



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

Financial Disclosure Statement
as at September 30, 2019

三菱UFJ銀行 香港分行

財務資料披露聲明書

截至二零一九年九月三十日

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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 | (期間之六個月) | | 差異百分比 |
|--------------------------|--------------------|-------------|----------|
| | 2019-09-30 | 2018-09-30 | |
| Figures in HKD thousands | (six months ended) | | |
| 利息收入 | 4,538,872 | 5,313,490 | (14.58) |
| 利息支出 | (3,991,300) | (4,816,289) | 17.13 |
| 淨利息收入 | 547,572 | 497,201 | 10.13 |
| 其他經營收入 | | | |
| - 淨收費及佣金收入 | 195,558 | 246,561 | (20.69) |
| - 來自外匯交易的收益減虧損 | (450,866) | 219,054 | (305.82) |
| - 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 | 653,182 | (44,085) | 1,581.64 |
| - 其他 | 3,298 | 3,657 | (9.82) |
| | 401,172 | 425,187 | (5.65) |
| 總經營收入 | 948,744 | 922,388 | 2.86 |
| 經營支出 | (645,194) | (607,781) | (6.16) |
| 未扣除減值損失之經營盈利 | 303,550 | 314,607 | (3.51) |
| 減值損失及為已減值貸款及應收款項而撥提的準備金 | | | |
| - 集體準備金 | 61,386 | 245,342 | |
| - 特定準備金 | (42,912) | 27,091 | (93.22) |
| | 18,474 | 272,433 | (45.14) |
| 扣除準備金後之經營盈利 | 322,024 | 587,040 | |
| 出售有形固定資產的收益減虧損 | 148 | (637) | 123.23 |
| 除稅前盈利 (虧損) | 322,172 | 586,403 | (45.06) |
| 稅項 (註) | (4,839) | (40,613) | 88.09 |
| 除稅後盈利 (虧損) | 317,333 | 545,790 | (41.86) |

(註) 香港利得稅款是按照本年度截至2019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, 2019.



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III. 資產負債表

III. Balance Sheet Information

| 港幣千元 Figures in HKD thousands | | 2019-09-30 | 2019-03-31 | 差幅百分比 Variance (%) |
|----------------------------------|--|--------------------|--------------------|-----------------------|
| 資產 | | | | |
| ASSETS | | | | |
| 現金及銀行結餘 | Cash and balances with banks | 12,548,808 | 18,266,849 | (31.30) |
| 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 | 5,728,419 | 7,811,812 | (26.67) |
| 存放於海外辦事處的金額 | Amount due from overseas offices | 72,845,990 | 103,465,734 | (29.59) |
| 貿易匯票 | Trade bills | 1,972,330 | 1,962,336 | 0.51 |
| 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 | 205,156,918 | 211,520,908 | |
| - 對銀行的貸款及放款 | - loans and advances to banks | 8,787,491 | 4,833,492 | |
| - 應計利息及其他賬目 | - accrued interest and other accounts | 39,083,539 | 27,917,375 | |
| - 減值貸款及應收款項 | - provisions for impaired loans and receivables | | | |
| 集體準備金 | collective provisions | (2,072,255) | (2,133,641) | |
| 特定準備金 | specific provisions | 0 | 0 | |
| | | 250,955,693 | 242,138,134 | 3.64 |
| 投資證券 | Investment securities | 49,207,000 | 28,309,492 | 73.82 |
| 其他投資 | Other investments | 0 | 0 | 0.00 |
| 有形固定資產 | Tangible fixed assets | 133,902 | 144,334 | (7.23) |
| 總資產 | Total assets | 393,392,142 | 402,098,691 | |
| 負債 | | | | |
| LIABILITIES | | | | |
| 尚欠銀行存款及結餘 | Deposits and balances from banks | 8,800,975 | 17,952,981 | (50.98) |
| 客戶存款 | Deposits from customers | | | |
| - 活期存款及往來帳戶 | - demand deposits and current accounts | 4,231,858 | 4,802,007 | |
| - 儲蓄存款 | - savings deposits | 47,937,705 | 45,182,254 | |
| - 定期存款及通知存款 | - time, call and notice deposits | 83,661,052 | 88,396,597 | (1.84) |
| 結欠海外辦事處的金額 | Amount due to overseas offices | 176,707,394 | 183,214,806 | (3.55) |
| 已發行的存款證 | Certificates of deposit issued | 8,652,000 | 9,932,000 | (12.89) |
| 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 | 63,401,158 | 52,618,046 | |
| - 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 | |
| | | 63,401,158 | 52,618,046 | 20.49 |
| 總負債 | Total liabilities | 393,392,142 | 402,098,691 | |



