

**Key Financial Information
Disclosure Statement**

***2019
Half-Year End
Results***



KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the half-year ended 30 June 2019

- 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/cap_and_reg_disclosures.html#generic-tabs-item-5, for public inspection.
- For any enquiries on the Statement, please contact Miss Suki Lee at 2840 6401.

Key Financial Information Disclosure Statement for the half-year ended 30 June 2019 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Half-year ended 30 Jun 2019 HK\$'000	Half-year ended 30 Jun 2018 HK\$'000
(i) Interest income	1,436,113	1,342,705
(ii) Interest expense	(1,086,493)	(891,389)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	30,475	263,639
- Gains less losses arising from non-trading activities in foreign currencies	(106,376)	(202,188)
- Gains less losses arising from other trading activities	141,978	(5,895)
- Gains less losses on securities held for trading purposes	10,712	(32,300)
- Dividend from subsidiaries	84	-
- Fees and commissions		
- Income	59,668	80,110
- Expense	-	-
- Others	45,563	18,197
(iv) Operating expenses		
- Staff expenses	(96,789)	(91,432)
- Rental expenses	(13,829)	(13,298)
- Other expenses	(40,270)	(27,920)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	15	56,002
(vi) (Charge) / Write back for impairment losses and impairment allowances for impaired assets	(141,850)	39,847
(vii) Profit / (Loss) before taxation	239,001	536,078
(viii) Taxation (charge) / credit	(39,534)	(79,898)
(ix) Profit / (Loss) after taxation	199,467	456,180

II. Balance sheet information

	As at 30 Jun 2019 HK\$'000	As at 31 Dec 2018 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	8,613,192	3,783,568
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	9,960,712	15,735,315
(iii) Due from Exchange Fund	253,947	186,550
(iv) Amount due from overseas offices	3,299,146	15,530,436
(v) Trade bills	6,814,246	5,462,820
(vi) Certificates of deposit held	23,685,142	17,903,389
(vii) Available-for-sale securities	13,307,103	5,288,939
(viii) Trading securities	1,122,068	44,189
(ix) Advances and other accounts		
- Advances to customers	37,175,631	40,568,170
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	1,419,981	676,002
(x) Impairment allowances for impaired assets		
- Collective impairment allowances	(51,708)	(89,581)
- Individual impairment allowances	(384,229)	(779,007)
(xi) Positive fair value of derivatives	3,697,464	3,288,574
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	750	750
(xiv) Property, plant and equipment and investment properties	7,245	7,348
Total assets	108,955,258	107,642,030
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	19,159,337	24,337,949
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	383,654	274,874
- Saving deposits	1,392,153	2,210,672
- Time, call and notice deposits	20,776,585	17,883,344
(iv) Amount due to overseas offices	47,257,590	46,261,639
(v) Certificates of deposit issued	13,186,482	11,374,432
(vi) Other liabilities and provisions (include current year's profits)	2,823,591	1,299,828
(vii) Negative fair value of derivatives	3,890,432	3,274,086
(viii) Reserve	85,434	725,206
Total liabilities	108,955,258	107,642,030

III. Additional balance sheet information

1. Gross advances to customers

	Collateral Value As at 30 Jun 2019 HK\$'000	Gross Advances As at 30 Jun 2019 HK\$'000	Collateral Value As at 31 Dec 2018 HK\$'000	Gross Advances As at 31 Dec 2018 HK\$'000
Analysed by industry:				
Loans for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	502,839	2,462,896	127,031	4,185,567
- Property investment	2,916,618	8,307,789	3,507,677	7,226,249
- Civil engineering works	285,000	585,000	455,000	755,000
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	469,824
- Wholesale and retail trade	388,552	388,552	416,101	416,101
- Manufacturing	46,000	46,000	46,000	46,000
- Information technology	-	149,340	-	-
- Recreational activities	-	-	-	-
- Transport and transport equipment	-	1,720,200	-	1,236,700
- Others	2,310,797	2,960,797	2,920,350	3,963,350
	6,449,806	16,620,574	7,472,159	18,298,791
- Individuals				
- Loans for the purchase of other residential properties	9,287	9,287	9,953	9,953
- Others	2,055	2,055	-	-
	11,342	11,342	9,953	9,953
Loans for use in Hong Kong	6,461,148	16,631,916	7,482,112	18,308,744
Trade finance	24,869	2,494,413	90,430	3,173,526
Loans for use outside Hong Kong	4,706,010	18,049,302	6,141,896	19,085,900
Total advances to customers	11,192,027	37,175,631	13,714,438	40,568,170

