Mitsubishi UFJ Trust and Banking Corporation
Hong Kong Branch

(Incorporated in Japan with limited liability)

Financial Disclosure Statement
as at 31 March 2026

三菱UFJ信託銀行
香港分行

(於日本註冊成立之有限公司)

財務資料披露表

(截至二零二六年三月三十一日)

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:
本披露報表已存放於香港金融管理局公眾註冊處及於以下本香港分行之地址和網站提供查閱：

Suites 2105-7, Tower 6, The Gateway, Harbour City, 9 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.
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https://www.tr.mufg.jp/english/ourservices/administration/hk_branch.html

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch
三菱UFJ信託銀行香港分行

Section A: Branch Information
A 部：分行資料

I. Income statement information
I. 收益表資料

		Year ended 31 March 2026 截至 2026年 3月31日止年度 (HKD'000) (港幣:千位)	Year ended 31 March 2025 截至 2025年 3月31日止年度 (HKD'000) (港幣:千位)
利息收入	Interest income	1,061,860	1,222,103
利息支出	Interest expense	(971,097)	(1,139,416)
其他經營收入	Other operating income		
- 來自外匯交易的收益減虧損	- Gains less losses arising from trading in foreign currencies	5,632	5,047
- 來自持有作交易用途的證券的收益減虧損	- Gains less losses on securities held for trading purposes	-	-
- 來自其他交易活動的收益減虧損	- Gains less losses from other trading activities	-	-
- 費用及佣金收入淨額 (附註1)	- Net fees and commission income (Note 1)	7,070	5,286
- 其他	- Others	(23,617)	(2,166)
經營開支	Operating expenses		
- 職員及租金開支	- Staff and rental expenses	(44,749)	(41,663)
- 其他	- Others	(15,223)	(14,145)
減值損失及為已減值貸款及應收款項而提撥的準備金 (附註2)	Impairment losses and provisions for impaired loans and receivables (Note 2)	-	-
來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	Gains less losses from the disposal of property, plant and equipment and investment properties	(17)	(8)
除稅前利潤	Profit before taxation	19,859	35,038
稅項開支或稅項收入	Tax expense or tax income	-	-
除稅後利潤	Profit after taxation	19,859	35,038

附註 / Notes:

(1) 費用及佣金收入	(1) Fees and commission income	10,025	8,085
費用及佣金支出	Fees and commission expenses	(2,955)	(2,799)
		7,070	5,286
(2) 減值貸款及應收款項的準備金回撥	(2) Provision for impaired loans and receivables written back	-	-
收回壞帳	Bad debt recovered	-	-
		-	-

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch
三菱UFJ信託銀行香港分行

II. Balance sheet information
II. 資產負債表資料

		31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)	30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)
資產	**Assets**		
現金及銀行結餘	Cash and balances with banks	3,016,567	56,093
距離合約到期日超逾1個月但不超逾12個月的銀行存款	Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	391,917	233,425
存放於海外辦事處的數額	Amount due from overseas offices of the institution	4,419,931	8,185,097
貿易匯票	Trade Bills	-	-
持有存款證	Certificate of deposit held	-	-
持有作交易用途的證券	Securities held for trading purposes	-	-
貸款及應收款項	Loans and receivables		
對客戶的貸款及放款	Loans and advances to customers	-	-
對銀行的貸款及放款	Loans and advances to banks	-	-
其他帳戶	Other accounts	474,769	486,418
為已減值貸款及應收款項而提撥的準備金	Provisions for impaired loans and receivables	-	-
投資證券	Investment securities	11,964,706	11,214,172
其他投資	Other investments	472,124	7,325
物業、工業裝置及設備以及投資物業	Property, plant and equipment and investment properties	10,284	10,505
資產總額	Total assets	20,750,298	20,193,035
負債	**Liabilities**		
尚欠銀行存款及結餘	Deposits and balances from banks	10,857,490	10,768,783
客戶存款	Deposits from customers		
活期存款及往來帳戶	Demand deposits and current accounts	-	-
儲蓄存款	Savings deposits	144	145
定期、短期通知及通知存款	Time, call and notice deposits	3,637,667	4,854,167
結欠海外辦事處的數額	Amount due to overseas offices of the institution	5,324,105	3,784,432
已發行存款證	Certificates of deposit issued	156,767	-
已發行債務證券	Issued debt securities	-	-
其他負債	Other liabilities	774,125	785,508
負債總額	Total liabilities	20,750,298	20,193,035