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IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

| 港幣千元 Figures in HKD thousands | 2019-09-30 | 2019-03-31 | 差幅百分比 Variance (%) |
|----------------------------------|-------------|-------------|-----------------------|
| 1. 貸款及應收款項 | | | |
| 對客戶的貸款 | 205,156,918 | 211,520,908 | (3.01) |
| 減：減值貸款的集體準備金 | (2,072,255) | (2,133,641) | 2.88 |
| 減：減值貸款的特定準備金 | 0 | 0 | 0.00 |
| | 203,084,663 | 209,387,267 | |
| 給予銀行的貸款 | 8,787,491 | 4,833,492 | 81.80 |
| 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 |
| | 8,787,491 | 4,833,492 | |
| 應計利息 | 429,334 | 527,791 | (18.65) |
| 其他賬目 | 38,654,205 | 27,389,584 | 41.13 |
| | 250,955,693 | 242,138,134 | |

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除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)根據全面評估其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賬面價值，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。

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.

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」。

| 港幣千元 Figures in HKD thousands | 2019-09-30 | 2019-03-31 | 差幅百分比 Variance (%) |
|--|------------|------------|-----------------------|
| 2. Impaired loans and advances to customers | | | |
| 減值貸款及放款是根據香港金融管理局「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 | 0 | 20,736 | (100.00) |
| 個別被斷定為減值的對客戶的已減值的或有負債的數額 | 0 | 0 | 0.00 |
| 為該等貸款及放款而提撥的特定準備金的數額 | 0 | 0 | 0.00 |
| 為該等或有負債而提撥的特定準備金的數額 | 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 | 0 | 20,736 | (100.00) |
| 該等貸款及放款佔對客戶的貸款及放款的總額的百分比 | 0.00% | 0.01% | |

於2019年9月30日及2019年3月31日，本分行貸予銀行的款項中，並沒有以上之分類及沒有就該等貸款作出特定準備金。

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

| 港幣千元 Figures in HKD thousands | | 2019-09-30 | 2019-03-31 |
|----------------------------------|---|------------|------------|
| 3. 逾期及經重組貸款 | 3. Overdue and rescheduled advances | | |
| a. 逾期貸款 | a. Overdue advances | | |
| 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 |
| 三個月以上至六個月 | - 6 months or less but over 3 months | 0 | 0 |
| 六個月以上至一年 | - 1 year or less but over 6 months | 0 | 0 |
| 一年以上 | - over 1 year | 0 | 0 |
| 總逾期貸款 | Total overdue advances | 0 | 0 |
| 有擔保逾期貸款所持有的抵押品 市值 | Market value of collateral held against the secured overdue advances | 0 | 0 |
| 有擔保逾期貸款 | Secured overdue advances | 0 | 0 |
| 無擔保逾期貸款 | Unsecured overdue advances | 0 | 0 |
| | | 0 | 0 |

於2019年9月30日及2019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, 2019 and March 31, 2019.

