

**Key Financial Information
Disclosure Statement**

2022
Half-Year End
Results



Oversea-Chinese Banking Corporation Limited
Hong Kong Branch
(Incorporated in Singapore with limited liability)

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the half-year ended 30 June 2022

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

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

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

Key Financial Information Disclosure Statement for the half-year ended 30 June 2022 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 2022 HK\$'000	Half-year ended 30 Jun 2021 HK\$'000
(i) Interest income	784,066	655,173
(ii) Interest expense	(351,689)	(153,400)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	130,244	169,977
- Gains less losses arising from other trading activities	(130,649)	(56,397)
- Gains less losses on securities held for trading purposes	(32,070)	(10,478)
- Fees and commissions		
- Income	39,548	32,939
- Expense	-	-
- Others	60,827	17,430
(iv) Operating expenses		
- Staff expenses	(23,960)	(85,618)
- Rental expenses	(2,916)	(14,513)
- Other expenses	(193,492)	(39,823)
(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	(82,728)	(136,751)
(vii) Profit / (Loss) before taxation	197,181	378,539
(viii) Taxation (charge) / credit	(33,083)	(63,133)
(ix) Profit / (Loss) after taxation	164,098	315,406

II. Balance sheet information

	As at 30 Jun 2022 HK\$'000	As at 31 Dec 2021 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	1,814,440	1,447,796
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	5,670,319	3,713,704
(iii) Due from Exchange Fund	51,879	71,132
(iv) Amount due from overseas offices	1,316,107	7,694,372
(v) Trade bills	1,537,669	1,991,016
(vi) Certificates of deposit held	25,273,012	15,598,944
(vii) Investment securities	16,069,134	21,040,936
(viii) Trading securities	715,276	1,579,039
(ix) Loans and advances and other accounts		
- Loans and advances to customers	61,004,867	55,107,874
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	6,086,740	1,879,138
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(196,354)	(114,533)
- Individual assessed	(404,547)	(404,532)
(xi) Derivative receivables	8,401,458	4,968,323
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	630	750
(xiv) Property, plant and equipment and investment properties	-	-
Total assets	127,375,198	114,608,527
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	16,768,707	6,474,434
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	313,496	371,010
- Saving deposits	2,071,469	3,327,946
- Time, call and notice deposits	17,426,934	16,806,482
(iv) Amount due to overseas offices	44,548,079	54,248,353
(v) Certificates of deposit issued	32,832,520	26,404,661
(vi) Other liabilities	5,604,545	1,553,868
(vii) Provisions	68,880	84,045
(viii) Derivative payables	7,582,553	5,100,415
(ix) Reserve	158,015	237,313
Total liabilities	127,375,198	114,608,527

III. Additional balance sheet information

1. Gross loans and advances to customers

	Collateral Value As at 30 Jun 2022 HK\$'000	Gross Loans and Advances As at 30 Jun 2022 HK\$'000	Collateral Value As at 31 Dec 2021 HK\$'000	Gross Loans and Advances As at 31 Dec 2021 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	2,788,193	10,957,811	702,104	9,807,268
- Property investment	3,394,717	9,041,965	2,243,392	8,065,551
- Financial concerns	-	-	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	3,056,274	-	2,711,440
- Manufacturing	-	-	-	77,000
- Transport and transport equipment	57,272	720,593	56,927	1,300,204
- Recreational activities	-	-	-	-
- Information technology	-	300,000	-	300,000
- Others	1,740,500	3,483,286	1,742,000	3,344,703
	7,980,682	27,559,929	4,744,423	25,606,166
- Individuals				
- Loans for the purchase of other residential properties	-	-	957	957
- Others	-	-	5,000	5,000
	-	-	5,957	5,957
Loans and advances for use in Hong Kong	7,980,682	27,559,929	4,750,380	25,612,123
Trade finance	-	444,730	-	286,239
Loans and advances for use outside Hong Kong	2,887,920	33,000,208	1,531,387	29,209,512
Total loans and advances to customers	10,868,602	61,004,867	6,281,767	55,107,874

