



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

Financial Disclosure Statement  
as at March 31, 2022

三菱UFJ銀行香港支店  
(registered name in Japan)

財務資料披露聲明書

截至二零二二年三月三十一日



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甲部份 - 分行資料 (香港分行)

Section A - Branch Information (Hong Kong Branch Only)

I. 一般資料

I. General Information

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

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

II. 損益帳資料

II. Profit and Loss Information

港幣千元		(截至本財政年度)		差幅百分比
Figures in HKD thousands		(Financial year ended)		Variance (%)
	2022-03-31	2021-03-31		
利息收入	2,186,452	2,940,263		(25.64)
利息支出	(1,017,013)	(2,382,650)		57.32
淨利息收入	1,169,439	557,613		109.72
其他經營收入				
- 淨收費及佣金收入	362,779	249,617		45.33
- 來自外匯交易的收益減虧損	752,837	885,777		(15.01)
- 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	(324,164)	(405,402)		20.04
- 其他	1,358	5,351		(74.62)
	792,810	735,343		7.81
總經營收入	1,962,249	1,292,956		51.76
經營支出	(1,132,349)	(1,152,817)		1.78
未扣除減值損失之經營盈利	829,900	140,139		492.20
減值損失及為已減值貸款及應收款項而提撥的準備金				
- 集體準備金	95,586	88,577		
- 特定準備金	31,679	26,490		380.43
扣除準備金後之經營盈利	957,165	166,629		474.43
出售有形固定資產的收益減虧損	(3,351)	(39)		(8,492.31)
除稅前盈利 (虧損)	953,814	166,590		472.55
稅項 (註)	(42,887)	(58,466)		26.65
除稅後盈利 (虧損)	910,927	108,124		742.48

(註) 香港利得稅款是按照本年度截至2022年3月31日之估計應課盈利，以稅率16.5%計算。

(Note) Hong Kong profit Tax is computed at 16.5% of the estimated assessable profits for the year ended March 31, 2022.



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III. 資產負債表

III. Balance Sheet Information

港幣千元 Figures in HKD thousands		2022-03-31	2021-09-30	差幅百分比 Variance (%)
<b>資產</b>	<b>ASSETS</b>			
現金及銀行結餘	Cash and balances with banks	2,959,098	11,996,998	(75.33)
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	7,103,080	9,116,541	(22.09)
存放於海外辦事處的金額	Amount due from overseas offices	97,963,618	106,079,121	(7.65)
貿易匯票	Trade bills	4,423,501	2,090,277	111.62
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	187,457,046	198,032,916	
- 對銀行的貸款及放款	- loans and advances to banks	861,223	467,250	
- 應計利息及其他賬目	- accrued interest and other accounts	34,540,049	35,891,670	
- 減值貸款及應收款項 集體準備金 特定準備金	- provisions for impaired loans and receivables collective provisions specific provisions	(1,926,409) 0	(2,024,011) 0	(4.92)
投資證券	Investment securities	17,961,241	19,589,225	(8.31)
其他投資	Other investments	0	0	0.00
有形固定資產	Tangible fixed assets	93,096	105,637	(11.87)
<b>總資產</b>	<b>Total assets</b>	<b>351,435,543</b>	<b>381,345,624</b>	
<b>負債</b>	<b>LIABILITIES</b>			
尚欠銀行存款及結餘	Deposits and balances from banks	12,847,579	21,067,929	(39.02)
客戶存款	Deposits from customers			
- 活期存款及往來帳戶	- demand deposits and current accounts	4,610,183	5,231,394	
- 儲蓄存款	- savings deposits	42,648,206	60,283,720	
- 定期存款及通知存款	- time, call and notice deposits	33,272,805	45,589,767	(27.52)
結欠海外辦事處的金額	Amount due to overseas offices	211,901,965	195,367,944	8.46
已發行的存款證	Certificates of deposit issued	2,072,000	3,987,000	(48.03)
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	44,082,805	49,817,870	
- 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	
<b>總負債</b>	<b>Total liabilities</b>	<b>351,435,543</b>	<b>381,345,624</b>	(11.51)



