

Key Financial Information Disclosure Statement

2015 Year End Results



Oversea-Chinese Banking Corporation Limited
Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the year ended 31 December 2015

- 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 for public inspection.
- For any enquiries on the Statement, please contact Miss Suki Lee at 2840 6401.

Key Financial Information Disclosure Statement for the year ended 31 December 2015 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Year ended 31 Dec 2015 HK\$'000	Year ended 31 Dec 2014 HK\$'000
(i) Interest income	1,916,876	1,902,929
(ii) Interest expense	(958,512)	(710,628)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	(250,154)	374,532
- Gains less losses arising from non-trading activities in foreign currencies	347,000	(227,016)
- Gains less losses arising from other trading activities	(23,089)	(38,483)
- Gains less losses arising from hedging instruments	-	-
- Dividend from subsidiaries	40	8,994
- Fees and commissions		
- Income	147,426	147,122
- Expense	-	-
- Others	65,870	30,132
(iv) Operating expenses		
- Staff expenses	(150,359)	(186,770)
- Rental expenses	(14,496)	(12,706)
- Other expenses	(61,762)	(62,333)
(v) Profit / (Loss) on sale of fixed assets	30,217	-
(vi) (Charge) / Write back for impairment losses and impairment allowances for impaired assets	(30,488)	(39,692)
(vii) Profit / (Loss) before taxation	1,018,569	1,186,081
(viii) Taxation (charge) / credit	(57,171)	(173,148)
(ix) Profit / (Loss) after taxation	961,398	1,012,933

II. Balance sheet information

	As at 31 Dec 2015 HK\$'000	As at 30 Jun 2015 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	1,070,264	5,553,560
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	2,389,360	6,040,850
(iii) Due from Exchange Fund	40,793	235,441
(iv) Amount due from overseas offices	4,540,652	3,787,756
(v) Trade bills	6,149,092	13,318,225
(vi) Certificates of deposit held	26,896,731	33,461,333
(vii) Available-for-sale securities	5,600,723	4,961,076
(viii) Advances and other accounts		
- Advances to customers	42,508,141	51,646,414
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	377,545	482,044
- Impairment allowances for impaired assets		
- Collective impairment allowances	(430,918)	(510,972)
- Individual impairment allowances		
- Advances to customers	(41,906)	-
- Other accounts	-	-
(ix) Positive fair value of derivatives	4,184,954	2,472,744
(x) Investment in subsidiaries	378,568	380,568
(xi) Other investments	550	430
(xii) Tangible fixed assets	60,918	68,898
Total assets	93,725,467	121,898,367
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	28,807,632	52,635,113
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	492,606	260,187
- Saving deposits	6,760,559	6,179,579
- Time, call and notice deposits	26,863,140	24,121,873
(iv) Amount due to overseas offices	4,262,128	8,860,311
(v) Certificates of deposit issued	19,511,396	24,638,643
(vi) Other liabilities and provisions (include current year's profits)	1,869,920	1,742,988
(vii) Negative fair value of derivatives	3,891,762	2,048,459
(viii) Reserve		
- Un-remitted retained profits	1,273,615	1,318,127
- Fair value of available-for-sale securities	(7,290)	93,087
Total liabilities	93,725,467	121,898,367

