



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

Financial Disclosure Statement
As at 31 March 2021

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 31-03-2021 HK\$'000	For the year ended 31-03-2020 HK\$'000
Interest income	102,457	275,486
Interest expense	53,235	222,352
Net interest income	49,222	53,134
Gross fees and commission income	2,245	3,520
Gross fees and commission expense	1,629	1,597
Net fees and commission income	616	1,923
Gains less losses arising from non-trading in foreign currencies	1,019	752
Gains less losses arising from non-trading investments	144	927
Other income	91	28
Total other operating income	1,870	3,630
Staff and rental expense	20,438	21,540
Other operating expense	4,697	7,100
Total operating expense	25,135	28,640
Profit before taxation	25,957	28,124
Tax expense	2,619	2,416
Profit after taxation	23,338	25,708

Section A – Hong Kong Branch Information (Continue)

III. Balance Sheet Information

	31-03-2021 HK\$'000	30-09-2020 HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	118,836	88,234
Due from Exchange fund	15,985	12,067
Amount due from overseas offices	0	3,379
Loans and advances to customers	3,452,704	3,542,508
Loans and advances to banks	491,957	550,986
Accrued interest and other accounts	131,658	172,738
Investment securities	4,673,474	4,957,409
Property, plant and equipment and investment properties	1,340	1,417
Total assets	<u>8,885,954</u>	<u>9,328,738</u>
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	3,014,144	3,197,507
Demand deposits and current accounts	31,818	44,465
Savings deposits	180,365	195,640
Time, call and notice deposits	63,054	94,406
Amount due to overseas offices	5,002,859	5,512,064
Amount payable under repos*	344,887	0
Other liabilities	248,827	284,656
Total liabilities	<u>8,885,954</u>	<u>9,328,738</u>
* Value of securities sold under repo agreements	<u>360,446</u>	<u>0</u>

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information

	31-03-2021	30-09-2020
	HK\$'000	HK\$'000
1. Loans and receivables		
Loans and advances to customers	3,452,704	3,542,508
Loans and advances to banks	491,957	550,986
Accrued interest	34,279	36,956
Other accounts	97,379	135,782
Provisions for impaired loans and receivables	0	0
Total	<u>4,076,319</u>	<u>4,266,232</u>
Provision booked for Hong Kong Branch at Head Office		
General provision	2,074	1,731
Specific provision	0	0
Total	<u>2,074</u>	<u>1,731</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 2021 and 30 September 2020.

3. Overdue and rescheduled assets

There were no overdue and rescheduled assets as at 31 March 2021 and 30 September 2020.

4. Repossessed assets

There were no repossessed assets as at 31 March 2021 and 30 September 2020.

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:

	31-03-2021 HK\$'000	30-09-2020 HK\$'000
Japan	2,391,666	2,395,621
Other	1,061,038	1,146,887
Total	<u>3,452,704</u>	<u>3,542,508</u>

6. Loans and advances to customers by major sectors

	31-03-2021 HK\$'000	30-09-2020 HK\$'000
Loans and advances for use in Hong Kong		
Industrial, commercial and financial:		
- Property development	0	0
- Property investment	0	0
- Financial concerns	194,155	370,560
- Stockbrokers	0	0
- Wholesale and retail trade	8,553	9,300
- Manufacturing	15,500	18,500
- Transport and transport equipment	66,062	73,564
- Recreational activities	0	0
- Information technology	0	0
- Others	2,450	2,800
Individuals	0	0
Total loans and advances for use in Hong Kong	<u>286,720</u>	<u>474,724</u>
Trade financing	0	0
Loans and advances for use outside Hong Kong	<u>3,165,984</u>	<u>3,067,784</u>
Total	<u>3,452,704</u>	<u>3,542,508</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 31-03-2021			
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	898	0	898
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,434	0	11,434
Total	<u>12,332</u>	<u>0</u>	<u>12,332</u>
Total assets after provisions	8,885,954		
On-balance sheet exposures as percentage of total assets	0.14%		