| 其他逾期資產 | 債務證券 | | 貿易匯票 | |
|-----------|-----------------|-------------|-----------------|-------------|
| | Debt securities | Trade Bills | Debt securities | Trade Bills |
| 一個月以上至三個月 | 0 | 0 | 0 | 0 |
| 三個月以上至六個月 | 0 | 0 | 0 | 0 |
| 六個月以上至一年 | 0 | 0 | 0 | 0 |
| 一年以上 | 0 | 0 | 0 | 0 |
| 總逾期資產 | 0 | 0 | 0 | 0 |

| 經重組貸款(已減除逾期超過三個月)分析如下: | 債務證券 | | 貿易匯票 | |
|------------------------|-----------------|-------------|-----------------|-------------|
| | Debt securities | Trade Bills | Debt securities | Trade Bills |
| 經重組客戶貸款 | 0 | 0.00% | 0 | 0.00% |

於2019年9月30日及2019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, 2019 and March 31, 2019.

| 港幣千元 Figures in HKD thousands | | 2019-09-30 | 2019-03-31 |
|----------------------------------|------------------------------------|------------|------------|
| 4. 收回資產 | 4. Repossessed Assets | | |
| 收回資產市值 | Market value of repossessed assets | 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。

Reposessed 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、逾期貸款及不履行政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。 | | 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 | 2019-09-30 | | |
|----------------------------------|---|--|--|
| | 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 |

| 港幣千元 Figures in HKD thousands | 2019-03-31 | | |
|----------------------------------|---|--|--|
| | 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 | 153,740,308 | 20,736 | 0 |
| 日本 | 19,323,146 | 0 | 0 |
| 中國 | 16,727,252 | 0 | 0 |
| 其他國家 | 21,730,202 | 0 | 0 |
| | 211,520,908 | 20,736 | 0 |



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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 | 2019-09-30 | | 2019-03-31 | | 差幅百分比 Variance (%) | |
|--|---|----------------------------------|-------------|----------------------------------|-----------------------|--------|
| 6. 客戶貸款 - 按行業分類 | 6. Advance to customers - by Industry Sector | | | | | |
| | | 持有抵押品 的價值 collateral value | | 持有抵押品 的價值 collateral value | | |
| 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 | 20,428,394 | 1,744,934 | 22,377,224 | 1,699,909 | (8.71) | |
| - 物業投資 | 11,895,791 | 4,309,830 | 14,383,523 | 4,306,232 | (17.30) | |
| - 金融企業 | 18,375,446 | 1,646,444 | 19,231,778 | 670,000 | (4.45) | |
| - 股票經紀 | 14,101 | 14,101 | 37,159 | 7,159 | (62.05) | |
| - 批發及零售業 | 17,193,586 | 277,354 | 19,790,925 | 290,223 | (13.12) | |
| - 製造業 | 4,658,281 | 46,300 | 2,762,679 | 49,700 | 68.61 | |
| - 運輸及運輸設備 | 9,691,414 | 489,248 | 10,646,854 | 542,470 | (8.97) | |
| - 康樂活動 | 0 | 0 | 0 | 0 | 0.00 | |
| - 電子通訊 | 5,708,041 | 0 | 4,804,348 | 0 | 18.81 | |
| - 其他 | 16,521,255 | 1,390,451 | 11,675,168 | 1,337,140 | 41.51 | |
| | 104,486,309 | 9,918,662 | 105,709,658 | 8,902,833 | | |
| 個人 | Individuals | | | | | |
| - 購買「居者有其屋計劃」、「私人參 建居屋計劃」和「租客置業計劃」 樓宇的貸款 | 0 | 0 | 0 | 0 | 0.00 | |
| - 購買其他住宅物業的貸款 | 0 | 0 | 0 | 0 | 0.00 | |
| - 信用卡貸款 | 0 | 0 | 0 | 0 | 0.00 | |
| - 其他 | 196,576 | 193,307 | 200,913 | 198,653 | (2.16) | |
| | 196,576 | 193,307 | 200,913 | 198,653 | | |
| 在香港使用之貸款總額 | Total loans for use in Hong Kong | 104,682,885 | 10,111,969 | 105,910,571 | 9,101,486 | (1.16) |
| 貿易融資 | Trade Finance | 9,333,321 | 32,809 | 9,084,685 | 48,234 | 2.74 |
| 在香港以外使用之貸款 | Loans for use outside Hong Kong | 91,140,712 | 3,193,840 | 96,525,652 | 4,395,632 | (5.58) |
| 客戶貸款及放款總額 | Total Loans and Advance to customers | 205,156,918 | 13,338,618 | 211,520,908 | 13,545,352 | |