III. Additional balance sheet information

1. Gross advances to customers

	Collateral Value As at 31 Dec 2015 HK\$'000	Gross Advances As at 31 Dec 2015 HK\$'000	Collateral Value As at 30 Jun 2015 HK\$'000	Gross Advances As at 30 Jun 2015 HK\$'000
Analysed by industry:				
Loans for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	215,420	6,410,420	215,420	6,155,420
- Property investment	3,985,500	6,769,500	4,772,201	7,523,312
- Civil engineering works	-	310,000	13,783	563,783
- Financial concerns	387,555	387,555	387,605	387,605
- Stockbrokers	-	341,464	886	5,203,075
- Wholesale and retail trade	491,430	808,777	317,957	616,607
- Manufacturing	54,258	54,258	3,517	3,517
- Information technology	-	800,000	-	827,206
- Recreational activities	-	-	-	-
- Transport and transport equipment	-	891,056	-	906,000
- Others	3,881,306	4,548,030	3,469,199	3,577,749
	9,015,469	21,321,060	9,180,568	25,764,274
- Individuals				
- Loans for the purchase of other residential properties	1,749	1,749	42,005	42,005
- Others	16,411	16,411	3,223	3,223
	18,160	18,160	45,228	45,228
Loans for use in Hong Kong	9,033,629	21,339,220	9,225,796	25,809,502
Trade finance	308,433	4,219,639	460,881	5,435,711
Loans for use outside Hong Kong	4,262,272	16,949,282	4,774,338	20,401,201
Total advances to customers	13,604,334	42,508,141	14,461,015	51,646,414

	Gross Advances As at 31 Dec 2015 HK\$'000	Gross Advances As at 30 Jun 2015 HK\$'000
Analysed by countries:		
Hong Kong	18,281,421	28,612,963
China	22,080,809	20,870,000
Singapore	1,458,298	601,935
Others	687,613	1,561,516
Total advances to customers	42,508,141	51,646,414

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 31 Dec 2015 HK\$'000	As at 30 Jun 2015 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 31 Dec 2015						
Offshore centres	10,728	1	80	12,264	-	23,073
Of which - Hong Kong	5,833	-	72	10,686	-	16,591
- Singapore	4,895	-	8	1,578	-	6,481
Developing Asia and Pacific	20,103	92	-	4,453	-	24,648
Of which - China	19,705	92	-	4,453	-	24,250
As at 30 Jun 2015						
Offshore centres	11,631	-	106	17,621	-	29,358
Of which - Hong Kong	7,171	-	97	15,954	-	23,222
Developing Asia and Pacific	32,508	98	-	1,385	-	33,991
Of which - China	28,179	98	-	1,380	-	29,657

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 31 Dec 2015 HK\$'000	As at 30 Jun 2015 HK\$'000
Collective impairment allowances	430,918	510,972
Individual impairment allowances		
- Loans and Advances	41,906	-
- Trade Bills	-	-
- Other Assets	-	-
	472,824	510,972

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

The collective impairment allowances are centrally done on a global basis by Head Office in Singapore based on an assessment of the degree of credit risk inherent in Hong Kong Branch's overall portfolio of loans and advances and other exposures.

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 As at 31 Dec 2015 HK\$'000	Impaired Loans As at 31 Dec 2015 HK\$'000	Collateral Value As at 30 Jun 2015 HK\$'000	Impaired Loans As at 30 Jun 2015 HK\$'000
- Gross amount	-	41,906	-	-
<i>(as a percentage of total advances to customers)</i>	(0.00%)	(0.10%)	(0.00%)	(0.00%)

- Individual impairment allowances	41,906	-
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Analysis of gross amount by countries:

Hong Kong	-	-
China	41,906	-
Singapore	-	-
Others	-	-
Total impaired loans	41,906	-

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 31 Dec 2015 HK\$'00	Overdue Loans As at 31 Dec 2015 HK\$'000	Collateral Value As at 30 Jun 2015 HK\$'00	Overdue Loans As at 30 Jun 2015 HK\$'000
Gross amount of advances which had been overdue for				
- more than one month and up to three months	-	-	-	-
<i>(as a percentage of total 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	-	41,906	-	-
<i>(as a percentage of total advances to customers)</i>	<i>(0.00%)</i>	<i>(0.10%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
- more than six months and up to one year	-	-	-	-
<i>(as a percentage of total advances to customers)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
- more than one year	-	-	-	-
<i>(as a percentage of total advances to customers)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
Total overdue loans	-	41,906	-	-

Additional information to collateral value:

	As at 31 Dec 2015 HK\$'000	As at 30 Jun 2015 HK\$'000
Market value	-	-
Covered portion	-	-
Uncovered portion	-	-
Total individual impairment allowances	-	-
Analysis of gross amount by countries:		
Hong Kong	-	-
China	-	-
Others	-	-
Total overdue loans	-	-

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 and reported under note 6 above, as at 31 December 2015 was nil (30 June 2015: Nil).