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch
三菱UFJ信託銀行香港分行

III. Additional balance sheet information
III. 其他資產負債表資料

		31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)	30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)
1) 減值貸款及應收款項的準備金	**1) Provisions for impaired loans and receivables**		
對客戶的貸款及放款	Loans and advances to customers		
- 特定準備金	- Specific provision	-	-
- 集體準備金	- Collective provision	-	-
對銀行的貸款及放款	Loans and advances to banks		
- 特定準備金	- Specific provision	-	-
- 集體準備金	- Collective provision	-	-
應計利息及其他帳目	Accrued interest and other accounts		
- 特定準備金	- Specific provision	-	-
- 集體準備金	- Collective provision	-	-
		-	-

三菱UFJ信託銀行為全球貸款組合所提撥的集體準備金，乃根據新的會計指引為基礎。

Mitsubishi UFJ Trust and Banking Corporation provides the collective provision for loan loss on global loan portfolio based on new accounting guidance.

		31 March 2026	30 September 2025
2) 對客戶的減值貸款及放款	**2) Impaired loans and advances to customers**		
對客戶的減值貸款及放款總額	Total amount of impaired loans and advances to customers	-	-
佔客戶貸款及放款總額的百分率	Percentage of total loans and advances to customers	0.00%	0.00%
持有的抵押品價值	Value of collateral held	-	-
提撥的特定準備金	Specific provisions made	-	-
3) 對銀行的減值貸款及放款	**3) Impaired loans and advances to banks**		
對銀行的減值貸款及放款總額	Total amount of impaired loans and advances to banks	-	-
佔銀行貸款及放款總額的百分率	Percentage of total loans and advances to banks	0.00%	0.00%
持有的抵押品價值	Value of collateral held	-	-
提撥的特定準備金	Specific provisions made	-	-

III. Additional balance sheet information (continued)
III. 其他資產負債表資料 (續)

		31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)	30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)
4) 對客戶的逾期貸款及放款分析	**4) Analysis of overdue loans and advances to customers**		
對客戶的逾期貸款及放款毛額按照下列逾期情況細分	Gross amount of overdue loans and advances to customers		
3 個月以上至 6 個月	six months or less but over three months	-	-
6 個月以上至 1 年	one year or less but over six months	-	-
1 年以上	over one year	-	-
		-	-
對客戶的逾期貸款及放款佔客戶貸款及放款總額百分率按照下列逾期情況細分	Overdue loans and advances to customers as a percentage of total amount of loans and advances to customer		
3 個月以上至 6 個月	six months or less but over three months	0.00%	0.00%
6 個月以上至 1 年	one year or less but over six months	0.00%	0.00%
1 年以上	over one year	0.00%	0.00%
		0.00%	0.00%
持有的抵押品價值	Value of collateral held	-	-
提撥的特定準備金	Specific provisions made	-	-
5) 對銀行的逾期貸款及放款分析	**5) Analysis of overdue loans and advances to banks**		
對銀行的逾期貸款及放款毛額按照下列逾期情況細分	Gross amount of overdue loans and advances to banks		
3 個月以上至 6 個月	six months or less but over three months	-	-
6 個月以上至 1 年	one year or less but over six months	-	-
1 年以上	over one year	-	-
		-	-
對銀行的逾期貸款及放款佔銀行貸款及放款總額百分率按照下列逾期情況細分	Overdue loans and advances to banks as a percentage of total amount of loans and advances to banks		
3 個月以上至 6 個月	six months or less but over three months	0.00%	0.00%
6 個月以上至 1 年	one year or less but over six months	0.00%	0.00%
1 年以上	over one year	0.00%	0.00%
		0.00%	0.00%
持有的抵押品價值	Value of collateral held	-	-
提撥的特定準備金	Specific provisions made	-	-

