

Key Financial Information Disclosure Statement

2022 Year End Results



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

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the year ended 31 December 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 year ended 31 December 2022 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Year ended 31-Dec-2022 HK\$'000	Year ended 31-Dec-2021 HK\$'000
(i) Interest income	2,756,167	1,298,779
(ii) Interest expense	(2,030,381)	(307,733)
(iii) Other operating Income		
- Gains less losses arising from trading in foreign currencies	200,908	292,396
- Gains less losses arising from other trading activities	(182,964)	(65,888)
- Gains less losses on securities held for trading purposes	(34,669)	(41,088)
- Fees and commissions		
- Income	79,957	82,301
- Expense	-	-
- Others	128,589	26,327
(iv) Operating expenses		
- Staff expenses	(54,535)	(177,453)
- Rental expenses	(6,618)	(27,051)
- Other expenses	(347,226)	(126,075)
(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	(276,211)	(424,708)
(vii) Profit / (Loss) before taxation	233,017	529,807
(viii) Taxation (charge) / credit	(41,267)	(88,228)
(ix) Profit / (Loss) after taxation	191,750	441,579

II. Balance sheet information

	As at 31 Dec 2022 HK\$'000	As at 30 Jun 2022 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	7,477,306	1,814,440
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	1,403,576	5,670,319
(iii) Due from Exchange Fund	193,205	51,879
(iv) Amount due from overseas offices	7,718,108	1,316,107
(v) Trade bills	1,031,743	1,537,669
(vi) Certificates of deposit held	18,117,931	25,273,012
(vii) Investment securities	17,738,352	16,069,134
(viii) Trading securities	550,236	715,276
(ix) Loans and advances and other accounts		
- Loans and advances to customers	61,436,324	61,004,867
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	3,940,714	6,086,740
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(240,256)	(196,354)
- Individual assessed	(20,025)	(404,547)
(xi) Derivative receivables	10,249,970	8,401,458
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	630	630
(xiv) Property, plant and equipment and investment properties	-	-
Total assets	129,632,382	127,375,198
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	14,292,782	16,768,707
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	198,168	313,496
- Saving deposits	3,253,045	2,071,469
- Time, call and notice deposits	20,552,635	17,426,934
(iv) Amount due to overseas offices	55,702,936	44,548,079
(v) Certificates of deposit issued	20,807,806	32,832,520
(vi) Other liabilities	4,579,560	5,604,545
(vii) Provisions	86,265	68,880
(viii) Derivative payables	9,904,476	7,582,553
(ix) Reserve	254,709	158,015
Total liabilities	129,632,382	127,375,198

III. Additional balance sheet information

1. Gross loans and advances to customers

	Collateral Value As at 31 Dec 2022 HK\$'000	Gross Loans and Advances As at 31 Dec 2022 HK\$'000	Collateral Value As at 30 Jun 2022 HK\$'000	Gross Loans and Advances As at 30 Jun 2022 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	3,179,732	12,970,299	2,788,193	10,957,811
- Property investment	3,496,586	10,762,999	3,394,717	9,041,965
- Financial concerns	-	117,277	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	3,047,556	-	3,056,274
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	639,882	57,272	720,593
- Recreational activities	-	-	-	-
- Information technology	-	300,000	-	300,000
- Others	1,736,000	4,318,645	1,740,500	3,483,286
	8,412,318	32,156,658	7,980,682	27,559,929
- Individuals				
- Loans for the purchase of other residential properties	-	-	-	-
- Others	-	-	-	-
	-	-	-	-
Loans and advances for use in Hong Kong	8,412,318	32,156,658	7,980,682	27,559,929
Trade finance	-	263,736	-	444,730
Loans and advances for use outside Hong Kong	1,277,473	29,015,930	2,887,920	33,000,208
Total loans and advances to customers	9,689,791	61,436,324	10,868,602	61,004,867

Analysed by countries:		Gross Loans and Advances As at 31 Dec 2022 HK\$'000	Gross Loans and Advances As at 30 Jun 2022 HK\$'000
Hong Kong		28,911,483	24,377,056
China		26,938,513	30,790,523
Others		5,586,328	5,837,288
Total loans and advances to customers		61,436,324	61,004,867

