



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

**Financial Disclosure Statement**  
As at 30 September 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 <b>30-09-2021</b> HK\$'000	For the year ended <b>30-09-2020</b> HK\$'000
Interest income	34,535	62,765
Interest expense	10,927	37,500
Net interest income	<u>23,608</u>	<u>25,265</u>
Gross fees and commission income	699	619
Gross fees and commission expense	783	753
Net fees and commission income	<u>-84</u>	<u>-134</u>
Gains less losses arising from non-trading in foreign currencies	392	411
Other income	22	5
Total other operating income	<u>330</u>	<u>282</u>
Staff and rental expense	10,261	10,047
Other operating expense	1,680	2,098
Total operating expense	<u>11,941</u>	<u>12,145</u>
Profit before taxation	11,997	13,402
Tax expense	1,034	1,245
Profit after taxation	<u>10,963</u>	<u>12,157</u>

## Section A – Hong Kong Branch Information (Continue)

### III. Balance Sheet Information

	30-09-2021 HK\$'000	31-03-2021 HK\$'000
<b>Assets</b>		
Cash and balances with banks (except those included in amount due from overseas offices)	143,181	118,836
Due from Exchange fund	20,031	15,985
Amount due from overseas offices	7,211	0
Loans and advances to customers	3,399,981	3,452,704
Loans and advances to banks	338,051	491,957
Accrued interest and other accounts	91,373	131,658
Investment securities	3,788,401	4,673,474
Property, plant and equipment and investment properties	1,266	1,340
Total assets	<u>7,789,495</u>	<u>8,885,954</u>
<b>Liabilities</b>		
Deposits and balances from banks (except those included in amount due to overseas offices)	2,022,714	3,014,144
Demand deposits and current accounts	36,783	31,818
Savings deposits	174,419	180,365
Time, call and notice deposits	100,544	63,054
Amount due to overseas offices	5,300,276	5,002,859
Amount payable under repos*	0	344,887
Other liabilities	154,759	248,827
Total liabilities	<u>7,789,495</u>	<u>8,885,954</u>
* Value of securities sold under repo agreements	<u>0</u>	<u>360,446</u>

## Section A – Hong Kong Branch Information (Continue)

### IV. Additional Balance Sheet Information

	<b>30-09-2021</b>	<b>31-03-2021</b>
	HK\$'000	HK\$'000
<b>1. Loans and receivables</b>		
Loans and advances to customers	3,399,981	3,452,704
Loans and advances to banks	338,051	491,957
Accrued interest	27,603	34,279
Other accounts	63,770	97,379
Provisions for impaired loans and receivables	0	0
Total	<u>3,829,405</u>	<u>4,076,319</u>
<b>Provision booked for Hong Kong Branch at Head Office</b>		
General provision	1,547	2,074
Specific provision	0	0
Total	<u>1,547</u>	<u>2,074</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 30 September 2021 and 31 March 2021.

#### 3. Overdue and rescheduled assets

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

#### 4. Repossessed assets

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

## 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:

	30-09-2021 HK\$'000	31-03-2021 HK\$'000
Japan	2,370,483	2,391,666
Other	1,029,498	1,061,038
Total	<u>3,399,981</u>	<u>3,452,704</u>

#### 6. Loans and advances to customers by major sectors

	30-09-2021 HK\$'000	31-03-2021 HK\$'000
Loans and advances for use in Hong Kong		
Industrial, commercial and financial:		
- Property development	0	0
- Property investment	0	0
- Financial concerns	165,991	194,155
- Stockbrokers	0	0
- Wholesale and retail trade	7,787	8,553
- Manufacturing	12,500	15,500
- Transport and transport equipment	58,246	66,062
- Recreational activities	0	0
- Information technology	0	0
- Others	2,100	2,450
Individuals	0	0
Total loans and advances for use in Hong Kong	<u>246,624</u>	<u>286,720</u>
Trade financing	0	0
Loans and advances for use outside Hong Kong	<u>3,153,357</u>	<u>3,165,984</u>
Total	<u>3,399,981</u>	<u>3,452,704</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
<b>As at 30-09-2021</b>			
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	642	0	642
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,503	0	10,503
Total	11,145	0	11,145
Total assets after provisions	7,789,495		
On-balance sheet exposures as percentage of total assets	0.14%		

			HK\$'000
	On-balance sheet exposure	Off- balance sheet exposure	Total exposure
<b>As at 31-03-2021</b>			
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	12,332	0	12,332
Total assets after provisions	8,885,954		
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 financial private sector	Others	Total
<b>As at 30-09-2021</b>						
Developed countries:	629	0	165	702	0	1,496
- Australia	415	0	165	523	0	1,103
- Japan	7	0	0	58	0	65
Offshore centres	620	360	1,867	904	0	3,751
- Hong Kong	176	75	275	195	0	721
- Singapore	360	285	1,368	333	0	2,346
Developing Asia and Pacific countries	604	248	940	685	0	2,477
- Thailand	222	0	506	106	0	834
<b>Total</b>	<b>1,853</b>	<b>608</b>	<b>2,972</b>	<b>2,291</b>	<b>0</b>	<b>7,724</b>
<b>As at 31-03-2021</b>						
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
<b>Total</b>	<b>2,074</b>	<b>790</b>	<b>3,282</b>	<b>2,640</b>	<b>0</b>	<b>8,786</b>