III. Additional balance sheet information (continued)
III. 其他資產負債表資料 (續)

		31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)	30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)
6) 對客戶的經重組貸款及放款	**6) Rescheduled loans and advances to customers**		
對客戶的經重組貸款及放款數額	Amount of rescheduled loans and advances to customers	-	-
對客戶的經重組貸款及放款佔客戶貸款及放款總額的百分率	Rescheduled loans and advances to customers as a percentage of total amount of loans and advances to customers	0.00%	0.00%
7) 對銀行的經重組貸款及放款	**7) Rescheduled loans and advances to banks**		
對銀行的經重組貸款及放款數額	Amount of rescheduled loans and advances to banks	-	-
對銀行的經重組貸款及放款佔銀行貸款及放款總額的百分率	Rescheduled loans and advances to banks as a percentage of total amount of loans and advances to banks	0.00%	0.00%
8) 按主要類別分析其他資產之逾期情況	**8) Analysis of other overdue assets by major categories**		
投資證券	Investment securities		
3 個月以上至 6 個月	six months or less but over three months	-	-
6 個月以上至 1 年	one year or less but over six months	-	-
1 年以上	over one year	-	-
		-	-
9) 持有之收回資產總額	**9) Total amount of repossessed assets held**	-	-

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IV. Off-balance sheet exposure
IV. 資產負債表以外的承受風險項目

			31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)		30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)
1) 或然負債及承擔	**1) Contingent liabilities and commitments**				
直接信貸替代項目	Direct credit substitutes		-		-
其他承諾	Other commitments		-		-
其他 - 遠期有期存款	Others - Forward forward deposits placed		-		1,229,371
			-		1,229,371
2) 衍生工具交易	**2) Derivative transactions**				
匯率合約	Exchange rate contracts		7,419,530		8,640,717
利率合約	Interest rate contracts		11,066,609		11,807,409
			18,486,139		20,448,126
3) 衍生工具的公平價值總計 (無雙邊淨額結算協議)	**3) Total fair value of derivative transactions (No bilateral netting agreements)**				
匯率合約的公平價值淨額	Net fair value of exchange rate contracts		(17,706)		5,822
正值	Positive value	708		7,966	
負值	Negative value	(18,414)		(2,144)	
利率合約的公平價值淨額	Net fair value of interest rate contracts		72,829		6,745
正值	Positive value	155,362		152,927	
負值	Negative value	(82,533)		(146,182)	
			55,123		12,567

V. Segmental information
V. 分類資料

		31 March 2026 2026年3月31日 (HKD'000) (港幣:千位)	% covered by collateral or other security 抵押品或其他抵押的覆蓋比率	30 September 2025 2025年9月30日 (HKD'000) (港幣:千位)	% covered by collateral or other security 抵押品或其他抵押的覆蓋比率
1) 對客戶的貸款及放款按照下列行業類別分析	**1) Analysis of loans and advances to customers by major sectors:**				
在香港使用的貸款及放款	**Loans and advances for use in Hong Kong**				
工業、商業及金融	Industrial, commercial and financial				
• 物業發展	• Property development	-	-	-	-
• 物業投資	• Property investment	-	-	-	-
• 金融企業	• Financial concerns	-	-	-	-
• 股票經紀	• Stockbrokers	-	-	-	-
• 批發及零售行業	• Wholesale and retail trade	-	-	-	-
• 製造業	• Manufacturing	-	-	-	-
• 運輸及運輸設備	• Transport and transport equipment	-	-	-	-
• 康樂活動	• Recreational activities	-	-	-	-
• 資訊科技	• Information technology	-	-	-	-
• 其他	• Others	-	-	-	-
個人	Individuals				
• 為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別繼承計劃的單位的貸款	• Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
• 為購買其他住宅物業的貸款	• Loans for the purchase of other residential properties	-	-	-	-
• 信用卡放款	• Credit card advances	-	-	-	-
• 其他	• Others	-	-	-	-
貿易融資	**Trade finance**	-	-	-	-
在香港以外使用的貸款及放款	**Loans and advances for use outside Hong Kong**	-	-	-	-
對客戶的貸款及放款總額	**Total advances to customers**	-	-	-	-
2) 對客戶的貸款及放款按照下列主要國家或地域分部分析 (已將轉移風險計算在內)	**2) Analysis of loans and advances to customers by major countries or geographical segments (transfers of risk has been taken into account)**				
香港	Hong Kong	-		-	
日本	Japan	-		-	
中國	China	-		-	
		-		-	
3) 對客戶的逾期貸款及放款按照下列主要國家或地域分部分析 (已將轉移風險計算在內)	**3) Analysis of overdue loans and advances to customers classified by major countries or geographical segments (transfers of risk has been taken into account)**	-		-	
4) 對客戶的已減值貸款及放款按照下列主要國家或地域分部分析 (已將轉移風險計算在內)	**4) Analysis of impaired loans and advances to customers classified by major countries or geographical segments (transfers of risk has been taken into account)**	-		-	

