



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

Financial Disclosure Statement
as at September 30, 2020

三菱UFJ銀行 香港分行

財務資料披露聲明書

截至二零二零年九月三十日



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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) (six months ended) | | 差幅百分比 |
|--------------------------|---|--------------------------------|--------------|----------|
| Figures in HKD thousands | 2020-09-30 | 2019-09-30 | Variance (%) | |
| 利息收入 | Interest income | 1,815,298 | 4,538,872 | (60.01) |
| 利息支出 | Interest expense | (1,677,754) | (3,991,300) | 57.96 |
| 淨利息收入 | Net interest income | 137,544 | 547,572 | (74.88) |
| 其他經營收入 | Other operating income | | | |
| - 淨收費及佣金收入 | -Net fees and commission income | 40,975 | 195,558 | (79.05) |
| - 來自外匯交易的收益減虧損 | -Gains less losses arising from trading in foreign currencies | 266,569 | (450,866) | 159.12 |
| - 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 | 15 | 653,182 | (100.00) |
| - 其他 | -Others | 0 | 3,298 | (100.00) |
| | | 307,559 | 401,172 | (23.33) |
| 總經營收入 | Total operating income | 445,103 | 948,744 | (53.09) |
| 經營支出 | Operating expenses | (645,696) | (645,194) | (0.08) |
| 未扣除減值損失之經營盈利 | Operating profit before impairment losses | (200,593) | 303,550 | (166.08) |
| 減值損失及為已減值貸款及應收款項而提撥的準備金 | Impairment losses and provisions for impaired loans and receivables | | | |
| - 集體準備金 | - Collective provisions | 90,513 | 61,386 | |
| - 特定準備金 | - Specific provisions | (66,579) | 23,934 | 29.56 |
| | | | (42,912) | 18,474 |
| 扣除準備金後之經營盈利 | Operating profit after impairment losses | (176,659) | 322,024 | (154.86) |
| 出售有形固定資產的收益減虧損 | Gains less losses from disposal of tangible fixed assets | 0 | 148 | (100.00) |
| 除稅前盈利 (虧損) | Profit (Loss) before taxation | (176,659) | 322,172 | (154.83) |
| 稅項 (註) | Taxation expenses (Note) | (1,426) | (4,839) | 70.53 |
| 除稅後盈利 (虧損) | Profit (Loss) after taxation | (178,085) | 317,333 | (156.12) |

(註) 香港利得稅款是按照本年度截至2020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, 2020.



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III. 資產負債表

III. Balance Sheet Information

| | 港幣千元 Figures in HKD thousands | 2020-09-30 | 2020-03-31 | 差幅百分比 Variance (%) |
|------------------|--|--------------------|--------------------|-----------------------|
| 資產 | ASSETS | | | |
| 現金及銀行結餘 | Cash and balances with banks | 9,311,296 | 9,192,430 | 1.29 |
| 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 | 3,302,021 | 10,736,904 | (69.25) |
| 存放於海外辦事處的金額 | Amount due from overseas offices | 57,597,128 | 81,469,074 | (29.30) |
| 貿易匯票 | Trade bills | 1,618,892 | 1,334,107 | 21.35 |
| 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 | 199,559,073 | 209,096,176 | |
| - 對銀行的貸款及放款 | - loans and advances to banks | 3,100,040 | 3,878,424 | |
| - 應計利息及其他帳目 | - accrued interest and other accounts | 54,407,100 | 63,804,650 | |
| - 減值貸款及應收款項 | - provisions for impaired loans and receivables | | | |
| 集體準備金 | collective provisions | (2,020,058) | (2,110,572) | |
| 特定準備金 | specific provisions | (27,976) | (57,360) | |
| | | 255,018,179 | 274,611,318 | (7.13) |
| 投資證券 | Investment securities | 43,113,133 | 48,319,028 | (10.77) |
| 其他投資 | Other investments | 0 | 0 | 0.00 |
| 有形固定資產 | Tangible fixed assets | 126,065 | 136,112 | (7.38) |
| 總資產 | Total assets | 370,086,714 | 425,798,973 | |
| | | | | |
| 負債 | LIABILITIES | | | |
| 尚欠銀行存款及結餘 | Deposits and balances from banks | 5,069,807 | 6,241,672 | (18.77) |
| 客戶存款 | Deposits from customers | | | |
| - 活期存款及往來帳戶 | - demand deposits and current accounts | 4,367,733 | 4,565,592 | |
| - 儲蓄存款 | - savings deposits | 44,521,022 | 45,622,658 | |
| - 定期存款及通知存款 | - time, call and notice deposits | 60,303,129 | 61,248,641 | (2.01) |
| | | 109,191,884 | 111,436,891 | |
| 結欠海外辦事處的金額 | Amount due to overseas offices | 166,324,462 | 211,001,064 | (21.17) |
| 已發行的存款證 | Certificates of deposit issued | 9,357,000 | 10,292,000 | (9.08) |
| 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 | 80,143,561 | 86,827,346 | |
| - 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 | |
| | | 80,143,561 | 86,827,346 | (7.70) |
| 總負債 | Total liabilities | 370,086,714 | 425,798,973 | |