	Gross Advances As at 30 Jun 2019 HK\$'000	Gross Advances As at 31 Dec 2018 HK\$'000
Analysed by countries:		
Hong Kong	16,903,843	17,977,810
China	17,342,162	18,699,836
Singapore	261,212	1,651,498
Others	2,668,414	2,239,026
Total advances to customers	37,175,631	40,568,170

The above analysis of gross 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 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 advances to banks

As at 30 Jun 2019	As at 31 Dec 2018
HK\$'000	HK\$'000
-	-

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:

HK\$ million	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
As at 30 Jun 2019						
Offshore centres	12,547	110	2,382	11,356	-	26,395
of which - Hong Kong	1,803	-	2,240	11,327	-	15,370
of which - Singapore	10,720	-	142	29	-	10,891
Developing Asia and Pacific	36,569	464	27	10,280	-	47,340
of which - China	35,989	464	27	10,280	-	46,760
As at 31 Dec 2018						
Offshore centres	24,821	31	1,144	10,871	-	36,867
of which - Hong Kong	2,500	-	576	9,174	-	12,250
of which - Singapore	22,320	-	98	1,697	-	24,115
Developing Asia and Pacific	31,804	46	-	7,904	-	39,754
of which - China	31,484	46	-	7,904	-	39,434

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 impaired assets were as follows:

	As at 30 Jun 2019	As at 31 Dec 2018
	HK\$'000	HK\$'000
Collective impairment allowances	51,708	89,581
Individual impairment allowances		
- Loans and Advances	384,229	779,007
- Trade Bills	-	-
- Other Assets	-	-
	435,937	868,588

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

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

5. Impaired loans

Impaired loans are those advances where full repayments of principal and/ or interest are considered unlikely. Loans are impaired if there is objective evidence of impairment.

	Collateral Value	Impaired Loans	Collateral Value	Impaired Loans
	As at 30 Jun 2019	As at 30 Jun 2019	As at 31 Dec 2018	As at 31 Dec 2018
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
- Gross amount	-	932,680	-	1,331,434
<i>(as a percentage of total advances to customers)</i>	<i>(0.00%)</i>	<i>(2.51%)</i>	<i>(0.00%)</i>	<i>(3.28%)</i>
- Individual impairment allowances		384,229		779,007

Analysis of gross amount by countries:

Hong Kong	-	-
China	672,755	225,621
Singapore	259,925	1,105,813
Others	-	-
Total impaired loans	932,680	1,331,434

The above analysis of impaired loans 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 are guaranteed by a party in a country which is different from that of the customer.

III. Additional balance sheet information (continued)

6. Overdue advances

	Collateral Value As at 30 Jun 2019 HK\$'000	Overdue Loans As at 30 Jun 2019 HK\$'000	Collateral Value As at 31 Dec 2018 HK\$'000	Overdue Loans As at 31 Dec 2018 HK\$'000
Gross amount of advances which had been overdue for				
- more than one month and up to three months (as a percentage of total advances to customers)	-	-	-	-
- more than three months and up to six months (as a percentage of total advances to customers)	-	447,783	-	307,781
- more than six months and up to one year (as a percentage of total advances to customers)	-	259,925	-	-
- more than one year (as a percentage of total advances to customers)	-	224,972	-	225,621
Total overdue loans	-	932,680	-	533,402

