



## Banking Disclosure Statement

For the year ended  
31<sup>st</sup> December, 2024

**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 2024

- 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 Oversea-Chinese Banking Corporation Limited's website <https://www.ocbc.com/group/investors/investor-information#otherdisclosures>, for public inspection.

**Key Financial Information Disclosure Statement for the year ended 31 December 2024 prepared in accordance with Banking (Disclosure) Rules.**

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

**I. Profit and loss information**

	<b>Year ended 31 Dec 2024 HK\$'000</b>	<b>Year ended 31 Dec 2023 HK\$'000</b>
(i) Interest income	<b>6,659,202</b>	6,194,446
(ii) Interest expense	<b>(5,873,799)</b>	(5,424,390)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	<b>188,352</b>	239,008
- Gains less losses arising from other trading activities	<b>(55,348)</b>	(113,987)
- Gains less losses on securities held for trading purposes	<b>163,922</b>	7,140
- Fees and commissions		
- Income	<b>84,366</b>	85,848
- Expense	<b>(4,165)</b>	(3,392)
- Others	<b>210,198</b>	245,497
(iv) Operating expenses		
- Staff expenses	<b>(63,423)</b>	(64,263)
- Rental expenses	<b>(2,858)</b>	(4,197)
- Other expenses	<b>(448,241)</b>	(434,836)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
(vi) Net charge for impairment losses and provisions for impaired loans and receivables	<b>(884,116)</b>	(101,853)
(vii) (Loss) / Profit before taxation	<b>(25,910)</b>	625,021
(viii) Taxation charge	<b>(7,352)</b>	(194,690)
(ix) (Loss) / Profit after taxation	<b>(33,262)</b>	430,331

## II. Balance sheet information

	As at 31 Dec 2024 HK\$'000	As at 30 Jun 2024 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	<b>1,893,865</b>	1,779,504
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	-	450,000
(iii) Due from Exchange Fund	<b>240,120</b>	435,324
(iv) Amount due from overseas offices	<b>13,622,042</b>	5,537,853
(v) Trade bills	<b>526,558</b>	319,488
(vi) Certificates of deposit held	<b>21,334,354</b>	23,711,325
(vii) Investment securities	<b>16,816,370</b>	17,243,039
(viii) Trading securities	<b>7,309,126</b>	9,997,182
(ix) Loans and advances and other accounts		
- Loans and advances to customers	<b>67,639,646</b>	56,827,432
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	<b>8,745,857</b>	10,267,080
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	<b>(1,221,334)</b>	(629,073)
- Individual assessed	-	-
(xi) Derivative receivables	<b>11,470,235</b>	8,687,814
(xii) Investment in subsidiaries	<b>34,518</b>	34,518
(xiii) Other investments	<b>630</b>	630
(xiv) Property, plant and equipment and investment properties	-	-
<b>Total assets</b>	<b>148,411,987</b>	134,662,116
<b>Liabilities</b>		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	<b>14,258,578</b>	23,141,149
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	<b>462,866</b>	348,385
- Saving deposits	<b>6,240,322</b>	6,080,038
- Time, call and notice deposits	<b>46,167,651</b>	38,893,219
(iv) Amount due to overseas offices	<b>44,940,929</b>	35,278,205
(v) Certificates of deposit issued	<b>11,643,314</b>	8,590,120
(vi) Other liabilities	<b>13,145,193</b>	13,386,549
(vii) Provisions	<b>55,770</b>	233,827
(viii) Derivative payables	<b>10,518,356</b>	7,729,729
(ix) Reserve	<b>979,008</b>	980,895
<b>Total liabilities</b>	<b>148,411,987</b>	134,662,116