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 31 Dec 2022 HK\$'000	As at 30 Jun 2022 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	Non-bank private sector					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
<u>As at 31 Dec 2022</u>						
Developed countries	8,695	250	6,814	1,151	-	16,910
Offshore centres	19,787	80	2,601	9,296	-	31,764
of which - Hong Kong	1,925	-	2,514	9,295	-	13,734
of which - Singapore	15,293	-	87	1	-	15,381
Developing Asia and Pacific	13,882	5,798	1,943	6,894	-	28,517
of which - China	12,520	5	546	6,612	-	19,683
<u>As at 30 Jun 2022</u>						
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

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 31 Dec 2022	As at 30 Jun 2022
	HK\$'000	HK\$'000
Collectively assessed allowances	240,256	196,354
Individual assessed allowances		
- Loans and Advances	20,025	404,547
- Trade Bills	-	-
- Other Assets	-	-
	260,281	600,901

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 31 Dec 2022	As at 31 Dec 2022	As at 30 Jun 2022	As at 30 Jun 2022
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
- Gross amount	-	20,025	-	560,303
<i>(as a percentage of total loans and advances to customers)</i>	(0.00%)	(0.03%)	<i>(0.00%)</i>	<i>(0.92%)</i>
- Individual assessed allowances		20,025		404,547
Analysis of gross amount by countries:				
Hong Kong		20,025		178,929
China		-		381,374
Singapore		-		-
Others		-		-
Total impaired loans and advances		20,025		560,303

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 31 Dec 2022 HK\$'000	Overdue Loans and Advances As at 31 Dec 2022 HK\$'000	Collateral Value As at 30 Jun 2022 HK\$'000	Overdue Loans and Advances As at 30 Jun 2022 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>	- (0.00%)	- (0.00%)	- <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>	- (0.00%)	- (0.00%)	- <i>(0.00%)</i>	381,374 <i>(0.63%)</i>
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	- (0.00%)	- (0.00%)	- <i>(0.00%)</i>	- <i>(0.00%)</i>
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	- (0.00%)	20,025 (0.03%)	- <i>(0.00%)</i>	178,929 <i>(0.29%)</i>
Total overdue loans and advances	-	20,025	-	560,303

Value of collateral held against overdue loans and advances:

	As at 31 Dec 2022 HK\$'000	As at 30 Jun 2022 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	20,025	560,303
Individual assessed allowances of overdue loans and advances	20,025	404,547
Analysis of gross amount by countries:		
Hong Kong	20,025	178,929
China	-	381,374
Singapore	-	-
Others	-	-
Total overdue loans and advances	20,025	560,303

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 2022 was Nil (30 June 2022: Nil).

8. As at 31 December 2022, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2022: Nil).

III. Additional balance sheet information (continued)

9. Overdue Trade Bills

	As at 31 Dec 2022 HK\$'000	As at 30 June 2022 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 2022, there was no other asset that was overdue (30 June 2022: Nil).

10. There was no repossessed asset held as at 31 December 2022 (30 June 2022: 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 2022

HK\$ million	KRW	CNY	USD	Total
Spot assets	5,840	8,143	46,748	60,731
Spot liabilities	(229)	(2,957)	(85,190)	(88,376)
Forward purchases	-	68,019	236,771	304,790
Forward sales	(5,875)	(73,391)	(197,431)	(276,697)
Net options position	-	(6)	(238)	(244)
Net long/(short) position	(264)	(192)	660	204

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)

There was no structural position as at 31 December 2022 (at 30 June 2022: 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 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)	11,883	283	12,166
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,900	-	1,900
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,206	1,029	9,235
4. Other entities of central government not reported in item 1 above	1,680	389	2,069
5. Other entities of local governments not reported in item 2 above	2,051	-	2,051
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,998	2,016	8,014
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	31,718	3,717	35,435
Total assets after provision	129,632		
On-balance sheet exposures as percentage of total assets	24.47%		

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%		

IV. Off-balance sheet information

		As at 31 Dec 2022 HK\$'000	As at 30 Jun 2022 HK\$'000
Contingent liabilities and commitments			
(i)	Contractual/notional amounts		
	Direct credit substitutes	63,444	65,675
	Transaction-related contingencies	-	-
	Trade-related contingencies	1,474,619	1,352,728
	Other commitments		
	- over one year	11,594,483	13,968,482
	- one year or less	15,341,505	13,367,812
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	1,509,829	7,618,418
		29,983,880	36,373,115
Credit Conversion Factor			
(ii)	Credit risk weighted amounts		
	Direct credit substitutes	100% 63,444	65,675
	Transaction-related contingencies	50% -	-
	Trade-related contingencies	20% 294,924	270,546
	Other commitments		
	- over one year	50% 5,797,242	6,984,241
	- 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% 1,509,829	7,618,418
		7,665,439	14,938,880
Derivatives			
(i)	Contractual/notional amounts		
	Exchange rate contracts	441,432,088	496,909,391
	Interest rate contracts	277,877,731	282,430,955
	Others	31,940	66,299
		719,341,759	779,406,645
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	(56,371)	523,869
	Interest rate contracts	401,832	294,677
	Others	33	359
		345,494	818,905

