

**Key Financial Information  
Disclosure Statement**

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***2021  
Year End  
Results***



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT**

For the year ended 31 December 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 year ended 31 December 2021 prepared in accordance with Banking (Disclosure) Rules.**

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

**I. Profit and loss information**

	Year ended 31 Dec 2021 HK\$'000	Year ended 31 Dec 2020 HK\$'000
(i) Interest income	<b>1,298,779</b>	2,139,281
(ii) Interest expense	<b>(307,733)</b>	(1,081,227)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	<b>292,396</b>	(208,058)
- Gains less losses arising from other trading activities	<b>(65,888)</b>	267,163
- Gains less losses on securities held for trading purposes	<b>(41,088)</b>	(1,467)
- Fees and commissions		
- Income	<b>82,301</b>	51,029
- Expense	-	-
- Others	<b>26,327</b>	110,573
(iv) Operating expenses		
- Staff expenses	<b>(177,453)</b>	(194,800)
- Rental expenses	<b>(27,051)</b>	(27,262)
- Other expenses	<b>(126,075)</b>	(90,198)
(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>(424,708)</b>	(552,290)
(vii) Profit / (Loss) before taxation	<b>529,807</b>	412,744
(viii) Taxation (charge) / credit	<b>(88,228)</b>	(76,324)
(ix) Profit / (Loss) after taxation	<b>441,579</b>	336,420

## II. Balance sheet information

	As at 31 Dec 2021 HK\$'000	As at 30 Jun 2021 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	1,447,796	2,972,623
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	3,713,704	3,672,987
(iii) Due from Exchange Fund	71,132	108,443
(iv) Amount due from overseas offices	7,694,372	1,360,713
(v) Trade bills	1,991,016	2,264,693
(vi) Certificates of deposit held	15,598,944	32,394,731
(vii) Investment securities	21,040,936	20,333,534
(viii) Trading securities	1,579,039	2,606,428
(ix) Loans and advances and other accounts		
- Loans and advances to customers	55,107,874	50,861,688
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	1,879,138	1,364,392
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(114,533)	(67,203)
- Individual assessed	(404,532)	(612,735)
(xi) Derivative receivables	4,968,323	5,577,730
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	750	750
(xiv) Property, plant and equipment and investment properties	-	6,437
<b>Total assets</b>	<b>114,608,527</b>	<b>122,879,779</b>
<b>Liabilities</b>		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	6,474,434	17,004,781
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	371,010	342,516
- Saving deposits	3,327,946	2,154,948
- Time, call and notice deposits	16,806,482	18,241,743
(iv) Amount due to overseas offices	54,248,353	53,822,520
(v) Certificates of deposit issued	26,404,661	23,676,019
(vi) Other liabilities	1,553,868	1,284,941
(vii) Provisions	84,045	33,264
(viii) Derivative payables	5,100,415	6,014,465
(ix) Reserve	237,313	304,582
<b>Total liabilities</b>	<b>114,608,527</b>	<b>122,879,779</b>

### III. Additional balance sheet information

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

	Collateral Value As at 31 Dec 2021 HK\$'000	Gross Loans and Advances As at 31 Dec 2021 HK\$'000	Collateral Value As at 30 Jun 2021 HK\$'000	Gross Loans and Advances As at 30 Jun 2021 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	702,104	9,807,268	673,693	4,640,408
- Property investment	2,243,392	8,065,551	4,468,566	9,588,320
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	2,711,440	-	3,411,439
- Manufacturing	-	77,000	-	-
- Transport and transport equipment	56,927	1,300,204	-	964,965
- Recreational activities	-	-	-	-
- Information technology	-	300,000	-	191,084
- Others	1,742,000	3,344,703	1,748,125	2,684,603
	<b>4,744,423</b>	<b>25,606,166</b>	<b>6,890,384</b>	<b>21,480,819</b>
- Individuals				
- Loans for the purchase of other residential properties	957	957	1,023	1,023
- Others	5,000	5,000	9,204	9,204
	<b>5,957</b>	<b>5,957</b>	<b>10,227</b>	<b>10,227</b>
Loans and advances for use in Hong Kong	<b>4,750,380</b>	<b>25,612,123</b>	<b>6,900,611</b>	<b>21,491,046</b>
Trade finance	-	286,239	3,480	1,259,672
Loans and advances for use outside Hong Kong	<b>1,531,387</b>	<b>29,209,512</b>	<b>3,832,965</b>	<b>28,110,970</b>
<b>Total loans and advances to customers</b>	<b>6,281,767</b>	<b>55,107,874</b>	<b>10,737,056</b>	<b>50,861,688</b>