	Gross Loans and Advances As at 30 Jun 2022 HK\$'000	Gross Loans and Advances As at 31 Dec 2021 HK\$'000
Analysed by countries:		
Hong Kong	24,377,056	21,425,817
China	30,790,523	30,246,793
Others	5,837,288	3,435,264
Total loans and advances to customers	61,004,867	55,107,874

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

As at 30 Jun 2022 HK\$'000	As at 31 Dec 2021 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	<u>Non-bank private sector</u>					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
As at 30 Jun 2022						
Developed countries	5,154	771	4,567	1,049	-	11,541
Offshore centres	17,042	-	3,460	12,303	-	32,805
of which - Hong Kong	4,170	-	3,325	12,303	-	19,798
of which - Singapore	11,960	-	135	-	-	12,095
Developing Asia and Pacific	16,816	3,267	2,311	8,928	-	31,322
of which - China	16,794	-	624	8,754	-	26,172
As at 31 Dec 2021						
Offshore centres	13,427	273	3,520	11,684	-	28,904
of which - Hong Kong	2,396	-	3,419	11,683	-	17,498
of which - Singapore	10,641	-	101	-	-	10,742
Developing Asia and Pacific	19,695	4,528	2,227	11,043	-	37,493
of which - China	19,655	-	1,061	10,997	-	31,713

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

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

III. Additional balance sheet information (continued)

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

	As at 30 Jun 2022	As at 31 Dec 2021
	HK\$'000	HK\$'000
Collectively assessed allowances	196,354	114,533
Individual assessed allowances		
- Loans and Advances	404,547	404,532
- Trade Bills	-	-
- Other Assets	-	-
	600,901	519,065

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

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

5. Impaired loans and advances

	Collateral Value	Impaired Loans and	Collateral Value	Impaired Loans and
	As at 30 Jun 2022	advances	As at 31 Dec 2021	Advances
	HK\$'000	As at 30 Jun 2022	As at 31 Dec 2021	As at 31 Dec 2021
		HK\$'000	HK\$'000	HK\$'000
- Gross amount	-	560,303	-	569,023
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(0.92%)</i>	<i>(0.00%)</i>	<i>(1.03%)</i>
- Individual assessed allowances		404,547		404,532
Analysis of gross amount by countries:				
Hong Kong		178,929		179,113
China		381,374		389,910
Singapore		-		-
Others		-		-
Total impaired loans and advances		560,303		569,023

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

III. Additional balance sheet information (continued)

6. Overdue loans and advances

	Collateral Value As at 30 Jun 2022 HK\$'000	Overdue Loans and Advances As at 30 Jun 2022 HK\$'000	Collateral Value As at 31 Dec 2021 HK\$'000	Overdue Loans and Advances As at 31 Dec 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>	381,374 <i>(0.63%)</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>	- <i>(0.00%)</i>	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	- <i>(0.00%)</i>	178,929 <i>(0.29%)</i>	- <i>(0.00%)</i>	179,113 <i>(0.33%)</i>
Total overdue loans and advances	-	560,303	-	179,113

Value of collateral held against overdue loans and advances:

	As at 30 Jun 2022 HK\$'000	As at 31 Dec 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	560,303	179,113
Individual assessed allowances of overdue loans and advances	404,547	167,881
Analysis of gross amount by countries:		
Hong Kong	178,929	179,113
China	381,374	-
Singapore	-	-
Others	-	-
Total overdue loans and advances	560,303	179,113

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.

- The amount of rescheduled loans and advances to customers, net of those which have been overdue for over three months and reported under note 6 above, as at 30 June 2022 was Nil (31 December 2021: Nil).
- As at 30 June 2022, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2021: Nil).

III. Additional balance sheet information (continued)

9. Overdue Trade Bills

	As at 30 Jun 2022 HK\$'000	As at 31 Dec 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	-	-
Total overdue Trade Bills	-	-

As at 30 June 2022, there was no other asset that was overdue (31 December 2021: Nil).

