

**Key Financial Information  
Disclosure Statement**

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***2021  
Half-Year End  
Results***



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT**

For the half-year ended 30 June 2021

- The Statement is displayed in the banking hall of the OCBC Hong Kong Branch at the following address:

**9/F, Nine Queen's Road Central, Hong Kong**

- A copy of the Statement has been lodged with the public registry of the Hong Kong Monetary Authority and is available on the website <https://www.ocbc.com/group/investors/investor-information#otherdisclosures>, for public inspection.

**Key Financial Information Disclosure Statement for the half-year ended 30 June 2021 prepared in accordance with Banking (Disclosure) Rules.**

**Section A – Branch Information (Hong Kong office only)**

**I. Profit and loss information**

	<b>Half-year ended 30 Jun 2021 HK\$'000</b>	Half-year ended 30 Jun 2020 HK\$'000
(i) Interest income	<b>655,173</b>	1,384,429
(ii) Interest expense	<b>(153,400)</b>	(868,398)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	<b>169,977</b>	(277,055)
- Gains less losses arising from other trading activities	<b>(56,397)</b>	274,007
- Gains less losses on securities held for trading purposes	<b>(10,478)</b>	(8,697)
- Fees and commissions		
- Income	<b>32,939</b>	26,866
- Expense	-	-
- Others	<b>17,430</b>	99,061
(iv) Operating expenses		
- Staff expenses	<b>(85,618)</b>	(94,377)
- Rental expenses	<b>(14,513)</b>	(13,606)
- Other expenses	<b>(39,823)</b>	(43,240)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
(vi) Net (charge) / credit for impairment losses and provisions for impaired loans and receivables	<b>(136,751)</b>	(34,772)
(vii) Profit / (Loss) before taxation	<b>378,539</b>	444,218
(viii) Taxation (charge) / credit	<b>(63,133)</b>	(64,428)
(ix) Profit / (Loss) after taxation	<b>315,406</b>	379,790

## II. Balance sheet information

	As at 30 Jun 2021 HK\$'000	As at 31 Dec 2020 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	2,972,623	970,229
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	3,672,987	5,488,982
(iii) Due from Exchange Fund	108,443	352,659
(iv) Amount due from overseas offices	1,360,713	795,249
(v) Trade bills	2,264,693	1,598,498
(vi) Certificates of deposit held	32,394,731	37,851,381
(vii) Investment securities	20,333,534	19,731,619
(viii) Trading securities	2,606,428	1,565,118
(ix) Loans and advances and other accounts		
- Loans and advances to customers	50,861,688	50,444,499
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	1,364,392	1,619,063
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(67,203)	(86,430)
- Individual assessed	(612,735)	(459,981)
(xi) Derivative receivables	5,577,730	9,011,347
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	750	750
(xiv) Property, plant and equipment and investment properties	6,437	6,546
<b>Total assets</b>	<b>122,879,779</b>	<b>128,924,097</b>
<b>Liabilities</b>		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	17,004,781	7,422,371
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	342,516	356,181
- Saving deposits	2,154,948	1,878,545
- Time, call and notice deposits	18,241,743	23,600,088
(iv) Amount due to overseas offices	53,822,520	46,185,462
(v) Certificates of deposit issued	23,676,019	38,233,670
(vi) Other liabilities	1,284,941	1,236,743
(vii) Provisions	33,264	63,537
(viii) Derivative payables	6,014,465	9,151,424
(ix) Reserve	304,582	796,076
<b>Total liabilities</b>	<b>122,879,779</b>	<b>128,924,097</b>

### III. Additional balance sheet information

#### 1. Gross loans and advances to customers

	Collateral Value As at 30 Jun 2021 HK\$'000	Gross Loans and Advances As at 30 Jun 2021 HK\$'000	Collateral Value As at 31 Dec 2020 HK\$'000	Gross Loans and Advances As at 31 Dec 2020 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	673,693	4,640,408	467,328	6,250,979
- Property investment	4,468,566	9,588,320	4,354,304	9,359,830
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	3,411,439	191,762	3,603,202
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	964,965	-	978,340
- Recreational activities	-	-	-	-
- Information technology	-	191,084	-	191,084
- Others	1,748,125	2,684,603	1,751,895	2,512,664
	<b>6,890,384</b>	<b>21,480,819</b>	<b>6,765,289</b>	<b>22,896,099</b>
- Individuals				
- Loans for the purchase of other residential properties	1,023	1,023	1,089	1,089
- Others	9,204	9,204	20,415	20,415
	<b>10,227</b>	<b>10,227</b>	<b>21,504</b>	<b>21,504</b>
Loans and advances for use in Hong Kong	<b>6,900,611</b>	<b>21,491,046</b>	<b>6,786,793</b>	<b>22,917,603</b>
Trade finance	<b>3,480</b>	<b>1,259,672</b>	<b>6,656</b>	<b>1,079,480</b>
Loans and advances for use outside Hong Kong	<b>3,832,965</b>	<b>28,110,970</b>	<b>4,430,356</b>	<b>26,447,416</b>
<b>Total loans and advances to customers</b>	<b>10,737,056</b>	<b>50,861,688</b>	<b>11,223,805</b>	<b>50,444,499</b>