			HK\$'000
	On-balance sheet exposure	Off- balance sheet exposure	Total exposure
As at 30-09-2020			
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,151	0	1,151
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,510	0	11,510
Total	<u>12,261</u>	<u>0</u>	<u>12,261</u>
Total assets after provisions	9,328,738		
On-balance sheet exposures as percentage of total assets	0.14%		

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-bank private financial sector	Others	Total
As at 31-03-2021						
Developed countries:	719	0	170	804	0	1,693
- Australia	533	0	170	557	0	1,260
- Japan	0	0	0	66	0	66
Offshore centres	696	358	2,085	1,109	0	4,248
- Hong Kong	250	72	304	223	0	849
- Singapore	362	286	1,476	349	0	2,473
Developing Asia and Pacific countries	659	432	1,027	727	0	2,845
- Thailand	223	0	522	93	0	838
Total	2,074	790	3,282	2,640	0	8,786
As at 30-09-2020						
Developed countries:	684	0	164	808	0	1,656
- Australia	528	0	164	553	0	1,245
- Japan	3	0	0	74	0	77
Offshore centres	756	356	2,424	1,198	0	4,734
- Hong Kong	311	67	481	227	0	1,086
- Singapore	361	289	1,428	433	0	2,511
Developing Asia and Pacific countries	499	536	1,067	701	0	2,803
- Thailand	226	0	460	133	0	819
Total	1,939	892	3,655	2,707	0	9,193

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 31-03-2021				
Spot assets	8,008	338	262	8,608
Spot liabilities	8,304	357	90	8,751
Forward purchases	332	16	0	348
Forward sales	17	0	170	187
Net long (or net short) position	<u>19</u>	<u>-3</u>	<u>2</u>	<u>18</u>
As at 30-09-2020				
Spot assets	8,302	295	280	8,877
Spot liabilities	8,772	297	121	9,190
Forward purchases	480	1	0	481
Forward sales	1	0	158	159
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 2021 and 30 September 2020.

Section A – Hong Kong Branch Information(Continue)

V. Off-Balance Sheet Exposures

	31-03-2021 HK\$'000	30-09-2020 HK\$'000
1. Contingent liabilities and commitments		
Contractual amounts:		
Commitments	1,449,556	1,411,999
Others	0	0
	<u>1,449,556</u>	<u>1,411,999</u>
2. Derivative transactions		
Notional amounts:		
Exchange rate contracts	359,547	482,422
Interest rate contracts	3,982,889	4,359,851
Others	233,267	20,000
	<u>4,575,703</u>	<u>4,862,273</u>
Fair value assets:		
Exchange rate contracts	174	490
Interest rate contracts	87,198	129,292
	<u>87,372</u>	<u>129,782</u>
Fair value liabilities:		
Exchange rate contracts	11	157
Interest rate contracts	5,162	0
	<u>5,173</u>	<u>157</u>

Notes:

No bilateral netting agreement for derivative transaction has been made as at 31 March, 2021 and 30 September, 2020.

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 31-03-2021	For the quarter ended 31-03-2020
3 months average	<u>121.92%</u>	<u>97.87%</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

	31-03-2021	30-09-2020
1. Capital Ratio		
Total capital ratio	12.79%	12.44%
Tier 1 capital ratio	12.28%	11.89%
Common equity Tier 1 capital ratio	12.28%	11.89%
	JPY Million	JPY Million
2. Shareholders' funds	895,076	879,089

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

	31-03-2021	30-09-2020
	JPY Million	JPY Million
Total assets	17,898,168	16,890,430
Total liabilities	16,856,412	15,906,547
Total advances (including loans and bills discounted)	11,166,219	10,912,406
Total deposits (including Negotiable Certificates of Deposit)	14,543,283	13,903,432
	31-03-2021	31-03-2020
	JPY Million	JPY Million
Pre-tax profit	71,462	68,775

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_FDS202101.pdf).