10. There was no repossessed asset held as at 30 June 2022 (31 December 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 30 Jun 2022			
HK\$ million	CNY	USD	Total
Spot assets	10,506	47,995	58,501
Spot liabilities	(3,486)	(87,719)	(91,205)
Forward purchases	84,213	264,860	349,073
Forward sales	(91,835)	(224,543)	(316,378)
Net options position	70	(370)	(300)
Net long/(short) position	(532)	223	(309)

As at 31 Dec 2021		
HK\$ million	CNY	Total
Spot assets	15,988	15,988
Spot liabilities	(3,570)	(3,570)
Forward purchases	80,272	80,272
Forward sales	(93,471)	(93,471)
Net options position	(16)	(16)
Net long/(short) position	(797)	(797)

There was no structural position as at 30 June 2022 (at 31 December 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 30 Jun 2022

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)	11,533	2,000	13,533
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,457	-	2,457
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	10,270	227	10,497
4. Other entities of central government not reported in item 1 above	3,095	42	3,137
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	8,125	1,977	10,102
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	37,330	4,246	41,576
Total assets after provision	127,375		
On-balance sheet exposures as percentage of total assets	29.31%		

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	-	-	-
Total	40,967	3,856	44,823
Total assets after provision	114,609		
On-balance sheet exposures as percentage of total assets	35.75%		

IV. Off-balance sheet information

		As at 30 Jun 2022 HK\$'000	As at 31 Dec 2021 HK\$'000
Contingent liabilities and commitments			
(i) Contractual/notional amounts			
Direct credit substitutes		65,675	172,726
Transaction-related contingencies		-	-
Trade-related contingencies		1,352,728	1,466,215
Other commitments			
- over one year		13,968,482	9,162,206
- one year or less		13,367,812	16,308,174
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		7,618,418	8,967,930
		36,373,115	36,077,251
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	65,675	172,726
Transaction-related contingencies	50%	-	-
Trade-related contingencies	20%	270,546	293,243
Other commitments			
- over one year	50%	6,984,241	4,581,103
- 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%	7,618,418	8,967,930
		14,938,880	14,015,002
Derivatives			
(i) Contractual/notional amounts			
Exchange rate contracts		496,909,391	475,016,677
Interest rate contracts		282,430,955	260,543,227
Others		66,299	2,717
		779,406,645	735,562,621
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		523,869	(330,963)
Interest rate contracts		294,677	198,789
Others		359	82
		818,905	(132,092)

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended 30 Jun 2022	Quarter ended 30 Jun 2021
Quarterly average liquidity maintenance ratio	62.03%	85.30%

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

2. Core Funding Ratio

	Quarter ended 30 Jun 2022	Quarter ended 30 Jun 2021
Quarterly average core funding ratio	89.89%	102.41%

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 2022 is HKD1 = SGD 0.177276, 31 December 2021 is HKD1 = SGD 0.173307, 30 June 2021 is HKD1 = SGD 0.173109)

I Capital and capital adequacy

	As at 30 Jun 2022 S\$ million	As at 31 Dec 2021 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,057	18,040
- Total shareholders' equity [#]	54,419	54,338
(ii) Consolidated capital adequacy ratio	17.5%	17.6%

II Other financial information

	As at 30 Jun 2022 S\$ million	As at 31 Dec 2021 S\$ million
(i) Total Assets	554,862	542,187
(ii) Total Liabilities	500,443	487,849
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	294,480	286,281
(iv) Deposits of non-bank customers	348,821	342,395
	Half-year ended 30 Jun 2022 S\$ million	Half-year ended 30 Jun 2021 S\$ million
(v) Pre-tax profits	3,395	3,177

[#] includes non-controlling interest

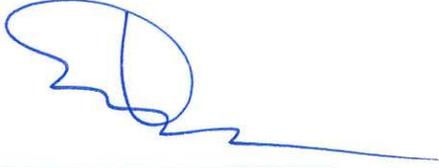
III Bank profile

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.