Additional information to collateral value:

	As at 30 Jun 2019 HK\$'000	As at 31 Dec 2018 HK\$'000
Market value	-	-
Covered portion	-	-
Uncovered portion	-	-
Total individual impairment allowances	-	-
Analysis of gross amount by countries:		
Hong Kong	-	-
China	672,755	225,621
Singapore	259,925	307,781
Others	-	-
Total overdue loans	932,680	533,402

The above analysis of overdue 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 advances are guaranteed by a party in a country which is different from that of the customer.

7. The amount of rescheduled advances to customers, net of those which have been overdue for over three months and reported under note 6 above, as at 30 June 2019 was Nil (31 December 2018: Nil).

8. As at 30 June 2019, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2018: Nil).

9. Overdue Trade Bills

	As at 30 Jun 2019 HK\$'000	As at 31 Dec 2018 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	-	-
Total overdue Trade Bills	-	-

As at 30 June 2019, there was no other asset that was overdue (31 December 2018: Nil).

III. Additional balance sheet information (continued)

10. There was no repossessed asset held as at 30 June 2019 (31 December 2018: 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 June 2019

HK\$ million	CNY	USD	Total
Spot assets	15,407	53,727	75,200
Spot liabilities	(1,557)	(69,558)	(77,705)
Forward purchases	69,387	279,638	377,927
Forward sales	(84,645)	(261,995)	(374,790)
Net options position	(97)	(363)	(379)
Net long/(short) position	(1,505)	1,449	253

As at 31 December 2018

HK\$ million	AUD	USD	Total
Spot assets	22	70,920	76,262
Spot liabilities	(874)	(73,145)	(79,610)
Forward purchases	2,589	224,711	304,948
Forward sales	(186)	(222,021)	(299,596)
Net options position	(25)	(1,658)	(1,694)
Net long/(short) position	1,526	(1,193)	310

The "Total" column represents the aggregate positions of all currencies.

There was no structural position as at 30 June 2019 (at 31 December 2018: 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 June 2019

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)	14,083	1,088	15,171
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,693	46	3,739
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,214	525	8,739
4. Other entities of central government not reported in item 1 above	1,090	856	1,946
5. Other entities of local governments not reported in item 2 above	603	-	603
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,100	3,080	9,180
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	46	-	46
Total	33,829	5,595	39,424
Total assets after provision	108,955		
On-balance sheet exposures as percentage of total assets	31.05%		

As at 31 December 2018

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)	10,247	1,056	11,303
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,202	-	3,202
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,778	711	8,489
4. Other entities of central government not reported in item 1 above	483	415	898
5. Other entities of local governments not reported in item 2 above	610	-	610
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,800	4,063	9,863
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	211	-	211
Total	28,331	6,245	34,576
Total assets after provision	107,642		
On-balance sheet exposures as percentage of total assets	26.32%		

IV. Off-balance sheet information

		As at 30 Jun 2019 HK\$'000	As at 31 Dec 2018 HK\$'000
Contingent liabilities and commitments			
(i) Notional amounts			
Direct credit substitutes		241,384	114,412
Transaction-related contingencies		1,354	11,422
Trade-related contingencies		2,447,903	4,845,296
Other commitments			
- over one year		9,361,917	10,848,410
- one year or less		34,685,766	41,249,931
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		8,499,505	134,961
		55,237,829	57,204,432
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	241,384	114,412
Transaction-related contingencies	50%	677	5,711
Trade-related contingencies	20%	489,581	969,059
Other commitments			
- over one year	50%	4,680,959	5,424,205
- 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%	8,499,505	134,961
		13,912,106	6,648,348
Derivatives			
Exchange rate contracts		549,827,213	457,840,282
Interest rate contracts		436,529,178	366,616,297
Others		49,385	1,200
		986,405,776	824,457,779

The total replacement cost of the above reported derivatives with a positive value obtained by marking to market is HK\$3,697 million as at 30 June 2019 (31 December 2018: HK\$3,289 million). The effect of bilateral netting agreement has not been taken into account for the above calculation.