V. Liquidity Information

1. Liquidity Maintenance Ratio

	Quarter ended 31 Dec 2022	Quarter ended 31 Dec 2021
Quarterly average liquidity maintenance ratio	93.26%	85.14%

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 31 Dec 2022	Quarter ended 31 Dec 2021
Quarterly average core funding ratio	95.41%	91.83%

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

HK\$ million	As at 31 Dec 2022	As % of Total Liabilities	As at 31 Dec 2021	As % of Total Liabilities
Deposits from customers	26,197	20%	19,946	17%
Funding raised from connected banks	65,506	51%	54,581	48%
Funding raised from banks	5,013	4%	6,183	5%
Debt securities issued	20,913	16%	26,415	23%
Total Funding Sources	117,629	91%	107,125	93%

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
As at 31 Dec 2022								
Cash and balances with central banks	193	193	-	-	-	-	-	-
Due from banks	16,621	4,225	1,571	9,299	1,438	88	-	-
Debt securities	36,272	36,217	-	-	-	55	-	-
Trade Bills	1,032	98	131	498	305	-	-	-
Loans and advances to customers	61,616	2,518	295	57	4,278	13,050	41,398	20
Other assets	13,876	2,785	2,767	4,843	11,895	31,472	102,243	713
Total on-balance sheet assets	129,610	46,036	4,764	14,697	17,916	44,665	143,641	733
Total off-balance sheet claims	8,048	300	7,748	-	-	-	-	-
Deposits from customers	24,082	8,408	2,490	3,754	5,305	4,125	-	-
Due to banks	70,413	2,307	1,762	19,385	22,162	4,288	20,508	-
Debt securities issued	20,913	-	-	350	55	17,388	3,119	-
Other liabilities (including reserves)	13,947	3,038	2,662	4,876	11,864	31,127	101,876	1,106
Total on-balance sheet liabilities	129,355	13,753	6,914	28,365	39,386	56,928	125,503	1,106
Total off-balance sheet obligations	18,005	3,009	14,920	31	44	-	-	-
Contractual Maturity Mismatch		29,574	(9,322)	(13,699)	(21,514)	(12,263)	18,138	
Cumulative Contractual Maturity Mismatch		29,574	20,252	6,553	(14,961)	(27,224)	(9,086)	
As at 31 Dec 2021								
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
Total on-balance sheet assets	114,822	41,029	7,457	4,442	8,326	46,945	129,597	1,218
Total off-balance sheet claims	11,697	1,560	10,138	-	-	-	-	-
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
Total on-balance sheet liabilities	114,455	9,623	16,686	22,013	37,616	37,287	114,488	1,025
Total off-balance sheet obligations	18,092	708	11,923	2	1,560	3,899	-	-
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)	

* 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
As at 31 Dec 2022								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	14,245	-	577	-	-	-	13,668	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	61,615	4	295	53	2,032	8,585	50,646	-
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
As at 31 Dec 2021								
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	-

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 2022 is HKD1 = SGD 0.172256, 30 June 2022 is HKD1 = SGD 0.177276, 31 December 2021 is HKD1 = SGD 0.173307)

I Capital and capital adequacy

	As at 31 Dec 2022 S\$ million	As at 30 Jun 2022 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,048	18,057
- Total shareholders' equity [#]	54,668	54,419
(II) Consolidated capital adequacy ratio	17.7%	17.5%

II Other financial information

	As at 31 Dec 2022 S\$ million	As at 30 Jun 2022 S\$ million
(i) Total Assets	559,956	554,862
(ii) Total Liabilities	505,288	500,443
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	291,467	294,480
(iv) Deposits of non-bank customers	350,081	348,821
	Year ended 31 Dec 2022 S\$ million	Year ended 31 Dec 2021 S\$ million
(v) Pre-tax profits	6,939	5,680

[#]: 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.

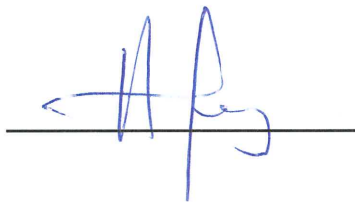
According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, Oversea-Chinese Banking Corporation Limited, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable 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 2022 Annual Report.