### III. Additional balance sheet information

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

	Collateral Value As at 31 Dec 2024 HK\$'000	Gross Loans and Advances As at 31 Dec 2024 HK\$'000	Collateral Value As at 30 Jun 2024 HK\$'000	Gross Loans and Advances As at 30 Jun 2024 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	2,618,850	12,058,257	3,062,515	10,152,780
- Property investment	5,386,725	12,657,488	3,946,237	11,163,095
- Financial concerns	-	724,214	-	433,254
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	-	-	250,000
- Manufacturing	-	251,000	-	256,000
- Transport and transport equipment	-	1,335,714	-	250,000
- Recreational activities	-	-	-	-
- Information technology	-	300,000	-	300,000
- Others	1,228,000	7,584,782	1,228,000	5,953,654
	<b>9,233,575</b>	<b>34,911,455</b>	<b>8,236,752</b>	<b>28,758,783</b>
- Individuals				
- Loans for the purchase of other residential properties	-	-	-	-
- Others	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Loans and advances for use in Hong Kong	<b>9,233,575</b>	<b>34,911,455</b>	<b>8,236,752</b>	<b>28,758,783</b>
Trade finance	-	227,742	-	306,994
Loans and advances for use outside Hong Kong	<b>924,882</b>	<b>32,500,449</b>	<b>749,547</b>	<b>27,761,655</b>
<b>Total loans and advances to customers</b>	<b>10,158,457</b>	<b>67,639,646</b>	<b>8,986,299</b>	<b>56,827,432</b>

	Gross Loans and Advances As at 31 Dec 2024 HK\$'000	Gross Loans and Advances As at 30 Jun 2024 HK\$'000
Analysed by countries:		
Hong Kong	30,600,175	24,819,293
China	33,667,463	29,395,361
Others	3,372,008	2,612,778
<b>Total loans and advances to customers</b>	<b>67,639,646</b>	<b>56,827,432</b>

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

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

2. Gross loans and advances to banks

<b>As at 31 Dec 2024</b> <b>HK\$'000</b>	<b>As at 30 Jun 2024</b> <b>HK\$'000</b>
-	-

3. International claims

Geographical segments or individual countries constituting 10% or more of the aggregate international claims after taking into account any recognised risk transfer are summarised as follows:

<b>Non-bank private sector</b>						
<b>HK\$ million</b>	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
<b><u>As at 31 Dec 2024</u></b>						
<b>Developed countries</b>	<b>8,754</b>	<b>2,049</b>	<b>5,970</b>	<b>2,097</b>	-	<b>18,870</b>
<b>Offshore centres</b>	<b>24,827</b>	<b>307</b>	<b>2,080</b>	<b>24,626</b>	-	<b>51,840</b>
<b>of which - Hong Kong</b>	<b>3,395</b>	<b>307</b>	<b>779</b>	<b>24,431</b>	-	<b>28,912</b>
<b>Of which - Singapore</b>	<b>16,251</b>	-	<b>1,301</b>	<b>195</b>	-	<b>17,747</b>
<b>Developing Asia and Pacific</b>	<b>19,632</b>	<b>2,059</b>	<b>3,212</b>	<b>7,695</b>	-	<b>32,598</b>
<b>of which - China</b>	<b>17,727</b>	<b>119</b>	<b>853</b>	<b>6,483</b>	-	<b>25,182</b>
<b><u>As at 30 Jun 2024</u></b>						
Developed countries	10,422	2,088	7,583	1,589	-	21,682
Offshore centres	14,496	159	2,304	16,821	-	33,780
of which - Hong Kong	1,081	159	1,929	16,792	-	19,961
Developing Asia and Pacific	24,651	3,410	1,625	6,629	-	36,315
of which - China	21,942	5	326	5,743	-	28,016

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)29) issued by the HKMA (30 June 2024: Return of International Banking Statistics (MA(BS)21)).