8. As at 31 December 2015, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2015: Nil).

9. Overdue Trade Bills

	As at 31 Dec 2015 HK\$'000	As at 30 Jun 2015 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 31 December 2015, there was no other asset that was overdue (30 June 2015: Nil).

10. There was no repossessed asset held as at 31 December 2015 (30 June 2015: Nil).

III. Additional balance sheet information *(continued)*

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 2015				
HK\$ million	CNY	USD	EUR	Total
Spot assets	7,978	36,694	672	48,827
Spot liabilities	(4,448)	(46,273)	(89)	(60,583)
Forward purchases	77,778	166,193	1,796	255,372
Forward sales	(80,842)	(155,892)	(2,630)	(242,667)
Net long/(short) position	466	722	(251)	949

As at 30 Jun 2015				
HK\$ million	CNY	USD	EUR	Total
Spot assets	18,588	38,224	1,817	63,213
Spot liabilities	(7,383)	(49,171)	(1,903)	(83,138)
Forward purchases	106,824	193,443	2,241	328,260
Forward sales	(112,650)	(185,777)	(4,051)	(308,109)
Net long/(short) position	5,379	(3,281)	(1,896)	226

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

There was no structural and net option position as at 31 December 2015 (at 30 June 2015: Nil).

12. Non-bank Mainland China Exposures:

As at 31 Dec 2015

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)	10,255	618	10,873
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,797	734	2,531
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,348	433	5,781
4. Other entities of central government not reported in item 1 above	810	387	1,197
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,323	2,901	10,224
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	25,533	5,073	30,606
Total assets after provision	93,725		
On-balance sheet exposures as percentage of total assets	27.24%		

As at 30 Jun 2015

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)	13,977	806	14,783
2. Local governments, local government-owned entities and their subsidiaries and JVs	726	1,909	2,635
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,702	386	5,088
4. Other entities of central government not reported in item 1 above	3,422	197	3,619
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,673	3,206	10,879
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	30,500	6,504	37,004
Total assets after provision	121,898		
On-balance sheet exposures as percentage of total assets	25.02%		

IV. Off-balance sheet information

		As at 31 Dec 2015 HK\$'000	As at 30 Jun 2015 HK\$'000
Contingent liabilities and commitments			
(i) Notional amounts			
Direct credit substitutes		295,347	347,023
Transaction-related contingencies		310,187	475,081
Trade-related contingencies		3,289,334	4,492,920
Other commitments			
- over one year		7,192,951	7,139,609
- one year or less		17,915,188	18,625,170
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)		6,794	503,887
		29,009,801	31,583,690
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	295,347	347,023
Transaction-related contingencies	50%	155,094	237,541
Trade-related contingencies	20%	657,867	898,584
Other commitments			
- over one year	50%	3,596,476	3,569,805
- one year or less	0%	-	-
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)	100%	6,794	503,887
		4,711,578	5,556,840
Derivatives			
Exchange rate contracts		323,681,336	388,801,074
Interest rate contracts		140,188,282	104,682,904
Others		107,771	13,349
		463,977,389	493,497,327

The total replacement cost of the above reported derivatives with a positive value obtained by marking to market is HK\$4,185 million as at 31 December 2015 (30 June 2015: HK\$2,473 million). The effect of bilateral netting agreement has not been taken into account for the above calculation.

V. Liquidity Information

	As at 31 Dec 2015	As at 31 Dec 2014
Average Liquidity Maintenance Ratio ("LMR") for the year ended	55.96%	
Average Liquidity Ratio ("LR") for the year ended		54.29%

Note : Comparatives are not directly comparable due to the implementation of the Banking (Liquidity) Rules in January 2015.