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended As at 30 Jun 2019	Quarter ended As at 30 Jun 2018
Quarterly average liquidity maintenance ratio	46.38%	47.07%

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 As at 30 Jun 2019	Quarter ended As at 30 Jun 2018
Quarterly average core funding ratio	93.37%	105.15%

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 2019 is HKD1 = SGD 0.173283, 31 December 2018 is HKD1 = SGD 0.174298, 30 June 2018 is HKD1 = SGD 0.173801)

I Capital and capital adequacy

	As at 30 Jun 2019	As at 31 Dec 2018
	S\$'000	S\$'000
(i) Capital and reserves		
- Issued and paid-up capital	16,423,169	15,750,417
- Total shareholders' equity*	46,217,731	43,391,716
(ii) Consolidated capital adequacy ratio	16.80%	16.40%

II Other financial information

	As at 30 Jun 2019	As at 31 Dec 2018
	S\$'000	S\$'000
(i) Total Assets	479,766,755	467,542,990
(ii) Total Liabilities	433,549,024	424,151,274
(iii) Loans to non-bank customers, including bills (net of individual and collective impairment allowances)	260,099,002	255,193,115
(iv) Deposits of non-bank customers	296,806,367	295,412,049
	Half-year ended	Half-year ended
	30 Jun 2019	30 Jun 2018
	S\$'000	S\$'000
(v) Pre-tax profits	2,952,648	2,892,608

*: 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.

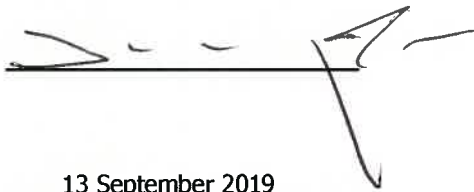
According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, Oversea-Chinese Banking Corporation Limited, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable 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, were publicly disclosed in our 2018 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 :

13 September 2019

主要財務資料
披露聲明書

2019 年 中期業績



華僑銀行
香港分行

主要財務資料披露聲明書

截至二〇一九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/cap_and_reg_disclosures.html#generic-tabs-item-5，供公眾查閱。
- 對本聲明書倘有疑問，請致電 2840 6401 與李淑儀小姐聯絡。

根據銀行業(披露)規則截至二〇一九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

	截至二〇一九年 六月三十日 港幣千元	截至二〇一八年 六月三十日 港幣千元
(i) 利息收入	1,436,113	1,342,705
(ii) 利息支出	(1,086,493)	(891,389)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	30,475	263,639
外匯買賣作非交易的收益減虧損	(106,376)	(202,188)
其他買賣交易的收益減虧損	141,978	(5,895)
來自持有作交易用途的證券的收益減虧損	10,712	(32,300)
從附屬公司所得的股息	84	-
服務費及佣金		
收入	59,668	80,110
支出	-	-
其他	45,563	18,197
(iv) 營運支出		
員工成本	(96,789)	(91,432)
房產租金支出	(13,829)	(13,298)
其他	(40,270)	(27,920)
(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	15	56,002
(vi) 為已減值資產作出之(減值損失及準備)/回撥	(141,850)	39,847
(vii) 除稅前盈利/(虧損)	<u>239,001</u>	<u>536,078</u>
(viii) 稅項(支出)/ 收益	(39,534)	(79,898)
(ix) 除稅後盈利/(虧損)	<u>199,467</u>	<u>456,180</u>

