



THE CHIBA BANK, LIMITED
(Incorporated in Japan with limited liability)
Hong Kong Branch

Financial Disclosure Statement
As at 31 March 2020

Section A – Hong Kong Branch Information

I. General Information

The Chiba Bank, Limited is a company incorporated in Japan with limited liability. Its Hong Kong Branch is an overseas-incorporated Authorized Institution in Hong Kong. The branch mainly provides banking and financial services to corporate and banking customers.

II. Income Statement Information

	For the year ended 31-03-2020 HK\$'000	For the year ended 31-03-2019 HK\$'000
Interest income	275,486	276,546
Interest expense	<u>222,352</u>	<u>223,873</u>
Net interest income	53,134	52,673
Gross fees and commission income	3,520	5,480
Gross fees and commission expense	<u>1,597</u>	<u>1,777</u>
Net fees and commission income	1,923	3,703
Gains less losses arising from non-trading in foreign currencies	752	1,049
Gains less losses arising from non-trading investments	927	172
Other operating income	<u>28</u>	<u>28</u>
Total operating income	3,630	4,952
Staff and rental expense	21,540	21,248
Other operating expense	<u>7,100</u>	<u>7,480</u>
Total operating expense	28,640	28,728
Profit before taxation	28,124	28,897
Tax expense	<u>2,416</u>	<u>2,091</u>
Profit after taxation	<u>25,708</u>	<u>26,806</u>

Section A – Hong Kong Branch Information (Continue)

III. Balance Sheet Information

	31-03-2020 HK\$'000	30-09-2019 HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	177,314	30,133
Due from Exchange fund	37,174	7,009
Amount due from overseas offices	133,083	0
Loans and advances to customers	4,135,971	4,358,392
Loans and advances to banks	648,108	734,298
Accrued interest and other accounts	224,326	163,483
Investment securities	4,832,078	5,111,359
Property, plant and equipment and investment properties	1,458	1,413
Total assets	<u>10,189,512</u>	<u>10,406,087</u>
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	1,722,369	2,533,145
Demand deposits and current accounts	52,563	45,524
Savings deposits	112,981	139,486
Time, call and notice deposits	256,340	294,357
Amount due to overseas offices	7,772,241	7,196,554
Other liabilities	273,018	197,021
Total liabilities	<u>10,189,512</u>	<u>10,406,087</u>

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information

	31-03-2020	30-09-2019
	HK\$'000	HK\$'000
1. Loans and receivables		
Loans and advances to customers	4,135,971	4,358,392
Loans and advances to banks	648,108	734,298
Accrued interest	42,180	49,999
Other accounts	182,146	113,484
Provisions for impaired loans and receivables	0	0
Total	<u>5,008,405</u>	<u>5,256,173</u>
Provision booked for Hong Kong Branch at Head Office		
General provision	2,024	2,750
Specific provision	0	0
Total	<u>2,024</u>	<u>2,750</u>

Allowance for loan losses

The general allowances on loans are made centrally by the Head Office in Japan in accordance with the group policy.

Provision Policy

Chiba Bank records allowance for loan losses in accordance with internally established standards for write-offs and allowance for loan losses.

All claims are assessed by the branches and relevant departments at the Head Office based on the criteria for self-assessment of asset quality. Compliance and Risk Management Department, which is independent from the operating sections, monitors the results of such assessments and an allowance is provided based on the results of such assessments.

2. Impaired loans and advances to customers

There were no impaired loans and advances to customers (or banks) as at 31 March 2020 and 30 September 2019.

3. Overdue and rescheduled assets

There were no overdue and rescheduled assets as at 31 March 2020 and 30 September 2019.

4. Repossessed assets

There were no repossessed assets as at 31 March 2020 and 30 September 2019.