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IV. 資產負債表附加資料

IV. Additional Balance Sheet Information

港幣千元		2022-03-31		2021-09-30		差幅百分比
Figures in HKD thousands						Variance (%)
<b>1. 貸款及應收款項</b>	<b>1. Loans and receivables</b>					
對客戶的貸款	Advances to customers	187,457,046		198,032,916		(5.34)
減：減值貸款的集體準備金	Less: Collective provisions for impaired loans & receivables	(1,926,409)		(2,024,011)		4.82
減：減值貸款的特定準備金	Less: Specific Provisions for impaired loans & receivables	0		0		0.00
		185,530,637		196,008,905		
給予銀行的貸款	Advances to banks	861,223		467,250		84.32
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
		861,223		467,250		
應計利息	Accrued interest	208,059		187,199		11.14
其他賬目	Other accounts	34,331,990		35,704,471		(3.84)
		220,931,909		232,367,825		

**貸款虧損準備政策**

集體準備金是根據香港金融管理局的撥備指引而作出的。

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

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

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

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

**證券投資損失準備**

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

**Provisioning policy of Hong Kong Branch**

Collective Provisions for loan losses are 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」。

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2022年3月31日及2021年9月30日，本分行貸予銀行的款項中，並沒有以上之分類及沒有就該等貸款作出特定準備金。

港幣千元		2022-03-31		2021-09-30		差幅百分比
Figures in HKD thousands						Variance (%)
<b>2. Impaired loans and advances to customers</b>	<b>2. Impaired loans and advances to customers</b>					
	Impaired loans and advances are advances on which classified as 'standard', 'doubtful' and 'loss' under HKMA guideline on loan classification system, which is issued as appendix 2 of "Return of Quarterly Analysis of Loan and Advances and Provisions - MA(BS)2A" completion instructions.					
個別被斷定為減值的對客戶的已減值貸款及放款的數額	Gross amount of impaired loans and advances to customers which are individually determined to be impaired.	0		0		0.00
個別被斷定為減值的對客戶的已減值的或有負債的數額	Gross amount of impaired contingent liabilities to customers which are individually determined to be impaired.	0		0		0.00
為該等貸款及放款而提撥的特定準備金的數額	Specific provisions against such impaired loans and advances	0		0		0.00
為該等或有負債而提撥的特定準備金的數額	Specific provisions against such impaired contingent liabilities	0		0		0.00
就該特定準備金所關乎的貸款及放款而計算在內的抵押品的價值	Market value of collateral held against such impaired loans and advances to which the specific provisions related	0		0		0.00
該等貸款及放款佔對客戶的貸款及放款的總額的百分比	As percentage of total advances to customers	0.00%		0.00%		

There were no advances to banks on which classified as above as at March 31, 2022 and September 30, 2021, 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		2022-03-31	2021-09-30
<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>		
客戶逾期貸款	Advances to customers overdue for	估客戶貸款 總額之百分比 % of total advances to customers	估客戶貸款 總額之百分比 % of total advances to customers
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

於2022年3月31日及2021年9月30日，本分行貸予銀行的款項中，並無逾期一個月以上的貸款。

There were no advances to banks which were overdue more than one month as at March 31, 2022 and September 30, 2021.

港幣千元 Figures in HKD thousands		債務證券 Debt securities	貿易匯票 Trade Bills	債務證券 Debt securities	貿易匯票 Trade Bills
<b>b. 逾期資產</b>	<b>b. Overdue assets</b>				
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		估客戶貸款 總額之百分比 % of total advances to customers	估客戶貸款 總額之百分比 % of total advances to customers
<b>c. 經重組貸款</b>	<b>c. Rescheduled advances</b>		
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%

於2022年3月31日及2021年9月30日，本分行貸予銀行的款項中，並無經重組的貸款。

There were also no advances to banks which were rescheduled as at March 31, 2022 and September 30, 2021.

港幣千元 Figures in HKD thousands		2022-03-31	2021-09-30
<b>4. 收回資產</b>	<b>4. Repossessed Assets</b>		
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。

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.