7. 國際債權

國際債權資料披露對海外交易對手風險最終風險的所在地，並已顧及轉移認可風險的因素。一般而言，在下列情況下才轉移認可風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是其銀行的海外分行，而該銀行的總辦事處並非位於交易對手的所在地。當某一地區的風險佔總風險額的百分之十或以上，該地區的風險應予以披露。

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.

| 港幣千元 Figures in HKD thousands | 2019-09-30 | | | | 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 其中日本 | 88,414,181 85,427,249 | 19,572,231 6,824 | 6,819,175 6,124,691 | 17,077,389 13,609,654 | 131,882,976 105,168,418 |
| 離岸中心 其中香港 | 5,566,955 5,346,935 | 0 | 24,518,904 21,728,177 | 65,025,193 52,621,107 | 95,111,052 79,696,219 |
| 歐洲發展中國家 | 3,323 | 0 | 0 | 0 | 3,323 |
| 拉丁美洲及加勒比海發展中國家 | 0 | 0 | 0 | 0 | 0 |
| 非洲及中東發展中國家 | 1,965 | 0 | 0 | 0 | 1,965 |
| 亞太區發展中國家 其中中國 | 5,095,168 3,870,751 | 2,460,975 2,460,975 | 10,630,536 10,630,536 | 11,101,604 7,712,824 | 29,288,283 24,675,086 |
| 國際組織 | 0 | 0 | 0 | 0 | 0 |
| | 99,081,592 | 22,033,206 | 41,968,615 | 93,204,186 | 256,287,599 |

| 港幣千元 Figures in HKD thousands | 2019-03-31 | | | | 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 其中日本 | 120,008,584 112,749,430 | 1,970 1,419 | 8,141,271 7,437,960 | 16,940,785 12,719,386 | 145,092,610 132,908,195 |
| 離岸中心 其中香港 | 4,967,840 3,457,056 | 0 | 30,692,644 27,829,714 | 63,453,964 50,425,674 | 99,114,448 81,712,444 |
| 歐洲發展中國家 | 1,293 | 0 | 0 | 0 | 1,293 |
| 拉丁美洲及加勒比海發展中國家 | 0 | 0 | 0 | 0 | 0 |
| 非洲及中東發展中國家 | 2,410 | 0 | 0 | 489,079 | 491,489 |
| 亞太區發展中國家 其中中國 | 10,744,916 8,512,532 | 1,907,171 1,907,171 | 8,623,693 8,623,693 | 11,705,582 8,165,028 | 32,981,362 27,207,424 |
| 國際組織 | 0 | 0 | 0 | 0 | 0 |
| | 135,725,043 | 1,909,141 | 47,457,608 | 92,589,410 | 277,681,202 |



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8. 對內地非銀行對手方的風險暴露

內地非銀行對手方及直接風險類別乃按照香港金融管理局「內地業務申報表」- MA(BS)20內的定義界定。有關對內地非銀行對手方的風險暴露如下：

8. Non-bank Mainland Exposures

The following is the Branch's Mainland exposures to non-bank counterparties. For the categories of non-bank counterparties and the type of direct exposures to be disclosed were made reference to the Completion Instructions for Part 3 of the "Return of Mainland Activities - (MA(BS)20)".