V. Segmental information (continued)
V. 分類資料 (續)

5) 按對手方的類別和主要國家或地域分部分類披露國際債權的情況 (在計算任何轉移風險後，佔國際債權總額不少於10%的地域及國家)
(相等於百萬港元)

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)

		Banks 銀行	Offical Sector 官方機構	Non-bank Financial Institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total 總額
於2026年3月31日	**As at 31 March 2026**					
1. 發達經濟體	*1. Developed Economies*	*4,449*	*6,319*	*703*	-	*11,471*
日本	Japan	4,428	*4,505*	410	-	9,343
2. 發展中亞太國家	*2. Developing Asia and Pacific*	*3,735*	*307*	*674*	*1,742*	*6,458*
南韓	South Korea	332	78	674	1,408	2,492
台灣	Taiwan	2,158	-	-	116	2,274
3. 離岸中心	*3.Offshore Centres*	1	-	*534*	*1,827*	*2,362*

		Banks 銀行	Offical Sector 官方機構	Non-bank Financial Institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total 總額
於2025年9月30日	**As at 30 September 2025**					
1. 發達經濟體	*1. Developed Economies*	*8,230*	*4,902*	*1,379*	-	*14,511*
日本	Japan	8,224	4,491	970	-	13,685
2. 發展中亞太國家	*2. Developing Asia and Pacific*	*676*	*302*	*538*	*1,964*	*3,480*
南韓	South Korea	395	77	538	1,551	2,561
台灣	Taiwan	-	-	-	195	195
3. 離岸中心	*3.Offshore Centres*	*1*	-	*122*	*1,543*	*1,666*

V. Segmental information (continued)
V. 分類資料 (續)

6) 對內地非銀行對手方的風險承擔
(相等於百萬港元)

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

交易對手類別	Types of Counterparties	On-balance sheet exposure 資產負債表內的風險承擔	Off-balance sheet expsoure 資產負債表外的風險承擔	Total 總額
於2026年3月31日	**As at 31 March 2026**			
1. 中央政府及其持有的企業, 其子公司及合資企業	1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	463	-	463
2. 地方政府及其持有的企業, 其子公司及合資企業	2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. 居於中國境內國民或其他內地註冊企業, 其子公司及合資企業	3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	121	-	121
4. 其他未在上列 1. 內申報的中央政府機構	4. Other entities of central government not reported in item 1 above	523	-	523
5. 其他未在上列 2. 內申報的地方政府機構	5. Other entities of local government not reported in item 2 above	-	-	-
6. 居於中國境外國民或非內地註冊企業, 但獲批貸款用於中國內地	6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. 其他交易對手而其風險被申報機構認定為國內非銀行類風險承擔	7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	118	-	118
總額	Total	1,225	-	1,225
已扣減準備金的資產總額	Total assets after provision	20,750		
資產負債表內的風險承擔佔資產總額的百分率	On-balance sheet exposures as percentage of total assets	5.91%		
於2025年9月30日	**As at 30 September 2025**			
1. 中央政府及其持有的企業, 其子公司及合資企業	1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	456	-	456
2. 地方政府及其持有的企業, 其子公司及合資企業	2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. 居於中國境內國民或其他內地註冊企業, 其子公司及合資企業	3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	81	-	81
4. 其他未在上列 1. 內申報的中央政府機構	4. Other entities of central government not reported in item 1 above	518	-	518
5. 其他未在上列 2. 內申報的地方政府機構	5. Other entities of local government not reported in item 2 above	-	-	-
6. 居於中國境外國民或非內地註冊企業, 但獲批貸款用於中國內地	6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. 其他交易對手而其風險被申報機構認定為國內非銀行類風險承擔	7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	313	-	313
總額	Total	1,368	-	1,368
已扣減準備金的資產總額	Total assets after provision	20,193		
資產負債表內的風險承擔佔資產總額的百分率	On-balance sheet exposures as percentage of total assets	6.78%		