The average LMR is the simple average of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

The average LR is the simple average of each calendar month's average LR calculated in accordance with the Fourth Schedule of the Banking Ordinance.

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 liquidity risk limits, regular stress testing, and establishing contingency funding plans. These processes are subject to regular reviews to ensure that they remain relevant in the context of prevailing market conditions.

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.

Further information with regard to the Risk Management of OCBC Group can be found from page 56 of Annual report 2014.

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 2015 is HKD1 = SGD 0.182365, 30 June 2015 is HKD1 = SGD 0.173427, 31 December 2014 is HKD1 = SGD 0.170346)

I Capital and capital adequacy

	As at 31 Dec 2015 S\$'000	As at 30 Jun 2015 S\$'000
(i) Capital and reserves		
- Issued and paid-up capital	14,560,367	14,338,988
- Total shareholders' equity [#]	37,110,811	35,660,292
(ii) Consolidated capital adequacy ratio	16.80%	16.10%

II Other financial information

	As at 31 Dec 2015 S\$'000	As at 30 Jun 2015 S\$'000
(i) Total Assets	390,189,641	399,014,432
(ii) Total Liabilities	353,078,830	363,354,140
(iii) Loans to non-bank customers, including bills (net of individual and collective impairment allowances)	208,218,258	207,827,698
(iv) Deposits of non-bank customers	246,277,331	246,424,237
	Year ended 31 Dec 2015 S\$'000	Year ended 31 Dec 2014 S\$'000
(v) Pre-tax profits	4,824,583	4,763,205

[#]: 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 2014 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

:

22 March 2016

主要財務資料
披露聲明書

2015 年 年度業績



華僑銀行

華僑銀行
香港分行

主要財務資料披露聲明書

截至二〇一五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，已送呈香港金融管理局公眾登記處，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)規則截至二〇一五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

		截至二〇一五年 十二月三十一日 港幣千元	截至二〇一四年 十二月三十一日 港幣千元
(i)	利息收入	1,916,876	1,902,929
(ii)	利息支出	(958,512)	(710,628)
(iii)	其他營運收入		
	外匯買賣交易的收益減虧損	(250,154)	374,532
	外匯買賣作非交易的收益減虧損	347,000	(227,016)
	其他買賣交易的收益減虧損	(23,089)	(38,483)
	對沖工具收益減虧損	-	-
	從附屬公司所得的股息	40	8,994
	服務費及佣金		
	收入	147,426	147,122
	支出	-	-
	其他	65,870	30,132
(iv)	營運支出		
	員工成本	(150,359)	(186,770)
	房產租金支出	(14,496)	(12,706)
	其他	(61,762)	(62,333)
(v)	售賣固定資產之盈利/(虧損)	30,217	-
(vi)	為已減值資產作出之(減值損失及準備)/回撥	(30,488)	(39,692)
(vii)	除稅前盈利/(虧損)	1,018,569	1,186,081
(viii)	稅項(支出)/收益	(57,171)	(173,148)
(ix)	除稅後盈利/(虧損)	961,398	1,012,933