	Gross Loans and Advances As at 30 Jun 2021 HK\$'000	Gross Loans and Advances As at 31 Dec 2020 HK\$'000
Analysed by countries:		
Hong Kong	17,973,965	20,158,495
China	30,001,286	27,393,863
Others	2,886,437	2,892,141
<b>Total loans and advances to customers</b>	<b>50,861,688</b>	<b>50,444,499</b>

The above analysis of gross loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

**III. Additional balance sheet information** *(continued)*

2. Gross loans and advances to banks

<b>As at 30 Jun 2021</b>	<b>As at 31 Dec 2020</b>
<b>HK\$'000</b>	<b>HK\$'000</b>
-	-

3. International claims

Geographical segments or individual countries constituting 10% or more of the aggregate international claims after taking into account any recognised risk transfer are summarised as follows:

<b>HK\$ million</b>	<b>Non-bank private sector</b>					<b>Total</b>
	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	
<b>As at 30 Jun 2021</b>						
<b>Offshore centres</b>	<b>7,157</b>	<b>371</b>	<b>4,420</b>	<b>14,323</b>	-	<b>26,271</b>
<b>of which - Hong Kong</b>	<b>2,434</b>	-	<b>4,320</b>	<b>14,032</b>	-	<b>20,786</b>
<b>Developing Asia and Pacific</b>	<b>27,643</b>	<b>4,033</b>	<b>2,356</b>	<b>10,537</b>	-	<b>44,569</b>
<b>of which - China</b>	<b>27,642</b>	<b>243</b>	<b>1,207</b>	<b>10,525</b>	-	<b>39,617</b>
<b>As at 31 Dec 2020</b>						
Developed countries	1,850	-	407	6,296	-	8,553
Offshore centres	7,096	584	2,707	15,421	-	25,808
of which - Hong Kong	4,365	-	2,648	15,153	-	22,166
Developing Asia and Pacific	31,031	3,067	1,518	10,557	-	46,173
of which - China	31,007	701	375	10,557	-	42,640

In general, risk transfer is made when claims are guaranteed by a party in a country which is different from that of the counterparty or when the claims are on an overseas branch of a bank whose head office is located in another country.

The geographical segments and counterparty classifications are identified in accordance with the guidelines set out in the Return of International Banking Statistics ( MA(BS)21 ) issued by the HKMA.

**III. Additional balance sheet information (continued)**

4. Impairment allowances for loans and advances and other exposures were as follows:

	As at 30 Jun 2021 HK\$'000	As at 31 Dec 2020 HK\$'000
Collectively assessed allowances	67,203	86,430
Individual assessed allowances		
- Loans and Advances	612,735	459,981
- Trade Bills	-	-
- Other Assets	-	-
	679,938	546,411

Individual assessed allowances are made against loans and advances or other exposures as and when they are considered necessary by the management.

The collectively assessed allowances are calculated based on the forward-looking expected credit loss model under SFRS(I) 9.

5. Impaired loans and advances

	Collateral Value As at 30 Jun 2021 HK\$'000	Impaired Loans and advances As at 30 Jun 2021 HK\$'000	Collateral Value As at 31 Dec 2020 HK\$'000	Impaired Loans and Advances As at 31 Dec 2020 HK\$'000
- Gross amount	-	623,786	327,339	960,523
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(1.23%)</i>	<i>(0.65%)</i>	<i>(1.90%)</i>
- Individual assessed allowances		612,735		459,981

Analysis of gross amount by countries:

Hong Kong	178,446	331,988
China	445,340	444,623
Singapore	-	183,912
Others	-	-
Total impaired loans and advances	623,786	960,523

The above analysis of impaired loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

III. Additional balance sheet information (continued)

6. Overdue loans and advances

	Collateral Value As at 30 Jun 2021 HK\$'000	Overdue Loans and Advances As at 30 Jun 2021 HK\$'000	Collateral Value As at 31 Dec 2020 HK\$'000	Overdue Loans and Advances As at 31 Dec 2020 HK\$'000
Gross amount of loans and advances which had been overdue for				
- more than one month and up to three months <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	-
- more than three months and up to six months <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	23,415
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	-	21,164	327,339	492,485
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	-	602,622	-	444,623
<b>Total overdue loans and advances</b>	-	<b>623,786</b>	327,339	960,523

Value of collateral held against overdue loans and advances:

	As at 30 Jun 2021 HK\$'000	As at 31 Dec 2020 HK\$'000
Current market value of collateral held against the covered portion of overdue loans and advances	-	327,339
Covered portion of overdue loans and advances	-	327,339
Uncovered portion of overdue loans and advances	<b>623,786</b>	633,184
Analysis of gross amount by countries:		
Hong Kong	<b>178,446</b>	331,988
China	<b>445,340</b>	444,623
Singapore	-	183,912
Others	-	-
<b>Total overdue loans and advances</b>	<b>623,786</b>	960,523

The above analysis of overdue loans and advances to customers by country is based on the physical location and/or the place of business operations of the customers and transfer of risk has been taken account of. In general, risk transfer is made when the loans and advances are guaranteed by a party in a country which is different from that of the customer.