VI. Currency risk
VI. 貨幣風險

非港元貨幣風險承擔 | **Foreign currency exposures**

(相等於百萬港元) | (Equivalent in millions of HKD)

於2026年3月31日	**As at 31 March 2026**	**USD** 美元	**EUR** 歐羅	**CNY** 人民幣	**Total** 總計
現貨資產	Spot assets	19,715	163	195	20,073
現貨負債	Spot liabilities	(13,605)	(172)	-	(13,777)
遠期買入	Forward purchases	662	-	4	666
遠期賣出	Forward sales	(6,781)	-	(161)	(6,942)
期權盤淨額	Net options position	-	-	-	-
長(短)盤淨額	Net long (short) position	(9)	(9)	38	20
結構性倉盤淨額	Net structural position	-	-	-	-

於2025年9月30日	**As at 30 September 2025**	**USD** 美元	**EUR** 歐羅	**CNY** 人民幣	**Total** 總計
現貨資產	Spot assets	19,283	440	261	19,984
現貨負債	Spot liabilities	(11,116)	(447)	(1)	(11,564)
遠期買入	Forward purchases	237	-	-	237
遠期賣出	Forward sales	(8,405)	-	(229)	(8,634)
期權盤淨額	Net options position	-	-	-	-
長(短)盤淨額	Net long (short) position	(1)	(7)	31	23
結構性倉盤淨額	Net structural position	-	-	-	-

以上個別貨幣的淨持有額(按絕對數值計)佔本銀行所持有的外匯淨盤總額10%或以上。淨持有額資料是依據遞交給香港金融管理局之「持有外匯情況申報表-MA(BS)6」所述的方法計算。

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 method set out in the return "Foreign Currency Position - MA(BS)6" submitted to the HKMA.

VII. Liquidity
VII. 流動資產

		For the quarter ended 31 March 2026 截至 2026年3月31日止季度	For the quarter ended 31 March 2025 截至 2025年3月31日止季度
1) 平均流動性維持比率	1) Average liquidity maintenance ratio	145.90%	139.04%

平均流動性維持比率按照結算期間的每月平均流動性維持比率以簡單平均法計算。流動性維持比率其計算符合香港金融管理局及銀行業《流動性》規則之指引。

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) 流動資金風險管理
2) Liquidity Risk Management

管治

Governance

三菱UFJ信託銀行香港分行（以下為「香港分行」）根據總行政策及規則並金管局的要求，制定流動性管理政策，以計量、監控和管理流動性風險。

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.

香港分行高級管理層對流動性管理系統進行有效監管，以確保符合總行及香港分行的相關規則並金管局的要求。

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.

香港分行市場風險委員會負責管理市場風險及流動性風險，就市場風險管理及流動性風險管理相關的主要事項作出決策，定期檢討風險管理報告。

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.

財資部負責管理流動性狀況，實施流動性管理策略和監控市場流動性。

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

風險管理部負責監控和報告流動性風險指標和預警指標的狀況。

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

內部審計師負責審查流動性管理系統的實施情況。

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

策略

Strategies

香港分行流動性管理策略在於對流動資產作出投資，並與現有或具有潛力之交易對手及客戶建立長期關係，維持資金來源選擇的多元化及監控市場流動性，以確保資金多元化及穩定性。

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.

風險可承受水平

Risk Tolerance

香港分行已制定內部額度及程序，以監控流動性風險指標的狀況，包括流動性維持比率，資金缺口及流動證券的最低投資額，以確保在正常及壓力的情況下符合金管局的監管規定及保持充足的流動性。

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.

2) 流動資金風險管理 (續)

風險管控

香港分行設計流動性風險管控框架時,已納入全面覆蓋度、適當性和有效性的原則、制定各類流動性風險管控措施、並對流動性風險指標的狀況作出不同角度的管理,當中考慮到資產負債表的結構、現金流狀況、流動性狀況、資金集中度的不同維度及預警指標等。

至於風險管控的實施,香港分行計量和監控流動性風險指標的狀況,並將相關結果匯報市場風險委員會。定期審查此等風險管控措施,以確保持續符合全面覆蓋度、適當性和有效性的原則。

壓力測試

香港分行設計流動性壓力測試框架時,運用全面覆蓋度、有效性和及時性的原則,作出壓力測試,並提供不同角度的結果,當中考慮到市場環境的可變化情況,且建於有見解的評估及分析的基礎上,以便高級管理層在正常和壓力情況下對投資和籌資策略、風險補救或緩解的行動迅速作出決策。