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IV. 資產負債表附加資料

1. 貸款及應收款項

對客戶的貸款
減：減值貸款的集體準備金
減：減值貸款的特定準備金

給予銀行的貸款
減：減值貸款的集體準備金
減：減值貸款的特定準備金

應計利息
其他賬目

貸款虧損準備政策

集體準備金是根據香港金融管理局的撥備指引而作出的。

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

- 對於債務人為依法破產者(由於破產、債務和解、或根據結算公司的規則終止與銀行進行交易)或實際破產者，其虧損準備乃按應收金額扣減下述已撤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，即作出撤帳。

- 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。

IV. Additional Balance Sheet Information

港幣千元

Figures in HKD thousands

2020-09-30

2020-03-31

差幅百分比

Variance (%)

1. Loans and receivables

Advances to customers

Less : Collective provisions for impaired loans & receivables

Less : Specific Provisions for impaired loans & receivables

Advances to banks

Less : Collective provisions for impaired loans & receivables

Less : Specific Provisions for impaired loans & receivables

Accrued interest

Other accounts

Provisioning policy of Hong Kong Branch

Collective Provisions for loan losses are maintained by reference to the Hong Kong Monetary Authority Provisioning guideline.

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

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

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

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

Provisions for loss on investment securities

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

港幣千元

Figures in HKD thousands

2020-09-30

2020-03-31

差幅百分比

Variance (%)

2. Impaired loans and advances to customers

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

Gross amount of impaired loans and advances to customers which are individually determined to be impaired.

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

Specific provisions against such impaired loans and advances

Specific provisions against such impaired contingent liabilities

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

As percentage of total advances to customers

There were no advances to banks on which classified as above as at September 30, 2020 and March 31, 2020, nor were there any specific provisions made for them on these two days.

2. 客戶的減值貸款及放款

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

個別被斷定為減值的對客戶的已減值貸款及放款的數額

個別被斷定為減值的對客戶的已減值的或有負債的數額

為該等貸款及放款而提撥的特定準備金的數額

為該等或有負債而提撥的特定準備金的數額

就該特定準備金所關乎的貸款及放款而計算在內的抵押品的價值

該等貸款及放款佔對客戶的貸款及放款的總額的百分比

於2020年9月30日及2020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。



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IV. 資產負債表附加資料 (續)

IV. Additional Balance Sheet Information (Continued)

3. 逾期及經重組貸款

a. 逾期貸款

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

於2020年9月30日及2020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。

b. 逾期資產

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

c. 經重組貸款

經重組貸款(已減除逾期超過三個月)分析如下:

經重組客戶貸款

於2020年9月30日及2020年3月31日，本分行貸予銀行的款項中，並無經重組的貸款。

3. Overdue and rescheduled advances

a. Overdue advances

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

There were no advances to banks which were overdue more than one month as at September 30, 2020 and March 31, 2020.

b. Overdue assets

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

c. Rescheduled advances

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

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

There were also no advances to banks which were rescheduled as at September 30, 2020 and March 31, 2020.

4. 收回資產

收回資產市價

收回資產仍視作貸款的抵押。貸款賬面值與預期變賣收回資產的淨所得款項兩者之間的差額予以撥備。

4. Repossessed Assets

| | | |
|------------------------------------|---|---|
| Market value of repossessed assets | 0 | 0 |
|------------------------------------|---|---|

Repossessed assets are continued to be treated as collateral for loans and advances. Provision has been made on the shortfall between the carrying amount of the loans and advances and the expected net sales proceeds from realisation of the repossessed assets.

