



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

Financial Disclosure Statement
As at 31 March 2026

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 31-03-2026 HK\$'000	For the year ended 31-03-2025 HK\$'000
Interest income	514,137	550,778
Interest expense	425,590	465,125
Net interest income	88,547	85,653
Fees and commission income	3,511	5,907
Fees and commission expense	1,894	1,714
Net fees and commission income	1,617	4,193
Gain less losses arising from trading in foreign currencies	-5,674	-8,733
Other income	-3	6
Total other operating income	-4,060	-4,534
Staff and rental expenses	19,402	19,149
Other operating expenses	7,941	10,961
Total operating expenses	27,343	30,110
Profit before taxation	57,144	51,009
Tax expense	13,146	9,499
Profit after taxation	43,998	41,510

Section A – Hong Kong Branch Information (Continue)

III. Balance Sheet Information

	31-03-2026 HK\$'000	30-09-2025 HK\$'000
Assets		
Cash and balances with banks (except those included in amount due from overseas offices)	76,569	221,873
Due from Exchange Fund	6,380	4,544
Amount due from overseas offices	325,925	10,155
Loans and advances to customers	4,355,265	4,551,988
Loans and advances to banks	642,699	521,376
Accrued interest and other accounts	78,201	72,485
Investment securities	5,924,914	5,395,989
Property, plant and equipment and investment properties	1,582	1,513
Other assets	12,375	3,865
Total assets	11,423,910	10,783,788
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices)	4,665,647	4,435,591
Deposits from customers	487,615	406,670
Demand deposits and current accounts	21,932	22,934
Savings deposits	110,376	103,936
Time, call and notice deposits	355,307	279,800
Amount due to overseas offices	5,892,630	5,806,136
Amount payable under repos	278,196	0
Other liabilities	99,822	135,391
Total liabilities	11,423,910	10,783,788

Notes:

There were no general provision made to loans and advances to cutomers and banks as at 31 March 2026 and 30 September 2025.

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information

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.

1. Impaired loans and advances to customers and banks

There were no impaired loans and advances to customers and banks as at 31 March 2026 and 30 September 2025.

No collateral was held in respect of impaired loans and advances to customers and banks as at 31 March 2026 and 30 September 2025.

2. Overdue and rescheduled assets

There were no overdue and rescheduled assets as at 31 March 2026 and 30 September 2025.

No collateral was held in respect of overdue or rescheduled assets as at 31 March 2026 and 30 September 2025.

3. Repossessed assets

There were no repossessed assets as at 31 March 2026 and 30 September 2025.

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

4. Loans and advances to customers by geographical area

The following are loans and advances to customers by geographical areas which are classified according to the location of the counterparties. Countries to which not less than 10% of total advances to customers are disclosed as follows:

	31-03-2026 HK\$'000	30-09-2025 HK\$'000
Japan	1,708,212	1,917,649
Australia	540,812	582,918
Others	2,106,241	2,051,421
Total	4,355,265	4,551,988

5. Loans and advances to customers by industry sectors

The following are loans and advances to customers by industry sectors which are classified according to the industry sectors of the counterparties.

	31-03-2026		30-09-2025	
	Outstanding balance HK\$'000	Balance covered by Collateral HK\$'000	Outstanding balance HK\$'000	Balance covered by Collateral HK\$'000
Loans and advances for use in Hong Kong				
Industrial, commercial and financial:				
- Property development	0	0	0	0
- Property investment	50,000	0	50,000	0
- Financial concerns	132,570	0	143,399	0
- Stockbrokers	0	0	0	0
- Wholesale and retail trade	1,567	0	1,556	0
- Manufacturing	41,780	0	2,500	0
- Transport and transport equipment	0	0	0	0
- Recreational activities	0	0	0	0
- Information technology	0	0	0	0
- Others	0	0	0	0
Individuals	0	0	0	0
Total loans and advances for use in Hong Kong	225,917	0	197,455	0
Trade financing	0	0	0	0
Loans and advances for use outside Hong Kong	4,129,348	0	4,354,533	0
Total	4,355,265	0	4,551,988	0