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

5. Loans and advances to customers by geographical area

The following are advances to customers by geographical areas which are classified according to the location of the counterparties after taking into account any recognized risk transfer. Countries to which not less than 10% of total advances to customers are shown as follows:

	31-03-2020 HK\$'000	30-09-2019 HK\$'000
Japan	2,651,241	2,833,830
Other	1,484,730	1,524,562
Total	<u>4,135,971</u>	<u>4,358,392</u>

6. Loans and advances to customers by major sectors

	31-03-2020 HK\$'000	30-09-2019 HK\$'000
Loans and advances for use in Hong Kong		
Industrial, commercial and financial:		
- Property development	0	0
- Property investment	0	0
- Financial concerns	598,800	644,605
- Stockbrokers	0	0
- Wholesale and retail trade	118,979	119,841
- Manufacturing	21,500	30,100
- Transport and transport equipment	81,178	89,598
- Recreational activities	0	0
- Information technology	0	0
- Others	3,150	3,500
Individuals	0	0
Total loans and advances for use in Hong Kong	<u>823,607</u>	<u>887,644</u>
Trade financing	0	0
Loans and advances for use outside Hong Kong	<u>3,312,364</u>	<u>3,470,748</u>
Total	<u>4,135,971</u>	<u>4,358,392</u>

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

7. Mainland Activities

Mainland exposure to non-bank counterparties are disclosed according to the categories in the Return of Mainland Activities submitted to HKMA:

			HK\$'000
	On-balance sheet exposure	Off- balance sheet exposure	Total exposure
As at 31-03-2020			
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,235	0	9,235
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	12,022	0	12,022
Total	<u>21,257</u>	<u>0</u>	<u>21,257</u>
Total assets after provisions	10,189,512		
On-balance sheet exposures as percentage of total assets	0.21%		

			HK\$'000
	On-balance sheet exposure	Off- balance sheet exposure	Total exposure
As at 30-09-2019			
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,682	0	1,682
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,579	0	10,579
Total	<u>12,261</u>	<u>0</u>	<u>12,261</u>
Total assets after provisions	10,406,087		
On-balance sheet exposures as percentage of total assets	0.12%		

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

8. International Claims

International claims refers to the sum of the branch's cross border claims in all currencies and local claims in foreign currencies determined based on the calculation methodology specified in the Return of International Banking Statistics submitted to HKMA.:

The following are international claims classified according to the locations of counterparties after taking into account any recognized risk transfer. Country to which not less than 10% of total international claims are disclosed.

	HK\$ Million					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
As at 31-03-2020						
Developed countries:	827	0	152	846	0	1,825
- Australia	375	0	152	592	0	1,119
- Japan	133	0	0	81	0	214
Offshore centres	765	293	2,597	1,409	0	5,064
- Hong Kong	328	92	713	336	0	1,469
- Singapore	360	201	1,365	476	0	2,402
Developing Asia and Pacific countries	572	550	1,071	922	0	3,115
Total	2,164	843	3,820	3,177	0	10,004
As at 30-09-2019						
Developed countries:	913	0	240	768	0	1,921
- Australia	733	0	240	526	0	1,499
- Japan	0	0	0	90	0	90
Offshore centres	968	261	2,431	1,240	0	4,900
- Hong Kong	324	62	758	347	0	1,491
- Singapore	561	199	1,151	371	0	2,282
Developing Asia and Pacific countries	739	584	1,234	913	0	3,470
Total	2,620	845	3,905	2,921	0	10,291

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

9. Currency risk

The net positions of the foreign currencies, which individually constitutes not less than 10% of the branch's total net position in all foreign currencies, are disclosed as follow:

	USD	JPY	AUD	HK\$ Million Total
As at 31-03-2020				
Spot assets	8,768	336	262	9,366
Spot liabilities	9,481	338	122	9,941
Forward purchases	731	0	0	731
Forward sales	0	0	138	138
Net long (or net short) position	<u>18</u>	<u>-2</u>	<u>2</u>	<u>18</u>

As at 30-09-2019

Spot assets	8,901	348	331	9,580
Spot liabilities	9,568	355	138	10,061
Forward purchases	682	6	0	688
Forward sales	6	0	192	198
Net long (or net short) position	<u>9</u>	<u>-1</u>	<u>1</u>	<u>9</u>

Notes:

There is neither structured position nor option position held as at 31 March 2020 and 30 September 2019.