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

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

	<b>As at 31 Dec 2024</b> <b>HK\$'000</b>	As at 30 Jun 2024 HK\$'000
Collectively assessed allowances	<b>1,221,334</b>	629,073
Individual assessed allowances		
- Loans and Advances	-	-
- Trade Bills	-	-
- Other Assets	-	-
	<b>1,221,334</b>	629,073

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

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

5. Impaired loans and advances

	<b>Collateral Value</b> <b>As at 31 Dec 2024</b> <b>HK\$'000</b>	<b>Impaired Loans and</b> <b>advances</b> <b>As at 31 Dec 2024</b> <b>HK\$'000</b>	<b>Collateral Value</b> <b>As at 30 Jun 2024</b> <b>HK\$'000</b>	<b>Impaired Loans and</b> <b>Advances</b> <b>As at 30 Jun 2024</b> <b>HK\$'000</b>
- Gross amount	-	-	-	-
<i>(as a percentage of total loans and advances to customers)</i>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.00%)</b>	<b>(0.00%)</b>
- Individual assessed allowances		-		-
Analysis of gross amount by countries:				
Hong Kong		-		-
China		-		-
Singapore		-		-
Others		-		-
Total impaired loans and advances		-		-

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

	<b>Collateral Value As at 31 Dec 2024 HK\$'000</b>	<b>Overdue Loans and Advances As at 31 Dec 2024 HK\$'000</b>	<b>Collateral Value As at 30 Jun 2024 HK\$'000</b>	<b>Overdue Loans and Advances As at 30 Jun 2024 HK\$'000</b>
Gross amount of loans and advances which had been overdue for				
- more than one month and up to three months	-	-	-	465,122
<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>(0.82%)</i>
- more than three months and up to six months	-	-	-	-
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
- more than six months and up to one year	-	-	-	-
<i>(as a percentage of total loans and advances to customers)</i>	<i>(0.00%)</i>	<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>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
Total overdue loans and advances	-	-	-	465,122

Value of collateral held against overdue loans and advances:

	<b>As at 31 Dec 2024 HK\$'000</b>	<b>As at 30 Jun 2024 HK\$'000</b>
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	-	465,122
Individual assessed allowances of overdue loans and advances	-	-
Analysis of gross amount by countries:		
Hong Kong	-	-
China	-	465,122
Singapore	-	-
Others	-	-
Total overdue loans and advances	-	465,122

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 2024 was Nil (30 June 2024: Nil).

8. As at 31 December 2024, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2024: Nil).

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

#### 9. Overdue Trade Bills

	As at 31 Dec 2024 HK\$'000	As at 30 Jun 2024 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 2024, there was no other asset that was overdue (30 June 2024: Nil).

10. There was no repossessed asset held as at 31 December 2024 (30 June 2024: 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.

HK\$ million	USD	CNY	Total
Spot assets	52,637	32,427	85,064
Spot liabilities	(72,295)	(4,183)	(76,478)
Forward purchases	489,840	190,395	680,235
Forward sales	(465,503)	(219,836)	(685,339)
Net options position	(125)	75	(50)
<b>Net long/(short) position</b>	<b>4,554</b>	<b>(1,122)</b>	<b>3,432</b>

  

HK\$ million	USD	CNY	Total
Spot assets	46,247	29,009	75,256
Spot liabilities	(68,963)	(988)	(69,951)
Forward purchases	433,261	161,743	595,004
Forward sales	(407,949)	(190,176)	(598,125)
Net options position	55	81	136
<b>Net long/(short) position</b>	<b>2,651</b>	<b>(331)</b>	<b>2,320</b>

There was no structural position as at 31 December 2024 (at 30 June 2024: Nil).

The net options position is calculated based on the delta-weighted position as set out in the Return of Foreign Currency Position (MA(BS)6) issued by the HKMA.

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



12. Non-bank Mainland China Exposures:

**As at 31 Dec 2024**

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)	16,168	3,012	19,180
2. Local governments, local government-owned entities and their subsidiaries and JVs	1,986	-	1,986
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,762	3,458	11,220
4. Other entities of central government not reported in item 1 above	2,896	218	3,114
5. Other entities of local governments not reported in item 2 above	2,649	1	2,650
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	8,278	1,246	9,524
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>39,739</b>	<b>7,935</b>	<b>47,674</b>
<b>Total assets after provision</b>	<b>148,412</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>26.78%</b>		