港幣千元 Figures in HKD thousands		2022-03-31		2021-09-30	
		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	Hong Kong	133,529,600	0	0	
日本	Japan	13,518,424	0	0	
中國	People's Republic of China	10,285,632	0	0	
其他國家	Others	30,123,390	0	0	
		<b>187,457,046</b>	<b>0</b>	<b>0</b>	

**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.

港幣千元 Figures in HKD thousands		2022-03-31		2021-09-30	
		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	Hong Kong	147,425,656	0	0	
日本	Japan	15,419,914	0	0	
中國	People's Republic of China	12,398,013	0	0	
其他國家	Others	22,789,333	0	0	
		<b>198,032,916</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	2022-03-31		2021-09-30		差幅百分比 Variance (%)
<b>6. 客戶貸款 - 按行業分類</b>	<b>6. Advance to customers - by Industry Sector</b>				
		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	20,543,868	1,720,535	18,584,406	1,588,881	10.54
- 物業投資	10,385,559	3,388,559	10,246,044	3,613,043	1.36
- 金融企業	22,900,288	493,756	19,351,345	918,048	18.34
- 股票經紀	6,425	6,425	0	0	0.00
- 批發及零售業	20,193,443	230,374	21,151,883	221,465	(4.53)
- 製造業	3,064,131	0	5,536,215	0	(44.65)
- 運輸及運輸設備	6,825,111	199,639	6,706,819	253,657	1.76
- 康樂活動	0	0	0	0	0.00
- 電子通訊	2,660,481	0	4,272,121	0	(37.72)
- 其他	14,574,533	1,191,523	11,699,652	1,229,273	24.57
	101,153,839	7,230,811	97,548,485	7,824,367	
個人	Individuals				
- 購買「居者有其屋計劃」、「私人參建居屋計劃」和「租者置其屋計劃」樓宇的貸款	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	194,707	191,423	196,187	192,901	(0.75)
	194,707	191,423	196,187	192,901	
在香港使用之貸款總額	101,348,546	7,422,234	97,744,672	8,017,268	3.69
貿易融資	10,209,650	0	9,977,060	0	2.33
在香港以外使用之貸款	75,898,850	223,704	90,311,184	172,421	(15.96)
<b>客戶貸款及放款總額</b>	<b>187,457,046</b>	<b>7,645,938</b>	<b>198,032,916</b>	<b>8,189,689</b>	

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.

港幣千元 Figures in HKD thousands	2022-03-31				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	106,731,108 105,028,422	3,761 2,375	6,634,539 4,553,125	11,667,884 8,969,650	125,037,292 118,553,572
離岸中心 其中香港	586,352 586,352	0	37,011,744 30,578,303	58,308,265 43,584,734	95,906,361 74,749,389
歐洲發展中國家	2,596	0	0	0	2,596
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	1,723	0	0	0	1,723
亞太區發展中國家 其中中國	5,626,006 4,889,989	3,028,758 3,028,758	12,212,057 8,558,958	5,360,257 3,516,498	26,227,078 19,994,203
國際組織	0	0	0	0	0
	<b>112,947,785</b>	<b>3,032,519</b>	<b>55,858,340</b>	<b>75,336,406</b>	<b>247,175,050</b>

  

港幣千元 Figures in HKD thousands	2021-09-30				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	121,494,368 118,312,612	5,144 2,405	6,656,163 5,250,217	12,957,361 10,173,930	141,113,036 133,739,164
離岸中心 其中香港	1,111,629 1,111,629	0	46,306,978 42,384,692	60,355,554 47,728,659	107,774,161 91,224,980
歐洲發展中國家	4,211	0	0	0	4,211
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	1,621	0	0	0	1,621
亞太區發展中國家 其中中國	2,358,643 2,010,167	2,725,232 2,725,232	13,062,442 10,303,301	5,536,389 4,204,502	23,682,706 19,243,202
國際組織	0	0	0	0	0
	<b>124,970,472</b>	<b>2,730,376</b>	<b>66,025,583</b>	<b>78,849,304</b>	<b>272,575,735</b>



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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)".