Section A – Hong Kong Branch Information(Continue)

V. Off-Balance Sheet Exposures

	31-03-2020 HK\$'000	30-09-2019 HK\$'000
1. Contingent liabilities and commitments		
Contractual amounts:		
Commitments	1,607,730	1,899,136
Others	<u>0</u>	<u>0</u>
	<u>1,607,730</u>	<u>1,899,136</u>
2. Derivative transactions		
Notional amounts:		
Exchange rate contracts	730,530	688,186
Interest rate contracts	4,357,425	4,578,370
Others	<u>0</u>	<u>108,412</u>
	<u>5,087,955</u>	<u>5,374,968</u>
Fair value assets:		
Exchange rate contracts	1,571	1,455
Interest rate contracts	<u>140,976</u>	<u>70,075</u>
	<u>142,547</u>	<u>71,530</u>
Fair value liabilities:		
Exchange rate contracts	38	1
Interest rate contracts	<u>12</u>	<u>12,817</u>
	<u>50</u>	<u>12,818</u>

Notes:

No bilateral netting agreement for derivative transaction has been made as at 31 March, 2020 and 30 September, 2019.

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information

The average value of Liquidity Maintenance Ratio (LMR) for the reporting periods are calculated based on the arithmetic mean of the average value of the ration for each calendar month as reported in the Liquidity Position Return submitted to HKMA for the reporting periods.

	For the quarter ended 31-03-2020	For the quarter ended 31-03-2019
3 months average	<u>97.87%</u>	<u>73.43%</u>

Liquidity risk

Liquidity risk consist of cash flow risk and market liquidity risk. Cash flow risk is the risk of incurring a loss due to failure to maintain cash flow as a result on the inability to secure necessary funds or the necessity of procuring funds at significantly higher interest rates than usual due to worsening of the financial institution’s financial position or other circumstances. Market liquidity risk is the risk of incurring a loss due to the inability to trade on markets or the necessity of trading at prices significantly less favorable than usual due to market turmoil or other circumstances.

Liquidity risk management policy

Chiba Bank Group’s basic policy is to implement proper funding liquidity risk management with two pillars:

- 1) “to pursue the balance between funding cost and stability” by various means of procurement, and
- 2) “emergency preparedness” by verifying procurement capability and countermeasures under stress environment and formulation of countermeasures in advance.

The Branch manages liquidity risk in accordance with Chiba Bank Group’s basic policy and HKMA requirement to ensure sufficient liquidity is available for loans and repayments of deposits to customers and satisfy the branch’s own cash flow needs.

Risk management framework and approaches for the liquidity risk

Chiba Bank takes global base liquidity risk management. The Branch, in accordance with related internal policies established by Head Office, will follow these policies in order to control, monitor and report our current and future funding situation, minimize liquidity risk, take proper action in an unexpected funding situation, etc.

Liquidity Stress testing

The Branch monitors cash flow mismatch on a daily basis for the net funding requirements under normal business conditions and conducts regular liquidity stress testing based on stress scenarios. Based on the results of the cash flow mismatch monitoring and liquidity stress testing, the Branch analyzes the soundness of liquidity position, otherwise takes countermeasures to improve condition.

Contingency Funding Plan

The Branch maintains Contingency Funding Plan in case the Branch faces difficulties in raising fund from money market. The plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan also specifies possible measures to secure cash liquidity in the event of the liquidity contingencies.

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information (Continue)

Funding Diversification and Liquidity Cushion

The Branch takes corporate customer deposits as important funding source and the Branch also broadens funding sources from money market with interbank deposits, asset swap transactions, etc. The Branch holds a pool of highly liquid, unencumbered assets that can be readily sold and pledged to secure borrowing under stressed conditions.