As at 30 Jun 2024

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)	13,997	742	14,739
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,155	-	2,155
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	6,937	1,708	8,645
4. Other entities of central government not reported in item 1 above	1,268	426	1,694
5. Other entities of local governments not reported in item 2 above	842	257	1,099
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,725	2,305	10,030
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>32,924</b>	<b>5,438</b>	<b>38,362</b>
<b>Total assets after provision</b>	<b>134,662</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>24.45%</b>		

**IV. Off-balance sheet information**

		As at 31 Dec 2024 HK\$'000	As at 30 Jun 2024 HK\$'000
<b>Contingent liabilities and commitments</b>			
(i)	Contractual/notional amounts		
	Direct credit substitutes	9,252	9,347
	Transaction-related contingencies	-	-
	Trade-related contingencies	962,527	1,058,397
	Other commitments		
	- over one year	15,782,295	12,138,229
	- one year or less	17,334,171	20,699,170
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse)	119,668	227,454
		<b>34,207,913</b>	<b>34,132,597</b>
Credit Conversion Factor			
(ii)	Credit risk weighted amounts		
	Direct credit substitutes 100%	9,252	9,347
	Transaction-related contingencies 50%	-	-
	Trade-related contingencies 20%	192,505	211,679
	Other commitments		
	- over one year 50%	7,891,148	6,069,115
	- 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%	119,668	227,454
		<b>8,212,573</b>	<b>6,517,595</b>
<b>Derivatives</b>			
(i)	Contractual/notional amounts		
	Exchange rate contracts	965,517,368	849,652,949
	Interest rate contracts	623,831,734	486,326,683
	Others	10,549	133,110
		<b>1,589,359,651</b>	<b>1,336,112,742</b>
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	1,281,522	927,399
	Interest rate contracts	(325,956)	30,537
	Others	(3,687)	149
		<b>951,879</b>	<b>958,085</b>



## V. Liquidity Information

### 1. Liquidity Maintenance Ratio

	Quarter ended 31 Dec 2024	Quarter ended 31 Dec 2023
Quarterly average liquidity maintenance ratio	<b>59.81%</b>	70.30%

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 31 Dec 2024	Quarter ended 31 Dec 2023
Quarterly average core funding ratio	<b>99.35%</b>	99.89%

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 2024	As % of Total Liabilities	As at 31 Dec 2023	As % of Total Liabilities
Deposits from customers	<b>56,549</b>	<b>38%</b>	47,096	36%
Funding raised from connected banks	<b>62,563</b>	<b>42%</b>	57,477	44%
Funding raised from banks	<b>3,254</b>	<b>2%</b>	5,904	5%
Debt securities issued	<b>11,693</b>	<b>8%</b>	7,322	6%
<b>Total Funding Sources</b>	<b>134,059</b>	<b>90%</b>	117,799	91%