7. The amount of rescheduled loans and advances to customers, net of those which have been overdue for over three months and reported under note 6 above, as at 30 June 2021 was Nil (31 December 2020: Nil).

8. As at 30 June 2021, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2020: Nil).

9. Overdue Trade Bills

	As at 30 Jun 2021 HK\$'000	As at 31 Dec 2020 HK\$'000
Trade bills which had been overdue for		
- more than one month and up to three months	-	-
- more than three months and up to six months	-	-
- more than six months and up to one year	-	-
- more than one year	-	-
<b>Total overdue Trade Bills</b>	-	-

As at 30 June 2021, there was no other asset that was overdue (31 December 2020: Nil).



**III. Additional balance sheet information (continued)**

10. There was no repossessed asset held as at 30 June 2021 (31 December 2020: Nil).

11. Foreign currency risk exposure:

The net position in a particular foreign currency is disclosed below if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

**As at 30 Jun 2021**

HK\$ million	CNY	USD	Total
Spot assets	17,828	46,648	64,476
Spot liabilities	(4,480)	(88,304)	(92,784)
Forward purchases	67,169	221,876	289,045
Forward sales	(81,414)	(179,206)	(260,620)
Net options position	(91)	264	173
<b>Net long/(short) position</b>	<b>(988)</b>	<b>1,278</b>	<b>290</b>

**As at 31 Dec 2020**

HK\$ million	EUR	CNY	USD	Total
Spot assets	3,906	17,531	50,248	71,685
Spot liabilities	(10,850)	(2,700)	(73,204)	(86,754)
Forward purchases	15,873	66,357	232,022	314,252
Forward sales	(9,140)	(81,812)	(208,654)	(299,606)
Net options position	21	(8)	230	243
<b>Net long/(short) position</b>	<b>(190)</b>	<b>(632)</b>	<b>642</b>	<b>(180)</b>

There was no structural position as at 30 June 2021 (at 31 December 2020: Nil).

The net options position is calculated based on the delta-weighted position as set out in the Return of "Foreign Currency Position" issued by the HKMA.

**III. Additional balance sheet information** *(continued)*

12. Non-bank Mainland China Exposures:

As at 30 Jun 2021

Types of Counterparties	[A] On-balance sheet exposure HK\$ million	[B] Off-balance sheet exposure HK\$ million	[A] + [B] Total HK\$ million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	14,828	67	14,895
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,864	-	2,864
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,004	1,132	10,136
4. Other entities of central government not reported in item 1 above	1,409	-	1,409
5. Other entities of local governments not reported in item 2 above	1,450	-	1,450
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	11,826	1,999	13,825
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	196	304	500
<b>Total</b>	<b>41,577</b>	<b>3,502</b>	<b>45,079</b>
<b>Total assets after provision</b>	<b>122,880</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>33.84%</b>		

As at 31 Dec 2020

Types of Counterparties	[A] On-balance sheet exposure HK\$ million	[B] Off-balance sheet exposure HK\$ million	[A] + [B] Total HK\$ million
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	15,422	870	16,292
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,034	-	3,034
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,903	444	8,347
4. Other entities of central government not reported in item 1 above	1,054	2	1,056
5. Other entities of local governments not reported in item 2 above	1,250	-	1,250
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,931	2,207	13,138
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>39,594</b>	<b>3,523</b>	<b>43,117</b>
<b>Total assets after provision</b>	<b>128,924</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>30.71%</b>		

**IV. Off-balance sheet information**

		As at 30 Jun 2021 HK\$'000	As at 31 Dec 2020 HK\$'000
<b>Contingent liabilities and commitments</b>			
(i) Contractual/notional amounts			
Direct credit substitutes		290,399	57,775
Transaction-related contingencies		-	-
Trade-related contingencies		1,214,647	1,849,641
Other commitments			
- over one year		9,554,867	7,433,263
- one year or less		18,654,003	24,864,819
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		844,708	3,643,816
		<b>30,558,624</b>	<b>37,849,314</b>
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	290,399	57,775
Transaction-related contingencies	50%	-	-
Trade-related contingencies	20%	242,929	369,928
Other commitments			
- over one year	50%	4,777,434	3,716,632
- one year or less	0%	-	-
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	100%	844,708	3,643,816
		<b>6,155,470</b>	<b>7,788,151</b>
<b>Derivatives</b>			
(i) Contractual/notional amounts			
Exchange rate contracts		410,596,970	451,394,542
Interest rate contracts		274,832,266	339,813,368
Others		49,571	59,930
		<b>685,478,807</b>	<b>791,267,840</b>
The amounts are shown on a gross basis and do not take into account the effect of bilateral netting arrangements.			
The contractual/notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.			
(ii) Total fair value			
Exchange rate contracts		(565,934)	(294,490)
Interest rate contracts		128,833	154,250
Others		366	163
		<b>(436,735)</b>	<b>(140,077)</b>

## V. Liquidity Information

### 1. Liquidity Maintenance Ratio

	Quarter ended 30 Jun 2021	Quarter ended 30 Jun 2020
Quarterly average liquidity maintenance ratio	85.30%	70.45%

The average liquidity maintenance ratio is calculated as the simple average of each month's average corresponding ratio for the quarter.