Oversight and Reporting

The results of LMR, daily cash flow mismatch and stress testing are reported to the senior managements of the Branch and head office on a regular basis.

VII. Remuneration policy

Pursuant to section 3.1.2 of Supervisory Policy Manual CG-5 “Guideline on a Sound Remuneration System” issued by HKMA, The Chiba Bank, Ltd., Hong Kong Branch as an overseas- incorporated Authorized Institution is not required to make separate disclosures in relation to its own remuneration system as Chiba Bank Group will provide the relevant disclosures in its annual report.

Section B – Consolidated Group Level information

Consolidated Group: Chiba Bank

All figures stated below are compiled with Japanese Generally Accepted Accounting Principles.

I. Capital and capital adequacy

	31-03-2020	30-09-2019
1. Capital Ratio		
Total capital ratio	12.12%	12.61%
Tier 1 capital ratio	11.51%	11.97%
Common equity Tier 1 capital ratio	11.51%	11.97%
	JPY Million	JPY Million
2. Shareholders' funds	859,396	844,418

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

II. Other financial information

	31-03-2020	30-09-2019
	JPY Million	JPY Million
Total assets	15,609,936	15,504,916
Total liabilities	14,680,602	14,539,000
Total advances (including loans and bills discounted)	10,565,697	10,503,441
Total deposits (including Negotiable Certificates of Deposit)	13,216,977	12,785,714
	31-03-2020	31-03-2019
	JPY Million	JPY Million
Pre-tax profit	68,775	72,221

This statement is readily accessible at our office located at Unit 2510, One Pacific Place, 88 Queensway, Hong Kong. This statement is also available on the website of The Chiba Bank Limited (https://www.chibabank.co.jp/english/corporate/pdf/HK_FDS.pdf).



THE CHIBA BANK, LIMITED

(Incorporated in Japan with limited liability)

Hong Kong Branch

財務披露報表

截至二零二零年三月三十一日

甲部份 – 香港分行資料

I. 一般資料

千葉銀行是一間在日本成立的有限公司。其香港分行是一間海外成立的香港認可金融機構。本分行主要為企業及銀行客戶提供銀行及金融服務。

II. 收益表資料

	截至 31-03-2020 港幣千元	截至 31-03-2019 港幣千元
利息收入	275,486	276,546
利息開支	<u>222,352</u>	<u>223,873</u>
淨利息收入	53,134	52,673
費用及佣金收入	3,520	5,480
費用及佣金支出	<u>1,597</u>	<u>1,777</u>
費用及佣金收入淨額	1,923	3,703
由非買賣性質外匯業務的收益減虧損	752	1,049
來自持有作非交易用途的證券的收益減虧損	927	172
其他經營收入	<u>28</u>	<u>28</u>
總經營收入	3,630	4,952
薪酬及租金支出	21,540	21,248
其他經營支出	<u>7,100</u>	<u>7,480</u>
總經營開支	28,640	28,728
除稅前利潤	28,124	28,897
稅項開支	<u>2,416</u>	<u>2,091</u>
除稅後利潤	<u>25,708</u>	<u>26,806</u>

甲部份 – 香港分行資料(續)

III. 資產負債表資料

	31-03-2020 港幣千元	30-09-2019 港幣千元
資產		
現金及銀行結餘 (存放於海外辦事處的數額除外)	177,314	30,133
存放於外匯基金的數額	37,174	7,009
存放於海外辦事處的數額	133,083	0
對客戶的貸款及放款	4,135,971	4,358,392
對銀行的貸款及放款	648,108	734,298
累計利息及其他帳戶	224,326	163,483
投資證券	4,832,078	5,111,359
物業、工業裝置及設備以及投資物業	1,458	1,413
資產總額	<u>10,189,512</u>	<u>10,406,087</u>
負債		
尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	1,722,369	2,533,145
活期存款及往來帳戶	52,563	45,524
儲蓄存款	112,981	139,486
定期、短期通知及通知存款	256,340	294,357
應付海外辦事處的數額	7,772,241	7,196,554
其他負債	273,018	197,021
負債總額	<u>10,189,512</u>	<u>10,406,087</u>