| | | <u>2019-09-30</u> | 資產負債表內的 風險類 | 資產負債表以外的 風險類 | 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 | | 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類佔對銀行資產總額的百分率 | On-balance sheet exposures as percentage of total assets | | 26.08% | | |
| | | <u>2019-03-31</u> | 資產負債表內的風 險類 | 資產負債表以外的 風險類 | 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) | | 48,236,190 | 5,104,444 | 53,340,634 |
| 地方政府，地方政府企業及其附屬機構和合資企業 | Local governments, local governments-owned entities and their subsidiaries and JVs | | 1,321,466 | 280,027 | 1,601,493 |
| 居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業 | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | | 10,608,075 | 6,692,585 | 17,300,660 |
| 其他中央政府企業沒有包括在以上第一項 | Other entities of central government not reported in item 1 above | | 15,454,661 | 5,109,132 | 20,563,793 |
| 其他地方政府企業沒有包括在以上第二項 | Other entities of local governments not reported in item 2 above | | 900,475 | 10,308 | 910,783 |
| 居於中國境外的中國公民或中國境外註冊的公司其批准信貸用於中國境內 | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | | 21,372,344 | 2,126,801 | 23,499,145 |
| 其他中國內地非銀行對手方的風險暴露 | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | | 1,008,903 | 94,708 | 1,103,611 |
| 總額 | Total | | 98,902,114 | 19,418,005 | 118,320,119 |
| 已扣減準備金的資產總額 | Total assets after provision | | 402,098,691 | | |
| 資產負債表內的風險類佔對銀行資產總額的百分率 | On-balance sheet exposures as percentage of total assets | | 24.60% | | |



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9. 貨幣風險

以下為本分行截至2019年9月30日及2019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, 2019 and March 31, 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 | 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 Spot assets | 15,319 | 3,949 | 4,970 | 201,348 | 48,958 | 274,544 |
| 現貨負債 Spot liabilities | (13,422) | (4,306) | (5,145) | (227,810) | (47,328) | (298,011) |
| 遠期買入 Forward purchases | 62,912 | 50,403 | 12,027 | 326,765 | 92,835 | 544,942 |
| 遠期賣出 Forward sales | (63,970) | (50,602) | (12,030) | (302,129) | (94,245) | (522,976) |
| 期權盤淨額* Net Options position * | 0 | 0 | 0 | 2 | (1) | 1 |
| 長(短)敞淨額 Net long (short) position | 839 | (556) | (178) | (1,824) | 219 | (1,500) |
| 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 | 2019-03-31 | | | | | 總計 Total |
|--------------------------------------|------------|-----------|-----------|-----------|--------------|-------------|
| | 澳元 AUD | 歐元 EUR | 英鎊 GBP | 美元 USD | 其他 Others | |
| 現貨資產 Spot assets | 11,647 | 4,586 | 5,420 | 212,459 | 51,646 | 285,758 |
| 現貨負債 Spot liabilities | (9,664) | (4,991) | (5,629) | (228,572) | (50,049) | (298,905) |
| 遠期買入 Forward purchases | 64,427 | 50,692 | 13,360 | 310,530 | 92,502 | 531,511 |
| 遠期賣出 Forward sales | (65,471) | (50,782) | (13,347) | (295,965) | (93,620) | (519,185) |
| 期權盤淨額* Net Options position * | 0 | 0 | 0 | 1 | (1) | 0 |
| 長(短)敞淨額 Net long (short) position | 939 | (495) | (196) | (1,547) | 478 | (821) |
| 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 | 2019-09-30 | 2019-03-31 | 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 | - Direct credit substitutes | 4,810,352 | 3,518,124 | 36.73 |
| - 與交易有關的或有項目 | - Transaction-related contingencies | 1,508,843 | 1,639,246 | (7.96) |
| - 與貿易有關的或有項目 | - Trade-related contingencies | 1,817,025 | 3,499,107 | (48.07) |
| - 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 | 117,336,989 | 123,923,679 | (5.32) |
| - 其他 (遠期有期存款) | - Others (Forward forward deposits placed) | 17,697,541 | 18,085,279 | (2.14) |
| | | 143,170,750 | 150,665,435 | |
| - 總信貸風險加權數額 | - Aggregate credit risk weighted amount | 28,080,110 | 29,331,846 | (4.27) |
| 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 | 628,470,462 | 3.44 |
| 遠期外匯合約 | Forward contracts | 184,292,448 | 167,124,552 | |
| 貨幣掉期及貨幣選擇 | Currency swap & currency option | 465,780,643 | 461,345,910 | |
| - 利率合約 | - Interest rate contracts | 2,467,044,201 | 2,305,665,560 | 7.00 |
| - 其他 | - Others | 0 | 0 | |
| | | 3,117,117,292 | 2,934,136,022 | |
| 總信貸風險加權數額 | Aggregate credit risk weighted amount | | | |
| - 匯率合約 | - Exchange rate contracts | 6,987,266 | 6,547,395 | 6.72 |
| 遠期外匯合約 | Forward contracts | 220,688 | 238,692 | |
| 貨幣掉期及貨幣選擇 | Currency swap & currency option | 6,766,578 | 6,288,703 | |
| - 利率合約 | - Interest rate contracts | 1,629,830 | 1,441,570 | 13.06 |
| - 其他 | - Others | 0 | 0 | |
| | | 8,617,096 | 7,988,965 | |
| 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 | 22,211 | (26.64) |
| 貨幣掉期及貨幣選擇的公平價值淨額 | Net fair value of currency swap & currency option | (689,060) | 206,834 | (433.15) |
| - 正債 | - Positive value | 455,151,974 | 456,035,009 | |
| - 負債 | - Negative value | (455,841,034) | (455,828,175) | |
| - 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 | 1,636,168 | 24.16 |
| - 正債 | - Positive value | 25,357,513 | 17,068,601 | |
| - 負債 | - Negative value | (23,325,973) | (15,432,433) | |
| - 其他 | - Others | | | |
| 其他公平價值淨額 | Net fair value of others | 0 | 0 | 0.00 |
| | | 1,358,773 | 1,865,213 | |