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 September 2022

主要財務資料
披露聲明書

2022 年 中期業績



華僑銀行
香港分行
(於新加坡註冊成立之有限公司)

主要財務資料披露聲明書
截至二〇二二年六月三十日止之財政年度

- 本聲明書展列於本行下列分行的銀行大堂，地址如下：

香港皇后大道中九號九樓

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

根據銀行業(披露)規則截至二〇二二年六月三十日半年度之主要財務資料披露聲明書

甲部—香港分行資料

I. 損益賬資料

	截至二〇二二年 六月三十日 港幣千元	截至二〇二一年 六月三十日 港幣千元
(i) 利息收入	784,066	655,173
(ii) 利息支出	(351,689)	(153,400)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	130,244	169,977
其他買賣交易的收益減虧損	(130,649)	(56,397)
來自持有作交易用途的證券的收益減虧損	(32,070)	(10,478)
服務費及佣金		
收入	39,548	32,939
支出	-	-
其他	60,827	17,430
(iv) 營運支出		
員工成本	(23,960)	(85,618)
房產租金支出	(2,916)	(14,513)
其他	(193,492)	(39,823)
(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	(82,728)	(136,751)
(vii) 除稅前盈利 / (虧損)	<u>197,181</u>	<u>378,539</u>
(viii) 稅項(支出) / 收益	<u>(33,083)</u>	<u>(63,133)</u>
(ix) 除稅後盈利 / (虧損)	<u>164,098</u>	<u>315,406</u>

II. 資產負債表資料

	二〇二二年 六月三十日 港幣千元	二〇二一年 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)	1,814,440	1,447,796
(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)	5,670,319	3,713,704
(iii) 存放外匯基金金額	51,879	71,132
(iv) 存放海外辦事處金額	1,316,107	7,694,372
(v) 貿易票據	1,537,669	1,991,016
(vi) 持有的存款證	25,273,012	15,598,944
(vii) 投資性證券	16,069,134	21,040,936
(viii) 可供交易證券	715,276	1,579,039
(ix) 貸款及其他賬目		
- 客戶貸款	61,004,867	55,107,874
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	6,086,740	1,879,138
(x) 已減值資產之減值準備		
- 綜合減值準備	(196,354)	(114,533)
- 個別減值準備	(404,547)	(404,532)
(xi) 衍生工具應收款	8,401,458	4,968,323
(xii) 附屬公司投資	34,568	34,568
(xiii) 其他投資	630	750
(xiv) 物業、工業裝置及設備以及投資物業	-	-
總資產	127,375,198	114,608,527
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	16,768,707	6,474,434
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	313,496	371,010
儲蓄存款	2,071,469	3,327,946
定期、即期及短期通知存款	17,426,934	16,806,482
(iv) 結欠海外辦事處金額	44,548,079	54,248,353
(v) 已發行存款證	32,832,520	26,404,661
(vi) 其他負債	5,604,545	1,553,868
(vii) 準備金	68,880	84,045
(viii) 衍生工具應付款	7,582,553	5,100,415
(ix) 儲備	158,015	237,313
總負債	127,375,198	114,608,527

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇二二年 六月三十日 港幣千元	客戶貸款總額 二〇二二年 六月三十日 港幣千元	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
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	2,788,193	10,957,811	702,104	9,807,268
物業投資	3,394,717	9,041,965	2,243,392	8,065,551
金融企業	-	-	-	-
股票經紀	-	-	-	-
批發及零售業	-	3,056,274	-	2,711,440
製造業	-	-	-	77,000
運輸及運輸設備	57,272	720,593	56,927	1,300,204
康樂活動	-	-	-	-
資訊科技	-	300,000	-	300,000
其他	1,740,500	3,483,286	1,742,000	3,344,703
	7,980,682	27,559,929	4,744,423	25,606,166
個人				
購買其他住宅物業的貸款	-	-	957	957
其他	-	-	5,000	5,000
	-	-	5,957	5,957
在香港使用的貸款	7,980,682	27,559,929	4,750,380	25,612,123
貿易融資	-	444,730	-	286,239
在香港以外使用的貸款	2,887,920	33,000,208	1,531,387	29,209,512
客戶貸款總額	10,868,602	61,004,867	6,281,767	55,107,874

