

Mitsubishi UFJ Trust and Banking Corporation

Hong Kong Branch

(Incorporated in Japan with limited liability)

Financial Disclosure for Overseas Incorporated Authorized Institutions

31 March 2023

This Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available at the following address and website of our Hong Kong Branch:

Suites 2102-7, Tower 6, The Gateway, Harbour City, 9 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.

https://www.tr.mufg.jp/english/ourservices/administration/hk_branch.html

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch

Financial Disclosure for Overseas Incorporated Authorised Institutions

Section A: Branch Information

I. Profit and loss information

	Year ended 31 March 2023 (HKD'000)	Year ended 31 March 2022 (HKD'000)
Interest income	869,198	251,011
Interest expense	(578,080)	(23,286)
Other operating income		
- Gains less losses arising from trading in foreign currencies	1,611	(734)
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Net fees and commission income (Note 1)	364	(2,595)
- Others	(230,629)	(80,694)
Operating expenses		
- Staff and rental expenses	(44,325)	(44,373)
- Others	(12,935)	(13,268)
Impairment losses and provisions for impaired loans and receivables (Note 2)	-	-
Gains less losses from the disposal of property, plant and equipment and investment properties	18	-
Profit before taxation	5,222	86,061
Tax expense or tax income	-	-
Profit after taxation	5,222	86,061
<u>Notes:</u>		
(1) Fees and commission income	6,975	5,842
Fees and commission expenses	(6,611)	(8,437)
	364	(2,595)
(2) Provision for impaired loans and receivables written back	-	-
Bad debt recovered	-	-

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II. Balance sheet information

	31 March 2023 (HKD'000)	30 September 2022 (HKD'000)
Assets		
Cash and balances with banks (except those included in amount due from overseas offices of the institution)	679,709	2,458,736
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices of the institution)	839,947	588,739
Amount due from overseas offices of the institution	4,814,682	4,986,384
Trade Bills	-	-
Certificate of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables		
Loans and advances to customers	-	-
Loans and advances to banks	-	-
Other accounts	1,954,117	2,610,990
Provisions for impaired loans and receivables	-	-
Investment securities	13,602,221	15,193,569
Other investments	1,258,334	1,211,511
Property, plant and equipment and investment properties	7,466	6,581
Total assets	<u>23,156,476</u>	<u>27,056,510</u>
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices of the institution)	12,876,022	9,331,690
Deposits from customers		
Demand deposits and current accounts	27	27
Savings deposits	163	170
Time, call and notice deposits	1,059,538	1,407,287
Certificates of deposit issued	-	4,709,909
Issued debt securities	-	-
Amount due to overseas offices of the institution	3,786,093	3,650,378
Amount payable under repos	4,459,099	6,693,119
Other accounts:		
Current profit/(loss)	5,222	41,480
Provisions	-	-
Other liabilities	970,312	1,222,450
Total liabilities	<u>23,156,476</u>	<u>27,056,510</u>

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Section A: Branch Information

III. Additional balance sheet information

	31 March 2023 (HKD'000)	30 September 2022 (HKD'000)
1) Provisions for impaired loans and receivables		
Loans and advances to customers		
- Specific provision	-	-
- Collective provision	-	-
Loans and advances to banks		
- Specific provision	-	-
- Collective provision	-	-
Accrued interest and other accounts		
- Specific provision	-	-
- Collective provision	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
<p>Mitsubishi UFJ Trust and Banking Corporation provides the collective provision for loan loss on global loan portfolio based on new accounting guidance.</p>		
2) Impaired loans and advances to customers		
Total amount of impaired loans and advances to customers	<u>-</u>	<u>-</u>
Percentage of total loans and advances to customers	<u>0.00%</u>	<u>0.00%</u>
Value of collateral held	<u>-</u>	<u>-</u>
Specific provisions made	<u>-</u>	<u>-</u>
3) Impaired loans and advances to banks		
Total amount of impaired loans and advances to banks	<u>-</u>	<u>-</u>
Percentage of total loans and advances to banks	<u>0.00%</u>	<u>0.00%</u>
Value of collateral held	<u>-</u>	<u>-</u>
Specific provisions made	<u>-</u>	<u>-</u>

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III. Additional balance sheet information (continued)