## V. Liquidity Information *(continued)*

### 4. Liquidity Gap

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

HK\$ million	Total *	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
<b>As at 31 Dec 2024</b>								
Cash and balances with central banks	240	240	-	-	-	-	-	-
Due from banks	15,520	14,739	566	80	37	98	-	-
Debt securities	45,590	39,637	3,200	263	942	843	705	-
Trade Bills	527	-	241	130	120	36	-	-
Loans and advances to customers	67,879	3,006	66	140	4,417	20,867	39,383	-
Other assets	19,655	5,228	2,590	8,297	16,906	51,819	178,039	999
<b>Total on-balance sheet assets</b>	<b>149,411</b>	<b>62,850</b>	<b>6,663</b>	<b>8,910</b>	<b>22,422</b>	<b>73,663</b>	<b>218,127</b>	<b>999</b>
<b>Total off-balance sheet claims</b>	<b>12,539</b>	<b>-</b>	<b>12,539</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deposits from customers	53,055	11,911	6,877	14,509	18,574	1,184	-	-
Due to banks	59,579	1,517	930	13,965	43,002	165	-	-
Debt securities issued	11,693	-	-	22	28	-	11,643	-
Other liabilities (including reserves)	23,861	6,363	3,749	8,620	17,316	51,461	177,718	2,345
<b>Total on-balance sheet liabilities</b>	<b>148,188</b>	<b>19,791</b>	<b>11,556</b>	<b>37,116</b>	<b>78,920</b>	<b>52,810</b>	<b>189,361</b>	<b>2,345</b>
<b>Total off-balance sheet obligations</b>	<b>18,670</b>	<b>1,881</b>	<b>16,789</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Contractual Maturity Mismatch		41,178	(9,143)	(28,206)	(56,498)	20,853	28,766	
Cumulative Contractual Maturity Mismatch		41,178	32,035	3,829	(52,669)	(31,816)	(3,050)	
<b>As at 31 Dec 2023</b>								
Cash and balances with central banks	698	698	-	-	-	-	-	-
Due from banks	5,540	4,356	5	1,083	-	96	-	-
Debt securities	44,537	41,880	107	533	753	846	418	-
Trade Bills	572	43	350	124	15	40	-	-
Loans and advances to customers	60,194	174	826	4,190	1,869	12,299	40,836	-
Other assets	17,825	1,946	4,331	7,952	13,360	38,388	134,905	910
<b>Total on-balance sheet assets</b>	<b>129,366</b>	<b>49,097</b>	<b>5,619</b>	<b>13,882</b>	<b>15,997</b>	<b>51,669</b>	<b>176,159</b>	<b>910</b>
<b>Total off-balance sheet claims</b>	<b>6,761</b>	<b>500</b>	<b>6,261</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deposits from customers	41,583	8,482	4,360	11,546	13,262	3,933	-	-
Due to banks	60,713	5,523	5,207	8,015	22,404	19,405	159	-
Debt securities issued	7,322	-	-	259	33	3,124	3,906	-
Other liabilities (including reserves)	19,407	1,947	4,267	8,218	13,412	38,209	134,841	2,218
<b>Total on-balance sheet liabilities</b>	<b>129,025</b>	<b>15,952</b>	<b>13,834</b>	<b>28,038</b>	<b>49,111</b>	<b>64,671</b>	<b>138,906</b>	<b>2,218</b>
<b>Total off-balance sheet obligations</b>	<b>15,739</b>	<b>4,781</b>	<b>10,940</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Contractual Maturity Mismatch		28,864	(12,894)	(14,174)	(33,114)	(13,002)	37,253	
Cumulative Contractual Maturity Mismatch		28,864	15,970	1,796	(31,318)	(44,320)	(7,067)	

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

## V. Liquidity Information *(continued)*

### 4. Liquidity Gap *(continued)*

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

HK\$ million	Total	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 12 months	Over 1 year	Balancing amount
<b>As at 31 Dec 2024</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	16,803	-	1,632	-	-	-	15,171	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	67,879	6	66	140	2,600	14,581	50,486	-
<b>As at 31 Dec 2023</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	13,588	-	1,340	-	-	-	12,248	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	60,194	3	826	4,190	958	8,533	45,684	-

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

### 5. Liquidity Risk Management

Liquidity risk is the risk of not being able to meet financial and cash outflow obligations as they come due. The objective of liquidity risk management is to ensure that the Branch continues to fulfil its financial obligations and can undertake new business by effectively managing liquidity and funding risk within its risk tolerance.

The liquidity risk management of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch ("OCBC HK Branch" or "the Branch"), is part of the OCBC Group's risk management processes. The liquidity and funding positions of OCBC HK Branch are centrally managed in Hong Kong.

Liquidity risks arise from cashflow mismatches in maturing assets, liabilities and off-balance sheet items. It is identified by monitoring risk metrics and early warning indicators that signal potential liquidity risks stemming from market developments.

Liquidity risk is measured based on the cash flow mismatches arising from assets, liabilities and off-balance sheet items, projected on both contractual and behavioural bases under business-as-usual and stressed market scenarios. Concentration and regulatory ratios measure the effective diversification of funding sources and ability to meet stressed liquidity conditions.