5. 客戶貸款 - 按區域分類

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

5. Advances to customers - by geographical area

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

| | | 2020-09-30 | |
|----------------------------------|--|---|---|
| 港幣千元 Figures in HKD thousands | 客戶貸款及放款 Loans and advances to customers | 已減值之客戶貸款及放款 Impaired loans and advances to customers | 客戶之逾期貸款及放款 Overdue loans and advances to customers |
| 香港 | 147,228,184 | 0 | 0 |
| 日本 | 14,931,396 | 57,094 | 0 |
| 中國 | 18,907,127 | 0 | 0 |
| 其他國家 | 18,492,366 | 0 | 0 |
| | 199,559,073 | 57,094 | 0 |
| | | 2020-03-31 | |
| 港幣千元 Figures in HKD thousands | 客戶貸款及放款 Loans and advances to customers | 已減值之客戶貸款及放款 Impaired loans and advances to customers | 客戶之逾期貸款及放款 Overdue loans and advances to customers |
| 香港 | 156,539,486 | 0 | 0 |
| 日本 | 15,934,274 | 117,062 | 0 |
| 中國 | 16,220,208 | 0 | 0 |
| 其他國家 | 20,402,208 | 0 | 0 |
| | 209,096,176 | 117,062 | 0 |



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6. 客戶貸款 - 按行業分類

在香港使用之貸款
工商金融
- 物業發展
- 物業投資
- 金融企業
- 股票經紀
- 批發及零售業
- 製造業
- 運輸及運輸設備
- 康樂活動
- 電子通訊

- 其他

個人
- 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
- 購買其他住宅物業的貸款
- 信用卡貸款
- 其他

在香港使用之貸款總額

貿易融資

在香港以外使用之貸款

客戶貸款及放款總額

IV. Additional Balance Sheet Information (Continued)

| 港幣千元 Figures in HKD thousands | 2020-09-30 | | 2020-03-31 | | 差幅百分比 Variance (%) |
|---|----------------------------------|-----------|----------------------------------|------------|-----------------------|
| 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 | | |
| Loans for use in Hong Kong | | | | | |
| Industrial, commercial and financial | | | | | |
| - Property development | 22,269,463 | 1,521,500 | 23,882,002 | 1,668,543 | (6.75) |
| - Property investment | 10,657,688 | 4,274,688 | 12,530,447 | 4,117,127 | (14.95) |
| - Financial concerns | 18,937,996 | 1,088,360 | 20,464,999 | 1,584,217 | (7.46) |
| - Stockbrokers | 120,496 | 10,496 | 5,219 | 5,219 | 2,208.79 |
| - Wholesale and retail trade | 16,613,513 | 181,263 | 15,526,033 | 374,828 | 7.00 |
| - Manufacturing | 4,766,342 | 0 | 3,693,623 | 0 | 29.04 |
| - Transport and transport equipment | 5,240,145 | 366,453 | 7,180,905 | 421,905 | (27.03) |
| - Recreational activities | 0 | 0 | 0 | 0 | 0.00 |
| - Information technology | 5,040,774 | 0 | 5,027,863 | 0 | 0.26 |
| - Others(Civil eng work, Elect & gas, Hotels boarding hse & catering, Non-stock broking co and All others) | 9,146,624 | 1,417,273 | 17,722,314 | 1,441,649 | (48.39) |
| | 92,793,041 | 8,860,033 | 106,033,405 | 9,613,488 | |
| Individuals | | | | | |
| - 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 |
| - Loans for the purchase of other residential properties | 0 | 0 | 0 | 0 | 0.00 |
| - Credit card advances | 0 | 0 | 0 | 0 | 0.00 |
| - Others | 202,087 | 198,803 | 198,860 | 195,583 | 1.62 |
| | 202,087 | 198,803 | 198,860 | 195,583 | |
| Total loans for use in Hong Kong | 92,995,128 | 9,058,836 | 106,232,265 | 9,809,071 | (12.46) |
| Trade Finance | 11,352,380 | 2,175 | 8,145,942 | 4,198 | 39.36 |
| Loans for use outside Hong Kong | 95,211,565 | 186,643 | 94,717,969 | 1,972,935 | 0.52 |
| Total Loans and Advance to customers | 199,559,073 | 9,247,654 | 209,096,176 | 11,786,204 | |

7. 國際債權

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

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.