## 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
<b>As at 30-09-2021</b>				
Spot assets	7,020	343	158	7,521
Spot liabilities	7,027	344	157	7,528
Forward purchases	17	0	0	17
Forward sales	0	0	0	0
Net long (or net short) position	<u>10</u>	<u>-1</u>	<u>1</u>	<u>10</u>
<b>As at 31-03-2021</b>				
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>

Notes:

There is neither structured position nor option position held as at 30 September 2021 and 31 March 2021.



## Section A – Hong Kong Branch Information(Continue)

### V. Off-Balance Sheet Exposures

	30-09-2021 HK\$'000	31-03-2021 HK\$'000
<b>1. Contingent liabilities and commitments</b>		
Contractual amounts:		
Commitments	1,324,271	1,449,556
Others	<u>0</u>	<u>0</u>
	<u>1,324,271</u>	<u>1,449,556</u>
<b>2. Derivative transactions</b>		
Notional amounts:		
Exchange rate contracts	17,472	359,547
Interest rate contracts	3,325,191	3,982,889
Others	<u>233,598</u>	<u>233,267</u>
	<u>3,576,261</u>	<u>4,575,703</u>
Fair value assets:		
Exchange rate contracts	491	174
Interest rate contracts	<u>55,229</u>	<u>87,198</u>
	<u>55,720</u>	<u>87,372</u>
Fair value liabilities:		
Exchange rate contracts	0	11
Interest rate contracts	<u>4,744</u>	<u>5,162</u>
	<u>4,744</u>	<u>5,173</u>

Notes:

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

## 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 <b>30-09-2021</b>	For the quarter ended <b>30-09-2020</b>
3 months average	<u>103.23%</u>	<u>101.21%</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

	30-09-2021	31-03-2021
<b>1. Capital Ratio</b>		
Total capital ratio	12.60%	12.79%
Tier 1 capital ratio	12.39%	12.28%
Common equity Tier 1 capital ratio	12.39%	12.28%
	JPY Million	JPY Million
<b>2. Shareholders' funds</b>	919,028	895,076

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

	30-09-2021	31-03-2021
	JPY Million	JPY Million
Total assets	18,471,662	17,898,168
Total liabilities	17,392,369	16,856,412
Total advances (including loans and bills discounted)	11,477,558	11,166,329
Total deposits (including Negotiable Certificates of Deposit)	14,567,045	14,543,283
	30-09-2021	30-09-2020
	JPY Million	JPY Million
Pre-tax profit	45,465	38,610

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\\_FDS202102.pdf](https://www.chibabank.co.jp/english/corporate/pdf/HK_FDS202102.pdf)).



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

財務披露報表  
截至二零二一年九月三十日

## 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 <b>30-09-2021</b> 港幣千元	截至 <b>30-09-2020</b> 港幣千元
利息收入	34,535	62,765
利息開支	<u>10,927</u>	<u>37,500</u>
淨利息收入	23,608	25,265
費用及佣金收入	699	619
費用及佣金支出	<u>783</u>	<u>753</u>
費用及佣金收入淨額	-84	-134
由非買賣性質外匯業務的收益減虧損	392	411
其他經營收入	<u>22</u>	<u>5</u>
總其他經營收入	330	282
薪酬及租金支出	10,261	10,047
其他經營支出	<u>1,680</u>	<u>2,098</u>
總經營開支	11,941	12,145
除稅前利潤	11,997	13,402
稅項開支	<u>1,034</u>	<u>1,245</u>
除稅後利潤	<u>10,963</u>	<u>12,157</u>

## 甲部份 – 香港分行資料(續)

### III. 資產負債表資料

	30-09-2021 港幣千元	31-03-2021 港幣千元
<b>資產</b>		
現金及銀行結餘 (存放於海外辦事處的數額除外)	143,181	118,836
存放於外匯基金的數額	20,031	15,985
存放於海外辦事處的數額	7,211	0
對客戶的貸款及放款	3,399,981	3,452,704
對銀行的貸款及放款	338,051	491,957
累計利息及其他帳戶	91,373	131,658
投資證券	3,788,401	4,673,474
物業、工業裝置及設備以及投資物業	1,266	1,340
資產總額	<u>7,789,495</u>	<u>8,885,954</u>
<b>負債</b>		
尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	2,022,714	3,014,144
活期存款及往來帳戶	36,783	31,818
儲蓄存款	174,419	180,365
定期、短期通知及通知存款	100,544	63,054
應付海外辦事處的數額	5,300,276	5,002,859
在回購協議下的應付款額*	0	344,887
其他負債	154,759	248,827
負債總額	<u>7,789,495</u>	<u>8,885,954</u>
* 根據回購協議出售的證券價值	<u>0</u>	<u>360,446</u>