II. 資產負債表資料

	二〇一九年 六月三十日 港幣千元	二〇一八年 十二月三十一日 港幣千元
資產		
(i) 現金及短期資金 (不包括存放於海外辦事處的金額)	8,613,192	3,783,568
(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)	9,960,712	15,735,315
(iii) 存放外匯基金金額	253,947	186,550
(iv) 存放海外辦事處金額	3,299,146	15,530,436
(v) 貿易票據	6,814,246	5,462,820
(vi) 持有的存款證	23,685,142	17,903,389
(vii) 可供出售證券	13,307,103	5,288,939
(viii) 可供交易證券	1,122,068	44,189
(ix) 貸款及其他賬目		
-客戶貸款	37,175,631	40,568,170
-在銀行超過 12 個月到期的存款	-	-
-應計利息及其他賬項	1,419,981	676,002
(x) 已減值資產之減值準備		
-綜合減值準備	(51,708)	(89,581)
-個別減值準備	(384,229)	(779,007)
(xi) 衍生工具的正公平值	3,697,464	3,288,574
(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	7,245	7,348
總資產	108,955,258	107,642,030
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	19,159,337	24,337,949
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	383,654	274,874
儲蓄存款	1,392,153	2,210,672
定期、即期及短期通知存款	20,776,585	17,883,344
(iv) 結欠海外辦事處金額	47,257,590	46,261,639
(v) 已發行存款證	13,186,482	11,374,432
(vi) 其他負債及準備金 (包括現年度溢利)	2,823,591	1,299,828
(vii) 衍生工具的負公平值	3,890,432	3,274,086
(viii) 儲備	85,434	725,206
總負債	108,955,258	107,642,030

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇一九年 六月三十日 港幣千元	客戶貸款總額 二〇一九年 六月三十日 港幣千元	抵押品價值 二〇一八年 十二月三十一日 港幣千元	客戶貸款總額 二〇一八年 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	502,839	2,462,896	127,031	4,185,567
物業投資	2,916,618	8,307,789	3,507,677	7,226,249
土木工程	285,000	585,000	455,000	755,000
金融企業	-	-	-	-
股票經紀	-	-	-	469,824
批發及零售業	388,552	388,552	416,101	416,101
製造業	46,000	46,000	46,000	46,000
資訊科技	-	149,340	-	-
康樂活動	-	-	-	-
運輸及運輸設備	-	1,720,200	-	1,236,700
其他	2,310,797	2,960,797	2,920,350	3,963,350
	6,449,806	16,620,574	7,472,159	18,298,791
個人				
購買其他住宅物業的貸款	9,287	9,287	9,953	9,953
其他	2,055	2,055	-	-
	11,342	11,342	9,953	9,953
在香港使用的貸款	6,461,148	16,631,916	7,482,112	18,308,744
貿易融資	24,869	2,494,413	90,430	3,173,526
在香港以外使用的貸款	4,706,010	18,049,302	6,141,896	19,085,900
客戶貸款總額	11,192,027	37,175,631	13,714,438	40,568,170

	客戶貸款總額 二〇一九年 六月三十日 港幣千元	客戶貸款總額 二〇一八年 十二月三十一日 港幣千元
按國家分類：		
香港	16,903,843	17,977,810
中國	17,342,162	18,699,836
新加坡	261,212	1,651,498
其他	2,668,414	2,239,026
客戶貸款總額	37,175,631	40,568,170

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

	二〇一九年 六月三十日 港幣千元	二〇一八年 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。

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
二〇一九年六月三十日						
離岸中心	12,547	110	2,382	11,356	-	26,395
其中 - 香港	1,803	-	2,240	11,327	-	15,370
其中 - 新加坡	10,720	-	142	29	-	10,891
發展中亞洲及太平洋地區	36,569	464	27	10,280	-	47,340
其中 - 中國	35,989	464	27	10,280	-	46,760
二〇一八年十二月三十一日						
離岸中心	24,821	31	1,144	10,871	-	36,867
其中 - 香港	2,500	-	576	9,174	-	12,250
其中 - 新加坡	22,320	-	98	1,697	-	24,115
發展中亞洲及太平洋地區	31,804	46	-	7,904	-	39,754
其中 - 中國	31,484	46	-	7,904	-	39,434