| 2020-09-30 | | | | | |
|--------------------------|-------------|------------------|---------------------------------|-------------------------------|-------------|
| 港幣千元 | 銀行 | 官方部門 | 非銀行財務機構 | 非財務私人機構 | 總額 |
| Figures in HKD thousands | Banks | Official Sectors | Non-bank Financial Institutions | Non-financial Private Sectors | Total |
| 發達國家 | 67,334,546 | 23,251,724 | 5,381,367 | 13,870,495 | 109,838,132 |
| 其中日本 | 65,873,931 | 2,396 | 4,665,252 | 10,272,211 | 80,813,790 |
| 離岸中心 | 1,111,517 | 0 | 35,205,548 | 62,828,111 | 99,145,176 |
| 其中香港 | 1,111,517 | 0 | 32,088,394 | 52,037,912 | 85,237,823 |
| 歐洲發展中國家 | 5,586 | 0 | 0 | 0 | 5,586 |
| 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 | 4,796 | 0 | 0 | 0 | 4,796 |
| 亞太區發展中國家 | 3,842,779 | 2,585,935 | 11,596,038 | 11,591,073 | 29,615,825 |
| 其中中國 | 2,923,061 | 2,585,935 | 11,331,715 | 8,473,908 | 25,314,619 |
| 國際組織 | 0 | 0 | 0 | 0 | 0 |
| | 72,299,224 | 25,837,659 | 52,182,953 | 88,289,679 | 238,609,515 |
| 2020-03-31 | | | | | |
| 港幣千元 | 銀行 | 官方部門 | 非銀行財務機構 | 非財務私人機構 | 總額 |
| Figures in HKD thousands | Banks | Official Sectors | Non-bank Financial Institutions | Non-financial Private Sectors | Total |
| 發達國家 | 93,998,073 | 19,385,430 | 6,560,783 | 13,410,473 | 133,354,759 |
| 其中日本 | 93,125,433 | 2,254 | 5,890,402 | 10,054,155 | 109,072,244 |
| 離岸中心 | 6,291,310 | 0 | 39,341,486 | 63,007,794 | 108,640,590 |
| 其中香港 | 6,291,310 | 0 | 35,673,536 | 50,441,697 | 92,406,543 |
| 歐洲發展中國家 | 8,367 | 0 | 0 | 0 | 8,367 |
| 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 | 1,348 | 0 | 0 | 0 | 1,348 |
| 亞太區發展中國家 | 5,838,669 | 2,502,483 | 10,784,163 | 8,825,989 | 27,951,304 |
| 其中中國 | 4,333,613 | 2,502,483 | 10,784,163 | 5,587,321 | 23,207,580 |
| 國際組織 | 0 | 0 | 0 | 0 | 0 |
| | 106,137,767 | 21,887,913 | 56,686,432 | 85,244,256 | 269,956,368 |



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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)".

| | | 2020-09-30 | 資產負債表內的風險額 | 資產負債表以外的風險額 | 總額 |
|----------------------------------|---|---------------------------|----------------------------|-------------|----|
| 港幣千元 Figures in HKD thousands | | On-balance sheet exposure | Off-balance sheet exposure | Total | |
| 中央政府，國有企業及其附屬機構和合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 50,488,062 | 3,699,221 | 54,187,283 | |
| 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 | 1,251,413 | 63,500 | 1,314,913 | |
| 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 | 10,449,251 | 5,809,278 | 16,258,529 | |
| 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 | 13,141,117 | 3,283,262 | 16,424,379 | |
| 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 | 1,442,277 | 117,365 | 1,559,642 | |
| 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 | 20,264,565 | 1,513,327 | 21,777,892 | |
| 其他中國內地非銀行對手方的風險暴露 | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 2,743,954 | 13,961 | 2,757,915 | |
| 總額 | Total | 99,780,639 | 14,499,914 | 114,280,553 | |
| 已扣減準備金的資產總額 | Total assets after provision | 370,086,714 | | | |
| 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 | 26.96% | | | |