至於壓力測試的實施,香港分行定期對流動性維持比率及現金流作出流動性壓力測試,並將相關結果匯報市場風險委員會。壓力測試情景包括銀行本身情景,市場失序情景及以上兩個情景的組合情景。定期審查此等情景,以確保壓力測試情景具有足夠的嚴重程度,並且其結果對壓力情況下流動性是否充足的情況可作出有效評估。

應急資金計劃

香港分行設計應急資金計劃(CFP)框架時,已納入有效性、運作可行性和及時性原則,制定各類應急資金措施,取得充足資金以應付流動性危急情況,當中考慮到籌資能力及總行支援、資金及營運成本、當前市場情況、監管要求以及其他短期或長期流動性、財務或營運方面的影響等。

至於CFP的實施,香港分行定期進行CFP的測試,以確保應急資金措施的可用性及各項安排的準備情況,並評估整體效益、運作可行性及影響。

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.

VII. Liquidity (continued)
VII. 流動資產 (續)

3) 流動資金差距 / 3) Liquidity Gap

下表為資產負債表內及表外項目之分析，按其到期日分類 * 而產生的流動資金差距結果：
(相等於百萬港元)

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)

於2026年3月31日	As at 31 March 2026	Within 7 days 7天內	8 days to 1 month 8日至1個月	>1 month up to 3 months 1個月以上至3個月	>3 months up to 12 months 3個月以上至1年	Over 1 year 超過1年	Balancing amount 餘額	Total amount 總額
資產負債表內之總資產	Total on-balance sheet assets	21,935	2,404	3,620	186	660	33	20,750
資產負債表外之總債權	Total off-balance sheet claims	-	-	-	-	-	-	-
資產負債表內之總負債	Total on-balance sheet liabilities	12,803	7,287	7,656	386	632	79	20,750
資產負債表外之總承擔	Total off-balance sheet obligations	-	506	500	-	-	-	1,006
合約到期日的錯配情況	Contractual Maturity Mismatch	9,132	(5,389)	(4,536)	(200)	28		
累積合約到期日的錯配情況	Cumulative Contractual Maturity Mismatch	9,132	3,743	(793)	(993)	(965)		

於2025年3月31日	As at 31 March 2025	Within 7 days 7天內	8 days to 1 month 8日至1個月	>1 month up to 3 months 1個月以上至3個月	>3 months up to 12 months 3個月以上至1年	Over 1 year 超過1年	Balancing amount 餘額	Total amount 總額
資產負債表內之總資產	Total on-balance sheet assets	15,682	10,326	2,210	315	909	47	21,056
資產負債表外之總債權	Total off-balance sheet claims	-	-	-	-	-	-	-
資產負債表內之總負債	Total on-balance sheet liabilities	6,799	16,404	4,892	414	849	115	21,056
資產負債表外之總承擔	Total off-balance sheet obligations	7	-	-	-	-	-	7
合約到期日的錯配情況	Contractual Maturity Mismatch	8,876	(6,078)	(2,682)	(99)	60		
累積合約到期日的錯配情況	Cumulative Contractual Maturity Mismatch	8,876	2,798	116	17	77		

* 到期日分類主要按照香港金融管理局之「流動性監察工具申報表 MA(BS)23」第四部份的申報指引制定而成。

* 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
VIII. 氣候風險

香港支店目前憑靠母公司 Mitsubishi UFJ Financial Group, Inc.（下稱MUFG）所制定的氣候風險管理框架作出相關風險管理。MUFG已宣佈支持氣候相關財務披露工作小組（下稱TCFD）所制定的相關建議。請參閱「MUFG TCFD Report 2023」中有關對TCFD建議的應對狀況，包括管治（第8頁）、策略（第14頁）、風險管理（第65頁）以及指標和目標（第71頁）。

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 2023' for status of response to TCFD recommendations including Governance (page 8), Strategy (page 14), Risk Management (page 65) and Metrics and Targets (page 71).