II. 資產負債表資料

	二〇一五年 十二月三十一日 港幣千元	二〇一五年 六月三十日 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)	1,070,264	5,553,560
(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)	2,389,360	6,040,850
(iii) 存放外匯基金金額	40,793	235,441
(iv) 存放海外辦事處金額	4,540,652	3,787,756
(v) 貿易票據	6,149,092	13,318,225
(vi) 持有的存款證	26,896,731	33,461,333
(vii) 可供出售證券	5,600,723	4,961,076
(viii) 貸款及其他賬目		
- 客戶貸款	42,508,141	51,646,414
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	377,545	482,044
- 已減值資產之減值準備		
- 綜合減值準備	(430,918)	(510,972)
- 個別減值準備		
- 就客戶貸款作出之個別減值準備	(41,906)	-
- 就其他帳目作出之個別減值準備	-	-
(ix) 衍生工具的正公平值	4,184,954	2,472,744
(x) 附屬公司投資	378,568	380,568
(xi) 其他投資	550	430
(xii) 有形固定資產	60,918	68,898
總資產	93,725,467	121,898,367
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	28,807,632	52,635,113
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	492,606	260,187
儲蓄存款	6,760,559	6,179,579
定期、即期及短期通知存款	26,863,140	24,121,873
(iv) 結欠海外辦事處金額	4,262,128	8,860,311
(v) 已發行存款證	19,511,396	24,638,643
(vi) 其他負債及準備金 (包括現年度溢利)	1,869,920	1,742,988
(vii) 衍生工具的負公平值	3,891,762	2,048,459
(viii) 儲備		
未經匯出之保留溢利	1,273,615	1,318,127
可供出售證券之公平價值	(7,290)	93,087
總負債	93,725,467	121,898,367

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇一五年 十二月三十一日 港幣千元	客戶貸款總額 二〇一五年 十二月三十一日 港幣千元	抵押品價值 二〇一五年 六月三十日 港幣千元	客戶貸款總額 二〇一五年 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	215,420	6,410,420	215,420	6,155,420
物業投資	3,985,500	6,769,500	4,772,201	7,523,312
土木工程	-	310,000	13,783	563,783
金融企業	387,555	387,555	387,605	387,605
股票經紀	-	341,464	886	5,203,075
批發及零售業	491,430	808,777	317,957	616,607
製造業	54,258	54,258	3,517	3,517
資訊科技	-	800,000	-	827,206
康樂活動	-	-	-	-
運輸及運輸設備	-	891,056	-	906,000
其他	3,881,306	4,548,030	3,469,199	3,577,749
	9,015,469	21,321,060	9,180,568	25,764,274
個人				
購買其他住宅物業的貸款	1,749	1,749	42,005	42,005
其他	16,411	16,411	3,223	3,223
	18,160	18,160	45,228	45,228
在香港使用的貸款	9,033,629	21,339,220	9,225,796	25,809,502
貿易融資	308,433	4,219,639	460,881	5,435,711
在香港以外使用的貸款	4,262,272	16,949,282	4,774,338	20,401,201
客戶貸款總額	13,604,334	42,508,141	14,461,015	51,646,414

	客戶貸款總額 二〇一五年 十二月三十一日 港幣千元	客戶貸款總額 二〇一五年 六月三十日 港幣千元
按國家分類：		
香港	18,281,421	28,612,963
中國	22,080,809	20,870,000
新加坡	1,458,298	601,935
其他	687,613	1,561,516
客戶貸款總額	42,508,141	51,646,414

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

二〇一五年
十二月三十一日
港幣千元

二〇一五年
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>二〇一五年十二月三十一日</u>						
離岸中心	10,728	1	80	12,264	-	23,073
其中 - 香港	5,833	-	72	10,686	-	16,591
- 新加坡	4,895	-	8	1,578	-	6,481
發展中亞洲及太平洋地區	20,103	92	-	4,453	-	24,648
其中 - 中國	19,705	92	-	4,453	-	24,250
<u>二〇一五年六月三十日</u>						
離岸中心	11,631	-	106	17,621	-	29,358
其中 - 香港	7,171	-	97	15,954	-	23,222
發展中亞洲及太平洋地區	32,508	98	-	1,385	-	33,991
其中 - 中國	28,179	98	-	1,380	-	29,657

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：

	二〇一五年 十二月三十一日 港幣千元	二〇一五年 六月三十日 港幣千元
綜合減值準備	430,918	510,972
個別減值準備		
- 就客戶貸款作出	41,906	-
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>472,824</u>	<u>510,972</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。