| | | 2020-03-31 | 資產負債表內的風險額 | 資產負債表以外的風險額 | 總額 |
|----------------------------------|---|---------------------------|----------------------------|-------------|----|
| 港幣千元 Figures in HKD thousands | | On-balance sheet exposure | Off-balance sheet exposure | Total | |
| 中央政府，國有企業及其附屬機構和合資企業 | Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 49,061,794 | 5,719,110 | 54,780,904 | |
| 地方政府，地方政府企業及其附屬機構和合資企業 | Local governments, local governments-owned entities and their subsidiaries and JVs | 1,891,702 | 0 | 1,891,702 | |
| 居於中國境內的中國公民或中國境內註冊的公司及其附屬機構和合資企業 | PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 10,082,059 | 5,612,952 | 15,695,011 | |
| 其他中央政府企業沒有包括在以上第一項 | Other entities of central government not reported in item 1 above | 15,161,768 | 3,200,881 | 18,362,649 | |
| 其他地方政府企業沒有包括在以上第二項 | Other entities of local governments not reported in item 2 above | 1,901,291 | 71,720 | 1,973,011 | |
| 居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內 | PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 19,840,312 | 4,423,710 | 24,264,022 | |
| 其他中國內地非銀行對手方的風險暴露 | Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures | 1,912,234 | 52,987 | 1,965,221 | |
| 總額 | Total | 99,851,160 | 19,081,360 | 118,932,520 | |
| 已扣減準備金的資產總額 | Total assets after provision | 425,798,973 | | | |
| 資產負債表內的風險額佔對銀行資產總額的百分率 | On-balance sheet exposures as percentage of total assets | 23.45% | | | |



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9. 貨幣風險

以下為本分行截至2020年9月30日及2020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, 2020 and March 31, 2020. 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.

| | | 2020-09-30 | | | | | |
|----------------------------------|---------------------------|------------|------------|-----------|--------------|-------------|-----------|
| 港幣百萬元 Figures in HKD millions | 澳元 AUD | 歐元 EUR | 人民幣 CNY | 美元 USD | 其他 Others | 總計 Total | |
| 現貨資產 | Spot assets | 17,050 | 4,126 | 10,962 | 196,563 | 57,507 | 286,208 |
| 現貨負債 | Spot liabilities | (15,196) | (4,408) | (6,706) | (214,731) | (57,484) | (298,525) |
| 遠期買入 | Forward purchases | 66,269 | 48,347 | 55,060 | 314,892 | 76,539 | 561,107 |
| 遠期賣出 | Forward sales | (67,329) | (48,517) | (58,936) | (299,547) | (76,640) | (550,969) |
| 期權盤淨額 * | Net Options position * | 0 | 0 | 0 | 1 | 0 | 1 |
| 長(短)盤淨額 | Net long (short) position | 794 | (452) | 380 | (2,822) | (78) | (2,178) |
| 結構性淨持有額 | Net structural position | 0 | 0 | 0 | 0 | 0 | 0 |

| | | 2020-03-31 | | | | | |
|----------------------------------|---------------------------|------------|------------|-----------|--------------|-------------|-----------|
| 港幣百萬元 Figures in HKD millions | 澳元 AUD | 歐元 EUR | 人民幣 CNY | 美元 USD | 其他 Others | 總計 Total | |
| 現貨資產 | Spot assets | 14,635 | 3,938 | 13,554 | 237,796 | 43,357 | 313,280 |
| 現貨負債 | Spot liabilities | (12,924) | (4,270) | (8,400) | (269,695) | (43,134) | (338,423) |
| 遠期買入 | Forward purchases | 53,983 | 45,680 | 47,615 | 317,322 | 65,539 | 530,139 |
| 遠期賣出 | Forward sales | (54,771) | (45,783) | (52,660) | (288,169) | (65,784) | (507,167) |
| 期權盤淨額 * | Net Options position * | 0 | 0 | 0 | 1 | 0 | 1 |
| 長(短)盤淨額 | Net long (short) position | 923 | (435) | 109 | (2,745) | (22) | (2,170) |
| 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. 資產負債表外之項目

以下為每項資產負債表外項目重大類別的概要：

1. 或有負債及承擔

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

- 總信貸風險加權數額

2. 衍生工具交易

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

總信貸風險加權數額

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

公平價值總計

- 匯率合約
- 遠期外匯合約的公平價值淨額

貨幣掉期及貨幣期權的公平價值淨額

- 正值
- 負值

- 利率合約

利率合約的公平價值淨額

- 正值
- 負值

- 其他

其他公平價值淨額

資產負債表外風險的重置成本及信貸風險加權數額，並未計入雙邊淨額安排的影響。於2020年9月30及2020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。