	Gross Loans and Advances As at 31 Dec 2021 HK\$'000	Gross Loans and Advances As at 30 Jun 2021 HK\$'000
Analysed by countries:		
Hong Kong	21,425,817	17,973,965
China	30,246,793	30,001,286
Others	3,435,264	2,886,437
<b>Total loans and advances to customers</b>	<b>55,107,874</b>	<b>50,861,688</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 31 Dec 2021</b>	<b>As at 30 Jun 2021</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>Banks</b>	<b>Official Sector</b>	<b>Non-bank private sector</b>			<b>Total</b>
			<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	
<b>As at 31 Dec 2021</b>						
<b>Offshore centres</b>	<b>13,427</b>	<b>273</b>	<b>3,520</b>	<b>11,684</b>	-	<b>28,904</b>
of which - Hong Kong	2,396	-	3,419	11,683	-	17,498
of which - Singapore	10,641	-	101	-	-	10,742
<b>Developing Asia and Pacific</b>	<b>19,695</b>	<b>4,528</b>	<b>2,227</b>	<b>11,043</b>	-	<b>37,493</b>
of which - China	19,655	-	1,061	10,997	-	31,713
<b>As at 30 Jun 2021</b>						
Offshore centres	7,157	371	4,420	14,323	-	26,271
of which - Hong Kong	2,434	-	4,320	14,032	-	20,786
of which - Singapore	4,723	-	100	291	-	5,114
Developing Asia and Pacific	27,643	4,033	2,356	10,537	-	44,569
of which - China	27,642	243	1,207	10,525	-	39,617

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:

	<b>As at 31 Dec 2021</b>	As at 30 Jun 2021
	<b>HK\$'000</b>	HK\$'000
Collectively assessed allowances	<b>114,533</b>	67,203
Individual assessed allowances		
- Loans and Advances	<b>404,532</b>	612,735
- Trade Bills	-	-
- Other Assets	-	-
	<b>519,065</b>	679,938

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

	<b>Collateral Value</b>	<b>Impaired Loans and</b>	<b>Collateral Value</b>	<b>Impaired Loans and</b>
	<b>As at 31 Dec 2021</b>	<b>advances</b>	<b>As at 30 Jun 2021</b>	<b>Advances</b>
	<b>HK\$'000</b>	<b>As at 31 Dec 2021</b>	<b>As at 30 Jun 2021</b>	<b>As at 30 Jun 2021</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
- Gross amount	-	<b>569,023</b>	-	623,786
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(1.03%)</i>	<i>(0.00%)</i>	<i>(1.23%)</i>
- Individual assessed allowances		<b>404,532</b>		612,735

Analysis of gross amount by countries:

Hong Kong	<b>179,113</b>	178,446
China	<b>389,910</b>	445,340
Singapore	-	-
Others	-	-
Total impaired loans and advances	<b>569,023</b>	623,786

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

	Overdue Loans and Advances		Overdue Loans and Advances	
	Collateral Value As at 31 Dec 2021 HK\$'000	As at 31 Dec 2021 HK\$'000	Collateral Value As at 30 Jun 2021 HK\$'000	As at 30 Jun 2021 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>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than three months and up to six months <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	-	-	21,164 <i>(0.04%)</i>
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	179,113 <i>(0.33%)</i>	- <i>(0.00%)</i>	602,622 <i>(1.18%)</i>
<b>Total overdue loans and advances</b>	-	<b>179,113</b>	-	<b>623,786</b>

Value of collateral held against overdue loans and advances:

	As at 31 Dec 2021 HK\$'000	As at 30 Jun 2021 HK\$'000
Current market value of collateral held against the covered portion of overdue loans and advances	-	-
Covered portion of overdue loans and advances	-	-
Uncovered portion of overdue loans and advances	179,113	623,786
Analysis of gross amount by countries:		
Hong Kong	179,113	178,446
China	-	445,340
Singapore	-	-
Others	-	-
<b>Total overdue loans and advances</b>	<b>179,113</b>	<b>623,786</b>

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 31 December 2021 was Nil (30 June 2021: Nil).

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

#### 9. Overdue Trade Bills

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

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



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

10. There was no repossessed asset held as at 31 December 2021 (30 June 2021: 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 31 Dec 2021**

<b>HK\$ million</b>	<b>CNY</b>	<b>Total</b>
Spot assets	<b>15,988</b>	<b>15,988</b>
Spot liabilities	<b>(3,570)</b>	<b>(3,570)</b>
Forward purchases	<b>80,272</b>	<b>80,272</b>
Forward sales	<b>(93,471)</b>	<b>(93,471)</b>
Net options position	<b>(16)</b>	<b>(16)</b>
<b>Net long/(short) position</b>	<b>(797)</b>	<b>(797)</b>

As at 30 Jun 2021

<b>HK\$ million</b>	<b>CNY</b>	<b>USD</b>	<b>Total</b>
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>

There was no structural position as at 31 December 2021 (at 30 June 2021: 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 31 Dec 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)	12,691	-	12,691
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,186	-	3,186
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	12,477	582	13,059
4. Other entities of central government not reported in item 1 above	2,182	500	2,682
5. Other entities of local governments not reported in item 2 above	1,850	-	1,850
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,581	2,774	11,355
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>40,967</b>	<b>3,856</b>	<b>44,823</b>
<b>Total assets after provision</b>	<b>114,609</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>35.75%</b>		