### 2. Core Funding Ratio

	Quarter ended 30 Jun 2021	Quarter ended 30 Jun 2020
Quarterly average core funding ratio	102.41%	98.66%

The average core funding ratio is calculated as the simple average of each month's average corresponding ratio for the quarter.

### 3. Liquidity Risk Management

The liquidity risk management of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch, is part of the OCBC Group's risk management processes. The objective of liquidity risk management is to ensure that there are sufficient funds to meet contractual and regulatory financial obligations and to undertake new transactions.

Our liquidity management process involves establishing liquidity management policies and limits, regular monitoring against them. We also perform short-term liquidity stress tests based on institution specific, a general-market crisis scenario and a combined scenario. The results of the stress tests are used to adjust liquidity risk management strategies, policies and positions and to develop effective contingency funding plans.

Liquidity monitoring is performed daily within a framework for projecting cash flows on a contractual and behavioural basis. Simulations of liquidity exposures under stressed market scenarios are performed and the results are taken into account in the risk management processes.

The Hong Kong Asset and Liability Committee ("ALCO") comprising key members from local management and Treasury, conducts meeting on a regular basis to review and deliberate important liquidity risk management matters.

We also follow the applicable guidance set forth by the HKMA in Supervisory Policy Manual LM-2, Sound Systems and Controls for Liquidity Risk Management.

**Section B – Oversea-Chinese Banking Corporation Limited Group information (Consolidated basis)**

Amounts reported are expressed in Singapore Dollars (The exchange rate as at 30 June 2021 is HKD1 = SGD 0.173109, 31 December 2020 is HKD1 = SGD 0.170486, 30 June 2020 is HKD1 = SGD 0.18007)

**I Capital and capital adequacy**

	As at 30 Jun 2021 S\$ million	As at 31 Dec 2020 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,184	17,833
- Total shareholders' equity*	53,383	51,176
(ii) Consolidated capital adequacy ratio	18.4%	17.9%

**II Other financial information**

	As at 30 Jun 2021 S\$ million	As at 31 Dec 2020 S\$ million
(i) Total Assets	521,131	521,395
(ii) Total Liabilities	467,748	470,219
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	271,027	263,538
(iv) Deposits of non-bank customers	316,776	314,907
	<b>Half-year ended 30 Jun 2021 S\$ million</b>	<b>Half-year ended 30 Jun 2020 S\$ million</b>
(v) Pre-tax profits	3,177	1,767

\*: includes non-controlling interest

**III Bank profile**

Oversea-Chinese Banking Corporation Limited is a company incorporated in Singapore with limited liability. Its Hong Kong Branch provides banking and financial related services to bank and non-bank customers.

**IV Disclosure on remuneration**


OCBC HK Branch adopted the remuneration systems of the head office, OCBC Bank. The objective of the Bank's remuneration policy is to attract, motivate, reward and retain quality staff. The Board ensures that the remuneration policies are in line with the strategic objectives and corporate values of the Bank, and do not give rise to conflicts between the objectives of the Bank and the interests of individual Directors and key executives.

According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, Oversea-Chinese Banking Corporation Limited, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable to their Hong Kong operations. The disclosures made by Head Office in the Annual Report also cover information as set out in the said Guideline, where appropriate.

In relation to the disclosure on remuneration, such information on (but not be limited to) the decision-making process, firm-wide remuneration policy, criteria used for performance measurements and risk adjustment, the linkage between pay and performance, deferral policy and vesting criteria, and the parameters used for allocating cash versus other forms of remuneration, aggregate quantitative information, where applicable, in respect of sign-on and severance payments awarded during the financial year, and the breakdown of the total compensation of the Chief Executive Officer and other senior executives (reporting directly to him) by fixed, variable and deferred proportions, are disclosed in our 2020 Annual Report.

**Oversea-Chinese Banking Corporation Limited, Hong Kong Branch Chief Executive's Declaration of Compliance**

I, Tan Wing Ming, being the Chief Executive of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch, declare that the information disclosed in this statement complies fully with Banking (Disclosure) Rules and is not false or misleading.