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

6. Mainland Activities

Mainland exposure to non-bank counterparties are disclosed according to the categories in the Return of Mainland Activities submitted to Hong Kong Monetary Authority (HKMA):

				HK\$'000
	Items in HKMA Return	On-balance sheet exposure	Off-balance sheet exposure	Total exposure
As at 31-03-2026				
Type of Counterparties				
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3	7,371	0	7,371
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6	10,004	0	10,004
Total		17,375	0	17,375
Total assets after provisions		11,423,910		
On-balance sheet exposures as percentage of total assets		0.15%		

				HK\$'000
	Items in HKMA Return	On-balance sheet exposure	Off-balance sheet exposure	Total exposure
As at 30-09-2025				
Type of Counterparties				
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3	2,641	0	2,641
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6	10,002	0	10,002
Total		12,643	0	12,643
Total assets after provisions		10,783,788		
On-balance sheet exposures as percentage of total assets		0.12%		

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

7. International Claims

International claims represent cross-border claims in all currencies and local claims in foreign currencies held by the Branch, and are measured in accordance with the completion instruction set out for the “Return of International Banking Statistics” issued by HKMA. These international claims are classified according to the country of final risk of the overseas counterparties after taking into account any recognized risk transfer. Where the exposure to any country constitutes not less than 10% of the total exposures, such exposures are disclosed as follows:

						HK\$ Million
As at 31-03-2026	Banks	Official sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	933	37	490	1,000	0	2,460
- Australia	478	0	348	433	0	1,259
Offshore centres	61	225	1,214	910	0	2,410
- Singapore	38	0	1,056	346	0	1,440
Developing Asia and Pacific countries	2,338	692	1,803	1,708	0	6,541
- South Korea	637	242	718	756	0	2,353
- Thailand	515	0	524	280	0	1,319
Total	3,332	954	3,507	3,618	0	11,411

						HK\$ Million
As at 30-09-2025	Banks	Official sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	762	0	569	1,070	0	2,401
- Australia	463	0	339	485	0	1,287
Offshore centres	61	303	1,618	912	0	2,894
- Singapore	37	79	1,448	348	0	1,912
Developing Asia and Pacific countries	2,050	634	1,381	1,421	0	5,486
- South Korea	477	186	279	654	0	1,596
- Thailand	515	0	318	209	0	1,042
Total	2,873	937	3,568	3,403	0	10,781

Section A – Hong Kong Branch Information (Continue)

IV. Additional Balance Sheet Information (Continue)

8. Currency risk

Where the net position in any foreign currency constitutes not less than 10% of the Branch's aggregate net positions in all foreign currencies, the Branch shall disclose the positions in that foreign currency, as set out below:

	USD	JPY	AUD	OTH	HK\$ Million Total
As at 31-03-2026					
Spot assets	10,189	721	366	14	11,290
Spot liabilities	-10,462	-724	-80	0	-11,266
Forward purchases	298	0	0	0	298
Forward sales	0	0	-269	-22	-291
Net options position	-8	0	0	8	0
Net long (or net short) position	17	-3	17	0	31
Net structural position	0	0	0	0	0

	USD	JPY	AUD	OTH	HK\$ Million Total
As at 30-09-2025					
Spot assets	9,237	1,006	390	10	10,633
Spot liabilities	-9,240	-1,240	-150	0	-10,630
Forward purchases	10	230	0	0	240
Forward sales	-1	0	-231	-10	-232
Net options position	0	0	0	0	0
Net long (or net short) position	6	-4	9	0	11
Net structural position	0	0	0	0	0

Notes:

Net options position is derived using the internal reporting methodology of the options contracts.