	31 March 2023 (HKD'000)	30 September 2022 (HKD'000)
4) Analysis of overdue loans and advances to customers		
Gross amount of overdue loans and advances to customers		
six months or less but over three months	-	-
one year or less but over six months	-	-
over one year	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
Overdue loans and advances to customers as a percentage of total amount of loans and advances to customer		
six months or less but over three months	0.00%	0.00%
one year or less but over six months	0.00%	0.00%
over one year	0.00%	0.00%
	<u>0.00%</u>	<u>0.00%</u>
	<u>0.00%</u>	<u>0.00%</u>
Value of collateral held	<u>-</u>	<u>-</u>
Specific provisions made	<u>-</u>	<u>-</u>
5) Analysis of overdue loans and advances to banks		
Gross amount of overdue loans and advances to banks		
six months or less but over three months	-	-
one year or less but over six months	-	-
over one year	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
Overdue loans and advances to banks as a percentage of total amount of loans and advances to banks		
six months or less but over three months	0.00%	0.00%
one year or less but over six months	0.00%	0.00%
over one year	0.00%	0.00%
	<u>0.00%</u>	<u>0.00%</u>
	<u>0.00%</u>	<u>0.00%</u>
Value of collateral held	<u>-</u>	<u>-</u>
Specific provisions made	<u>-</u>	<u>-</u>

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III. Additional balance sheet information (continued)

	31 March 2023 (HKD'000)	30 September 2022 (HKD'000)
6) Rescheduled loans and advances to customers (net of those which have been overdue for over three months and reported in overdue loans and advances to customers)		
Amount of rescheduled loans and advances to customers	-	-
Rescheduled loans and advances to customers as a percentage of total amount of loans and advances to customers	0.00%	0.00%
7) Rescheduled loans and advances to banks (net of those which have been overdue for over three months and reported in overdue loans and advances to banks)		
Amount of rescheduled loans and advances to banks	-	-
Rescheduled loans and advances to banks as a percentage of total amount of loans and advances to banks	0.00%	0.00%
8) Analysis of other overdue assets by major categories		
Investment securities		
six months or less but over three months	-	-
one year or less but over six months	-	-
over one year	-	-
9) Total amount of repossessed assets held	-	-

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IV. Off-balance sheet exposure

	31 March 2023 (HKD'000)	30 September 2022 (HKD'000)
1) Contingent liabilities and commitments		
Direct credit substitutes	-	-
Other commitments	-	-
Others - Forward forward deposits placed	-	-
	<u>-</u>	<u>-</u>
2) Derivative transactions		
Exchange rate contracts	242,463	1,031,700
Interest rate contracts	10,463,183	11,767,235
	<u>10,705,646</u>	<u>12,798,935</u>
3) Total fair value of derivative transactions (the effect of bilateral netting agreement has not been taken into account)		
Net fair value of exchange rate contracts	(363)	(3,028)
Positive value	37	141
Negative value	(400)	(3,169)
Net fair value of interest rate contracts	731,842	949,023
Positive value	735,013	1,034,008
Negative value	(3,171)	(84,985)
	<u>731,479</u>	<u>945,995</u>

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V. Segmental information

	31 March 2023	30 September 2022
	(HKD'000)	(HKD'000)
	% covered by collateral or other security	% covered by collateral or other security
1) Analysis of loans and advances to customers by major sectors:		
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
▪ Property development	-	-
▪ Property investment	-	-
▪ Financial concerns	-	-
▪ Stockbrokers	-	-
▪ Wholesale and retail trade	-	-
▪ Manufacturing	-	-
▪ Transport and transport equipment	-	-
▪ Recreational activities	-	-
▪ Information technology	-	-
▪ Others	-	-
Individuals		
▪ Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-
▪ Loans for the purchase of other residential properties	-	-
▪ Credit card advances	-	-
▪ Others	-	-
Trade finance	-	-
Loans and advances for use outside Hong Kong	-	-
Total advances to customers	<u>-</u>	<u>-</u>
2) Analysis of loans and advances to customers by major countries or geographical segments (transfers of risk has been taken into account)		
Hong Kong	-	-
Japan	-	-
China	-	-
	<u>-</u>	<u>-</u>
3) Analysis of overdue loans and advances to customers classified by major countries or geographical segments (transfers of risk has been taken into account)		
	<u>-</u>	<u>-</u>
4) Analysis of impaired loans and advances to customers classified by major countries or geographical segments (transfers of risk has been taken into account)		
	<u>-</u>	<u>-</u>

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Section A: Branch Information

V. Segmental information (continued)

5) Major country or geographical segment breakdown of international claims by types of counterparties (which constitute not less than 10% of the total international claims after taking into account any recognised risk transfer)