Signature: 

Date : 20 September 2021

主要財務資料  
披露聲明書

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# 2021 年 中期業績



華僑銀行  
香港分行

## 主要財務資料披露聲明書

截至二〇二一年六月三十日止之財政年度

- 本聲明書展列於本行下列分行的銀行大堂，地址如下：

香港皇后大道中九號九樓

- 聲明書副本乙份，已存放在香港金融管理局公眾登記處及 <https://www.ocbc.com/group/investors/investor-information#otherdisclosures>，供公眾查閱。



根據銀行業(披露)規則截至二〇二一年六月三十日半年度之主要財務資料披露聲明書

甲部—香港分行資料

I. 損益賬資料

	截至二〇二一年 六月三十日 港幣千元	截至二〇二〇年 六月三十日 港幣千元
(i) 利息收入	655,173	1,384,429
(ii) 利息支出	(153,400)	(868,398)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	169,977	(277,055)
其他買賣交易的收益減虧損	(56,397)	274,007
來自持有作交易用途的證券的收益減虧損	(10,478)	(8,697)
服務費及佣金		
收入	32,939	26,866
支出	-	-
其他	17,430	99,061
(iv) 營運支出		
員工成本	(85,618)	(94,377)
房產租金支出	(14,513)	(13,606)
其他	(39,823)	(43,240)
(v) 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
(vi) 為已減值資產作出之(減值損失及準備)/回撥	(136,751)	(34,772)
(vii) 除稅前盈利 / (虧損)	378,539	444,218
(viii) 稅項(支出) / 收益	(63,133)	(64,428)
(ix) 除稅後盈利 / (虧損)	315,406	379,790

II. 資產負債表資料

	二〇二一年 六月三十日 港幣千元	二〇二〇年 十二月三十一日 港幣千元
<b>資產</b>		
(i) 現金及短期資金 (不包括存放於海外辦事處的金額)	2,972,623	970,229
(ii) 在銀行於 1 至 12 個月內到期的存款 (不包括存放於海外辦事處的金額)	3,672,987	5,488,982
(iii) 存放外匯基金金額	108,443	352,659
(iv) 存放海外辦事處金額	1,360,713	795,249
(v) 貿易票據	2,264,693	1,598,498
(vi) 持有的存款證	32,394,731	37,851,381
(vii) 投資性證券	20,333,534	19,731,619
(viii) 可供交易證券	2,606,428	1,565,118
(ix) 貸款及其他賬目		
- 客戶貸款	50,861,688	50,444,499
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	1,364,392	1,619,063
(x) 已減值資產之減值準備		
- 綜合減值準備	(67,203)	(86,430)
- 個別減值準備	(612,735)	(459,981)
(xi) 衍生工具應收款	5,577,730	9,011,347
(xii) 附屬公司投資	34,568	34,568
(xiii) 其他投資	750	750
(xiv) 物業、工業裝置及設備以及投資物業	6,437	6,546
<b>總資產</b>	<b>122,879,779</b>	<b>128,924,097</b>
<b>負債</b>		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	17,004,781	7,422,371
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	342,516	356,181
儲蓄存款	2,154,948	1,878,545
定期、即期及短期通知存款	18,241,743	23,600,088
(iv) 結欠海外辦事處金額	53,822,520	46,185,462
(v) 已發行存款證	23,676,019	38,233,670
(vi) 其他負債	1,284,941	1,236,743
(vii) 準備金	33,264	63,537
(viii) 衍生工具應付款	6,014,465	9,151,424
(ix) 儲備	304,582	796,076
<b>總負債</b>	<b>122,879,779</b>	<b>128,924,097</b>

### III. 其他資產負債表資料

#### 1. 客戶貸款總額

	抵押品價值 二〇二一年 六月三十日 港幣千元	客戶貸款總額 二〇二一年 六月三十日 港幣千元	抵押品價值 二〇二〇年 十二月三十一日 港幣千元	客戶貸款總額 二〇二〇年 十二月三十一日 港幣千元
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	673,693	4,640,408	467,328	6,250,979
物業投資	4,468,566	9,588,320	4,354,304	9,359,830
金融企業	-	-	-	-
股票經紀	-	-	-	-
批發及零售業	-	3,411,439	191,762	3,603,202
製造業	-	-	-	-
運輸及運輸設備	-	964,965	-	978,340
康樂活動	-	-	-	-
資訊科技	-	191,084	-	191,084
其他	1,748,125	2,684,603	1,751,895	2,512,664
	<b>6,890,384</b>	<b>21,480,819</b>	<b>6,765,289</b>	<b>22,896,099</b>
個人				
購買其他住宅物業的貸款	1,023	1,023	1,089	1,089
其他	9,204	9,204	20,415	20,415
	<b>10,227</b>	<b>10,227</b>	<b>21,504</b>	<b>21,504</b>
在香港使用的貸款	<b>6,900,611</b>	<b>21,491,046</b>	<b>6,786,793</b>	<b>22,917,603</b>
貿易融資	3,480	1,259,672	6,656	1,079,480
在香港以外使用的貸款	<b>3,832,965</b>	<b>28,110,970</b>	<b>4,430,356</b>	<b>26,447,416</b>
客戶貸款總額	<b>10,737,056</b>	<b>50,861,688</b>	<b>11,223,805</b>	<b>50,444,499</b>