Section A – Hong Kong Branch Information (Continue)

V. Off-Balance Sheet Exposures

1. Contingent liabilities and commitments

	31-03-2026	30-09-2025
	HK\$'000	HK\$'000
Contractual amounts:		
Other commitments	384,679	1,130,259
Others	344,863	0
	<u>729,542</u>	<u>1,130,259</u>

2. Derivative transactions

	31-03-2026	30-09-2025
	HK\$'000	HK\$'000
Notional amounts:		
Exchange rate contracts	306,418	242,078
Interest rate contracts	6,222,289	5,657,703
	<u>6,528,707</u>	<u>5,899,781</u>
Fair value assets:		
Exchange rate contracts	128	211
Interest rate contracts	27,265	51,586
	<u>27,393</u>	<u>51,797</u>
Fair value liabilities:		
Exchange rate contracts	0	0
Interest rate contracts	20,101	14,458
	<u>20,101</u>	<u>14,458</u>

Notes:

No bilateral netting agreement for derivative transaction has been made as at 31 March 2026 and 30 September 2025.

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information

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.

Risk management framework and approaches for the liquidity risk

Chiba Bank takes global based liquidity risk management. The Branch manages liquidity risk in accordance with policies established by Head Office, including the Liquidity Management Policy and Recovery Plan, to control, monitor and report liquidity positions, minimize liquidity risk and take appropriate actions under stressed funding conditions.

The Branch defines liquidity risk tolerance through regulatory requirements, internal limits and recovery indicators. Key liquidity metrics, including LMR, and recovery indicators are monitored on an ongoing basis to identify emerging liquidity stress and trigger escalation procedures when necessary.

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.

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.

Funding diversification and liquidity cushion

The Branch maintains diversified funding sources, including customer deposits, interbank funding, repo transactions and intra-group funding. Funding tenors are managed in line with the maturity profile of assets and funding concentrations are regularly monitored. The Branch conducts day-to-day funding activities locally while operating within the liquidity risk management framework established by Head Office. Significant liquidity matters are reported to and coordinated with Head Office.

Liquidity risk mitigation techniques

The Branch mitigates liquidity risk by maintaining liquid assets, diversifying funding sources and monitoring funding gaps and cash flow positions. In stressed situations, contingency measures such as repo transactions, liquidation of liquid assets and funding support arrangements may be utilised in accordance with the Liquidity Management Policy and Recovery Plan.

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)

Liquidity risk monitoring and funding concentrations

The Branch monitors its liquidity position through daily cash flow monitoring, funding management reports and maturity analysis. Forward-looking cash flow projections, generally covering a three-month horizon, are performed to assess future funding requirements, including potential off-balance sheet exposures. Liquidity positions are monitored daily by the Branch and Head Office, while major currency positions are managed in accordance with the Branch's liquidity management framework. The Branch does not maintain specific concentration limits on collateral pools. Funding concentrations by source and counterparty are monitored as part of the Branch's liquidity risk management framework.

Cryptoasset exposures

The Branch did not have any cryptoasset exposures as at 31 March 2026 and 30 September 2025.

1. Liquidity Maintenance Ratio

The average value of Liquidity Maintenance Ratio (LMR) for the reporting periods are calculated based on the arithmetic mean of the average value of its LMR for each calendar month as reported in the liquidity position return submitted for the reporting period.

	For the quarter ended 31-03-2026	For the quarter ended 31-03-2025
3 months average	<u>183.79%</u>	<u>100.26%</u>

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information (Continue)

