ltd, Hong Kong Branch ("the Branch") as of September 30, 2017. 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.

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

Kenichi Yamato  
Executive Officer  
Regional Head for Hong Kong  
General Manager  
December 29, 2017