(Equivalent in million of HKD)

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank Financial Institution</u>	<u>Non-Financial Private Sector</u>	<u>Total</u>
As at 31 March 2023					
1. <i>Developed Countries</i>	5,815	4,493	2,871	605	13,784
Japan	5,713	-	2,681	533	8,927
United States	37	2,117	135	-	2,289
2. <i>Developing Asia and Pacific</i>	524	464	1,009	1,909	3,906
3. <i>Offshore Centres</i>	-	39	2,970	289	3,298
As at 30 September 2022					
1. <i>Developed Countries</i>	5,694	4,971	2,765	518	13,948
Japan	5,565	-	2,564	447	8,576
United States	34	2,788	130	-	2,952
2. <i>Developing Asia and Pacific</i>	1,951	538	1,391	2,206	6,086
3. <i>Offshore Centres</i>	472	38	3,417	286	4,213

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Section A: Branch Information

V. Segmental information (continued)

6) Non-bank Mainland exposures
(Equivalent in million of HKD)

<u>Types of Counterparties</u>	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
As at 31 March 2023			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,184	-	1,184
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	581	-	581
4. Other entities of central government not reported in item 1 above	702	-	702
5. Other entities of local government not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	75	-	75
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	375	-	375
Total	2,917	-	2,917
Total assets after provision	23,156		
On-balance sheet exposures as percentage of total assets	12.60%		

As at 30 September 2022

1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,251	-	1,251
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	724	-	724
4. Other entities of central government not reported in item 1 above	940	-	940
5. Other entities of local government not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	74	-	74
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	520	-	520
Total	3,509	-	3,509
Total assets after provision	27,057		
On-balance sheet exposures as percentage of total assets	12.97%		

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Section A: Branch Information

VI. Currency risk

Foreign currency exposures

(Equivalent in millions of HKD)

As at 31 March 2023	<u>USD</u>	<u>JPY</u>	<u>EUR</u>	<u>Total</u>
Spot assets	18,656	1,078	2,822	22,556
Spot liabilities	(18,877)	(1,044)	(2,810)	(22,731)
Forward purchases	239	-	-	239
Forward sales	-	(4)	-	(4)
Net options position	-	-	-	-
Net long (short) position	<u>18</u>	<u>30</u>	<u>12</u>	<u>60</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
As at 30 September 2022	<u>USD</u>	<u>JPY</u>	<u>EUR</u>	<u>Total</u>
Spot assets	22,584	998	2,823	26,405
Spot liabilities	(22,033)	(988)	(2,804)	(25,825)
Forward purchases	239	-	-	239
Forward sales	(794)	-	-	(794)
Net options position	-	-	-	-
Net long (short) position	<u>(4)</u>	<u>10</u>	<u>19</u>	<u>25</u>
Net structural position	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The above net position of individual currency (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies. The net positions are calculated by using the "model user" approach set out in the return "Foreign Currency Position - MA(BS)6" submitted to the HKMA.

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Section A: Branch Information

VII. Liquidity

	For the quarter ended 31 March 2023	For the quarter ended 31 March 2022
Average liquidity maintenance ratio	<u>138.23%</u>	<u>107.60%</u>

The average liquidity maintenance ratio is the simple average of each month's average liquidity maintenance ratio for the reporting period. Liquidity maintenance ratio is calculated in accordance with the guidelines of Hong Kong Monetary Authority and Banking (Liquidity) Rules.

2) Liquidity Risk Management

Governance

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch (“HK Branch”) formulates Liquidity Management Policy to measure, monitor and manage liquidity risk in accordance with Head Office policies and rules and HKMA requirements.

HK Branch Senior Management exercises effective oversight of the liquidity management system to ensure the compliance with the relevant rules of Head Office, HK Branch as well as HKMA requirements.

HK Branch Market Risk Committee (MRC) is responsible for managing market risk and liquidity risk, making decisions on the major issues relating to market risk management and liquidity risk management, regularly reviewing risk management reports.

Treasury Group is responsible for managing liquidity position, implementing liquidity management strategies and monitoring market liquidity.

Risk Management Group is responsible for monitoring and reporting the position of liquidity risk metrics and early warning indicators.

Internal Auditors are responsible for reviewing the implementation of the liquidity management system.

Strategies

The liquidity management strategies of HK Branch are to invest in liquefiable assets and ensure diversification and stability of funding by building long term relationship with existing or potential counterparties and customers, maintaining the diverse of funding sources options and monitoring market liquidity.