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>		

**IV. Off-balance sheet information**

		As at 31 Dec 2021 HK\$'000	As at 30 Jun 2021 HK\$'000
<b>Contingent liabilities and commitments</b>			
(i) Contractual/notional amounts			
Direct credit substitutes		172,726	290,399
Transaction-related contingencies		-	-
Trade-related contingencies		1,466,215	1,214,647
Other commitments			
- over one year		9,162,206	9,554,867
- one year or less		16,308,174	18,654,003
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		<u>8,967,930</u>	<u>844,708</u>
		<u><b>36,077,251</b></u>	<u><b>30,558,624</b></u>
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	172,726	290,399
Transaction-related contingencies	50%	-	-
Trade-related contingencies	20%	293,243	242,929
Other commitments			
- over one year	50%	4,581,103	4,777,434
- 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%	<u>8,967,930</u>	<u>844,708</u>
		<u><b>14,015,002</b></u>	<u><b>6,155,470</b></u>
<b>Derivatives</b>			
(i) Contractual/notional amounts			
Exchange rate contracts		475,016,677	410,596,970
Interest rate contracts		260,543,227	274,832,266
Others		<u>2,717</u>	<u>49,571</u>
		<u><b>735,562,621</b></u>	<u><b>685,478,807</b></u>
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		(330,963)	(565,934)
Interest rate contracts		198,789	128,833
Others		<u>82</u>	<u>366</u>
		<u><b>(132,092)</b></u>	<u><b>(436,735)</b></u>

## V. Liquidity Information

### 1. Liquidity Maintenance Ratio

	<b>Quarter ended 31 Dec 2021</b>	<b>Quarter ended 31 Dec 2020</b>
Quarterly average liquidity maintenance ratio	<b>85.14%</b>	139.43%

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

	<b>Quarter ended 31 Dec 2021</b>	<b>Quarter ended 31 Dec 2020</b>
Quarterly average core funding ratio	<b>91.83%</b>	99.77%

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

### 3. Sources of Funding

<b>HK\$ million</b>	<b>As at 31 Dec 2021</b>	<b>As % of Total Liabilities</b>	<b>As at 31 Dec 2020</b>	<b>As % of Total Liabilities</b>
Deposits from customers	<b>19,946</b>	<b>17%</b>	25,746	20%
Funding raised from connected banks	<b>54,581</b>	<b>48%</b>	46,225	36%
Funding raised from banks	<b>6,183</b>	<b>5%</b>	7,406	6%
Debt securities issued	<b>26,415</b>	<b>23%</b>	38,242	30%
<b>Total Funding Sources</b>	<b>107,125</b>	<b>93%</b>	117,619	92%

## V. Liquidity Information (continued)

### 4. Liquidity Gap

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

HK\$ million	Total *	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
<b>As at 31 Dec 2021</b>								
Cash and balances with central banks	74	74	-	-	-	-	-	-
Due from banks	12,862	2,064	6,682	307	510	3,299	-	-
Debt securities	38,258	37,303	43	-	427	484	-	-
Trade Bills	1,991	2	172	534	1,261	22	-	-
Loans and advances to customers	55,171	78	20	512	2,507	16,526	34,958	571
Other assets	6,466	1,508	540	3,089	3,621	26,614	94,639	647
<b>Total on-balance sheet assets</b>	<b>114,822</b>	<b>41,029</b>	<b>7,457</b>	<b>4,442</b>	<b>8,326</b>	<b>46,945</b>	<b>129,597</b>	<b>1,218</b>
<b>Total off-balance sheet claims</b>	<b>11,697</b>	<b>1,560</b>	<b>10,138</b>	-	-	-	-	-
Deposits from customers	20,509	5,300	2,400	6,376	5,435	999	-	-
Due to banks	60,765	2,848	11,789	12,883	28,564	2,342	2,339	-
Debt securities issued	26,415	-	1,950	4	7	7,066	17,390	-
Other liabilities (including reserves)	6,766	1,475	547	2,750	3,610	26,880	94,759	1,025
<b>Total on-balance sheet liabilities</b>	<b>114,455</b>	<b>9,623</b>	<b>16,686</b>	<b>22,013</b>	<b>37,616</b>	<b>37,287</b>	<b>114,488</b>	<b>1,025</b>
<b>Total off-balance sheet obligations</b>	<b>18,092</b>	<b>708</b>	<b>11,923</b>	<b>2</b>	<b>1,560</b>	<b>3,899</b>	-	-
Contractual Maturity Mismatch		32,258	(11,014)	(17,573)	(30,850)	5,759	15,109	
Cumulative Contractual Maturity Mismatch		32,258	21,244	3,671	(27,179)	(21,420)	(6,311)	
<b>As at 31 Dec 2020</b>								
Cash and balances with central banks	356	356	-	-	-	-	-	-
Due from banks	7,287	625	739	282	2,368	3,274	-	-
Debt securities	59,416	56,621	-	-	541	1,987	267	-
Trade Bills	1,599	-	29	875	679	15	-	-
Loans and advances to customers	50,523	-	2,735	3,343	1,112	11,311	31,061	961
Other assets	9,908	3,149	1,152	2,115	3,041	28,867	103,559	777
<b>Total on-balance sheet assets</b>	<b>129,089</b>	<b>60,751</b>	<b>4,655</b>	<b>6,615</b>	<b>7,741</b>	<b>45,454</b>	<b>134,887</b>	<b>1,738</b>
<b>Total off-balance sheet claims</b>	-	-	-	-	-	-	-	-
Deposits from customers	25,842	2,235	3,836	6,949	11,556	1,266	-	-
Due to banks	53,631	151	5,458	17,260	14,910	15,852	-	-
Debt securities issued	38,242	-	775	1,443	10,600	7,360	18,064	-
Other liabilities (including reserves)	10,969	2,671	1,144	2,299	3,085	29,219	104,054	1,457
<b>Total on-balance sheet liabilities</b>	<b>128,684</b>	<b>5,057</b>	<b>11,213</b>	<b>27,951</b>	<b>40,151</b>	<b>53,697</b>	<b>122,118</b>	<b>1,457</b>
<b>Total off-balance sheet obligations</b>	<b>10,797</b>	<b>2,198</b>	<b>8,590</b>	-	<b>9</b>	-	-	-
Contractual Maturity Mismatch		53,496	(15,148)	(21,336)	(32,419)	(8,243)	12,769	
Cumulative Contractual Maturity Mismatch		53,496	38,348	17,012	(15,407)	(23,650)	(10,881)	