資產負債表外風險的重置成本及信貸風險加權數額，並未計入雙邊淨額安排的影響。於2019年9月30日及2019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

流動資金風險治理

MUFUGHK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MUFUGHK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，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MUFUG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

MUFUGHK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

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

該計劃涵蓋了一般準則和切實可行的措施，就按個別個案，以全面顧及MUFUG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。

核心資金比率

期間之季度平均核心資金比率

本分行披露之平均流動性維持比率及核心資金比率，乃按其曆月的平均比率的簡單平均數計算，每個曆月的平均比率是根據【銀行業條例】規定計算，並與「認可機構流動資產狀況申報表」(MA(BS)1E)第1(I)部及「認可機構穩定資金狀況申報表」(MA(BS)26)第1(II)部所申報的數字相同。

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

Liquidity Risk Management

Governance of liquidity risk management

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

MUFUGHK 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

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

These plans are general standard and actual measures should be taken flexibly case by case, after comprehensive consideration of MUFUG 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

期間之季度平均流動性維持比率

Liquidity Maintenance Ratio

Average liquidity maintenance ratio for the quarter ended

2019-09-30 2018-09-30

46.24% 45.89%

核心資金比率

期間之季度平均核心資金比率

Core Funding Ratio

Average core funding ratio for the quarter ended

126.93% 101.91%

The average liquidity maintenance ratio & average core funding ratio are the simple average of the calendar months' average ratio as reported in Part 1 (II) of the "Return of Liquidity Position of an Authorized Institution - MA(BS)1E" & Part 1 (II) of the "Stable Funding Position of an Authorized Institution - MA(BS)26" calculated for the purposes of the Banking Ordinance.