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

I, Au-Yeung Lai Ling, 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 2023

主要財務資料
披露聲明書

2022 年 年度業績



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)規則截至二〇二二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

1. 損益賬資料

		截至二〇二二年 十二月三十一日 港幣千元	截至二〇二一年 十二月三十一日 港幣千元
(i)	利息收入	2,756,167	1,298,779
(ii)	利息支出	(2,030,381)	(307,733)
(iii)	其他營運收入		
	外匯買賣交易的收益減虧損	200,908	292,396
	其他買賣交易的收益減虧損	(182,964)	(65,888)
	來自持有作交易用途的證券的收益減虧損	(34,669)	(41,088)
	服務費及佣金		
	收入	79,957	82,301
	支出	-	-
	其他	128,589	26,327
(iv)	營運支出		
	員工成本	(54,535)	(177,453)
	房產租金支出	(6,618)	(27,051)
	其他	(347,226)	(126,075)
(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	(276,211)	(424,708)
(vii)	除稅前盈利/(虧損)	233,017	529,807
(viii)	稅項(支出)/收益	(41,267)	(88,228)
(ix)	除稅後盈利/(虧損)	191,750	441,579

II. 資產負債表資料

	二〇二二年 十二月三十一日 港幣千元	二〇二二年 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)	7,477,306	1,814,440
(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)	1,403,576	5,670,319
(iii) 存放外匯基金金額	193,205	51,879
(iv) 存放海外辦事處金額	7,718,108	1,316,107
(v) 貿易票據	1,031,743	1,537,669
(vi) 持有的存款證	18,117,931	25,273,012
(vii) 投資性證券	17,738,352	16,069,134
(viii) 可供交易證券	550,236	715,276
(ix) 貸款及其他賬目		
- 客戶貸款	61,436,324	61,004,867
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	3,940,714	6,086,740
(x) 已減值資產之減值準備		
- 綜合減值準備	(240,256)	(196,354)
- 個別減值準備	(20,025)	(404,547)
(xi) 衍生工具應收款	10,249,970	8,401,458
(xii) 附屬公司投資	34,568	34,568
(xiii) 其他投資	630	630
(xiv) 物業、工業裝置及設備以及投資物業	-	-
總資產	129,632,382	127,375,198
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	14,292,782	16,768,707
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	198,168	313,496
儲蓄存款	3,253,045	2,071,469
定期、即期及短期通知存款	20,552,635	17,426,934
(iv) 結欠海外辦事處金額	55,702,936	44,548,079
(v) 已發行存款證	20,807,806	32,832,520
(vi) 其他負債	4,579,560	5,604,545
(vii) 準備金	86,265	68,880
(viii) 衍生工具應付款	9,904,476	7,582,553
(ix) 儲備	254,709	158,015
總負債	129,632,382	127,375,198

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 十二月三十一日 港幣千元	客戶貸款總額 二〇二二年 十二月三十一日 港幣千元	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
按行業類別細分：				
在香港使用的貸款				
工商金融				
物業發展	3,179,732	12,970,299	2,788,193	10,957,811
物業投資	3,496,586	10,762,999	3,394,717	9,041,965
金融企業	-	117,277	-	-
股票經紀	-	-	-	-
批發及零售業	-	3,047,556	-	3,056,274
製造業	-	-	-	-
運輸及運輸設備	-	639,882	57,272	720,593
康樂活動	-	-	-	-
資訊科技	-	300,000	-	300,000
其他	1,736,000	4,318,645	1,740,500	3,483,286
	8,412,318	32,156,658	7,980,682	27,559,929
個人				
購買其他住宅物業的貸款	-	-	-	-
其他	-	-	-	-
	-	-	-	-
在香港使用的貸款	8,412,318	32,156,658	7,980,682	27,559,929
貿易融資	-	263,736	-	444,730
在香港以外使用的貸款	1,277,473	29,015,930	2,887,920	33,000,208
客戶貸款總額	9,689,791	61,436,324	10,868,602	61,004,867

	客戶貸款總額 二〇二二年 十二月三十一日 港幣千元	客戶貸款總額 二〇二二年 六月三十日 港幣千元
按國家分類：		
香港	28,911,483	24,377,056
中國	26,938,513	30,790,523
其他	5,586,328	5,837,288
客戶貸款總額	61,436,324	61,004,867