	客戶貸款總額 二〇二一年 六月三十日 港幣千元	客戶貸款總額 二〇二〇年 十二月三十一日 港幣千元
按國家分類：		
香港	17,973,965	20,158,495
中國	30,001,286	27,393,863
其他	2,886,437	2,892,141
客戶貸款總額	<b>50,861,688</b>	<b>50,444,499</b>

以上客戶貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

III. 其他資產負債表資料 (續)

2. 銀行貸款總額

二〇二一年  
六月三十日  
港幣千元

二〇二〇年  
十二月三十一日  
港幣千元

- -

3. 國際債權

以下各地域或國家的債權其構成不少於 10% 所有國際債權，並已計及風險轉移。

非銀行私營機構

百萬港元	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	總額
<u>二〇二一年六月三十日</u>						
離岸中心	7,157	371	4,420	14,323	-	26,271
其中 - 香港	2,434	-	4,320	14,032	-	20,786
發展中亞洲及太平洋地區	27,643	4,033	2,356	10,537	-	44,569
其中 - 中國	27,642	243	1,207	10,525	-	39,617
<u>二〇二〇年十二月三十一日</u>						
已發展國家	1,850	-	407	6,296	-	8,553
離岸中心	7,096	584	2,707	15,421	-	25,808
其中 - 香港	4,365	-	2,648	15,153	-	22,166
發展中亞洲及太平洋地區	31,031	3,067	1,518	10,557	-	46,173
其中 - 中國	31,007	701	375	10,557	-	42,640

一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險轉移便會產生。

各地域分佈及交易對手之區分是按照香港金融管理局報表 MA (BS) 21 “國際銀行業務統計資料申報表” 的指引而界定。

III. 其他資產負債表資料 (續)

4. 已減值資產之減值準備：

	二〇二一年 六月三十日 港幣千元	二〇二〇年 十二月三十一日 港幣千元
綜合減值準備	67,203	86,430
個別減值準備		
- 就客戶貸款作出	612,735	459,981
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>679,938</u>	<u>546,411</u>

管理層視情況所需會就個別貸款及墊款或其他風險作出個別減值準備。

綜合減值準備是根據 SFRS(I)9 採用的前瞻性預期信貸損失模型而作出。

5. 已減值貸款

	抵押品價值 二〇二一年 六月三十日 港幣千元	已減值貸款 二〇二一年 六月三十日 港幣千元	抵押品價值 二〇二〇年 十二月三十一日 港幣千元	已減值貸款 二〇二〇年 十二月三十一日 港幣千元
已減值貸款總額	-	623,786	327,339	960,523
(佔客戶貸款總額百分比)	(0.00%)	(1.23%)	(0.65%)	(1.90%)
就該等貸款所作之個別減值準備		612,735		459,981
按國家分類				
香港		178,446		331,988
中國		445,340		444,623
新加坡		-		183,912
其他		-		-
已減值貸款總額		<u>623,786</u>		<u>960,523</u>

以上已減值貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

III. 其他資產負債表資料 (續)

6. 逾期貸款

	抵押品價值 二〇二一年 六月三十日 港幣千元	逾期貸款 二〇二一年 六月三十日 港幣千元	抵押品價值 二〇二〇年 十二月三十一日 港幣千元	逾期貸款 二〇二〇年 十二月三十一日 港幣千元
客戶貸款已逾期				
三個月或以下但超過一個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
六個月或以下但超過三個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	23,415 (0.05%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	21,164 (0.04%)	327,339 (0.65%)	492,485 (0.98%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	602,622 (1.18%)	- (0.00%)	444,623 (0.88%)
逾期貸款總額	-	623,786	327,339	960,523

持作逾期貸款的抵押品價值：

	二〇二一年六月三十日 港幣千元	二〇二〇年十二月三十一日 港幣千元
持作逾期貸款已覆蓋部分的抵押品當前市值	-	327,339
逾期貸款的已覆蓋部分	-	327,339
逾期貸款的未覆蓋部分	623,786	633,184
按國家分類		
香港	178,446	331,988
中國	445,340	444,623
新加坡	-	183,912
其他	-	-
逾期貸款總額	623,786	960,523

以上逾期貸款之地區分析，乃是按客戶所在地作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，風險轉移便會產生。

7. 於二〇二一年六月三十日，經重組客戶貸款（不包括重組還款後仍逾期超過三個月以上之貸款，此逾期貸款已列於第6項內）的金額為零（於二〇二〇年十二月三十一日的金額為零）。

8. 於二〇二一年六月三十日，本行對銀行及其他金融機構的貸款並無任何逾期、經重組或減值貸款（於二〇二〇年十二月三十一日的金額為零）。

9. 逾期貿易票據

	二〇二一年 六月三十日 港幣千元	二〇二〇年 十二月三十一日 港幣千元
貿易票據已逾期		
三個月或以下但超過一個月	-	-
六個月或以下但超過三個月	-	-
一年或以下但超過六個月	-	-
一年以上	-	-
總逾期貿易票據	-	-