		2022-03-31	資產負債表內的風險額	資產負債表以外的風險額	總額
		On-balance sheet exposure	Off-balance sheet exposure		
港幣千元	Figures in HKD thousands				
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)	45,461,131	7,802,746	53,263,877	
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	569,194	9,920	579,114	
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	8,569,348	4,746,745	13,316,093	
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	9,468,979	5,869,752	15,338,731	
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	3,804,419	83,135	3,887,554	
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	16,657,950	2,269,458	18,927,408	
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	5,314,527	2,217,105	7,531,632	
總額	Total	89,845,548	22,998,861	112,844,409	
已扣減準備金的資產總額	Total assets after provision	351,435,543			
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	25.57%			
		2021-09-30	資產負債表內的風險額	資產負債表以外的風險額	總額
		On-balance sheet exposure	Off-balance sheet exposure		
港幣千元	Figures in HKD thousands				
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)	50,867,972	4,447,514	55,315,486	
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	1,145,705	159,339	1,305,044	
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	11,692,001	6,003,048	17,695,049	
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	12,515,945	3,617,547	16,133,492	
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	3,054,427	399,917	3,454,344	
居於中國境外的中國公民或中國境外註冊的公司其批核信貸用於中國境內	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	18,369,827	2,496,669	20,866,496	
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	3,803,777	242,182	4,045,959	
總額	Total	101,449,654	17,366,216	118,815,870	
已扣減準備金的資產總額	Total assets after provision	381,345,624			
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	26.60%			



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## 9. 貨幣風險

以下為本分行截至2022年3月31日及2021年9月30日所持有外匯淨盤總額的10%或以上的貨幣，至於期權盤的資料，本分行使用香港金融管理局「持有外匯情況申報表」- MA(BS)6所述的「模式使用者」方法計算。

## 9. Currency Risk

The following is the Branch net foreign exchange position in individual currency that constitutes 10% or more of the total net position in all foreign currencies as at March 31, 2022 and September 30, 2021. 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	2022-03-31							總計 Total
	日圓 JPY	澳元 AUD	歐元 EUR	人民幣 CNY	美元 USD	其他 Others		
現貨資產 Spot assets	93,116	8,251	1,237	12,953	140,649	5,026	261,232	
現貨負債 Spot liabilities	(92,977)	(6,475)	(1,442)	(13,261)	(184,121)	(4,964)	(303,240)	
遠期買入 Forward purchases	31,899	56,622	39,043	45,675	322,444	48,274	543,957	
遠期賣出 Forward sales	(31,954)	(57,555)	(38,976)	(44,728)	(280,684)	(48,339)	(502,236)	
期權盤淨額* Net Options position *	0	0	0	(3)	4	0	1	
長(短)盤淨額 Net long (short) position	84	843	(138)	636	(1,708)	(3)	(286)	
結構性淨持有額 Net structural position	0	0	0	0	0	0	0	

  

港幣百萬元 Figures in HKD millions	2021-09-30							總計 Total
	日圓 JPY	澳元 AUD	歐元 EUR	人民幣 CNY	美元 USD	其他 Others		
現貨資產 Spot assets	103,790	11,792	2,112	14,138	168,422	6,651	306,905	
現貨負債 Spot liabilities	(103,634)	(10,235)	(2,353)	(12,073)	(181,730)	(6,784)	(316,809)	
遠期買入 Forward purchases	33,980	57,348	44,297	47,076	292,123	50,157	524,981	
遠期賣出 Forward sales	(33,973)	(58,387)	(44,409)	(48,572)	(280,901)	(50,265)	(516,507)	
期權盤淨額* Net Options position *	0	0	0	(2)	2	0	0	
長(短)盤淨額 Net long (short) position	163	518	(353)	567	(2,084)	(241)	(1,430)	
結構性淨持有額 Net structural position	0	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