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料

	31-03-2020 港幣千元	30-09-2019 港幣千元
1. 貸款及應收款項		
對客戶的貸款及放款	4,135,971	4,358,392
對銀行的貸款及放款	648,108	734,298
累計利息	42,180	49,999
其他帳戶	182,146	113,484
已減值貸款及應收款項準備金撥備	0	0
總額	<u>5,008,405</u>	<u>5,256,173</u>
於總行為香港分行所撥備之準備金		
屬一般性質	2,024	2,750
屬特殊性質	0	0
總額	<u>2,024</u>	<u>2,750</u>

貸款及放款減值撥備

根據集團之政策，貸款綜合減值撥備在日本總行記帳。

減值撥備政策

千葉銀行根據內部建立的貸款損失註銷及撥備準則計算及記錄貸款減值撥備金。所有債權風險均由分行及處於日本總行的相關部門，根據資產質素自我評估條件而評估。獨立於營運部門的監察部及風險管理部負責監管該評估結果並按照評估結果提撥合適的減值撥備金。

2. 客戶的減值貸款及放款

截至2020年3月31日及2019年9月30日，本分行並無客戶(或銀行)的減值貸款及放款。

3. 過期及經重組貸款

截至2020年3月31日及2019年9月30日，本分行並無過期及經重組貸款。

4. 收回資產

截至2020年3月31日及2019年9月30日，本分行並無收回資產。

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料(續)

5. 客戶貸款 - 按區域分類

以下區域分類之客戶貸款是根據交易對手的所在地作分析，並已考慮有關貸款之認可風險轉移。若某國家的放款額不少於放款總額的百分之十，該國家的貸款額便予以披露：

	31-03-2020 港幣千元	30-09-2019 港幣千元
日本	2,651,241	2,833,830
其他國家	1,484,730	1,524,562
總額	<u>4,135,971</u>	<u>4,358,392</u>

6. 客戶貸款 - 按行業分類

	31-03-2020 港幣千元	30-09-2019 港幣千元
在香港使用的貸款及放款		
工業, 商業及金融:		
-物業發展	0	0
-物業投資	0	0
-金融企業	598,800	644,605
-股票經紀	0	0
-批發及零售行業	118,979	119,841
-製造業	21,500	30,100
-運輸及運輸設備	81,178	89,598
-康樂活動	0	0
-資訊科技	0	0
-其他	3,150	3,500
個人	<u>0</u>	<u>0</u>
在香港使用的貸款及放款總額	823,607	887,644
貿易融資	0	0
在香港以外使用的貸款及放款	<u>3,312,364</u>	<u>3,470,748</u>
總額	<u>4,135,971</u>	<u>4,358,392</u>

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料(續)

7. 內地活動

內地非銀行對手乃按照香港金融管理局「內地業務申報表」的分類界定。有關對內地非銀行對手的風險承擔披露如下：

	港幣千元		
	資產負債 表內的風 險承擔	資產負債 表以外的 風險承擔	總風險承 擔
於 2020年3月31日			
機構類別			
內地居民及在中國內地成立的其他機構及其子公司和合資公司	9,235	0	9,235
非內地機構及非內地居民，而涉及的貸款乃於內地使用	12,022	0	12,022
總計	<u>21,257</u>	<u>0</u>	<u>21,257</u>
扣除準備金撥備後之資產總額	10,189,512		
資產負債表內的風險額於資產總額中所佔百分比	0.21%		