Liquidity risk positions are continuously monitored against approved liquidity risk limits and triggers, established in accordance with the Branch's risk tolerance. A rigorous review, oversight and escalation process facilitates prompt escalation and remediation of any limit exceptions.

Stress testing is regularly conducted under a variety of regulatory, historical and market scenarios to assess the potential impact of market events on the Branch's liquidity risk profile. The stress testing outcomes are applied to shape effective funding strategies, liquidity policies and contingency funding plans to minimise the impact of any liquidity crunch.

Liquidity is managed on a day-to-day basis by the Treasurer under the direction of Asset Liability Management Committee ("ALCO"). ALCO provides stewardship, regularly reviews our liquidity risk profiles to ensure the management approach in line with our business strategies and risk appetite, taking into account prevailing macroeconomic and market developments. Market Risk Management regularly provides independent risk assessment and reporting of the liquidity measures for ALCO's deliberation.

## V. Liquidity Information *(continued)*

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

The Branch maintains liquid assets in excess of regulatory requirements to mitigate potential liquidity risk and meet liquidity needs during a crisis. These liquid assets mainly comprise marketable debt securities.

The Branch also maintains a diverse range of funding sources, including non-bank customer deposits and funding from interbank markets. To further extend the duration of its funding, the Branch issues certificates of deposit with varying maturities and secures intragroup funding on an arm's length basis, ensuring a resilient and adaptable funding strategy.

The Branch has formulated a contingency funding plan setting out strategies for dealing with a liquidity crisis and the procedures for making up cash-flow deficits and responsibility of relevant departments in emergency situations. The plan is updated and reviewed at least annually by ALCO to ensure that it remains robust over time. Apart from the liquidity limits and ratios agreed with the HKMA, the Branch will promptly inform the HKMA of any indicators of serious liquidity problems which may trigger the contingency funding plan.

## 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 2024 is HKD1 = SGD 0.175242, 30 June 2024 is HKD1 = SGD 0.173808, 31 December 2023 is HKD1 = SGD 0.168865)*

### I Capital and capital adequacy

	As at 31 Dec 2024 S\$ million	As at 30 Jun 2024 S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	18,096	18,029
- Total shareholders' equity <sup>#</sup>	60,380	58,223
(ii) Consolidated capital adequacy ratio	19.7%	17.9%

### II Other financial information

	As at 31 Dec 2024 S\$ million	As at 30 Jun 2024 S\$ million
(i) Total Assets	625,050	598,890
(ii) Total Liabilities	564,670	540,667
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	315,096	299,980
(iv) Deposits of non-bank customers	390,687	369,835
	<b>Year ended 31 Dec 2024 S\$ million</b>	<b>Year ended 31 Dec 2023 S\$ million</b>
(v) Pre-tax profits	8,976	8,401

<sup>#</sup>: 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 2024 Annual Report.

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

I, Wei Yiu, 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 : 15 April 2025



---

銀行業披露報表  
截至二零二四年十二月三十一日止年度

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

截至二〇二四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華僑銀行網站  
<https://www.ocbc.com/group/investors/investor-information#otherdisclosures>，供公眾查閱。
- 此中文譯本倘與英文原文有任何歧異，概以英文原文為準。



根據銀行業(披露)規則截至二〇二四年十二月三十一日年度之主要財務資料披露聲明書

甲部—香港分行資料

I. 損益賬資料

		截至二〇二四年 十二月三十一日 港幣千元	截至二〇二三年 十二月三十一日 港幣千元
(i)	利息收入	6,659,202	6,194,446
(ii)	利息支出	(5,873,799)	(5,424,390)
(iii)	其他營運收入		
	外匯買賣交易的收益減虧損	188,352	239,008
	其他買賣交易的收益減虧損	(55,348)	(113,987)
	來自持有作交易用途的證券的收益減虧損	163,922	7,140
	服務費及佣金		
	收入	84,366	85,848
	支出	(4,165)	(3,392)
	其他	210,198	245,497
(iv)	營運支出		
	員工成本	(63,423)	(64,263)
	房產租金支出	(2,858)	(4,197)
	其他	(448,241)	(434,836)
(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	(884,116)	(101,853)
(vii)	除稅前(虧損) / 盈利	(25,910)	625,021
(viii)	稅項支出	(7,352)	(194,690)
(ix)	除稅後(虧損) / 盈利	(33,262)	430,331