綜合減值準備最終是由新加坡總行在評估本行的全球貸款及墊款及其他風險之信貸風險程度後作出。

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 二〇一五年 十二月三十一日 港幣千元	已減值貸款 二〇一五年 十二月三十一日 港幣千元	抵押品價值 二〇一五年 六月三十日 港幣千元	已減值貸款 二〇一五年 六月三十日 港幣千元
已減值貸款總額	-	41,906	-	-
(佔客戶貸款總額百分比)	(0.00%)	(0.10%)	(0.00%)	(0.00%)
就該等貸款所作之個別減值準備		41,906		-
按國家分類				
香港		-		-
中國		41,906		-
新加坡		-		-
其他		-		-
已減值貸款總額		<u>41,906</u>		<u>-</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 二〇一五年 十二月三十一日 港幣千元	逾期貸款 二〇一五年 十二月三十一日 港幣千元	抵押品價值 二〇一五年 六月三十日 港幣千元	逾期貸款 二〇一五年 六月三十日 港幣千元
客戶貸款已逾期				
二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%)	41,906 (0.10%)	- (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%)	- (0.00%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
逾期貸款總額	-	41,906	-	-

抵押品價值的補充資料：

	二〇一五年十二月三十一日 港幣千元	二〇一五年六月三十日 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	-	-
其他	-	-
逾期貸款總額	-	-

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. 於二〇一五年十二月三十一日，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（於二〇一五年六月三十日的金額為零）。

8. 於二〇一五年十二月三十一日，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（二〇一五年六月三十日的金額為零）。

9. 逾期貿易票據

	二〇一五年 十二月三十一日 港幣千元	二〇一五年 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	-	-

於二〇一五年十二月三十一日，本行並無其他逾期資產（於二〇一五年六月三十日的金額為零）。

III. 其他資產負債表資料 (續)

10. 於二〇一五年十二月三十一日，本行並沒有任何收回資產（於二〇一五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。

於二〇一五年十二月三十一日

港幣百萬元	人民幣	美元	歐元	總額
現貨資產	7,978	36,694	672	48,827
現貨負債	(4,448)	(46,273)	(89)	(60,583)
遠期買入	77,778	166,193	1,796	255,372
遠期賣出	(80,842)	(155,892)	(2,630)	(242,667)
長（短）盤淨額	466	722	(251)	949

於二〇一五年六月三十日

港幣百萬元	人民幣	美元	歐元	總額
現貨資產	18,588	38,224	1,817	63,213
現貨負債	(7,383)	(49,171)	(1,903)	(83,138)
遠期買入	106,824	193,443	2,241	328,260
遠期賣出	(112,650)	(185,777)	(4,051)	(308,109)
長（短）盤淨額	5,379	(3,281)	(1,896)	226

“總額” 欄為所有貨幣加總之持有額。

於二〇一五年十二月三十一日，本行並無任何結構性倉盤淨額及期權盤淨額（於二〇一五年六月三十日的金額為零）。

12. 對內地非銀行對手方的風險承擔：

於二〇一五年十二月三十一日

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	10,255	618	10,873
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	1,797	734	2,531
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	5,348	433	5,781
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）	810	387	1,197
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）	-	-	-
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	7,323	2,901	10,224
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	-	-	-
總額	25,533	5,073	30,606
扣除減值準備後的總資產	93,725		
資產負債表內的風險額佔總資產的百分比	27.24%		

於二〇一五年六月三十日

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	13,977	806	14,783
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	726	1,909	2,635
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	4,702	386	5,088
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）	3,422	197	3,619
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）	-	-	-
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	7,673	3,206	10,879
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	-	-	-
總額	30,500	6,504	37,004
扣除減值準備後的總資產	121,898		
資產負債表內的風險額佔總資產的百分比	25.02%		