	客戶貸款總額 二〇二二年 六月三十日 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
按國家分類：		
香港	24,377,056	21,425,817
中國	30,790,523	30,246,793
其他	5,837,288	3,435,264
客戶貸款總額	61,004,867	55,107,874

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

二〇二二年
六月三十日
港幣千元

二〇二一年
十二月三十一日
港幣千元

-

3. 國際債權

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

非銀行私營機構

百萬港元	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	總額
<u>二〇二二年六月三十日</u>						
已發展國家	5,154	771	4,567	1,049	-	11,541
離岸中心	17,042	-	3,460	12,303	-	32,805
其中 - 香港	4,170	-	3,325	12,303	-	19,798
其中 - 新加坡	11,960	-	135	-	-	12,095
發展中亞洲及太平洋地區	16,816	3,267	2,311	8,928	-	31,322
其中 - 中國	16,794	-	624	8,754	-	26,172
<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

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：

	二〇二二年 六月三十日 港幣千元	二〇二一年 十二月三十一日 港幣千元
綜合減值準備	196,354	114,533
個別減值準備		
- 就客戶貸款作出	404,547	404,532
- 就貿易票據作出	-	-
- 其他投資	-	-
	600,901	519,065

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 二〇二二年 六月三十日 港幣千元	已減值貸款 二〇二二年 六月三十日 港幣千元	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
已減值貸款總額	-	560,303	-	569,023
(佔客戶貸款總額百分比)	(0.00%)	(0.92%)	(0.00%)	(1.03%)
就該等貸款所作之個別減值準備		404,547		404,532
按國家分類				
香港		178,929		179,113
中國		381,374		389,910
新加坡		-		-
其他		-		-
已減值貸款總額		560,303		569,023

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 二〇二二年 六月三十日 港幣千元	逾期貸款 二〇二二年 六月三十日 港幣千元	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
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%)	381,374 (0.63%)	- (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%)	178,929 (0.29%)	- (0.00%)	179,113 (0.33%)
逾期貸款總額	-	560,303	-	179,113

持作逾期貸款的抵押品價值：

	二〇二二年六月三十日 港幣千元	二〇二一年十二月三十一日 港幣千元
持作逾期貸款已覆蓋部分的抵押品當前市值	-	-
逾期貸款的已覆蓋部分	-	-
逾期貸款的未覆蓋部分	560,303	179,113
逾期貸款的個別減值準備	404,547	167,881
按國家分類		
香港	178,929	179,113
中國	381,374	-
新加坡	-	-
其他	-	-
逾期貸款總額	560,303	179,113

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

7. 於二〇二二年六月三十日，經重組客戶貸款（不包括重組還款後仍逾期超過三個月以上之貸款，此逾期貸款已列於第6項內）的金額為零（於二〇二一年十二月三十一日的金額為零）。

8. 於二〇二二年六月三十日，本行對銀行及其他金融機構的貸款並無任何逾期、經重組或減值貸款（於二〇二一年十二月三十一日的金額為零）。

III. 其他資產負債表資料 (續)

9. 逾期貿易票據

	二〇二二年 六月三十日 港幣千元	二〇二一年 十二月三十一日 港幣千元
貿易票據已逾期		
三個月或以下但超過一個月	-	-
六個月或以下但超過三個月	-	-
一年或以下但超過六個月	-	-
一年以上	-	-
總逾期貿易票據	-	-

於二〇二二年六月三十日，本行並無其他逾期資產（於二〇二一年十二月三十一日的金額為零）。

10. 於二〇二二年六月三十日，本行並沒有任何收回資產（於二〇二一年十二月三十一日的金額為零）。

11. 所承受的外匯風險：

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

於二〇二二年六月三十日			
港幣百萬元	人民幣	美元	總額
現貨資產	10,506	47,995	58,501
現貨負債	(3,486)	(87,719)	(91,205)
遠期買入	84,213	264,860	349,073
遠期賣出	(91,835)	(224,543)	(316,378)
期權淨持倉量	70	(370)	(300)
長（短）盤淨額	(532)	223	(309)