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 | 2020-09-30 | 2020-03-31 | 差幅百分比 Variance (%) |
|---|----------------------|----------------------|-----------------------|
| 1. Contingent liabilities and commitments | | | |
| - Direct credit substitutes | 1,526,489 | 4,768,207 | (67.99) |
| - Transaction-related contingencies | 1,598,758 | 1,861,807 | (14.13) |
| - Trade-related contingencies | 2,912,804 | 2,485,262 | 17.20 |
| - Note issuance and revolving underwriting facilities | 0 | 0 | 0.00 |
| - Other commitments | 103,843,161 | 93,867,701 | 10.63 |
| - Others (Forward forward deposits placed) | 38,480,508 | 9,403,219 | 309.23 |
| | <u>148,361,720</u> | <u>112,386,196</u> | |
| - Aggregate credit risk weighted amount | 20,456,858 | 27,876,652 | (26.62) |
| 2. Derivative transactions | | | |
| Notional amount | | | |
| - Exchange rate contracts | 644,479,392 | 622,971,971 | 3.45 |
| Forward contracts | 161,003,964 | 162,400,312 | |
| Currency swap & currency option | 483,475,428 | 460,571,659 | |
| - Interest rate contracts | 2,076,723,792 | 2,293,731,699 | (9.46) |
| - Others | 0 | 0 | |
| | <u>2,721,203,184</u> | <u>2,916,703,670</u> | |
| Aggregate credit risk weighted amount | | | |
| - Exchange rate contracts | 7,246,195 | 8,037,618 | (9.85) |
| Forward contracts | 552,039 | 273,540 | |
| Currency swap & currency option | 6,694,156 | 7,764,078 | |
| - Interest rate contracts | 2,559,357 | 2,713,612 | (5.68) |
| - Others | 0 | 0 | |
| | <u>9,805,552</u> | <u>10,751,230</u> | |
| Total fair value | | | |
| - Exchange rate contracts | | | |
| Net fair value of forward contracts | (15,911) | 45,387 | (135.06) |
| Net fair value of currency swap & currency option | (1,741,643) | (1,598,312) | 8.97 |
| - Positive value | 469,178,385 | 445,830,867 | |
| - Negative value | (470,920,028) | (447,429,179) | |
| - Interest rate contracts | | | |
| Net fair value of interest rate contracts | 2,305,669 | 2,266,039 | 1.75 |
| - Positive value | 42,181,698 | 39,739,665 | |
| - Negative value | (39,876,029) | (37,473,626) | |
| - Others | | | |
| Net fair value of others | 0 | 0 | 0.00 |
| | <u>548,115</u> | <u>713,114</u> | |

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



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VI. 流動資金資料披露

流動資金風險管理

流動資金風險治理

MUFGHK根據其「流動性風險承受能力」仔細並適當地管理流動性風險。「流動性風險承受能力」是指MUFGHK預期暴露，但可忍受的流動資金風險水平，並且被定義為避免特質流動壓力和市場廣泛流動壓力（單獨地和組合地）的流動性不足，及後採取有效的應對措施。

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

資金策略

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

減低流動資金風險

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

壓力測試

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

簡述應急融資計劃

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

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

VI. Liquidity information disclosures:

Liquidity Risk Management

Governance of liquidity risk management

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

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

Funding strategy

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

Liquidity risk mitigation

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

Stress testing

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

Outline of contingency funding plan

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

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

百分比
Figures in percentage

流動性維持比率

Liquidity Maintenance Ratio

2020-09-30

2019-09-30

期間之季度平均流動性維持比率

Average liquidity maintenance ratio for the quarter ended

49.75%

46.24%

核心資金比率

Core Funding Ratio

期間之季度平均核心資金比率

Average core funding ratio for the quarter ended

111.62%

126.93%

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

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

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

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



MUFG Bank, Ltd.

(Incorporated in Japan with limited liability)

Hong Kong Branch

Financial Disclosure Statement as at September 30, 2020

三菱UFJ銀行香港分行
財務資料披露聲明書
截至二零二零年九月三十日

VII. 薪酬制度資料

薪酬制度

亞洲薪酬委員會在區域級別上設立，以管理我們的薪酬體系，定期（至少每年一次）對我們的薪酬政策的充分性和有效性進行內部合規監控和審查，並確保其運作獨立於管理層進行，平衡風險和獎勵。該委員會從FY2020_21重新命名為亞太薪酬委員會。

亞太薪酬委員會由4名成員組成，包括亞太區執行人，以亞太薪酬委員會主席的身份負責管理和運營，並得到亞洲首席人力資源主任、亞洲規劃辦公室主任和亞洲績效與獎勵主管的支援。在本年度的年度檢討過程中，委員會曾舉行三次會議（去年為兩次會議），以監察香港分行所有本地雇員的薪酬。