2. Liquidity Risk Mismatch

HK\$'000

	Repayable on demand	Within 1 month	>1 month up to 3 months	>3 months up to 1 year	>1 year up to 5 years	over 5 years	Undated or overdue
As at 31-03-2026							
Due from MA for a/c of Exchange Fund	6,380	0	0	0	0	0	0
Due from banks	402,741	1,662	1,931	125,405	517,294	0	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	5,649,016	0	275,898	0	0	0	0
Loans and advances to non- bank customers	0	133,036	57,475	443,641	3,422,104	318,554	0
Other assets	0	0	60	198	0	0	68,515
Total	6,058,137	134,698	335,364	569,244	3,939,398	318,554	68,515
Off-balance sheet claims	0	0	158,304	158,410	0	0	0
Deposits from non-bank customers	132,309	205,739	91,767	59,712	0	0	0
Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	279,179	0	0	0	0
Due to banks	158,050	3,425,708	3,842,117	1,046,742	2,090,984	0	0
Other liabilities	0	14	51	1	0	0	38
Capital and reserves	0	0	0	0	0	0	91,499
Total	290,359	3,631,461	4,213,114	1,106,455	2,090,984	0	91,537
Off-balance sheet obligations	294,369	501,746	0	0	0	0	0
Contractual Maturity Mismatch	5,473,409	-3,998,509	-3,719,446	-378,801	1,848,414	318,554	
Cumulative Contractual Maturity Mismatch	5,473,409	1,474,900	-2,244,546	-2,623,347	-774,933	-456,379	

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information (Continue)

2. Liquidity Risk Mismatch (Continue)

HK\$'000

	Repayable on demand	Within 1 month	>1 month up to 3 months	>3 months up to 1 year	>1 year up to 5 years	over 5 years	Undated or overdue
As at 30-09-2025							
Due from MA for a/c of Exchange Fund	4,544	0	0	0	0	0	0
Due from banks	217,052	16,756	2,583	124,508	396,869	0	0
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	5,395,989	0	0	0	0	0	0
Loans and advances to non- bank customers	0	445,970	89,850	391,195	3,317,289	328,179	0
Other assets	0	0	142	2	0	0	52,860
Total	5,617,585	462,726	92,575	515,705	3,714,158	328,179	52,860
Off-balance sheet claims	0	0	0	314,740	0	0	0
Deposits from non-bank customers	126,870	135,495	84,735	61,092	0	0	0
Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0
Due to banks	395,469	2,379,885	3,708,865	1,941,598	1,650,124	194,543	0
Other liabilities	0	7	63	1	0	0	4,113
Capital and reserves	0	0	0	0	0	0	100,928
Total	522,339	2,515,387	3,793,663	2,002,691	1,650,124	194,543	105,041
Off-balance sheet obligations	545,331	77,817	0	0	0	0	0
Contractual Maturity Mismatch	4,549,915	-2,130,478	-3,701,088	-1,172,246	2,064,034	133,636	
Cumulative Contractual Maturity Mismatch	4,549,915	2,419,437	-1,281,651	-2,453,897	-389,863	-256,227	

Section A – Hong Kong Branch Information (Continue)

VI. Liquidity information (Continue)

3. Source of Funding

	31-03-2026		30-09-2025	
	Total amount HK\$'000	As % of total liabilities	Total amount HK\$'000	As % of total liabilities
Funding raised from banks	11,111,439	97.26%	10,501,147	97.38%
Deposits from customers	489,528	4.29%	408,193	3.79%

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 and based on the consolidated accounts of Chiba Bank Group.

I. Capital and capital adequacy

1. Capital Ratio

	31-03-2026	30-09-2025
Total capital ratio	15.02%	15.79%
Tier 1 capital ratio	15.02%	15.79%
Common equity Tier 1 capital ratio	15.02%	15.79%
	JPY Million	JPY Million

2. Shareholders' funds

1,076,621	1,058,629
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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

	31-03-2026 JPY Million	30-09-2025 JPY Million
Total assets	21,211,781	20,943,626
Total liabilities	19,954,480	19,711,947
Total advances (including loans and bills discounted)	14,082,336	13,754,252
Total deposits (including Negotiable Certificates of Deposit)	17,011,190	16,780,773
	31-03-2026 JPY Million	31-03-2025 JPY Million
Pre-tax profit	94,063	74,259

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/f/international_directory_hk_fds_2026_0729