II. 資產負債表資料

	二〇二四年 十二月三十一日 港幣千元	二〇二四年 六月三十日 港幣千元
<b>資產</b>		
(i) 現金及短期資金 (不包括存放於海外辦事處的金額)	1,893,865	1,779,504
(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)	-	450,000
(iii) 存放外匯基金金額	240,120	435,324
(iv) 存放海外辦事處金額	13,622,042	5,537,853
(v) 貿易票據	526,558	319,488
(vi) 持有的存款證	21,334,354	23,711,325
(vii) 投資性證券	16,816,370	17,243,039
(viii) 可供交易證券	7,309,126	9,997,182
(ix) 貸款及其他賬目		
- 客戶貸款	67,639,646	56,827,432
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	8,745,857	10,267,080
(x) 已減值資產之減值準備		
- 綜合減值準備	(1,221,334)	(629,073)
- 個別減值準備	-	-
(xi) 衍生工具應收款	11,470,235	8,687,814
(xii) 附屬公司投資	34,518	34,518
(xiii) 其他投資	630	630
(xiv) 物業、工業裝置及設備以及投資物業	-	-
<b>總資產</b>	<b>148,411,987</b>	<b>134,662,116</b>
<b>負債</b>		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	14,258,578	23,141,149
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	462,866	348,385
儲蓄存款	6,240,322	6,080,038
定期、即期及短期通知存款	46,167,651	38,893,219
(iv) 結欠海外辦事處金額	44,940,929	35,278,205
(v) 已發行存款證	11,643,314	8,590,120
(vi) 其他負債	13,145,193	13,386,549
(vii) 準備金	55,770	233,827
(viii) 衍生工具應付款	10,518,356	7,729,729
(ix) 儲備	979,008	980,895
<b>總負債</b>	<b>148,411,987</b>	<b>134,662,116</b>

### III. 其他資產負債表資料

#### 1. 客戶貸款總額

	抵押品價值 二〇二四年 十二月三十一日 港幣千元	客戶貸款總額 二〇二四年 十二月三十一日 港幣千元	抵押品價值 二〇二四年 六月三十日 港幣千元	客戶貸款總額 二〇二四年 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	2,618,850	12,058,257	3,062,515	10,152,780
物業投資	5,386,725	12,657,488	3,946,237	11,163,095
金融企業	-	724,214	-	433,254
股票經紀	-	-	-	-
批發及零售業	-	-	-	250,000
製造業	-	251,000	-	256,000
運輸及運輸設備	-	1,335,714	-	250,000
康樂活動	-	-	-	-
資訊科技	-	300,000	-	300,000
其他	1,228,000	7,584,782	1,228,000	5,953,654
	9,233,575	34,911,455	8,236,752	28,758,783
個人				
購買其他住宅物業的貸款	-	-	-	-
其他	-	-	-	-
	-	-	-	-
在香港使用的貸款	9,233,575	34,911,455	8,236,752	28,758,783
貿易融資	-	227,742	-	306,994
在香港以外使用的貸款	924,882	32,500,449	749,547	27,761,655
客戶貸款總額	10,158,457	67,639,646	8,986,299	56,827,432

	客戶貸款總額 二〇二四年 十二月三十一日 港幣千元	客戶貸款總額 二〇二四年 六月三十日 港幣千元
按國家分類：		
香港	30,600,175	24,819,293
中國	33,667,463	29,395,361
其他	3,372,008	2,612,778
客戶貸款總額	67,639,646	56,827,432