亞太薪酬委員會代表董事會監督所有分支機構的薪酬設計和業務。此外，委員會成員將評估為未來潛在收入支付薪酬的任何做法。為使委員會行使監督權，處管理層應就薪酬政策和做法提出建議，特別是重大風險承擔者的薪酬建議，包括：高級管理層、風險承擔者、高級控制員工和高收入者，供委員會批准。

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

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

本分行乃根據員工有否履行及達到於全球業績管理框架下所預設之評核目標來釐定員工的浮動薪酬。個人目標是根據銀行的長遠目標而設置，由財務性和非財務性兩個因素組成。財務性之評核目標包括但不限於員工為銀行帶來之利潤、收入、營業額或業務量；多樣化的經常性收益；提高資產回報率；減低信用風險等。而非財務性之評核目標包括但不限於遵守風險管理政策、法規和操守準則表現良好之員工。

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

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

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

高級管理人員和關鍵人員的定義

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

“關鍵人員”是指其工作或活動代表本行（包括全球市場交易主管）承擔重大風險或承擔重大風險的員工。

VII. Remuneration System Information

Remuneration System

The Asia Remuneration Committee was setup on a regional level to govern our remuneration system, conduct regular internal compliance monitoring and review (at least annually) on the adequacy and effectiveness of our remuneration policy and ensure that its operations is conducted independently of management, balancing risks and rewards. The committee is renamed to Asia Pacific Remuneration Committee from FY2020_21.

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

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

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

The remuneration policy covers all local employees of Hong Kong Branch. Expatriates and secondees from other Branches shall be governed by their individual policy at Head Office and Home Branch respectively. While maintaining consistency with our risk management framework, our remuneration policy rewards performance that contributes to the achievement of long-term strategy, business results as well as the regulatory capital. When formulating the branch's remuneration policy, the Asia Pacific Remuneration Committee considers various elements such as the balance between fixed & variable pay, alignment of payouts to the time horizons of risks, performance evaluation & measurement mechanism, legal & regulatory requirements including the applicable Supervisory Policy Manuals and circulars issued by the HKMA, market practices, economic climate, risk factors and the related management approach in the conduct of business and disclosure of clear, comprehensive and timely information about compensation practices.

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

The discretionary bonus for all employees (incl. top-level business line) will be aligned with the results of the Branch's overall performance, the business division's performance and individual performance over the assessment period. The discretionary bonus amount is entirely at the discretion of the Bank and will take into account the current performance and future economy/ market conditions in the allocation of bonus. The size and allocation of discretionary bonus would be based on the consideration of the full range of current and potential risks related to the cost and quantity of capital required to support the risks taken; the cost and quantity of the liquidity risk assumed in the conduct of business and the timing and likelihood of potential future revenues incorporated into current earnings, etc. The award of discretionary bonus to individual employee is made by making reference to their roles, responsibilities and activities that involve the assumption of material risks, including but not limited to credit, market, interest rate, liquidity, operation, reputation, legal and strategic risk. The remuneration of risk control personnel is recommended independently of the businesses they oversee and approved by Asia Pacific Remuneration Committee.

If the overall bonus payment is not justified by the performance of the Bank or the business objectives are not achieved over the assessment period or when it is necessary to protect the financial soundness of the Bank or it is under unexpected special circumstances, all or part of the discretionary bonus may be withheld or deferred by the Bank subject to the approval of Asia Pacific Remuneration Committee. The proportion to be deferred normally increase in line with the seniority and responsibility of an employee, and the time horizon of risks incurred by the employee's activities. To align with the Bank's Global Deferred Compensation Scheme, the deferral grid has been changed to a tax-table approach which is the most market prevalent approach.

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

Definitions of Senior Management and Key Personnel

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

"Key Personnel" are the employees whose duties or activities involve the assumption of material risk or the taking on of material exposures on behalf of our Bank, including Head of Trading in Global Market.