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

財務披露報表
截至二零二六年三月三十一日

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 31-03-2026 港幣千元	截至 31-03-2025 港幣千元
利息收入	514,137	550,778
利息開支	425,590	465,125
淨利息收入	88,547	85,653
費用及佣金收入	3,511	5,907
費用及佣金支出	1,894	1,714
費用及佣金收入淨額	1,617	4,193
由非港元貨幣交易產生的收益減虧損	-5,674	-8,733
其他經營收入	-3	6
總其他經營收入	-4,060	-4,534
薪酬及租金支出	19,402	19,149
其他經營支出	7,941	10,961
總經營開支	27,343	30,110
除稅前利潤	57,144	51,009
稅項開支	13,146	9,499
除稅後利潤	43,998	41,510

甲部份 - 香港分行資料 (續)

III. 資產負債表資料

	31-03-2026 港幣千元	30-09-2025 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）	76,569	221,873
應收金融管理局外匯基金賬目款項	6,380	4,544
存放於海外辦事處的數額	325,925	10,155
對客戶的貸款及放款	4,355,265	4,551,988
對銀行的貸款及放款	642,699	521,376
累計利息及其他帳戶	78,201	72,485
投資證券	5,924,914	5,395,989
物業、工業裝置及設備以及投資物業	1,582	1,513
其他資產	12,375	3,865
資產總額	11,423,910	10,783,788
負債		
尚欠銀行存款及結餘（結欠海外辦事處的數額除外）	4,665,647	4,435,591
客戶存款	487,615	406,670
活期存款及往來帳戶	21,932	22,934
儲蓄存款	110,376	103,936
定期、短期通知及通知存款	355,307	279,800
結欠海外辦事處的數額	5,892,630	5,806,136
回購協議產生的應付款項	278,196	0
其他負債	99,822	135,391
負債總額	11,423,910	10,783,788

附註:

截至2026年3月31日及2025年9月30日，本分行並無對客戶及銀行的貸款及放款而提撥集體準備金及特定準備金。

甲部份 - 香港分行資料 (續)

IV. 資產負債表附加資料

準備金政策

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準備金。

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準備金。

1. 客戶和銀行的已減值貸款及放款

截至2026年3月31日及2025年9月30日，本分行並無客戶及銀行之已減值貸款及放款，亦無就相關減值貸款及放款持有任何抵押品。

2. 過期或經重組資產

截至2026年3月31日及2025年9月30日，本分行並無過期或經重組資產，亦無就相關資產持有任何抵押品。

3. 收回資產

截至2026年3月31日及2025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)

4. 客戶貸款 – 按區域分類

以下按區域分類之客戶貸款及放款，乃根據交易對手之所在地作分析。若某一國家之客戶貸款及放款佔客戶貸款總額不少於百分之十時，該國家之貸款及放款額便予以披露：

	31-03-2026 港幣千元	30-09-2025 港幣千元
日本	1,708,212	1,917,649
澳洲	540,812	582,918
其他國家	2,106,241	2,051,421
總額	4,355,265	4,551,988

5. 客戶貸款 – 按行業分類

以下按行業劃分之客戶貸款及放款，乃按照交易對手所屬行業分類作分析及披露：

	31-03-2026		30-09-2025	
	未償還的貸款 及放款總額 港幣千元	由抵押品覆蓋 之結餘 港幣千元	未償還的貸款 及放款總額 港幣千元	由抵押品覆蓋 之結餘 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	0	0
-物業投資	50,000	0	50,000	0
-金融企業	132,570	0	143,399	0
-股票經紀	0	0	0	0
-批發及零售行業	1,567	0	1,556	0
-製造業	41,780	0	2,500	0
-運輸及運輸設備	0	0	0	0
-康樂活動	0	0	0	0
-資訊科技	0	0	0	0
-其他	0	0	0	0
個人	0	0	0	0
在香港使用的貸款及放款總額	225,917	0	197,455	0
貿易融資	0	0	0	0
在香港以外使用的貸款及放款	4,129,348	0	4,354,533	0
總額	4,355,265	0	4,551,988	0

甲部份 - 香港分行資料 (續)