Risk Tolerance

HK Branch has established internal limits and procedures to monitor the position of the liquidity risk metrics, including Liquidity Maintenance Ratio, Funding Gap and Minimum Amount of Liquefiable Securities, to ensure compliance with HKMA regulatory requirements and adequate liquidity under normal and stressed circumstances.

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch

Financial Disclosure for Overseas Incorporated Authorised Institutions

Section A: Branch Information

VII. Liquidity (continued)

2) Liquidity Risk Management - continued

Risk Controls

In designing the framework of Liquidity Risk Controls, HK Branch has incorporated the principles of complete coverage, appropriateness and effectiveness to set out various types of liquidity risk controls and manage the position of liquidity risk metrics from different perspectives, in consideration of balance sheet structure, cash-flow profile, liquidity position, funding concentration across different dimensions, early warning indicators etc.

As for the implementation of risk controls, HK Branch measures and monitors the position of liquidity risk metrics and reports the results to Market Risk Committee. These risk controls are reviewed regularly to ensure the complete coverage, appropriateness and effectiveness on a continuing basis.

Stress Test

In designing the framework of Liquidity Stress Testing, HK Branch has incorporated the principles of complete coverage, effectiveness and timeliness to conduct the stress testing and provide the results from different perspectives, in consideration of changeable market environment and on the basis of insightful assessment and analysis to Senior Management to make prompt decision on investment and funding strategies and risk remedial or mitigating actions under normal and stressed circumstances.

As for the implementation of stress testing, HK Branch conducts the regular Liquidity Stress Testing for Liquidity Maintenance Ratio and on cash-flow basis and reports the results to Market Risk Committee. The stress scenarios include Bank Specific Scenario, Market Disruption Scenario and Combination Scenario of the above scenarios. These scenarios are reviewed regularly to ensure that the stress testing scenarios are of sufficient severity level and the results are effective to conduct the assessment of the adequacy of liquidity under stressed circumstances.

Contingency Funding Plan

In designing the framework of Contingency Funding Plan (CFP), HK Branch has incorporated the principles of effectiveness, operational feasibility and timeliness to set out various types of contingency funding measures to acquire sufficient funding during the liquidity crisis situation in consideration of funding capacity and support from Head Office, funding and operational costs, current market situation, regulatory requirements, and other short-term or long-term liquidity, financial or operational impacts etc.

As for the implementation of CFP, HK Branch conducts regular testing of CFP to ensure the availability of contingency funding measures and the readiness of the respective arrangements, and evaluate the overall effectiveness, operational feasibility and impacts.

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Section A: Branch Information

VII. Liquidity (continued)

3) Liquidity Gap

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets * and the resultant liquidity gaps:

(Equivalent in millions of HKD)

As at 31 March 2023	<u>Next day</u>	<u>2 to 7 days</u>	<u>8 days to 1 month</u>	<u>>1 month up to 3 months</u>	<u>>3 months up to 12 months</u>	<u>Over 1 year</u>	<u>Balancing amount</u>	<u>Total amount</u>
Total on-balance sheet assets	10,771	6,818	2,636	1,378	233	816	993	23,156
Total off-balance sheet claims	-	-	-	-	-	-	-	-
Total on-balance sheet liabilities	-	8,953	8,353	5,134	60	290	782	23,156
Total off-balance sheet obligations	-	-	-	-	-	-	-	-
Contractual Maturity Mismatch	10,771	(2,135)	(5,717)	(3,756)	173	526		
Cumulative Contractual Maturity Mismatch	10,771	8,636	2,919	(837)	(664)	(138)		

As at 31 March 2022	<u>Next day</u>	<u>2 to 7 days</u>	<u>8 days to 1 month</u>	<u>>1 month up to 3 months</u>	<u>>3 months up to 12 months</u>	<u>Over 1 year</u>	<u>Balancing amount</u>	<u>Total amount</u>
Total on-balance sheet assets	11,857	5,040	6,903	4,466	2,498	891	493	30,388
Total off-balance sheet claims	-	861	-	-	-	-	-	861
Total on-balance sheet liabilities	1,255	6,600	14,744	5,841	2,482	526	677	30,388
Total off-balance sheet obligations	-	-	1,174	-	-	-	-	1,174
Contractual Maturity Mismatch	10,602	(699)	(9,015)	(1,375)	16	365		
Cumulative Contractual Maturity Mismatch	10,602	9,903	888	(487)	(471)	(106)		