於二〇二一年六月三十日，本行並無其他逾期資產（於二〇二〇年十二月三十一日的金額為零）。

### III. 其他資產負債表資料 (續)

10. 於二〇二一年六月三十日，本行並沒有任何收回資產（於二〇二〇年十二月三十一日的金額為零）。

11. 所承受的外匯風險：

如個別外匯之持倉淨額（按絕對數值計）佔所有外匯淨持倉額的 10%或以上，其持倉淨額便予以披露如下。

於二〇二一年六月三十日

港幣百萬元	人民幣	美元	總額
現貨資產	17,828	46,648	64,476
現貨負債	(4,480)	(88,304)	(92,784)
遠期買入	67,169	221,876	289,045
遠期賣出	(81,414)	(179,206)	(260,620)
期權淨持倉量	(91)	264	173
長（短）盤淨額	(988)	1,278	290

於二〇二〇年十二月三十一日

港幣百萬元	歐元	人民幣	美元	總額
現貨資產	3,906	17,531	50,248	71,685
現貨負債	(10,850)	(2,700)	(73,204)	(86,754)
遠期買入	15,873	66,357	232,022	314,252
遠期賣出	(9,140)	(81,812)	(208,654)	(299,606)
期權淨持倉量	21	(8)	230	243
長（短）盤淨額	(190)	(632)	642	(180)

於二〇二一年六月三十日，本行並無任何結構性倉盤淨額（於二〇二〇年十二月三十一日的金額為零）。

期權淨持倉量乃根據香港金融管理局於「外幣持倉」申報表所載之得爾塔加權持倉計算。

### III. 其他資產負債表資料 (續)

12. 對內地非銀行對手方的風險承擔：

於二〇二一年六月三十日

交易對手	[甲] 資產負債表內的 風險額 港幣百萬元	[乙] 資產負債表外的 風險額 港幣百萬元	[甲]+[乙] 風險總額 港幣百萬元
1. 中央政府或其持有的企業、其子公司、及其持有多數股份的合資企業	14,828	67	14,895
2. 地方政府或其持有的企業、其子公司、及其持有多數股份的合資企業	2,864	-	2,864
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	9,004	1,132	10,136
4. 中央政府持有少數股份的非中國內地註冊企業 (不包括在項目 (1) 內)	1,409	-	1,409
5. 地方政府持有少數股份的非中國內地註冊企業 (不包括在項目 (2) 內)	1,450	-	1,450
6. 對非內地註冊公司 (不包括在項目 (1) 至 (5) 內) 及非居於中國內地的公民而所受信貸用於中國內地	11,826	1,999	13,825
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	196	304	500
<b>總額</b>	<b>41,577</b>	<b>3,502</b>	<b>45,079</b>
扣除減值準備後的總資產	122,880		
資產負債表內的風險額佔總資產的百分比	33.84%		

於二〇二〇年十二月三十一日

交易對手	[甲] 資產負債表內的 風險額 港幣百萬元	[乙] 資產負債表外的 風險額 港幣百萬元	[甲]+[乙] 風險總額 港幣百萬元
1. 中央政府或其持有的企業、其子公司、及其持有多數股份的合資企業	15,422	870	16,292
2. 地方政府或其持有的企業、其子公司、及其持有多數股份的合資企業	3,034	-	3,034
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	7,903	444	8,347
4. 中央政府持有少數股份的非中國內地註冊企業 (不包括在項目 (1) 內)	1,054	2	1,056
5. 地方政府持有少數股份的非中國內地註冊企業 (不包括在項目 (2) 內)	1,250	-	1,250
6. 對非內地註冊公司 (不包括在項目 (1) 至 (5) 內) 及非居於中國內地的公民而所受信貸用於中國內地	10,931	2,207	13,138
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
<b>總額</b>	<b>39,594</b>	<b>3,523</b>	<b>43,117</b>
扣除減值準備後的總資產	128,924		
資產負債表內的風險額佔總資產的百分比	30.71%		



IV. 資產負債表以外的項目資料

		二〇二一年 六月三十日 港幣千元	二〇二〇年 十二月三十一日 港幣千元
<b>或然負債及承擔</b>			
(i) 合約 / 名義金額			
直接信貸替代項目		290,399	57,775
與交易有關的或然項目		-	-
與貿易有關的或然項目		1,214,647	1,849,641
其他承擔			
- 超過一年		9,554,867	7,433,263
- 一年或以下		18,654,003	24,864,819
其他 (包括遠期資產購買, 股票及證券的未繳足部分, 遠期 有期存款以及有追索權的資產出售或其他交易)		844,708	3,643,816
		<u>30,558,624</u>	<u>37,849,314</u>
	信用換算因數		
(ii) 信用風險加權金額			
直接信貸替代項目	100%	290,399	57,775
與交易有關的或然項目	50%	-	-
與貿易有關的或然項目	20%	242,929	369,928
其他承擔			
- 超過一年	50%	4,777,434	3,716,632
- 一年或以下	0%	-	-
其他 (包括遠期資產購買, 股票及證券的未繳足部分, 遠期 有期存款以及有追索權的資產出售或其他交易)	100%	844,708	3,643,816
		<u>6,155,470</u>	<u>7,788,151</u>
<b>衍生工具</b>			
(i) 合約 / 名義金額			
匯率合約		410,596,970	451,394,542
利率合約		274,832,266	339,813,368
其他		49,571	59,930
		<u>685,478,807</u>	<u>791,267,840</u>
有關金額以總額計算, 並未計入雙邊淨額結算安排之影響。			
這些工具之合約 / 名義金額指於資產負債表日仍未平倉之交易額, 並不是風險金額。			
(ii) 公平價值總計			
匯率合約		(565,934)	(294,490)
利率合約		128,833	154,250
其他		366	163
		<u>(436,735)</u>	<u>(140,077)</u>