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



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VII. 薪酬制度資料

薪酬制度

管治結構的概述

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

亞洲區行政主管以亞洲薪酬委員會主席的身份負責治理和營運，並得到了亞洲區環球人力資源部主管、亞洲區策劃部主管以及亞洲區績效與獎勵部主管的支持。

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。為了方便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，並提請亞洲薪酬委員會批准。

在保持與本分行之風險管理架構一致性之同時：本分行之薪酬政策獎勵予那些實現長遠策略，達者業績目標及達到監管資本要求有貢獻之員工。當擬定本分行之薪酬政策時，亞洲薪酬委員會考慮各種元素，例如固定及浮動薪酬的比例、發放薪酬反映風險的覆蓋期、表現評核機制、法規及政策要求，包括香港金融管理局發出之監管政策手冊及通告、市場的最佳做法、經濟氣候、風險因素及其相關之管理政策，以及披露清晰、全面和及時之薪酬資訊。

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

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

本分行乃根據員工有否履行及達到於全球業績管理框架下所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定，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、法規和遵守準則表現良好之員工。

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

銀行完全擁有酌情花紅的獎勵及其數額之的處權。酌情花紅之金額及其具體分配將基於為應付已承擔的風險而需投入的資本的成本及數額；在業務中承擔的流動性風險的成本及數額；以及把潛在未來收入當前收益的時間及其可能性等之所有當前與潛在的風險而釐定。至於個別員工之酌情花紅的分配是參考其職位、職責和其活動所涉及承擔重大風險，包括但不限於信用、市場、利率、流動性、運作、聲譽、法律和策略風險的活動而裁斷的。

就銀行的表現而言沒有足夠理由發放花紅，或於評估期間未能達到業務目標、或需要維護銀行的財務穩健性，或其他意料之外的特殊情況下，銀行可酌情取消或遞延發放全部或部分酌情花紅。銀行將就當前業績表現和未來的經濟或市場條件而作出花紅分配。

亞洲薪酬委員會可作出遞延發放浮動薪酬之決定。一般遞延發放浮動薪酬之比例將按照員工之職級、職責和其活動所涉及的風險覆蓋期而相應增加。

本分行所有類型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。

VII. Remuneration System Information

Remuneration System

Overview of the Governance Structure

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 ensures that its operations is conducted independently of management, balancing risks and rewards.

The Regional Executive 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.

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, to the Asia Remuneration Committee for approval.

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

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

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

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

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

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

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

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

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



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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

在本財政年度的年度審核過程中，亞洲薪酬委員會舉行了三次會議，以監督香港分行所有本地員工的薪酬。關於本分行高級管理人員之薪酬總額資料，執監督銀行之重要業務策略和活動，總結如下：

Remuneration of Senior Management and Key Personnel

During the annual review process in this financial year, Asia Remuneration Committee has held three meetings to oversee the remuneration for all local employees in Hong Kong Branch. Aggregate quantitative information on the remuneration for the Branch's senior management, who oversee strategy and activities for material business lines of the Bank, is summarized as below:

(一) 其間之六個月之有關薪酬為：

| 受薪人數 | 2019-09-30 (港幣) | | 2018-09-30 (港幣) | |
|------|-----------------|-----------|-----------------|-----------|
| | 非遞付 | 遞付 | 非遞付 | 遞付 |
| 固定薪酬 | 14,324,139 | 0 | 12,401,769 | 0 |
| 浮動薪酬 | 13,236,231 | 9,071,040 | 7,150,374 | 1,405,470 |

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

| Number of beneficiaries | 2019-09-30 (HK\$) | | 2018-09-30 (HK\$) | |
|-------------------------|-------------------|-----------|-------------------|-----------|
| | Non-deferred | Deferred | Non-deferred | Deferred |
| Amount of Remuneration | | | | |
| Fixed Remuneration | 14,324,139 | 0 | 12,401,769 | 0 |
| Variable Remuneration | 13,236,231 | 9,071,040 | 7,150,374 | 1,405,470 |