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：

	二〇一九年 六月三十日 港幣千元	二〇一八年 十二月三十一日 港幣千元
綜合減值準備	51,708	89,581
個別減值準備		
- 就客戶貸款作出	384,229	779,007
- 就貿易票據作出	-	-
- 其他投資	-	-
	435,937	868,588

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

已減值貸款乃指全數償還本金及／或利息機會甚微之貸款。貸款如出現客觀減值證據，便作已減值貸款處理。

	抵押品價值 二〇一九年 六月三十日 港幣千元	已減值貸款 二〇一九年 六月三十日 港幣千元	抵押品價值 二〇一八年 十二月三十一日 港幣千元	已減值貸款 二〇一八年 十二月三十一日 港幣千元
已減值貸款總額	-	932,680	-	1,331,434
(佔客戶貸款總額百分比)	(0.00%)	(2.51%)	(0.00%)	(3.28%)
就該等貸款所作之個別減值準備		384,229		779,007
按國家分類				
香港		-		-
中國		672,755		225,621
新加坡		259,925		1,105,813
其他		-		-
已減值貸款總額		932,680		1,331,434

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 二〇一九年 六月三十日 港幣千元	逾期貸款 二〇一九年 六月三十日 港幣千元	抵押品價值 二〇一八年 十二月三十一日 港幣千元	逾期貸款 二〇一八年 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%)	447,783 (1.20%)	- (0.00%)	307,781 (0.76%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	259,925 (0.70%)	- (0.00%)	- (0.00%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	224,972 (0.61%)	- (0.00%)	225,621 (0.56%)
逾期貸款總額	-	932,680	-	533,402

抵押品價值的補充資料：

	二〇一九年六月三十日 港幣千元	二〇一八年十二月三十一日 港幣千元
市場價值	-	-
有抵押部分	-	-
沒有抵押部分	-	-
個別減值準備總額	-	-
按國家分類		
香港	-	-
中國	672,755	225,621
新加坡	259,925	307,781
其他	-	-
逾期貸款總額	932,680	533,402

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. 於二〇一九年六月三十日，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（於二〇一八年十二月三十一日的金額為零）。

8. 於二〇一九年六月三十日，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（於二〇一八年十二月三十一日的金額為零）。

9. 逾期貿易票據

	二〇一九年 六月三十日 港幣千元	二〇一八年 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	-	-

於二〇一九年六月三十日，本行並無其他逾期資產（於二〇一八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. 於二〇一九年六月三十日，本行並沒有任何收回資產（於二〇一八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。

於二〇一九年六月三十日

港幣百萬元	人民幣	美元	總額
現貨資產	15,407	53,727	75,200
現貨負債	(1,557)	(69,558)	(77,705)
遠期買入	69,387	279,638	377,927
遠期賣出	(84,645)	(261,995)	(374,790)
期權淨持倉量	(97)	(363)	(379)
長（短）盤淨額	(1,505)	1,449	253

於二〇一八年十二月三十一日

港幣百萬元	澳元	美元	總額
現貨資產	22	70,920	76,262
現貨負債	(874)	(73,145)	(79,610)
遠期買入	2,589	224,711	304,948
遠期賣出	(186)	(222,021)	(299,596)
期權淨持倉量	(25)	(1,658)	(1,694)
長（短）盤淨額	1,526	(1,193)	310

"總額"一欄為所有貨幣加總之持有額。

於二〇一九年六月三十日，本行並無任何結構性倉盤淨額（於二〇一八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：

於二〇一九年六月三十日

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	14,083	1,088	15,171
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	3,693	46	3,739
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	8,214	525	8,739
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)	1,090	856	1,946
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)	603	-	603
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	6,100	3,080	9,180
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	46	-	46
總額	33,829	5,595	39,424
扣除減值準備後的總資產	108,955		
資產負債表內的風險額佔總資產的百分比	31.05%		