IV. 資產負債表以外的項目資料

		二〇一五年 十二月三十一日 港幣千元	二〇一五年 六月三十一日 港幣千元
或然負債及承擔			
(i) 名義金額			
直接信貸替代項目		295,347	347,023
與交易有關的或然項目		310,187	475,081
與貿易有關的或然項目		3,289,334	4,492,920
其他承擔			
– 超過一年		7,192,951	7,139,609
– 一年或以下		17,915,188	18,625,170
其他 (包括遠期資產購買, 股票及證券的未繳足部分, 遠期 定期存款以及有追索權的資產出售或其他交易)		6,794	503,887
		29,009,801	31,583,690
	信用換算因數		
(ii) 信用風險加權金額			
直接信貸替代項目	100%	295,347	347,023
與交易有關的或然項目	50%	155,094	237,541
與貿易有關的或然項目	20%	657,867	898,584
其他承擔			
– 超過一年	50%	3,596,476	3,569,805
– 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 定期存款以及有追索權的資產出售或其他交易)	100%	6,794	503,887
		4,711,578	5,556,840
衍生工具			
匯率合約		323,681,336	388,801,074
利率合約		140,188,282	104,682,904
其他		107,771	13,349
		463,977,389	493,497,327

於二〇一五年十二月三十一日，經計算市值後，價值為正數的匯率合約及利率合約，其重置成本合計港幣四十一億八千五百萬元（於二〇一五年六月三十日之金額為港幣二十四億七千三百萬元）。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

	二〇一五年 十二月三十一日	二〇一四年 十二月三十一日
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二〇一五年全年平均流動性維持比率	55.96%	
二〇一四年全年平均流動資產比率		54.29%

備註：鑒於銀行業（流動性）規則於二〇一五年一月起實施，相關數據不具直接可比性。

流動性維持比率是根據銀行業（流動性）規則所規定計算的每個曆月的平均流動性維持比率的簡單平均數。

流動資產比率是根據「銀行業條例」附表四規定所計算的每個曆月的平均流動資產比率的簡單平均數。

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本滿足合約及法定金融義務，同時有能力承接新的交易。

我們的資金管理程序包括設立流動性管理政策與額度，依據流動性風險額度進行定期監管，定期進行壓力測試，並建立應急注資計劃。這些程序都定期檢討，以確保程序繼續適用於當前的市場環境。

在一個以合約性和行為性為基礎的預測現金流動量的框架內，流動性的監管每天進行。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。

有關華僑銀行集團風險管理的進一步資料，可參閱 2014 年度報告書中的第 31 頁(中文版) 或第 56 頁(英文版)。

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇一五年十二月三十一日為港幣 1 元 = 新加坡幣 0.182365，於二〇一五年六月三十日為港幣 1 元 = 新加坡幣 0.173427，於二〇一四年十二月三十一日為港幣 1 元 = 新加坡幣 0.170346）。

I. 資本及資本充足比率

	二〇一五年 十二月三十一日 新加坡幣千元	二〇一五年 六月三十日 新加坡幣千元
(i) 股本及儲備		
- 已發行及繳足股本	14,560,367	14,338,988
- 股東資本總額 [#]	37,110,811	35,660,292
(ii) 綜合資本充足比率	16.80%	16.10%

II. 其他財務資料

	二〇一五年 十二月三十一日 新加坡幣千元	二〇一五年 六月三十日 新加坡幣千元
(i) 總資產	390,189,641	399,014,432
(ii) 總負債	353,078,830	363,354,140
(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）	208,218,258	207,827,698
(iv) 非銀行客戶存款	246,277,331	246,424,237
	截至二〇一五年 十二月三十一日 新加坡幣千元	截至二〇一四年 十二月三十一日 新加坡幣千元
(v) 稅前盈利	4,824,583	4,763,205

[#]: 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。

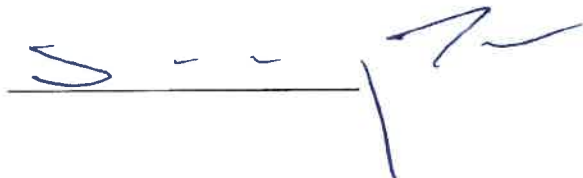
根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行 2014 年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局已於 2014 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：

二〇一六年三月二十二日