* The maturity buckets mainly follow information provided to the HKMA for part 4 of the MA(BS)23 - Return on Liquidity Monitoring Tools

VIII. Climate Risk

HK Branch is currently relying on the climate risk management framework developed by our parent company, Mitsubishi UFJ Financial Group, Inc. ("MUFG"), to manage related risk. MUFG has declared its support of relevant recommendations formulated by the Task Force on Climate-related Financial Disclosures ("TCFD"). Please refer to the 'MUFG TCFD Report 2022' for status of response to TCFD recommendations including Governance (page 8), Strategy (page 12), Risk Management (page 42) and Metrics and Targets (page 47).

URL: <https://www.mufg.jp/english/csr/report/tcfd/index.html>

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Section A: Branch Information

IX. Remuneration system

Remuneration Policy

This disclosure is made in accordance with the Hong Kong Monetary Authority's Supervisory Policy Manual CG-5 'Guideline on a Sound Remuneration System' (HKMA SPM CG-5).

The remuneration policy of Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch is established at branch level in accordance with local custom and regulations without setting up a remuneration committee and applies to all locally employed staff. Hong Kong Branch does not engage external consultant in providing advice on remuneration. A few executives in this branch are considered to be senior management and key personnel. Senior management comprises 3 executives being charged with overseeing all the branch activities. They are supported by risk control personnel to monitor the key risks arising from change in local custom and regulations that directly affect minimum wage and statutory benefits. Key personnel are employees on manager grade or above heading major business functions. During the reporting period, the number of key personnel was 22. The remuneration package of this branch is total cash basis with minimal benefits, variable pay only consisting of cash discretionary bonus without any deferment, which enables this branch to retain sufficient human resources in risk management.

Pay for staff is reviewed in March each year based on individual job performance in the immediate past assessment year. Senior management is responsible for the review process and report the decision to Head Office for record. The criteria used for calculating the score of performance measurement are personal achievement, knowledge, competence and teamwork. Discretionary bonus may be paid, subject to senior management's review each year, to the staff in accordance with his or her performance appraisal done in March. Employees carrying out the duties of risk management, financial control, compliance, legal and internal audit are also subject to that review to ensure that they are remunerated independently of the business they oversee.

During the reporting period, no change was made to the remuneration policy and measures to counter key risks. No deferred payment, sign-on bonus, sign-on award or severance payment was paid to any staff in this Branch. Given a small number of executives, disclosure of a breakdown of the remuneration figures of senior management and key personnel is sensitive; therefore, the disclosure of aggregate figures is considered to be appropriate in accordance with Paragraph 3.3.3 of HKMA SPM CG-5. The remuneration of senior management and key personnel for this reporting period was as follows:-

Remuneration for

1 April 2022 to 31 March 2023

HKD'000

Fixed Pay 17,098

Variable Pay 778

Remuneration for

1 April 2021 to 31 March 2022

HKD'000

Fixed Pay 15,464

Variable Pay 632

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Section B: Bank Information (consolidated basis)

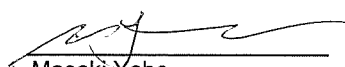
	31 March 2023 (Audited) YEN in million	30 September 2022 (Unaudited) YEN in million
The information set out below was based on the consolidated accounts of Mitsubishi UFJ Trust and Banking Corporation, which have been compiled in Japanese GAAP basis.		
Capital and capital adequacy		
Capital adequacy ratio *	20.67%	19.37%
Shareholders' fund	2,303,974	2,223,986
* The ratios are presented on a consolidated basis in accordance with the guidelines set forth by the Bank for International Settlement. The ratios incorporate market risk and operational risk.		
Other financial information		
Total assets	39,881,284	39,125,273
Total liabilities	37,563,251	36,887,491
Total loans and advances #	3,112,741	3,892,914
Total deposits	11,974,730	12,592,980
Pre-tax profit/(loss) (term-end figure)	199,508	232,748 @

Total loans and advances represent the total of "Call loans and bills bought" and "Loans and bills discounted" as shown in the balance sheet.

@ For the year ended 31 March 2022

Statement of Compliance

The principal activities of our branch are securities investments, corporate banking service and treasury activities. The Disclosure Statement complies fully with the disclosure standards set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority, and is neither false nor misleading.


Masaki Yabe
Chief Executive
Hong Kong Branch