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	2022-03-31	2021-09-30	差幅百分比 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	9,756,418	3,614,098	169.95
- 與交易有關的或有項目	2,206,102	2,043,865	7.94
- 與貿易有關的或有項目	3,530,119	3,572,253	(1.18)
- 票據發行及循環包銷融通	0	0	0.00
- 其他承諾	111,270,240	100,102,861	11.16
- 其他 (遠期有期存款)	16,229,848	33,800,203	(51.98)
	<u>142,992,727</u>	<u>143,133,280</u>	
- 總信貸風險加權數額	31,404,179	23,995,883	30.87
<b>2. 衍生工具交易</b>	<b>2. Derivative transactions</b>		
名義數額	Notional amount		
- 匯率合約	657,907,232	626,665,822	4.99
- 遠期外匯合約	163,254,428	125,991,591	
- 貨幣掉期及貨幣期權	494,652,804	500,674,230	
- 利率合約	2,179,727,406	1,919,048,952	13.58
- 其他	0	0	
	<u>2,837,634,638</u>	<u>2,545,714,774</u>	
總信貸風險加權數額	Aggregate credit risk weighted amount		
- 匯率合約	6,598,606	6,631,552	(0.50)
- 遠期外匯合約	348,021	286,475	
- 貨幣掉期及貨幣期權	6,250,585	6,345,077	
- 利率合約	1,363,168	1,547,454	(11.91)
- 其他	0	0	
	<u>7,961,774</u>	<u>8,179,006</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	5,370	54,396	(90.13)
	Net fair value of forward contracts		
- 貨幣掉期及貨幣期權的公平價值淨額	322,405	(418,574)	177.02
- 正值	439,553,479	460,472,153	
- 負值	(439,231,074)	(460,890,727)	
- 利率合約	- Interest rate contracts		
- 利率合約的公平價值淨額	1,206,483	1,688,362	(28.54)
- 正值	22,141,870	24,505,736	
- 負值	(20,935,387)	(22,817,374)	
- 其他	- Others		
- 其他公平價值淨額	0	0	0.00
	<u>1,534,258</u>	<u>1,324,184</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。

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.



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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。

#### 流動性維持比率

期間之季度平均流動性維持比率

#### 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(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。

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](http://www.bk.mufg.jp) 之國際網絡項。

### 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

Liquidity Maintenance Ratio	2022-03-31	2021-03-31
Average liquidity maintenance ratio for the quarter ended	43.54%	44.47%
Core Funding Ratio		
Average core funding ratio for the quarter ended	101.25%	102.35%

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.mufg.jp](http://www.bk.mufg.jp)



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## VII. 薪酬制度資料

### 薪酬制度

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

亞太薪酬委員會由5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、亞洲績效與獎勵主管的支援和獨立薪酬委員會成員。在本年度，委員會曾舉行五次會議（去年為三次會議），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和一些涉及承擔重大風險或受監管的外籍人士。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《監管政策手冊》以及金管局發出的通函，市場環境，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。酌定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。酌定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。個人僱員的酌定獎金是根據其角色、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，則全部或部分經亞太薪酬委員會批准後，本行可扣留或遞延酌定花紅。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。遞延網絡為稅表法，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 Pacific Remuneration Committee (previously named as Asia Remuneration Committee) was setup on a regional level to govern our remuneration system, conduct regular internal compliance monitoring and review (at least annually) on the adequacy and effectiveness of our remuneration policy and ensure that its operations is conducted independently of management, balancing risks and rewards.

The Asia Pacific Remuneration Committee is comprised of 5 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, Head of Performance and Rewards, Asia and Independent Remuneration Committee Member. During this financial year, the Committee has held five meetings (last year: three 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 and MRT or Regulated Expatriates of Hong Kong Branch. Expatriates and secondees from other Branches are governed by their individual policy at Head Office and home countries 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) is 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. The deferral grid adopts 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.



# MUFG Bank, Ltd.

(Incorporated in Japan with limited liability)  
 Hong Kong Branch  
 Financial Disclosure Statement as at March 31, 2022  
 三菱UFJ銀行香港支店  
(registered name in Japan)  
 財務資料披露聲明書  
 截至二零二二年三月三十一日

## 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檢討和建議，而建議是獨立於其監管的業務。高級管理人員和關鍵人員是不可以參加決定其個人薪酬待遇的程序。

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

(一) 截至2022年3月31日的財政年度固定和浮動薪酬為：

受薪人數	2022-03-31 (港幣)		2021-03-31 (港幣)	
	8	8	8	8
	非延付	延付	非延付	延付
固定薪酬	18,767,619	0	25,582,608	0
浮動薪酬	8,985,975	3,018,500	13,274,011	3,676,860

(二) 遞延浮動薪酬總額分為 (a) 按2021/2022財政年度內已歸屬和已支付，以及 (b) 按 2021/2022財政年度內未償還和未歸屬的遞延薪酬總額如下：

	2022-03-31 (港幣)		2021-03-31 (港幣)	
	就2021/2022年 度內之表現所 發放之總額	就2021/2022 年度前之表現 所發放之總額	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
歸屬及支付	0	6,634,743	0	5,906,250
尚未歸屬	3,018,500	4,897,105	3,676,860	15,798,128