\* The "Total" column of other assets and other liabilities includes the amount receivable / payable arising from derivative contracts, not the cash flow as shown in each time buckets.

## V. Liquidity Information (continued)

### 4. Liquidity Gap (continued)

The following maturity profile is based on behavioural assumptions at the end of the reporting period for selected assets and off-balance sheet items.

HK\$ million	Total	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
<b>As at 31 Dec 2021</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	10,971	-	1,182	-	-	-	9,789	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	55,172	7	20	413	1,429	10,303	43,000	-
HK\$ million	Total	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
<b>As at 31 Dec 2020</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	8,080	-	1,456	-	-	-	6,624	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	50,523	-	235	3,280	180	6,708	40,120	-

The figures in Liquidity Gap are extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23).

### 5. 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.

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.

#### Liquidity Management Framework

Liquidity risk management is a component of the OCBC HK Branch's asset and liability management framework. The liquidity risk management framework comprises of the followings:-

- Roles and responsibilities, organisational structure for oversight and communications of the Bank's liquidity risk management;
- Operational liquidity risk management;
- Periodic reporting of liquidity positions;
- Managing funding sources and access to markets; and
- Liquidity contingency plan that establishes indicators to alert senior management to potential liquidity and funding problems.

Setting up Liquidity risk tolerance, including Loan-to-Deposit Ratio, maturity mismatches and concentration of funding as well as stress testing are performed to facilitate liquidity risk control within the liquidity management framework.

#### Funding Strategy

The liquidity and funding positions of OCBC HK Branch is centrally managed at Hong Kong. The Branch maintains a diverse range of funding sources. Apart from obtaining the funding from interbank markets funding, the non-bank customer deposits also form a significant part of the Branch's overall funding. In order to lengthen the duration of the funding, the Branch issues certificate of deposit with different maturities and obtains intragroup funding at arm's length.

## **V. Liquidity Information** *(continued)*

### **5. Liquidity Risk Management** *(continued)*

The Branch monitors the turnover and behavioural patterns of the funding sources and these trends are tabled at the monthly ALCO meeting for discussion. Studies are performed periodically (and models used are validated) to identify the behaviour of significant indeterminate products according to the liquidity methodology adopted. The study will yield an estimate of the amount of stable non-bank deposits under normal business conditions, and facilitate more realistic projections of the funding needs.

To ensure there is no over-reliance on any single funding source by types of liability and lender, concentration ratios are imposed where appropriate and monitored by ALCO support units.

#### Liquidity Monitoring

OCBC HK Branch manages the operational liquidity by cash flows on an individual currency basis by cash flow mismatch analysis under defined business scenarios.

Short-term liquidity stress tests are performed based on an institution-specific crisis scenario, 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.

OCBC HK Branch also follows the applicable guidance set forth by the HKMA in Supervisory Policy Manual LM-2 "Sound Systems and Controls for Liquidity Risk Management".

#### Liquidity Reporting

In-house systems and procedures are in place to meet the various reporting requirements. The systems include data from different sources with relevant mapping rules to generate internal and local regulatory reports.

Daily cash flow mismatch reports are produced by using contractual cash flows in the balance sheets and placing them into appropriate time bands. Daily liquidity stress reports over a 30-day stress period is prepared, and based on contractual cash flows to make behavioural adjustments. The measurement and reporting of liquidity would be on a cumulative cash flow mismatch basis for each currency. For behaviour cash flow mismatch reports, the exposure should be against the assigned Maximum Cumulative Outflow ("MCO") limits.

The daily local regulatory reports, Liquidity Maintenance Ratio and Core Funding Ratio, are prepared in accordance with the relevant reporting requirements.

#### Contingency Planning

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and serves as an extension of the OCBC HK Branch's operational or daily liquidity management policy.

A liquidity crisis can arise due to Market-driven and/or Firm-driven events. A 3-stage approach (Green/Amber/Red) is adopted to differentiate the various states of the liquidity and funding condition.

The OCBC Branch's liquidity management framework is supported by key liquidity measures, which are monitored on an on-going basis. These measures further serve as early warning indicators ("EWI") to alert senior management of potential liquidity and funding distress situations and trigger management actions in response to the event. The EWIs are designed taking into consideration the Branch's funding profile as well as the market conditions, and are calibrated to differentiate the various level of severity in liquidity shortfall. The EWIs are monitored regularly and discussed at the ALCO. These triggers may also be alerted on an exceptional basis.