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
十二月三十一日
港幣千元

二〇二二年
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。

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>二〇二二年十二月三十一日</u>						
已發展國家	8,695	250	6,814	1,151	-	16,910
離岸中心	19,787	80	2,601	9,296	-	31,764
其中 - 香港	1,925	-	2,514	9,295	-	13,734
其中 - 新加坡	15,293	-	87	1	-	15,381
發展中亞洲及太平洋地區	13,882	5,798	1,943	6,894	-	28,517
其中 - 中國	12,520	5	546	6,612	-	19,683
<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

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 十二月三十一日 港幣千元	二〇二二年 六月三十日 港幣千元
綜合減值準備	240,256	196,354
個別減值準備		
- 就客戶貸款作出	20,025	404,547
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>260,281</u>	<u>600,901</u>

管理層視情況所需會就個別貸款及墊款或其他風險作出個別減值準備。

綜合減值準備是根據 SFRS(I)9 採用的前瞻性預期信貸損失模型而作出。

5. 已減值貸款

	抵押品價值 二〇二二年 十二月三十一日 港幣千元	已減值貸款 二〇二二年 十二月三十一日 港幣千元	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
已減值貸款總額	-	20,025	-	560,303
(佔客戶貸款總額百分比)	(0.00%)	(0.03%)	(0.00%)	(0.92%)
就該等貸款所作之個別減值準備		20,025		404,547
按國家分類				
香港		20,025		178,929
中國		-		381,374
新加坡		-		-
其他		-		-
已減值貸款總額		<u>20,025</u>		<u>560,303</u>

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

III. 其他資產負債表資料 (續)

6. 逾期貸款

	抵押品價值 二〇二二年 十二月三十一日 港幣千元	逾期貸款 二〇二二年 十二月三十一日 港幣千元	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
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%)	381,374 (0.63%)
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%)	20,025 (0.03%)	- (0.00%)	178,929 (0.29%)
逾期貸款總額	-	20,025	-	560,303

持作逾期貸款的抵押品價值：

	二〇二二年十二月三十一日 港幣千元	二〇二二年六月三十日 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	20,025	560,303
逾期貸款的個別減值準備	20,025	404,547
按國家分類		
香港	20,025	178,929
中國	-	381,374
新加坡	-	-
其他	-	-
逾期貸款總額	20,025	560,303

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（於二〇二二年六月三十日的金額為零）。

8. 於二〇二二年十二月三十一日，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（於二〇二二年六月三十日的金額為零）。

III. 其他資產負債表資料 (續)

9. 逾期貿易票據

	二〇二二年 十二月三十一日 港幣千元	二〇二二年 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	-	-

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

10. 於二〇二二年十二月三十一日，本行並沒有任何收回資產（於二〇二二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。

於二〇二二年十二月三十一日

港幣百萬元	韓 圓	人民幣	美元	總額
現貨資產	5,840	8,143	46,748	60,731
現貨負債	(229)	(2,957)	(85,190)	(88,376)
遠期買入	-	68,019	236,771	304,790
遠期賣出	(5,875)	(73,391)	(197,431)	(276,697)
期權淨持倉量	-	(6)	(238)	(244)
長（短）盤淨額	(264)	(192)	660	204

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)

於二〇二二年十二月三十一日，本行並無任何結構性倉盤淨額（於二〇二二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：

於二〇二二年十二月三十一日

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	11,883	283	12,166
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	1,900	-	1,900
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	8,206	1,029	9,235
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）	1,680	389	2,069
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）	2,051	-	2,051
6. 對非內地註冊公司（不包括在項目 (1) 至 (5) 內）及非居於中國內地的公民而所受信貸用於中國內地	5,998	2,016	8,014
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	31,718	3,717	35,435
扣除減值準備後的總資產	129,632		
資產負債表內的風險額佔總資產的百分比	24.47%		

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%		

IV. 資產負債表以外的項目資料

		二〇二二年 十二月三十一日 港幣千元	二〇二二年 六月三十日 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		63,444	65,675
與交易有關的或然項目		-	-
與貿易有關的或然項目		1,474,619	1,352,728
其他承擔			
– 超過一年		11,594,483	13,968,482
– 一年或以下		15,341,505	13,367,812
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)		1,509,829	7,618,418
		<u>29,983,880</u>	<u>36,373,115</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%	63,444	65,675
與交易有關的或然項目	50%	-	-
與貿易有關的或然項目	20%	294,924	270,546
其他承擔			
– 超過一年	50%	5,797,242	6,984,241
– 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%	1,509,829	7,618,418
		<u>7,665,439</u>	<u>14,938,880</u>
衍生工具			
(i) 合約 / 名義金額			
匯率合約		441,432,088	496,909,391
利率合約		277,877,731	282,430,955
其他		31,940	66,299
		<u>719,341,759</u>	<u>779,406,645</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		(56,371)	523,869
利率合約		401,832	294,677
其他		33	359
		<u>345,494</u>	<u>818,905</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 十二月三十一日	季度終結 二〇二一年 十二月三十一日
季度平均流動性維持比率	93.26%	85.14%