## 甲部份 – 香港分行資料(續)

### IV. 資產負債表附加資料

	30-09-2021 港幣千元	31-03-2021 港幣千元
<b>1. 貸款及應收款項</b>		
對客戶的貸款及放款	3,399,981	3,452,704
對銀行的貸款及放款	338,051	491,957
累計利息	27,603	34,279
其他帳戶	63,770	97,379
已減值貸款及應收款項準備金撥備	0	0
總額	<u>3,829,405</u>	<u>4,076,319</u>
<b>於總行為香港分行所撥備之準備金</b>		
屬一般性質	1,547	2,074
屬特殊性質	0	0
總額	<u>1,547</u>	<u>2,074</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9月30日及2021年3月31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9月30日及2021年3月31日，本分行並無過期及經重組貸款。

#### 4. 收回資產

截至2021年9月30日及2021年3月31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：

	30-09-2021 港幣千元	31-03-2021 港幣千元
日本	2,370,483	2,391,666
其他國家	1,029,498	1,061,038
總額	<u>3,399,981</u>	<u>3,452,704</u>

#### 6. 客戶貸款 - 按行業分類

	30-09-2021 港幣千元	31-03-2021 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	165,991	194,155
-股票經紀	0	0
-批發及零售行業	7,787	8,553
-製造業	12,500	15,500
-運輸及運輸設備	58,246	66,062
-康樂活動	0	0
-資訊科技	0	0
-其他	2,100	2,450
個人	<u>0</u>	<u>0</u>
在香港使用的貸款及放款總額	246,624	286,720
貿易融資	0	0
在香港以外使用的貸款及放款	<u>3,153,357</u>	<u>3,165,984</u>
總額	<u>3,399,981</u>	<u>3,452,704</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
<b>於 2021年9月30日</b>			
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	642	0	642
非內地機構及非內地居民，而涉及的貸款乃於內地使用	10,503	0	10,503
總計	<u>11,145</u>	<u>0</u>	<u>11,145</u>
扣除準備金撥備後之資產總額	7,789,495		
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
<b>於2021年3月31日</b>			
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%		

## 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。

港幣百萬元

	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		
於 2021年9月30日						
已發展國家：	629	0	165	702	0	1,496
– 澳洲	415	0	165	523	0	1,103
– 日本	7	0	0	58	0	65
離岸中心	620	360	1,867	904	0	3,751
– 香港	176	75	275	195	0	721
– 新加坡	360	285	1,368	333	0	2,346
亞洲和太平洋發展中國家	604	248	940	685	0	2,477
– 泰國	222	0	506	106	0	834
總額	1,853	608	2,972	2,291	0	7,724

#### 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

## 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9月30日				
現貨資產	7,020	343	158	7,521
現貨負債	7,027	344	157	7,528
遠期買入	17	0	0	17
遠期賣出	0	0	0	0
長倉(或短倉)淨持倉量	10	-1	1	10

#### 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	19	-3	2	18

附註：

於 2021年9月30日及2021年3月31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

	30-09-2021 港幣千元	31-03-2021 港幣千元
<b>1. 或然負債及承諾</b>		
合約金額：		
承諾	1,324,271	1,449,556
其他	0	0
	<u>1,324,271</u>	<u>1,449,556</u>
<b>2. 衍生工具交易</b>		
名義數額：		
匯率合約	17,472	359,547
利率合約	3,325,191	3,982,889
其他	233,598	233,267
	<u>3,576,261</u>	<u>4,575,703</u>
公平價值資產：		
匯率合約	491	174
利率合約	55,229	87,198
	<u>55,720</u>	<u>87,372</u>
公平價值負債：		
匯率合約	0	11
利率合約	4,744	5,162
	<u>4,744</u>	<u>5,173</u>

附註：

於 2021年9月30日及2021年3月31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 30-09-2021	季度截至 30-09-2020
3 個月平均	<u>103.23%</u>	<u>101.21%</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

	30-09-2021	31-03-2021
<b>1. 資本比率</b>		
總資本比率	12.60%	12.79%
一級資本比率	12.39%	12.28%
普通股本 – 一級資本比率	12.39%	12.28%
	日元百萬元	日元百萬元
<b>2. 股東資金</b>	919,028	895,076

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

	30-09-2021	31-03-2021
	日元百萬元	日元百萬元
資產總額	18,471,662	17,898,168
負債總額	17,392,369	16,856,412
貸款總額 (包括貸款及票據貼現)	11,477,558	11,166,329
存款總額 (包括可兌換存款証)	14,567,045	14,543,283
	30-09-2021	30-09-2020
	日元百萬元	日元百萬元
除稅前利潤	45,465	38,610

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\\_FDS202102.pdf](https://www.chibabank.co.jp/english/corporate/pdf/HK_FDS202102.pdf)).