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

Amounts reported are expressed in Singapore Dollars (The exchange rate as at 31 December 2021 is HKD1 = SGD 0.173307, 30 June 2021 is HKD1 = SGD 0.173109, 31 December 2020 is HKD1 = SGD 0.170486)

### I Capital and capital adequacy

	As at 31 Dec 2021 S\$ million	As at 30 Jun 2021 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,040	18,184
- Total shareholders' equity*	54,338	53,383
(ii) Consolidated capital adequacy ratio	17.6%	18.4%

### II Other financial information

	As at 31 Dec 2021 S\$ million	As at 30 Jun 2021 S\$ million
(i) Total Assets	542,187	521,131
(ii) Total Liabilities	487,849	467,748
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	286,281	271,027
(iv) Deposits of non-bank customers	342,395	316,776
	<b>Year ended 31 Dec 2021 S\$ million</b>	<b>Year ended 31 Dec 2020 S\$ million</b>
(v) Pre-tax profits	5,680	4,165

\*: 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 to be publicly disclosed in our 2021 Annual Report.



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

I, Lam Kam Choi, 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 April 2022

  
\_\_\_\_\_

主要財務資料  
披露聲明書

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# 2021 年 年度業績



華僑銀行  
香港分行

## 主要財務資料披露聲明書

截至二〇二一年十二月三十一日止之財政年度

- 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十二月三十一日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 十二月三十一日 港幣千元	截至二〇二〇年 十二月三十一日 港幣千元
(i) 利息收入	1,298,779	2,139,281
(ii) 利息支出	(307,733)	(1,081,227)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	292,396	(208,058)
其他買賣交易的收益減虧損	(65,888)	267,163
來自持有作交易用途的證券的收益減虧損	(41,088)	(1,467)
服務費及佣金		
收入	82,301	51,029
支出	-	-
其他	26,327	110,573
(iv) 營運支出		
員工成本	(177,453)	(194,800)
房產租金支出	(27,051)	(27,262)
其他	(126,075)	(90,198)
(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	(424,708)	(552,290)
(vii) 除稅前盈利 / (虧損)	529,807	412,744
(viii) 稅項(支出) / 收益	(88,228)	(76,324)
(ix) 除稅後盈利 / (虧損)	441,579	336,420

II. 資產負債表資料

	二〇二一年 十二月三十一日 港幣千元	二〇二一年 六月三十日 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)	1,447,796	2,972,623
(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)	3,713,704	3,672,987
(iii) 存放外匯基金金額	71,132	108,443
(iv) 存放海外辦事處金額	7,694,372	1,360,713
(v) 貿易票據	1,991,016	2,264,693
(vi) 持有的存款證	15,598,944	32,394,731
(vii) 投資性證券	21,040,936	20,333,534
(viii) 可供交易證券	1,579,039	2,606,428
(ix) 貸款及其他賬目		
- 客戶貸款	55,107,874	50,861,688
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	1,879,138	1,364,392
(x) 已減值資產之減值準備		
- 綜合減值準備	(114,533)	(67,203)
- 個別減值準備	(404,532)	(612,735)
(xi) 衍生工具應收款	4,968,323	5,577,730
(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
<b>總資產</b>	<b>114,608,527</b>	<b>122,879,779</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)	6,474,434	17,004,781
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	371,010	342,516
儲蓄存款	3,327,946	2,154,948
定期、即期及短期通知存款	16,806,482	18,241,743
(iv) 結欠海外辦事處金額	54,248,353	53,822,520
(v) 已發行存款證	26,404,661	23,676,019
(vi) 其他負債	1,553,868	1,284,941
(vii) 準備金	84,045	33,264
(viii) 衍生工具應付款	5,100,415	6,014,465
(ix) 儲備	237,313	304,582
<b>總負債</b>	<b>114,608,527</b>	<b>122,879,779</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 十二月三十一日 港幣千元	客戶貸款總額 二〇二一年 十二月三十一日 港幣千元	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
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	702,104	9,807,268	673,693	4,640,408
物業投資	2,243,392	8,065,551	4,468,566	9,588,320
金融企業	-	-	-	-
股票經紀	-	-	-	-
批發及零售業	-	2,711,440	-	3,411,439
製造業	-	77,000	-	-
運輸及運輸設備	56,927	1,300,204	-	964,965
康樂活動	-	-	-	-
資訊科技	-	300,000	-	191,084
其他	1,742,000	3,344,703	1,748,125	2,684,603
	4,744,423	25,606,166	6,890,384	21,480,819
個人				
購買其他住宅物業的貸款	957	957	1,023	1,023
其他	5,000	5,000	9,204	9,204
	5,957	5,957	10,227	10,227
在香港使用的貸款	4,750,380	25,612,123	6,900,611	21,491,046
貿易融資	-	286,239	3,480	1,259,672
在香港以外使用的貸款	1,531,387	29,209,512	3,832,965	28,110,970
客戶貸款總額	6,281,767	55,107,874	10,737,056	50,861,688