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 十二月三十一日	季度終結 二〇二一年 十二月三十一日
季度平均核心資金比率	95.41%	91.83%

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	二〇二二年 十二月三十一日	佔負債總額的 百分比	二〇二一年 十二月三十一日	佔負債總額的 百分比
客戶存款	26,197	20%	19,946	17%
來源自有關連銀行的資金	65,506	51%	54,581	48%
來源自銀行的資金	5,013	4%	6,183	5%
已發行債務證券	20,913	16%	26,415	23%
總資金來源	117,629	91%	107,125	93%

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
於二〇二二年十二月三十一日								
現金及存放於中央銀行結餘	193	193	-	-	-	-	-	-
存放銀行金額	16,621	4,225	1,571	9,299	1,438	88	-	-
債務證券	36,272	36,217	-	-	-	55	-	-
貿易票據	1,032	98	131	498	305	-	-	-
客戶貸款	61,616	2,518	295	57	4,278	13,050	41,398	20
其他資產	13,876	2,785	2,767	4,843	11,895	31,472	102,243	713
資產負債表內之總資產	129,610	46,036	4,764	14,697	17,916	44,665	143,641	733
資產負債表外之總債權	8,048	300	7,748	-	-	-	-	-
客戶存款	24,082	8,408	2,490	3,754	5,305	4,125	-	-
銀行結欠	70,413	2,307	1,762	19,385	22,162	4,288	20,508	-
已發行債務證券	20,913	-	-	350	55	17,388	3,119	-
其他負債 (包括儲備)	13,947	3,038	2,662	4,876	11,864	31,127	101,876	1,106
資產負債表內之總負債	129,355	13,753	6,914	28,365	39,386	56,928	125,503	1,106
資產負債表外之總承擔	18,005	3,009	14,920	31	44	-	-	-
合約到期日的錯配情況		29,574	(9,322)	(13,699)	(21,514)	(12,263)	18,138	
累積合約到期日的錯配情況		29,574	20,252	6,553	(14,961)	(27,224)	(9,086)	

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
資產負債表內之總資產	114,822	41,029	7,457	4,442	8,326	46,945	129,597	1,218
資產負債表外之總債權	11,697	1,560	10,138	-	-	-	-	-
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
資產負債表內之總負債	114,455	9,623	16,686	22,013	37,616	37,287	114,488	1,025
資產負債表外之總承擔	18,092	708	11,923	2	1,560	3,899	-	-
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)	

* 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
於二〇二二年十二月三十一日								
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	14,245	-	577	-	-	-	13,668	-
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	61,615	4	295	53	2,032	8,585	50,646	-
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								
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	-

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中表(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（於二〇二二年十二月三十一日為港幣 1 元 = 新加坡幣 0.172256，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）。

I. 資本及資本充足比率

	二〇二二年 十二月三十一日 新加坡幣百萬元	二〇二二年 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	18,048	18,057
- 股東資本總額 [#]	54,668	54,419
(ii) 綜合資本充足比率	17.7%	17.5%

II. 其他財務資料

	二〇二二年 十二月三十一日 新加坡幣百萬元	二〇二二年 六月三十日 新加坡幣百萬元
(i) 總資產	559,956	554,862
(ii) 總負債	505,288	500,443
(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）	291,467	294,480
(iv) 非銀行客戶存款	350,081	348,821
	截至二〇二二年 十二月三十一日 新加坡幣百萬元	截至二〇二一年 十二月三十一日 新加坡幣百萬元

(v) 稅前盈利	6,939	5,680
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[#]: 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。

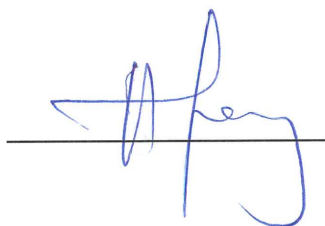
根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局會於 2022 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，歐陽麗玲，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：

二〇二三年四月二十日