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

財務披露報表
截至二零二一年三月三十一日

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 31-03-2021 港幣千元	截至 31-03-2020 港幣千元
利息收入	102,457	275,486
利息開支	53,235	222,352
淨利息收入	49,222	53,134
費用及佣金收入	2,245	3,520
費用及佣金支出	1,629	1,597
費用及佣金收入淨額	616	1,923
由非買賣性質外匯業務的收益減虧損	1,019	752
來自持有作非交易用途的證券的收益減虧損	144	927
其他經營收入	91	28
總其他經營收入	1,870	3,630
薪酬及租金支出	20,438	21,540
其他經營支出	4,697	7,100
總經營開支	25,135	28,640
除稅前利潤	25,957	28,124
稅項開支	2,619	2,416
除稅後利潤	23,338	25,708

甲部份 – 香港分行資料(續)

III. 資產負債表資料

	31-03-2021 港幣千元	30-09-2020 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)	118,836	88,234
存放於外匯基金的數額	15,985	12,067
存放於海外辦事處的數額	0	3,379
對客戶的貸款及放款	3,452,704	3,542,508
對銀行的貸款及放款	491,957	550,986
累計利息及其他帳戶	131,658	172,738
投資證券	4,673,474	4,957,409
物業、工業裝置及設備以及投資物業	1,340	1,417
資產總額	<u>8,885,954</u>	<u>9,328,738</u>
負債		
尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	3,014,144	3,197,507
活期存款及往來帳戶	31,818	44,465
儲蓄存款	180,365	195,640
定期、短期通知及通知存款	63,054	94,406
應付海外辦事處的數額	5,002,859	5,512,064
在回購協議下的應付款額*	344,887	0
其他負債	248,827	284,656
負債總額	<u>8,885,954</u>	<u>9,328,738</u>
* 根據回購協議出售的證券價值	<u>360,446</u>	<u>0</u>

甲部份 – 香港分行資料(續)

IV. 資產負債表附加資料

	31-03-2021 港幣千元	30-09-2020 港幣千元
1. 貸款及應收款項		
對客戶的貸款及放款	3,452,704	3,542,508
對銀行的貸款及放款	491,957	550,986
累計利息	34,279	36,956
其他帳戶	97,379	135,782
已減值貸款及應收款項準備金撥備	0	0
總額	<u>4,076,319</u>	<u>4,266,232</u>
於總行為香港分行所撥備之準備金		
屬一般性質	2,074	1,731
屬特殊性質	0	0
總額	<u>2,074</u>	<u>1,731</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2021年3月31日及2020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2021年3月31日及2020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2021年3月31日及2020年9月30日，本分行並收回資產。

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：

	31-03-2021 港幣千元	30-09-2020 港幣千元
日本	2,391,666	2,395,621
其他國家	1,061,038	1,146,887
總額	<u>3,452,704</u>	<u>3,542,508</u>

6. 客戶貸款 - 按行業分類

	31-03-2021 港幣千元	30-09-2020 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	194,155	370,560
-股票經紀	0	0
-批發及零售行業	8,553	9,300
-製造業	15,500	18,500
-運輸及運輸設備	66,062	73,564
-康樂活動	0	0
-資訊科技	0	0
-其他	2,450	2,800
個人	<u>0</u>	<u>0</u>
在香港使用的貸款及放款總額	286,720	474,724
貿易融資	0	0
在香港以外使用的貸款及放款	<u>3,165,984</u>	<u>3,067,784</u>
總額	<u>3,452,704</u>	<u>3,542,508</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：

	資產負債 表內的風 險承擔	資產負債 表以外的 風險承擔	港幣千元 總風險承 擔
於 2021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	898	0	898
非內地機構及非內地居民，而涉及的貸款乃於內地使用	11,434	0	11,434
總計	<u>12,332</u>	<u>0</u>	<u>12,332</u>
扣除準備金撥備後之資產總額	8,885,954		
資產負債表內的風險額於資產總額中所佔百分比	0.14%		