按國家分類：	客戶貸款總額 二〇二一年 十二月三十一日 港幣千元	客戶貸款總額 二〇二一年 六月三十日 港幣千元
香港	21,425,817	17,973,965
中國	30,246,793	30,001,286
其他	3,435,264	2,886,437
客戶貸款總額	55,107,874	50,861,688

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  
十二月三十一日  
港幣千元

二〇二一年  
六月三十日  
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	非銀行私營機構					總額
	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	
<u>二〇二一年十二月三十一日</u>						
離岸中心	13,427	273	3,520	11,684	-	28,904
其中 - 香港	2,396	-	3,419	11,683	-	17,498
其中 - 新加坡	10,641	-	101	-	-	10,742
發展中亞洲及太平洋地區	19,695	4,528	2,227	11,043	-	37,493
其中 - 中國	19,655	-	1,061	10,997	-	31,713
<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
其中 - 新加坡	4,723	-	100	291	-	5,114
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

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 十二月三十一日 港幣千元	二〇二一年 六月三十日 港幣千元
綜合減值準備	114,533	67,203
個別減值準備		
- 就客戶貸款作出	404,532	612,735
- 就貿易票據作出	-	-
- 其他投資	-	-
	<b>519,065</b>	<b>679,938</b>

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 十二月三十一日 港幣千元	已減值貸款 二〇二一年 十二月三十一日 港幣千元	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
已減值貸款總額	-	569,023	-	623,786
(佔客戶貸款總額百分比)	(0.00%)	(1.03%)	(0.00%)	(1.23%)
就該等貸款所作之個別減值準備		404,532		612,735
按國家分類				
香港		179,113		178,446
中國		389,910		445,340
新加坡		-		-
其他		-		-
已減值貸款總額		<b>569,023</b>		<b>623,786</b>

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 十二月三十一日 港幣千元	逾期貸款 二〇二一年 十二月三十一日 港幣千元	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
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%)	- (0.00%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	21,164 (0.04%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	179,113 (0.33%)	- (0.00%)	602,622 (1.18%)
逾期貸款總額	-	179,113	-	623,786

#### 持作逾期貸款的抵押品價值：

	二〇二一年十二月三十一日 港幣千元	二〇二一年六月三十日 港幣千元
持作逾期貸款已覆蓋部分的抵押品當前市值	-	-
逾期貸款的已覆蓋部分	-	-
逾期貸款的未覆蓋部分	179,113	623,786
按國家分類		
香港	179,113	178,446
中國	-	445,340
新加坡	-	-
其他	-	-
逾期貸款總額	179,113	623,786

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。

- 於二〇二一年十二月三十一日，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（於二〇二一年六月三十日的金額為零）。
- 於二〇二一年十二月三十一日，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（於二〇二一年六月三十日的金額為零）。

#### 9. 逾期貿易票據

	二〇二一年 十二月三十一日 港幣千元	二〇二一年 六月三十日 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	-	-

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

### III. 其他資產負債表資料 (續)

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

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。

於二〇二一年十二月三十一日

港幣百萬元	人民幣	總額
現貨資產	15,988	15,988
現貨負債	(3,570)	(3,570)
遠期買入	80,272	80,272
遠期賣出	(93,471)	(93,471)
期權淨持倉量	(16)	(16)
長（短）盤淨額	(797)	(797)

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

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

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	12,691	-	12,691
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	3,186	-	3,186
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	12,477	582	13,059
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)	2,182	500	2,682
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)	1,850	-	1,850
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	8,581	2,774	11,355
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>40,967</b>	<b>3,856</b>	<b>44,823</b>
扣除減值準備後的總資產	114,609		
資產負債表內的風險額佔總資產的百分比	35.75%		

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%		

IV. 資產負債表以外的項目資料

		二〇二一年 十二月三十一日 港幣千元	二〇二一年 六月三十日 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		172,726	290,399
與交易有關的或然項目		-	-
與貿易有關的或然項目		1,466,215	1,214,647
其他承擔			
- 超過一年		9,162,206	9,554,867
- 一年或以下		16,308,174	18,654,003
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)		8,967,930	844,708
		<b>36,077,251</b>	<b>30,558,624</b>
	信用換算因數		
(ii) 信用風險加權金額			
直接信貸替代項目	100%	172,726	290,399
與交易有關的或然項目	50%	-	-
與貿易有關的或然項目	20%	293,243	242,929
其他承擔			
- 超過一年	50%	4,581,103	4,777,434
- 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%	8,967,930	844,708
		<b>14,015,002</b>	<b>6,155,470</b>
<b>衍生工具</b>			
(i) 合約 / 名義金額			
匯率合約		475,016,677	410,596,970
利率合約		260,543,227	274,832,266
其他		2,717	49,571
		<b>735,562,621</b>	<b>685,478,807</b>
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		(330,963)	(565,934)
利率合約		198,789	128,833
其他		82	366
		<b>(132,092)</b>	<b>(436,735)</b>

## V. 流動資產資料

### 1. 流動性維持比率

	季度終結 二〇二一年 十二月三十一日	季度終結 二〇二〇年 十二月三十一日
季度平均流動性維持比率	<b>85.14%</b>	139.43%

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 十二月三十一日	季度終結 二〇二〇年 十二月三十一日
季度平均核心資金比率	<b>91.83%</b>	99.77%