## V. 流動資產資料

### 1. 流動性維持比率

	季度終結 二〇二一年 六月三十日	季度終結 二〇二〇年 六月三十日
季度平均流動性維持比率	<b>85.30%</b>	70.45%

每季度的平均流動性維持比率是根據每個曆月的平均流動性維持比率的簡單平均數來計算的。

### 2. 核心資金比率

	季度終結 二〇二一年 六月三十日	季度終結 二〇二〇年 六月三十日
季度平均核心資金比率	<b>102.41%</b>	98.66%

每季度的平均核心資金比率是根據每個曆月的平均核心資金比率的簡單平均數來計算的。

### 3. 流動性風險管理

華僑銀行香港分行的流動性風險管理是華僑銀行集團風險管理程序中的一部分。流動性風險管理的目標是確保擁有充足資金以滿足合約及法定金融義務，同時有能力承接新的交易。

我們的流動性管理程序包括設立流動性管理政策與額度，並對其進行定期檢察。我們也根據個別銀行危機情景，整體市場危機情景和綜合危機情景進行短期流動性壓力測試。壓力測試的結果用於調整流動性風險管理策略、政策和頭寸，及制訂有效的應急融資計劃。

每日流動性的監管是依據一個以合約性和行為性為基礎來預測現金流量的框架。另外也模擬壓力市場情境下的流動性風險敞口，並將其結果應用於風險管理程序中。

本行的資產負債管理委員會由本地管理層及司庫組成，並舉行定期會議以檢閱及商議有關流動資金風險管理之重要事宜。

本分行亦跟隨香港金融管理局於《監管政策手冊》編號LM-2《穩健的流動資金風險管理系統及管控措施》中所載述之指引(如適用者)。

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇二一年六月三十日為港幣 1 元 = 新加坡幣 0.173109，於二〇二〇年十二月三十一日為港幣 1 元 = 新加坡幣 0.170486，於二〇二〇年六月三十日為港幣 1 元 = 新加坡幣 0.18007）。

I. 資本及資本充足比率

	二〇二一年 六月三十日 新加坡幣百萬元	二〇二〇年 十二月三十一日 新加坡幣百萬元
(i) 股本及儲備		
- 已發行及繳足股本	18,184	17,833
- 股東資本總額*	53,383	51,176
(ii) 綜合資本充足比率	18.4%	17.9%

II. 其他財務資料

	二〇二一年 六月三十日 新加坡幣百萬元	二〇二〇年 十二月三十一日 新加坡幣百萬元
(i) 總資產	521,131	521,395
(ii) 總負債	467,748	470,219
(iii) 非銀行客戶總貸款及墊款包括票據（已扣除綜合及個別減值準備）	271,027	263,538
(iv) 非銀行客戶存款	316,776	314,907
	截至二〇二一年 六月三十日 新加坡幣百萬元	截至二〇二〇年 六月三十日 新加坡幣百萬元
(v) 稅前盈利	3,177	1,767

\*: 包含非控制性股權

III. 銀行概述

華僑銀行乃一間在新加坡成立的有限公司，其香港分行提供銀行及金融相關服務給銀行及非銀行客戶。

IV. 公開酬金

華僑銀行香港分行採取華僑銀行新加坡總行（總行）的薪酬系統。本銀行的薪酬政策以吸納、激發、獎勵及挽留有質量的人才為宗旨。總行董事局確保薪酬政策是配合銀行的策略目標及企業價值，並不會將銀行的宗旨與各董事及集團要員的利益產生衝突。

根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局於 2020 年度報告書中公開披露有關薪酬資料，此等資料包括在（但不限於）公司決策過程上、整集團的薪酬政策、績效評核及風險調整所用之標準、薪酬與工作表現之間的掛鈎、遞延政策及歸屬之準則、用於分配現金與其他形式報酬的參數、在本財政年度內（在適用情況下）支付有關簽約受聘及終止職務時應付款項的總人數、行政總裁及有關高級管理層成員（直接向行政總裁匯報）所收取的總薪酬及其分類為固定、浮動及遞延薪酬的比例。

## 華僑銀行香港分行行政總裁遵從披露方案的聲明

本人，陳永明，是華僑銀行香港分行行政總裁，聲明以上披露的資料乃完全符合銀行業(披露)規則，內容並無錯誤或含誤導性。

簽名：



日期：

二〇二一年九月二十日