	港幣千元		
	資產負債 表內的風 險承擔	資產負債 表以外的 風險承擔	總風險承 擔
於2019年9月30日			
機構類別			
內地居民及在中國內地成立的其他機構及其子公司和合資公司	1,682	0	1,682
非內地機構及非內地居民，而涉及的貸款乃於內地使用	10,579	0	10,579
總計	<u>12,261</u>	<u>0</u>	<u>12,261</u>
扣除準備金撥備後之資產總額	10,406,087		
資產負債表內的風險額於資產總額中所佔百分比	0.12%		

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料(續)

8. 國際債權

國際債權是指本分行持有的所有貨幣跨境債權及外幣本地債權。此乃根據香港金融管理局「國際銀行業務統計資料申報表」訂明的準則計算。

國際債權根據對海外對手風險額的最終風險所在地而分類，並已顧及轉移風險因素。當某一國家的風險額佔總風險額的百分之十或以上，該國家的風險額便予以披露。

	銀行	官方機構	非銀行私人機構		其他	總計
			非銀行財務機構	非財務私營機構		
港幣百萬元						
於 2020年3月31日						
已發展國家：	827	0	152	846	0	1,825
– 澳洲	375	0	152	592	0	1,119
– 日本	133	0	0	81	0	214
離岸中心	765	293	2,597	1,409	0	5,064
– 香港	328	92	713	336	0	1,469
– 新加坡	360	201	1,365	476	0	2,402
亞洲和太平洋發展中國家	572	550	1,071	922	0	3,115
總額	2,164	843	3,820	3,177	0	10,004

於2019年9月30日

已發展國家：	913	0	240	768	0	1,921
– 澳洲	733	0	240	526	0	1,499
– 日本	0	0	0	90	0	90
離岸中心	968	261	2,431	1,240	0	4,900
– 香港	324	62	758	347	0	1,491
– 新加坡	561	199	1,151	371	0	2,282
亞洲和太平洋發展中國家	739	584	1,234	913	0	3,470
總額	2,620	845	3,905	2,921	0	10,291

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料(續)

9. 貨幣風險

本分行所持有的外幣淨盤佔所持有外幣淨盤總額的10%或以上，列示如下：

	美元	日元	澳元	港幣百萬元 總計
於 2020年3月31日				
現貨資產	8,768	336	262	9,366
現貨負債	9,481	338	122	9,941
遠期買入	731	0	0	731
遠期賣出	0	0	138	138
長倉(或短倉)淨持倉量	<u>18</u>	<u>-2</u>	<u>2</u>	<u>18</u>

於2019年9月30日

現貨資產	8,901	348	331	9,580
現貨負債	9,568	355	138	10,061
遠期買入	682	6	0	688
遠期賣出	6	0	192	198
長倉(或短倉)淨持倉量	<u>9</u>	<u>-1</u>	<u>1</u>	<u>9</u>

附註：

於 2020年3月31日及2019年9月30日，本分行並無結構性淨持倉量和期權淨持倉量。

甲部份 – 香港分行資料(續)

V. 資產負債表以外之項目

	31-03-2020 港幣千元	30-09-2019 港幣千元
1. 或然負債及承諾		
合約金額：		
承諾	1,607,730	1,899,136
其他	0	0
	<u>1,607,730</u>	<u>1,899,136</u>
2. 衍生工具交易		
名義數額：		
匯率合約	730,530	688,186
利率合約	4,357,425	4,578,370
其他	0	108,412
	<u>5,087,955</u>	<u>5,374,968</u>
公平價值資產：		
匯率合約	1,571	1,455
利率合約	140,976	70,075
	<u>142,547</u>	<u>71,530</u>
公平價值負債：		
匯率合約	38	1
利率合約	12	12,817
	<u>50</u>	<u>12,818</u>

附註：

於 2020年3月31日及2019年9月30日，本分行並無衍生工具交易之雙邊淨額結算協議。

甲部份 – 香港分行資料(續)