於二〇一八年十二月三十一日

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	10,247	1,056	11,303
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	3,202	-	3,202
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	7,778	711	8,489
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)	483	415	898
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)	610	-	610
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	5,800	4,063	9,863
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	211	-	211
總額	28,331	6,245	34,576
扣除減值準備後的總資產	107,642		
資產負債表內的風險額佔總資產的百分比	26.32%		

IV. 資產負債表以外的項目資料

		二〇一九年 六月三十日 港幣千元	二〇一八年 十二月三十一日 港幣千元
或然負債及承擔			
(i) 名義金額			
直接信貸替代項目		241,384	114,412
與交易有關的或然項目		1,354	11,422
與貿易有關的或然項目		2,447,903	4,845,296
其他承擔			
– 超過一年		9,361,917	10,848,410
– 一年或以下		34,685,766	41,249,931
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)		8,499,505	134,961
		55,237,829	57,204,432
信用換算因數			
(ii) 信用風險加權金額			
直接信貸替代項目	100%	241,384	114,412
與交易有關的或然項目	50%	677	5,711
與貿易有關的或然項目	20%	489,581	969,059
其他承擔			
– 超過一年	50%	4,680,959	5,424,205
– 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%	8,499,505	134,961
		13,912,106	6,648,348
衍生工具			
匯率合約		549,827,213	457,840,282
利率合約		436,529,178	366,616,297
其他		49,385	1,200
		986,405,776	824,457,779

於二〇一九年六月三十日，經計算市值後，價值為正數的衍生工具合約，其重置成本合計港幣三十六億九千七百萬元（於二〇一八年十二月三十一日之金額為幣三十二億八千九百萬元）。以上重置成本並未將雙邊淨額結算協議的效果計算在內。

V. 流動資產資料

1. 流動性維持比率

	季度終結 二〇一九年 六月三十日	季度終結 二〇一八年 六月三十日
季度平均流動性維持比率	46.38%	47.07%

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。

2. 核心資金比率

	季度終結 二〇一九年 六月三十日	季度終結 二〇一八年 六月三十日
季度平均核心資金比率	93.37%	105.15%

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。

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（於二〇一九年六月三十日為港幣 1 元 = 新加坡幣 0.173283，於二〇一八年十二月三十一日為港幣 1 元 = 新加坡幣 0.174298，於二〇一八年六月三十日為港幣 1 元 = 新加坡幣 0.173801）。

I. 資本及資本充足比率

	二〇一九年 六月三十日 新加坡幣千元	二〇一八年 十二月三十一日 新加坡幣千元
(i) 股本及儲備		
- 已發行及繳足股本	16,423,169	15,750,417
- 股東資本總額 [#]	46,217,731	43,391,716
(ii) 綜合資本充足比率	16.80%	16.40%

II. 其他財務資料

	二〇一九年 六月三十日 新加坡幣千元	二〇一八年 十二月三十一日 新加坡幣千元
(i) 總資產	479,766,755	467,542,990
(ii) 總負債	433,549,024	424,151,274
(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）	260,099,002	255,193,115
(iv) 非銀行客戶存款	296,806,367	295,412,049
	截至二〇一九年 六月三十日 新加坡幣千元	截至二〇一八年 六月三十日 新加坡幣千元
(v) 稅前盈利	2,952,648	2,892,608

[#]: 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。

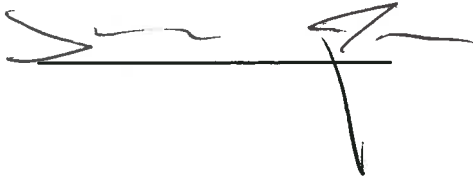
根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局已於 2018 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鉤、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：

二〇一九年九月十三日