(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沒有作任何更改。

(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，我們沒有高級管理層和關鍵人員獲得簽約保證獎金 (2021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。鑑於其機密程度，故不能透露授予該受益人的金額。

(六) 本聲明中披露的員工為高級管理層和關鍵人員，在上述期間由8名成員 (2021年：8名成員) 組成。

(七) 如果受益人或其下屬在為銀行履行職務時，接受的風險超過了銀行認可的水平或者其工作超出了銀行授予他們的職責和權限，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 financial year ended 31 March 2022:

Number of beneficiaries	2022-03-31 (HK\$)		2021-03-31 (HK\$)	
	8	8	8	8
Amount of Remuneration	Non-deferred	Deferred	Non-deferred	Deferred
Fixed Remuneration	18,767,619	0	25,582,608	0
Variable Remuneration	8,985,975	3,018,500	13,274,011	3,676,860

(b) Aggregate amount of deferred variable remuneration, split into (a) vested and paid during the financial year 2021/2022 and (b) outstanding and unvested as at financial year 2021/2022, are set out below:

Amount of Remuneration	2022-03-31 (HK\$)		2021-03-31 (HK\$)	
	Awarded for Performance during Financial Year 2021/2022	Awarded for Prior Performance Years	Awarded for Performance during Financial Year 2020/2021	Awarded for Prior Performance Years
Vested and paid out	0	6,634,743	0	5,906,250
Outstanding and unvested	3,018,500	4,897,105	3,676,860	15,798,128

(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) No senior management or key personnel have been awarded with sign-on guaranteed bonus (2021: 1 beneficiary) during the said period which was included in the above (a) both deferred and non-deferred variable remuneration. The 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 8 members (2021: 8 Members) during the said period.

(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 carrying out their duties for the Bank.



# MUFG Bank, Ltd.

(Incorporated in Japan with limited liability)

Hong Kong Branch

Financial Disclosure Statement as at March 31, 2022

三菱UFJ銀行香港支店

(registered name in Japan)

財務資料披露聲明書

截至二零二二年三月三十一日

## 乙部 - 銀行資料 (綜合數字)

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

## Section B - Bank Information (Consolidated basis)

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

百萬日元 Figures in JPY millions		2022-03-31	2021-09-30
<b>I. 資本及資本充足比率</b>	<b>I. Capital and capital adequacy</b>		
綜合資本充足比率	Capital adequacy ratio	12.94%	15.81%
股東權益	Shareholders' equity	9,862,758	10,085,699
資本充足比率是採用日本金融廳對有參與國際活動的日本銀行所作的指引，並已顧及市場風險。此指引已緊貼國際結算銀行巴塞爾銀行監管委員會，所建議之風險比重原則。	The capital adequacy ratio is computed in accordance to the capital adequacy guidelines adopted by Financial Services Agency applicable to Japanese banks with international operations, and has incorporated an allowance for Market Risk. The guidelines closely follow the risk-weighted approach proposed by the Basel Committee on Banking and Supervisory Practices of the Bank for the International Settlements.		
<b>II. 其他財務資料</b>	<b>II. Other financial information</b>		
資產總額	Total assets	299,610,983	289,269,608
負債總額	Total liabilities	287,368,082	276,108,071
貸款總額	Total loans and advances	107,350,620	101,098,148
存款總額 **	Total deposits **	212,519,978	208,154,843
本財政年度之除稅前盈利	Pre-tax profits for the financial year ended March 31, 2022	742,283	424,362
**包括各銀行及已發行的存款証	**Including deposits from banks and certificates of deposits issued		
乙部所有數額均已折為百萬日元計	All amounts for Section B are rounded to the nearest million yen.		

### 遵從情況聲明

三菱UFJ銀行香港支店（“本分行”）已完成截至2022年3月31日止未經審計的財務資料披露報告。此報告乃依據【銀行業條例】項下之【銀行業(披露)規則】(第155M章)而編製。

### Statement of Compliance

We have prepared this unaudited Disclosure Statement of MUFG Bank, Ltd. Hong Kong Branch ("the Branch") as of March 31, 2022. 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

正木弘  
執行役員、董事總經理  
香港支店長  
2022年07月31日

Hiroshi Masaki  
Executive Officer, Managing Director  
Head of Hong Kong Branch  
July 31, 2022