VI. 流動性資料

平均比率是每個曆月平均比率的算術平均數，並填報於香港金融管理局「流動性狀況申報表」。

	季度截至 31-03-2020	季度截至 31-03-2019
3 個月平均	97.87%	73.43%

流動資金風險

流動資金風險包括現金流量風險和市場流動性風險。現金流量風險是由於無法籌集資金或由於金融機構的財務狀況惡化或需要繳付更高利息以取得所需資金而導致無法維持現金流量而蒙受損失的風險。市場流動性風險是由於無法在市場上交易或由於市場動盪或其他情況而必須以較低於水平的價格進行交易而蒙受損失的風險。

流動資金風險管理政策

為配合流動資金風險管理，千葉銀行集團制定並實施了以下兩項為基礎的政策：

- 1) 以多元化融資方式以取得資金持續性與融資成本之平衡；及
- 2) 通過預先確定於壓力環境下籌集資金的可能性及預先制訂風險應變措施以預備危機情況的出現。

本分行根據集團政策及金融管理局指引要求，執行管理流動風險之相關措施，以確保充足的流動資金以滿足客戶存貸及本分行現金流所需。

風險管理框架和流動資金風險的管理方法

千葉銀行集團執行全球性流動性風險管理。本分行根從集團製定的相關政策，執行流動資金之風險監控、報告及分析，以助於發生流動性資金危機時採取適當措施、將流動資金風險降至最低等。

壓力測試

於一般業務狀況下，本分行按照每日之淨資金需求，以管控現金流的錯配。

同時，銀行亦適時為若干情境進行測試、分析及評估公司的抗禦能力。

基於現金流錯配管控及壓力測試結果，有助本分行分析及了解當時之流動性狀況，並採取適當改善措施。

應急融資計劃

本分行制定應急融資計劃以應對潛在的貨幣市場融資困難。此計劃評估實際及潛在的流動性事件，訂立相關管控措施。同時，在發生流動性資金危機下，此計劃指定相關可行應對方案能確保集團資金流動性。

甲部份 – 香港分行資料(續)

VI. 流動性資料(續)

分散融資及流動性緩衝

本分行視客戶存款為重要的資金來源。與此同時，本分行亦透過銀行間之貨幣市場融資、資產掉期合約等方法，以達致拓展及擴闊資金來源。

本分行持有一系列高流動性，非產權負擔的資產。於受壓情況之下，可即時轉讓或抵壓此等資產以作融資貸款。

匯報

流動性維持比率、日計現金流錯配及壓力測試之結果，均會適時定期匯報予分行管理層及總行相關部門。

VII. 薪酬制度

根據香港金融管理局的監管政策手冊(CG-5)「穩健薪酬制度指引」第3.1.2項，千葉銀行集團已為有關薪酬制度作適當申報，本分行則無需作獨立披露。

乙部份 - 銀行資料

集團：

千葉銀行

以下數字是根據日本普遍採納之會計原則而計算。

I. 資本及資本充足程度

	31-03-2020	30-09-2019
1. 資本比率		
總資本比率	12.12%	12.61%
一級資本比率	11.51%	11.97%
普通股本 - 一級資本比率	11.51%	11.97%
	日元百萬元	日元百萬元
2. 股東資金	859,396	844,418

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計算，並已顧及市場風險。此指引已緊貼國際結算銀行巴塞爾銀行監管委員會，所建議之風險比重原則。

II. 其他財務資料

	31-03-2020	30-09-2019
	日元百萬元	日元百萬元
資產總額	15,609,936	15,504,916
負債總額	14,680,602	14,539,000
貸款總額 (包括貸款及票據貼現)	10,565,697	10,503,441
存款總額 (包括可兌換存款証)	13,216,977	12,785,714
	31-03-2020	31-03-2019
	日元百萬元	日元百萬元
除稅前利潤	68,775	72,221

這報表可在本分行位於香港金鐘道88號太古廣場第一期2510室查閱，亦可於千葉銀行網站查閱 (https://www.chibabank.co.jp/english/corporate/pdf/HK_FDS.pdf)。