(二) 按2019年度內(一)歸屬及支付；及(二)2019年度尚未歸屬，而劃分之遞付浮動薪酬總額，現應列如下：

| | 2019-09-30 (港幣) | | 2018-09-30 (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 | 1,045,228 | 0 | 276,972 |
| 尚未歸屬 | 9,071,040 | 1,806,372 | 2,227,608 | 642,590 |

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

| Amount of Remuneration | 2019-09-30 (HK\$) | | 2018-09-30 (HK\$) | |
|--------------------------|--|-------------------------------------|--|-------------------------------------|
| | Awarded for Performance Financial Year Ended 31.3.2020 | Awarded for Prior Performance Years | Awarded for Performance Financial Year Ended 31.3.2019 | Awarded for Prior Performance Years |
| Vested and paid out | 0 | 1,045,228 | 0 | 276,972 |
| Outstanding and unvested | 9,071,040 | 1,806,372 | 2,227,608 | 642,590 |

(三) 其間之六個月，高級管理人員所獲發之遞付薪酬已包括在以上(二)之浮動薪酬。

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

(四) 其間之六個月，高級管理人員所獲發之簽發約保證花紅(一人)已包括在以上(一)之遞付和非遞付浮動薪酬。

(d) Senior Management have been awarded with sign-on guaranteed bonus (1 beneficiary) during the said period which was included in the above (a) both deferred and non-deferred variable remuneration.

(五) 本聲明中披露的員工均為高級管理層，在上述期間由十二名成員組成。新增一名成員接任全球企業銀行東亞主管。高級管理層的固定薪酬組成部分和福利未作任何更改。為了與世界銀行的全球遞延補償計劃保持一致，遞延價格已更改為稅表法，這是市場上最普遍的方法。

(e) The employees disclosed in this statement are Senior Management which consists of 12 members during the said period. One member is added to takeover the role of the Head of Global Corporate Bank for East Asia. No changes have been made to fixed pay components and benefits for our Senior Management. 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.

(六) 遞延可變薪酬受《遞延補償計劃規則》中規定的“追回和沒收條件”條款的約束。

(f) The deferred variable remuneration is subject to the Clawback and Forfeiture conditions clauses stipulated in the Deferred Compensation Scheme Rules.



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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塞爾銀行監管委員會，所建議之風險比重原則。

I. Capital and capital adequacy

Capital adequacy ratio

Shareholders' equity

The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency applicable to Japanese banks with international operations, and has incorporated an allowance for Market Risk. The guidelines closely follow the risk-weighted approach proposed by the Basel Committee on Banking and Supervisory Practices of the Bank for the International Settlements.

II. 其他財務資料

資產總額

負債總額

貸款總額

存款總額 **

期間之六個月之除稅前盈利

**包括各銀行及已發行的存款証

乙部所有數額均已折為百萬日元計

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 | 2019-09-30 | 2019-03-31 |
|--|-------------|-------------|
| Capital adequacy ratio | 15.13% | 14.42% |
| Shareholders' equity | 10,291,483 | 9,960,322 |
| Total assets | 252,317,367 | 253,312,157 |
| Total liabilities | 239,008,064 | 240,442,589 |
| Total loans and advances | 102,403,803 | 103,663,457 |
| Total deposits ** | 176,670,517 | 177,489,084 |
| Pre-tax profits for the six months ended | 560,859 | 535,653 |

遵從情況聲明

Statement of Compliance

三菱UFJ銀行香港分行(“本分行”)已完成截至2019年9月30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。

We have prepared this unaudited Disclosure Statement of MUFG Bank, Ltd. Hong Kong Branch (“the Branch”) as of September 30, 2019. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

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

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

三菱UFJ銀行
香港支店

MUFG Bank, Ltd.
Hong Kong Branch

嶋內義和
執行役員，董事總經理
香港支店長
2019年12月31日

Yoshikazu Shimauchi
Executive Officer, Managing Director
Head of Hong Kong Branch
December 31, 2019