	資產負債 表內的風 險承擔	資產負債 表以外的 風險承擔	港幣千元 總風險承 擔
於2020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	1,151	0	1,151
非內地機構及非內地居民，而涉及的貸款乃於內地使用	11,510	0	11,510
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	9,328,738		
資產負債表內的風險額於資產總額中所佔百分比	0.14%		

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 2021年3月31日						
已發展國家：	719	0	170	804	0	1,693
– 澳洲	533	0	170	557	0	1,260
– 日本	0	0	0	66	0	66
離岸中心	696	358	2,085	1,109	0	4,248
– 香港	250	72	304	223	0	849
– 新加坡	362	286	1,476	349	0	2,473
亞洲和太平洋發展中國家	659	432	1,027	727	0	2,845
– 泰國	223	0	522	93	0	838
總額	2,074	790	3,282	2,640	0	8,786

於2020年9月30日

已發展國家：	684	0	164	808	0	1,656
– 澳洲	528	0	164	553	0	1,245
– 日本	3	0	0	74	0	77
離岸中心	756	356	2,424	1,198	0	4,734
– 香港	311	67	481	227	0	1,086
– 新加坡	361	289	1,428	433	0	2,511
亞洲和太平洋發展中國家	499	536	1,067	701	0	2,803
– 泰國	226	0	460	133	0	819
總額	1,939	892	3,655	2,707	0	9,193

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 2021年3月31日				
現貨資產	8,008	338	262	8,608
現貨負債	8,304	357	90	8,751
遠期買入	332	16	0	348
遠期賣出	17	0	170	187
長倉(或短倉)淨持倉量	<u>19</u>	<u>-3</u>	<u>2</u>	<u>18</u>
於2020年9月30日				
現貨資產	8,302	295	280	8,877
現貨負債	8,772	297	121	9,190
遠期買入	480	1	0	481
遠期賣出	1	0	158	159
長倉(或短倉)淨持倉量	<u>9</u>	<u>-1</u>	<u>1</u>	<u>9</u>

附註：

於 2021年3月31日及2020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

	31-03-2021 港幣千元	30-09-2020 港幣千元
1. 或然負債及承諾		
合約金額：		
承諾	1,449,556	1,411,999
其他	0	0
	<u>1,449,556</u>	<u>1,411,999</u>
2. 衍生工具交易		
名義數額：		
匯率合約	359,547	482,422
利率合約	3,982,889	4,359,851
其他	233,267	20,000
	<u>4,575,703</u>	<u>4,862,273</u>
公平價值資產：		
匯率合約	174	490
利率合約	87,198	129,292
	<u>87,372</u>	<u>129,782</u>
公平價值負債：		
匯率合約	11	157
利率合約	5,162	0
	<u>5,173</u>	<u>157</u>

附註：

於 2021年3月31日及2020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 31-03-2021	季度截至 31-03-2020
3 個月平均	<u>121.92%</u>	<u>97.87%</u>

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

	31-03-2021	30-09-2020
1. 資本比率		
總資本比率	12.79%	12.44%
一級資本比率	12.28%	11.89%
普通股本 – 一級資本比率	12.28%	11.89%
	日元百萬元	日元百萬元
2. 股東資金	895,076	879,089

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

	31-03-2021	30-09-2020
	日元百萬元	日元百萬元
資產總額	17,898,168	16,890,430
負債總額	16,856,412	15,906,547
貸款總額 (包括貸款及票據貼現)	11,166,219	10,912,406
存款總額 (包括可兌換存款証)	14,543,283	13,903,432
	31-03-2021	31-03-2020
	日元百萬元	日元百萬元
除稅前利潤	71,462	68,775

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_FDS202101.pdf).