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截至二零二零年九月三十日

VII. 薪酬制度資料 (續)

高級管理人員和主要人員之薪酬

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

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

(一) 其間之六個月之固定和浮動薪酬為：

| 受薪人數 | 2020-09-30 (港幣) | | 2019-09-30 (港幣) | |
|------|-----------------|-----------|-----------------|-----------|
| | 11 | | 11 | |
| | 非延付 | 延付 | 非延付 | 延付 |
| 固定薪酬 | 14,264,000 | 0 | 14,324,139 | 0 |
| 浮動薪酬 | 9,345,089 | 3,676,860 | 13,236,231 | 9,071,040 |

(二) 遞延浮動薪酬總額分為 (a) 按2020/2021財政年度內已歸屬和已支付，以及 (b) 按2020/2021財政年度內未償還和未歸屬的遞延薪酬總額如下：

| | 2020-09-30 (港幣) | | 2019-09-30 (港幣) | |
|-------|------------------------|------------------------|------------------------|------------------------|
| | 就2020/2021年度內之表現所發放之總額 | 就2020/2021年度前之表現所發放之總額 | 就2019/2020年度內之表現所發放之總額 | 就2019/2020年度前之表現所發放之總額 |
| 歸屬及支付 | 0 | 5,382,521 | 0 | 1,045,228 |
| 尚未歸屬 | 3,676,860 | 8,296,634 | 9,071,040 | 1,806,372 |

(三) 我們的高級管理人員和關鍵人員的固定薪酬組成部分和福利未作任何更改。

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

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

(六) 本聲明中披露的員工為高級管理人員和關鍵人員，在上述期間由11名成員 (2019年：11名成員) 組成。包括兩名成員，負責 (1) 東亞全球企業銀行亞洲區主管和主管，以及 (2) 亞洲轉行銀行辦事處主管。

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

VII. Remuneration System Information (Continued)

Remuneration of Senior Management and Key Personnel

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

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

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

| Number of beneficiaries | 2020-09-30 (HK\$) | | 2019-09-30 (HK\$) | |
|-------------------------|-------------------|-----------|-------------------|-----------|
| | 11 | | 11 | |
| Amount of Remuneration | Non-deferred | Deferred | Non-deferred | Deferred |
| Fixed Remuneration | 14,264,000 | 0 | 14,324,139 | 0 |
| Variable Remuneration | 9,345,089 | 3,676,860 | 13,236,231 | 9,071,040 |

(b) Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2020/2021 and (b) outstanding and unvested as at financial year 2020/2021, are set out below:

| | 2020-09-30 (HK\$) | | 2019-09-30 (HK\$) | |
|--------------------------|---|-------------------------------------|---|-------------------------------------|
| | Awarded for Performance during Financial Year 2020/2021 | Awarded for Prior Performance Years | Awarded for Performance during Financial Year 2019/2020 | Awarded for Prior Performance Years |
| Amount of Remuneration | | | | |
| Vested and paid out | 0 | 5,382,521 | 0 | 1,045,228 |
| Outstanding and unvested | 3,676,860 | 8,296,634 | 9,071,040 | 1,806,372 |

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

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

(e) Senior management and key personnel have been awarded with sign-on guaranteed bonus (1 beneficiary) (FY2019: 1 beneficiary) during the said period which was included in the above (a) both deferred and non-deferred variable remuneration. The number and amount awarded to this beneficiary is not disclosed in view of confidentiality.

(f) The employees disclosed in this statement are senior management and key personnel which consists of 11 members (2019: 11 Members) during the said period. Two members are added to takeover the roles of (1) Regional Head of S&T for Asia Head & Head of Global Corporate Bank, East Asia and (2) Head of Transation Banking Office for Asia.

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



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截至二零二零年九月三十日

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。

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。

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

*2019年9月30日除稅前盈利根據日本會計準則委員會於FY2020實施之「公允價值衡量」指引下作出了更正以作比較。

**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

Section B - Bank Information (Consolidated basis)

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

百萬日元

Figures in JPY millions

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. Other financial information

Total assets

Total liabilities

Total loans and advances

Total deposits **

Pre-tax profits for the six months ended

*Pre-tax profits of September 30, 2019 has been revised based on the implementation of "Fair Value Measurement" under the guidance of Accounting Standards Board of Japan in FY2020 for comparison.

**Including deposits from banks and certificates of deposits issued

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

遵從情況聲明

三菱UFJ銀行香港分行（“本分行”）已完成截至2020年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。

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

Statement of Compliance

We have prepared this unaudited Disclosure Statement of MUFG Bank, Ltd. Hong Kong Branch ("the Branch") as of September 30, 2020. It is compiled according to the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

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

三菱UFJ銀行
香港支店

MUFG Bank, Ltd.
Hong Kong Branch

嶋内義和
執行役員、董事總經理
香港支店長
2020年12月31日

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