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. 資金來源

港幣百萬元	二〇二一年 十二月三十一日	佔負債總額的 百分比	二〇二〇年 十二月三十一日	佔負債總額的 百分比
客戶存款	19,946	17%	25,746	20%
來源自有關連銀行的資金	54,581	48%	46,225	36%
來自銀行的資金	6,183	5%	7,406	6%
已發行債務證券	26,415	23%	38,242	30%
<b>總資金來源</b>	<b>107,125</b>	<b>93%</b>	<b>117,619</b>	<b>92%</b>

V. 流動資產資料 (續)

4. 流動資金差距

以下期限分析是根據報告期末至合約到期日的剩餘期限。

港幣百萬元	總額*	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至1年	超過1年	餘額
於二〇二一年十二月三十一日								
現金及存放於中央銀行結餘	74	74	-	-	-	-	-	-
存放銀行金額	12,862	2,064	6,682	307	510	3,299	-	-
債務證券	38,258	37,303	43	-	427	484	-	-
貿易票據	1,991	2	172	534	1,261	22	-	-
客戶貸款	55,171	78	20	512	2,507	16,526	34,958	571
其他資產	6,466	1,508	540	3,089	3,621	26,614	94,639	647
<b>資產負責表內之總資產</b>	<b>114,822</b>	<b>41,029</b>	<b>7,457</b>	<b>4,442</b>	<b>8,326</b>	<b>46,945</b>	<b>129,597</b>	<b>1,218</b>
<b>資產負責表外之總債權</b>	<b>11,697</b>	<b>1,560</b>	<b>10,138</b>	-	-	-	-	-
客戶存款	20,509	5,300	2,400	6,376	5,435	999	-	-
銀行結欠	60,765	2,848	11,789	12,883	28,564	2,342	2,339	-
已發行債務證券	26,415	-	1,950	4	7	7,066	17,390	-
其他負債 (包括儲備)	6,766	1,475	547	2,750	3,610	26,880	94,759	1,025
<b>資產負責表內之總負債</b>	<b>114,455</b>	<b>9,623</b>	<b>16,686</b>	<b>22,013</b>	<b>37,616</b>	<b>37,287</b>	<b>114,488</b>	<b>1,025</b>
<b>資產負責表外之總承擔</b>	<b>18,092</b>	<b>708</b>	<b>11,923</b>	<b>2</b>	<b>1,560</b>	<b>3,899</b>	-	-
合約到期日的錯配情況		32,258	(11,014)	(17,573)	(30,850)	5,759	15,109	
累積合約到期日的錯配情況		32,258	21,244	3,671	(27,179)	(21,420)	(6,311)	

港幣百萬元	總額*	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至1年	超過1年	餘額
於二〇二〇年十二月三十一日								
現金及存放於中央銀行結餘	356	356	-	-	-	-	-	-
存放銀行金額	7,287	625	739	282	2,368	3,274	-	-
債務證券	59,416	56,621	-	-	541	1,987	267	-
貿易票據	1,599	-	29	875	679	15	-	-
客戶貸款	50,523	-	2,735	3,343	1,112	11,311	31,061	961
其他資產	9,908	3,149	1,152	2,115	3,041	28,867	103,559	777
<b>資產負責表內之總資產</b>	<b>129,089</b>	<b>60,751</b>	<b>4,655</b>	<b>6,615</b>	<b>7,741</b>	<b>45,454</b>	<b>134,887</b>	<b>1,738</b>
<b>資產負責表外之總債權</b>	-	-	-	-	-	-	-	-
客戶存款	25,842	2,235	3,836	6,949	11,556	1,266	-	-
銀行結欠	53,631	151	5,458	17,260	14,910	15,852	-	-
已發行債務證券	38,242	-	775	1,443	10,600	7,360	18,064	-
其他負債 (包括儲備)	10,969	2,671	1,144	2,299	3,085	29,219	104,054	1,457
<b>資產負責表內之總負債</b>	<b>128,684</b>	<b>5,057</b>	<b>11,213</b>	<b>27,951</b>	<b>40,151</b>	<b>53,697</b>	<b>122,118</b>	<b>1,457</b>
<b>資產負責表外之總承擔</b>	<b>10,797</b>	<b>2,198</b>	<b>8,590</b>	-	<b>9</b>	-	-	-
合約到期日的錯配情況		53,496	(15,148)	(21,336)	(32,419)	(8,243)	12,769	
累積合約到期日的錯配情況		53,496	38,348	17,012	(15,407)	(23,650)	(10,881)	