IV. 資產負債表附加資料 (續)

6. 內地活動

對內地非銀行對手之風險承擔，乃按照向香港金融管理局呈交之「內地活動申報表」所載分類披露如下：

		內地活動申報 表項目	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 2026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	3		7,371	0	7,371
非內地機構及非內地居民，而涉及的貸款乃於內地 使用	6		10,004	0	10,004
總計			17,375	0	17,375
扣除準備金撥備後之資產總額			11,423,910		
資產負債表內的風險額於資產總額中所佔百分比			0.15%		

		內地活動申報 表項目	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 2025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	3		2,641	0	2,641
非內地機構及非內地居民，而涉及的貸款乃於內地 使用	6		10,002	0	10,002
總計			12,643	0	12,643
扣除準備金撥備後之資產總額			10,783,788		
資產負債表內的風險額於資產總額中所佔百分比			0.12%		

IV. 資產負債表附加資料 (續)

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，並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。該等國際債權按對海外對手風險承擔的最終風險所在地分類，並已顧及風險轉移因素。當任何一個國家的風險承擔佔總風險承擔不少於百分之十時，該國的風險承擔便予以披露。

	非銀行私人機構					
	銀行	官方機構	非銀行財務機構	非財務私營機構	其他	總計
於 2025年9月30日						
已發展國家	762	0	569	1,070	0	2,401
-澳洲	463	0	339	485	0	1,287
離岸中心	61	303	1,618	912	0	2,894
-新加坡	37	79	1,448	348	0	1,912
亞洲和太平洋發展中國家	2,050	634	1,381	1,421	0	5,486
-南韓	477	186	279	654	0	1,596
-泰國	515	0	318	209	0	1,042
總額	2,873	937	3,568	3,403	0	10,781

甲部份 - 香港分行資料 (續)

IV. 資產負債表附加資料 (續)

8. 貨幣風險

凡某一外幣之淨持倉量佔本分行所有外幣淨持倉量總額不少於百分之十，本分行須披露該外幣之持倉，披露如下：

	美元	日元	澳元	其他	港幣百萬元 總計
於 2026年3月31日					
現貨資產	10,189	721	366	14	11,290
現貨負債	-10,462	-724	-80	0	-11,266
遠期買入	298	0	0	0	298
遠期賣出	0	0	-269	-22	-291
期權淨持倉量	-8	0	0	8	0
長倉(或短倉)淨持倉量	17	-3	17	0	31
結構性淨持倉量	0	0	0	0	0

	美元	日元	澳元	其他	港幣百萬元 總計
於 2025年9月30日					
現貨資產	9,237	1,006	390	10	10,633
現貨負債	-9,240	-1,240	-150	0	-10,630
遠期買入	10	230	0	0	240
遠期賣出	-1	0	-231	-10	-232
期權淨持倉量	0	0	0	0	0
長倉(或短倉)淨持倉量	6	-4	9	0	11
結構性淨持倉量	0	0	0	0	0

附註：

期權淨持倉量是根據其期權合約的內部報告方法來計算。

甲部份 - 香港分行資料 (續)

V. 資產負債表以外之項目

1. 或然負債及承諾

	31-03-2026 港幣千元	30-09-2025 港幣千元
合約數額:		
其他承諾	384,679	1,130,259
其他	344,863	0
	<u>729,542</u>	<u>1,130,259</u>

2. 衍生工具交易

	31-03-2026 港幣千元	30-09-2025 港幣千元
名義數額:		
匯率合約	306,418	242,078
利率合約	6,222,289	5,657,703
	<u>6,528,707</u>	<u>5,899,781</u>
公平價值資產:		
匯率合約	128	211
利率合約	27,265	51,586
	<u>27,393</u>	<u>51,797</u>
公平價值負債:		
匯率合約	0	0
利率合約	20,101	14,458
	<u>20,101</u>	<u>14,458</u>

附註:

於2026年3月31日及2025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。

VI. 流動性資料

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。

風險管理框架和流動資金風險的管理方法

千葉銀行集團（「總行」或「集團」）採用全球性的流動性風險管理框架。本分行按照總行制定的相關政策，包括《流動性風險管理政策》及《恢復計劃》管理流動性風險，以監察、控制及匯報流動性狀況，並於資金壓力情況下採取適當的風險緩減措施。

本分行透過監管要求、內部限額及恢復指標界定流動性風險承受水平。主要流動性風險指標，包括流動性維持比率（LMR）及恢復指標均會持續監察，以識別潛在流動性壓力，並於有需要時啟動相應的上報及應變程序。LMR、每日現金流錯配分析及壓力測試結果均定期向本分行及總行高級管理層匯報。

流動資金風險管理政策

為有效管理流動資金風險，總行制定並實施流動資金風險管理政策，主要涵蓋以下原則：

- 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。

本分行按照集團政策及香港金融管理局的監管要求管理流動資金風險，以維持充足流動性，滿足客戶需求及本分行的營運資金需求。

分散融資及流動性緩衝

本分行維持多元化的資金來源，包括客戶存款、銀行同業融資、回購交易及集團內部融資。資金期限結構與資產到期概況相配合，並定期監察資金集中度，以確保資金來源保持適當分散。本分行於當地市場進行日常融資管理，並於總行制定的流動性風險管理框架下運作。對於重大流動性風險事項，本分行會及時向總行匯報，並與總行保持緊密協調，以確保採取適當的風險管理措施。

流動性風險緩減措施

本分行透過持有充足的優質流動資產、維持多元化的資金來源，以及持續監察資金缺口及現金流狀況，以管理及減輕流動性風險。

於流動性受壓情況下，本分行將按照《流動性風險管理政策》及《恢復計劃》採取適當的應變措施，包括進行回購交易、變現流動資產及啟動資金支援安排，以確保流動性維持於充足水平。

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)

流動性風險監察及資金集中度

本分行透過每日現金流監察、資金管理報告及到期結構分析，持續評估及監察流動性風險。為評估未來資金需求，包括潛在的資產負債表外風險承擔，本分行定期編製前瞻性現金流預測，一般涵蓋未來三個月期間。本分行與總行每日監察流動性狀況，而主要貨幣的流動性風險則按照既定的流動性風險管理框架進行管理。本分行並無就抵押品組合設定特定集中度限額，但會持續監察按資金來源及交易對手劃分的資金集中度，以識別及管理潛在的集中風險。

加密資產風險承擔

截至2026年3月31日及2025年9月30日，本分行並無任何加密資產風險承擔。

1. 流動性維持比率

相關報告期內之流動性維持比率（LMR）平均值，乃以每個公曆月LMR平均值之算術平均數計算，並以向香港金融管理局呈交之「流動性狀況申報表」所報告之數據為基礎計算得出。

	季度截至 31-03-2026	季度截至 31-03-2025
3 個月平均	<u>183.79%</u>	<u>100.26%</u>

甲部份 - 香港分行資料 (續)

VI. 流動性資料(續)

2. 流動性風險錯配

港幣千元

	即時 還款	1個月 以內	1個月至 3個月	3個月 至1年	1年至 5年	5年以上	無註明日 期或逾期
於 2026年3月31日							
應收金融管理局外匯基金賬 目款項	6,380	0	0	0	0	0	0
應收銀行同業款項	402,741	1,662	1,931	125,405	517,294	0	0
持有的債務證券、 訂明票據和結構性 金融工具 (扣除短倉)	5,649,016	0	275,898	0	0	0	0
非銀行客戶貸款和墊款	0	133,036	57,475	443,641	3,422,104	318,554	0
其他資產	0	0	60	198	0	0	68,515
資產負債表的總資產	6,058,137	134,698	335,364	569,244	3,939,398	318,554	68,515
資產負債表外的總債權	0	0	158,304	158,410	0	0	0
非銀行客戶存款	132,309	205,739	91,767	59,712	0	0	0
證券融資交易的應付款項 (不包括證券交換交易)	0	0	279,179	0	0	0	0
應付銀行同業款項	158,050	3,425,708	3,842,117	1,046,742	2,090,984	0	0
其他負債	0	14	51	1	0	0	38
資本和儲備	0	0	0	0	0	0	91,499
資產負債表內的總負債	290,359	3,631,461	4,213,114	1,106,455	2,090,984	0	91,537
資產負債表外的總承擔	294,369	501,746	0	0	0	0	0
合約到期日錯配	5,473,409	-3,998,509	-3,719,446	-378,801	1,848,414	318,554	
累計合約到期日錯配	5,473,409	1,474,900	-2,244,546	-2,623,347	-774,933	-456,379	