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)

於二〇二二年六月三十日，本行並無任何結構性倉盤淨額（於二〇二一年十二月三十一日的金額為零）。

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

III. 其他資產負債表資料 (續)

12. 對內地非銀行對手方的風險承擔：

於二〇二二年六月三十日

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	11,533	2,000	13,533
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	2,457	-	2,457
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	10,270	227	10,497
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)	3,095	42	3,137
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	8,125	1,977	10,102
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	37,330	4,246	41,576
扣除減值準備後的總資產	127,375		
資產負債表內的風險額佔總資產的百分比	29.31%		

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	-	-	-
總額	40,967	3,856	44,823
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%		

IV. 資產負債表以外的項目資料

		二〇二二年 六月三十日 港幣千元	二〇二一年 十二月三十一日 港幣千元
或然負債及承擔			
(i) 合約 / 名義金額			
直接信貸替代項目		65,675	172,726
與交易有關的或然項目		-	-
與貿易有關的或然項目		1,352,728	1,466,215
其他承擔			
- 超過一年		13,968,482	9,162,206
- 一年或以下		13,367,812	16,308,174
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)		7,618,418	8,967,930
		<u>36,373,115</u>	<u>36,077,251</u>
	信用換算因數		
(ii) 信用風險加權金額			
直接信貸替代項目	100%	65,675	172,726
與交易有關的或然項目	50%	-	-
與貿易有關的或然項目	20%	270,546	293,243
其他承擔			
- 超過一年	50%	6,984,241	4,581,103
- 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%	7,618,418	8,967,930
		<u>14,938,880</u>	<u>14,015,002</u>
衍生工具			
(i) 合約 / 名義金額			
匯率合約		496,909,391	475,016,677
利率合約		282,430,955	260,543,227
其他		66,299	2,717
		<u>779,406,645</u>	<u>735,562,621</u>
有關金額以總額計算, 並未計入雙邊淨額結算安排之影響。			
這些工具之合約 / 名義金額指於資產負債表日仍未平倉之交易額, 並不是風險金額。			
(ii) 公平價值總計			
匯率合約		523,869	(330,963)
利率合約		294,677	198,789
其他		359	82
		<u>818,905</u>	<u>(132,092)</u>

V. 流動資產資料

1. 流動性維持比率

	季度終結 二〇二二年 六月三十日	季度終結 二〇二一年 六月三十日
季度平均流動性維持比率	62.03%	85.30%

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 二〇二二年 六月三十日	季度終結 二〇二一年 六月三十日
季度平均核心資金比率	89.89%	102.41%

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

3. 流動性風險管理

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

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

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

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

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

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇二二年六月三十日為港幣1元=新加坡幣 0.177276，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）。

I. 資本及資本充足比率

	二〇二二年 六月三十日 新加坡幣百萬元	二〇二一年 十二月三十一日 新加坡幣百萬元
(i) 股本及儲備		
- 已發行及繳足股本	18,057	18,040
- 股東資本總額 [#]	54,419	54,338
(ii) 綜合資本充足比率	17.5%	17.6%

II. 其他財務資料

	二〇二二年 六月三十日 新加坡幣百萬元	二〇二一年 十二月三十一日 新加坡幣百萬元
(i) 總資產	554,862	542,187
(ii) 總負債	500,443	487,849
(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）	294,480	286,281
(iv) 非銀行客戶存款	348,821	342,395
	截至二〇二二年 六月三十日 新加坡幣百萬元	截至二〇二一年 六月三十日 新加坡幣百萬元
(v) 稅前盈利	3,395	3,177

[#]: 包含非控制性股權

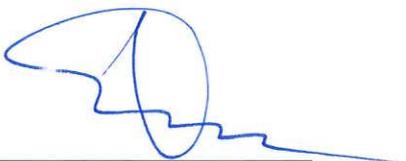
III. 銀行概述

華僑銀行乃一間在新加坡成立之有限公司，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。

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：

二〇二二年九月二十日