\* 其他資產及其他負債的“總額”欄包括衍生工具合約的應收/應付額現值，並不等於以上個別時期現金流量之總和。

## V. 流動資產資料 (續)

### 4. 流動資金差距 (續)

以下期限分析是顧及行為假設後，按照指定資產及資產負債表外項目所作出估計的現金流量。

港幣百萬元	總類	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至1年	超過1年	餘額
於二〇二一年十二月三十一日								
根據估計客戶提取貸款的日期及金額所計算的不可撤回承諾的貸款或銀行提供融資的金額	10,971	-	1,182	-	-	-	9,789	-
根據估計客戶還款的日期及金額所計算的非銀行客戶貸款	55,172	7	20	413	1,429	10,303	43,000	-
港幣百萬元	總類	翌日	2至7日	8天至1個月	1個月以上至3個月	3個月以上至1年	超過1年	餘額
於二〇二〇年十二月三十一日								
根據估計客戶提取貸款的日期及金額所計算的不可撤回承諾的貸款或銀行提供融資的金額	8,080	-	1,456	-	-	-	6,624	-
根據估計客戶還款的日期及金額所計算的非銀行客戶貸款	50,523	-	235	3,280	180	6,708	40,120	-

流動資金差距的數字源自香港金融管理局流動性監察工具申表(表格 MA(BS)23)。

### 5. 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。

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。

#### 流動性管理框架

流動性風險管理是組成華僑銀行香港分行資產負債管理框架的一個部分。流動性風險管理框架包括以下內容：

- 擔當監督及溝通銀行內流動性風險管理之角色、職責與組織結構;
- 營運流動性風險管理;
- 定期匯報流動資金狀況;
- 管理資金來源和市場渠道; 和
- 流動性應急計劃能建立指標，提醒高級管理層注意潛在的流動性和資金問題。

通過制定其對流動資金之承受能力，包括貸款與存款比率、到期日錯配、資金集中程度和壓力測試等表現，以確保在流動資金管理框架下控制流動資金之風險。

#### 資金策略

華僑銀行香港分行的流動性資金及資金狀況由香港集中管理。香港分行維持著多樣化的資金來源。除了從銀行同業市場獲得資金外，非銀行客戶存款也構成了分行整體資金的重要組成部分。為延長資金的期限，分行會發行不同到期日的存款證，並按公平原則獲得集團內公司之間的資金。

## V. 流動資產資料 (續)

### 5. 流動性風險管理 (續)

華僑銀行香港分行透過每月資產負債管理委員會會議，監測資金來源的數額和行為模式，並對其中趨勢作出討論。有關的研究會定期進行(並驗證所使用的模型)，以便根據採用的流動性方法識別重大不確定產品的行為。這項研究將估計在正常業務條件下穩定的非銀行存款數額，有助於預測更實質融資需求。

為確保不過分依賴任何單一的資金來源，在可行情況下實行集中比率，並由資產負債管理委員會輔助單位進行監測。

#### 流動性監管

根據特定業務情況下的現金流量錯配分析，華僑銀行香港分行透過個別貨幣基礎的現金流量來管理營運流動性。

短期流動性壓力測試是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的。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，並製定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)。

#### 流動性報表

為了符合各種報表要求，內部系統和程序已經制訂。該系統存有來自不同源頭的數據並根據相關規則，以產生內部和本地監管報表。

每日現金流量錯配報表是通過資產負債表中現金流並將其置於適當的時間段來生成的。30天壓力期準備的每日流動性壓力報表是根據合同現金流量而進行的行為調整。流動性的計量和報表將基於每種貨幣的累積現金流量錯配基礎。對於行為現金流量錯配報表，風險應該與指定的管理層控制監管限度相對應。

每日本地監管報表如流動性維持比率和核心資金比率，均按照相關報表要求編制。

#### 應急計劃

應急融資計劃(CFP)是流動性管理框架的重要組成部分，同時作為華僑銀行香港分行的運營或日常流動性管理政策的延伸。

流動性危機的出現可由市場和/或機構的事件驅動。採用三階段方法(綠色/琥珀色/紅色)來區分流動性和資金狀況的各種狀態。

華僑銀行香港分行的流動性管理框架藉著關鍵流動性措施來持續監察。上述關鍵流動性措施能作為預早警報指標(EWI)，以提醒高級管理層注意潛在的流動性和資金困境情況，並針對該事件而作出應變。預早警報指標的設計考量了香港分行的資金狀況以及市場狀況，並進行了校準，以區分各種流動性不足的嚴重程度。資產負債管理委員會亦定期進行討論並監察預早警報指標。預早警報指標亦會在特殊情況下發出。



## 乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇二一年十二月三十一日為港幣 1 元 = 新加坡幣 0.173307，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）。

### I. 資本及資本充足比率

	二〇二一年 十二月三十一日 新加坡幣百萬元	二〇二一年 六月三十日 新加坡幣百萬元
(i) 股本及儲備		
- 已發行及繳足股本	18,040	18,184
- 股東資本總額*	54,338	53,383
(ii) 綜合資本充足比率	17.6%	18.4%

### II. 其他財務資料

	二〇二一年 十二月三十一日 新加坡幣百萬元	二〇二一年 六月三十日 新加坡幣百萬元
(i) 總資產	542,187	521,131
(ii) 總負債	487,849	467,748
(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）	286,281	271,027
(iv) 非銀行客戶存款	342,395	316,776
	截至二〇二一年 十二月三十一日 新加坡幣百萬元	截至二〇二〇年 十二月三十一日 新加坡幣百萬元
(v) 稅前盈利	5,680	4,165

\*: 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）。

總行董事局會於 2021 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，林錦才，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：

二〇二二年四月二十日