甲部份 - 香港分行資料 (續)

VI. 流動性資料(續)

2. 流動性風險錯配(續)

港幣千元

	即時 還款	1個月 以內	1個月至 3個月	3個月 至1年	1年至 5年	5年以上	無註明日 期或逾期
於 2025年9月30日							
應收金融管理局外匯基金賬 目款項	4,544	0	0	0	0	0	0
應收銀行同業款項	217,052	16,756	2,583	124,508	396,869	0	0
持有的債務證券、 訂明票據和結構性 金融工具 (扣除短倉)	5,395,989	0	0	0	0	0	0
非銀行客戶貸款和墊款	0	445,970	89,850	391,195	3,317,289	328,179	0
其他資產	0	0	142	2	0	0	52,860
資產負債表的總資產	5,617,585	462,726	92,575	515,705	3,714,158	328,179	52,860
資產負債表外的總債權	0	0	0	314,740	0	0	0
非銀行客戶存款	126,870	135,495	84,735	61,092	0	0	0
證券融資交易的應付款項 (不包括證券交換交易)	0	0	0	0	0	0	0
應付銀行同業款項	395,469	2,379,885	3,708,865	1,941,598	1,650,124	194,543	0
其他負債	0	7	63	1	0	0	4,113
資本和儲備	0	0	0	0	0	0	100,928
資產負債表內的總負債	522,339	2,515,387	3,793,663	2,002,691	1,650,124	194,543	105,041
資產負債表外的總承擔	545,331	77,817	0	0	0	0	0
合約到期日錯配	4,549,915	-2,130,478	-3,701,088	-1,172,246	2,064,034	133,636	
累計合約到期日錯配	4,549,915	2,419,437	-1,281,651	-2,453,897	-389,863	-256,227	

甲部份 - 香港分行資料 (續)

VI. 流動性資料(續)

3. 資金來源

	31-03-2026		30-09-2025	
	總額	佔負債總額	總額	佔負債總額
	港幣千元	百分比	港幣千元	百分比
資金來自銀行同業	11,111,439	97.26%	10,501,147	97.38%
客戶存款	489,528	4.29%	408,193	3.79%

VII. 薪酬制度

根據香港金融管理局的監管政策手冊 (CG-5)「穩健的薪酬制度指引」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

以下所列之數據乃按照日本普遍採納之會計原則而計算，並以千葉銀行集團之綜合賬目為基礎編制。

I. 資本及資本充足程度

1. 資本比率

	31-03-2026	30-09-2025
總資本比率	15.02%	15.79%
一級資本比率	15.02%	15.79%
普通股本 - 一級資本比率	15.02%	15.79%
	日元百萬元	日元百萬元

2. 股東資金

1,076,621	1,058,629
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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

	31-03-2026 日元百萬元	30-09-2025 日元百萬元
資產總額	21,211,781	20,943,626
負債總額	19,954,480	19,711,947
貸款及放款總計（包括貸款及票據貼現）	14,082,336	13,754,252
客戶存款總計（包括可兌換存款証）	17,011,190	16,780,773
	31-03-2026 日元百萬元	31-03-2025 日元百萬元
除稅前利潤	94,063	74,259

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/f/international_directory_hk_fds_2026_0729