網址:

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

IX. Remuneration system
IX. 薪酬制度

薪酬政策

三菱UFJ信託銀行香港分行根據香港金融管理局的監管政策手冊之CG-5穩健的薪酬制度指引（「金管局監管政策手冊CG-5」）作出有關披露 。

香港分行的薪酬政策是按本地慣例及法則在分行的層面訂立。適用於所有本地聘用職員。本分行沒有設立薪酬委員會。亦沒有外聘薪酬顧問提供意見。少數管理人員被視為高級管理層和關鍵人員。高級管理層有3人。負責監督本分行的所有運作，由風險監控人員輔助，監測本地慣例和法則更變對最低工資和法定福利對薪酬的直接影響。關鍵人員是經理或以上等級負責主要業務功能的員工。在本報告期內共有23人。員工薪酬以現金為主，當中包括一些基本福利，浮動薪酬衹包括不延付之酌情現金花紅，使本分行能有足夠的人力資源執行風險管理。

高級管理層會根據每位職員在過去一年的個人表現，在每年三月期間對其作出薪酬調整評核，並向總行滙報。評核表現的分數計算準則為個人成績、知識、勝任能力及團隊精神。而酌情花紅會由高級管理層於每年三月審視,並根據個別職員過去一年之表現評核，酌情發放。負責風險管理，財務監控，合規，法律和內部審計的員工也需要接受同樣的評核，以確保其薪酬與執行監督的業務無關。

在本報告期內。本分行沒有更改任何薪酬政策及應對主要風險的措施，並未向任何職員發放延付款項、聘用花紅、聘用獎金或遣散費。基於管理人員的數目少，分別披露高級管理人員和關鍵人員的薪酬數字較為敏感，因此，根據金管局監管政策手冊CG-5第3.2.6段披露總數目是合適的。以下是管理人員的薪酬資料：

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 23. 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 3.2.6 of HKMA SPM CG-5. The remuneration of senior management and key personnel for this reporting period was as follows:-

2025年4月1日至 2026年3月31日之薪酬	Remuneration for 1 April 2025 to 31 March 2026	HKD'000 (港幣:千位)
固定薪酬	Fixed Pay	19,339
浮動薪酬	Variable Pay	907

2024年4月1日至 2025年3月31日之薪酬	Remuneration for 1 April 2024 to 31 March 2025	HKD'000 (港幣:千位)
固定薪酬	Fixed Pay	17,720
浮動薪酬	Variable Pay	892

Mitsubishi UFJ Trust and Banking Corporation, Hong Kong Branch
三菱UFJ信託銀行香港分行

Section B: Bank Information (consolidated basis)
B 部：銀行資料 (綜合數字)

		31 March 2026 2026年3月31日 (Audited) (已經審核) YEN in million 日元(百萬)	30 September 2025 2025年9月30日 (Unaudited) (未經審核) YEN in million 日元(百萬)
以下資料乃根據三菱UFJ信託銀行基於日本公認會計原則所編製之綜合業績帳目為依據	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.		
資本及資本充足比率	**Capital and capital adequacy**		
資本充足比率 *	Capital adequacy ratio *	19.40%	20.14%
股東資金	Shareholders' fund	2,659,888	2,452,154
* 集團的資本充足比率，是按照BIS指引作為計算基礎，並包括市場風險及業務操作風險的因素。	* 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.		
其他財務資料	**Other financial information**		
資產總額	Total assets	39,059,895	42,061,769
負債總額	Total liabilities	36,378,281	39,581,056
貸款及放款總計 #	Total loans and advances #	4,014,575	3,704,730
存款總計	Total deposits	15,463,061	15,919,970
除稅前利潤/(虧損) (期末數字)	Pre-tax profit/(loss) (term-end figure)	258,837	170,518 @

貸款及放款總計代表列示於資產負債表上的"通知貸款及票據購入"與"貸款及票據貼現"之總額

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

@ 截至2025年3月31日之財政年度

@ For the year ended 31 March 2025

<u>遵從情況聲明</u>

<u>Statement of Compliance</u>

本分行之主要業務為證券投資，公司銀行服務，財資業務及日本地產中介業務。本披露聲明書已完全遵從金融管理局所發出的銀行業(披露)規則的披露資料標準，並且真確無訛，亦不具誤導成分。

The principal activities of our branch are Securities Investments, Corporate Banking Service, Treasury Operations and Japanese Real Estate Brokerage Business.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.

鈴木聰
行政總裁
香港分行

Satoshi Suzuki
Chief Executive
Hong Kong Branch