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

二〇二四年  
十二月三十一日  
港幣千元

二〇二四年  
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>二〇二四年十二月三十一日</u>						
已發展國家	8,754	2,049	5,970	2,097	-	18,870
離岸中心	24,827	307	2,080	24,626	-	51,840
其中 - 香港	3,395	307	779	24,431	-	28,912
其中 - 新加坡	16,251	-	1,301	195	-	17,747
發展中亞洲及太平洋地區	19,632	2,059	3,212	7,695	-	32,598
其中 - 中國	17,727	119	853	6,483	-	25,182
<u>二〇二四年六月三十日</u>						
已發展國家	10,422	2,088	7,583	1,589	-	21,682
離岸中心	14,496	159	2,304	16,821	-	33,780
其中 - 香港	1,081	159	1,929	16,792	-	19,961
發展中亞洲及太平洋地區	24,651	3,410	1,625	6,629	-	36,315
其中 - 中國	21,942	5	326	5,743	-	28,016

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) 29 “國際銀行業務統計資料申報表”的指引而界定（於二〇二四年六月三十日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）。

### III. 其他資產負債表資料 (續)

#### 4. 已減值資產之減值準備：

	二〇二四年 十二月三十一日 港幣千元	二〇二四年 六月三十日 港幣千元
綜合減值準備	1,221,334	629,073
個別減值準備		
- 就客戶貸款作出	-	-
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>1,221,334</u>	<u>629,073</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 二〇二四年 十二月三十一日 港幣千元	已減值貸款 二〇二四年 十二月三十一日 港幣千元	抵押品價值 二〇二四年 六月三十日 港幣千元	已減值貸款 二〇二四年 六月三十日 港幣千元
已減值貸款總額	-	-	-	-
(佔客戶貸款總額百分比)	(0.00%)	(0.00%)	(0.00%)	(0.00%)
就該等貸款所作之個別減值準備		-		-
按國家分類				
香港		-		-
中國		-		-
新加坡		-		-
其他		-		-
已減值貸款總額		<u>-</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 二〇二四年 十二月三十一日 港幣千元	逾期貸款 二〇二四年 十二月三十一日 港幣千元	抵押品價值 二〇二四年 六月三十日 港幣千元	逾期貸款 二〇二四年 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%)	465,122 (0.82%)
六個月或以下但超過三個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (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	-	-	-	465,122

持作逾期貸款的抵押品價值：

	二〇二四年十二月三十一日 港幣千元	二〇二四年六月三十日 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	-	465,122
逾期貸款的個別減值準備	-	-
按國家分類		
香港	-	-
中國	-	465,122
新加坡	-	-
其他	-	-
逾期貸款總額	-	465,122

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. 於二〇二四年十二月三十一日，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（於二〇二四年六月三十日的金額為零）。

8. 於二〇二四年十二月三十一日，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（於二〇二四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

	二〇二四年 十二月三十一日 港幣千元	二〇二四年 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	-	-

於二〇二四年十二月三十一日，本行並無其他逾期資產（於二〇二四年六月三十日的金額為零）。

10. 於二〇二四年十二月三十一日，本行並沒有任何收回資產（於二〇二四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。

於二〇二四年十二月三十一日			
港幣百萬元	美元	人民幣	總額
現貨資產	52,637	32,427	85,064
現貨負債	(72,295)	(4,183)	(76,478)
遠期買入	489,840	190,395	680,235
遠期賣出	(465,503)	(219,836)	(685,339)
期權淨持倉量	(125)	75	(50)
長（短）盤淨額	4,554	(1,122)	3,432

於二〇二四年六月三十日			
港幣百萬元	美元	人民幣	總額
現貨資產	46,247	29,009	75,256
現貨負債	(68,963)	(988)	(69,951)
遠期買入	433,261	161,743	595,004
遠期賣出	(407,949)	(190,176)	(598,125)
期權淨持倉量	55	81	136
長（短）盤淨額	2,651	(331)	2,320

於二〇二四年十二月三十一日，本行並無任何結構性倉盤淨額（於二〇二四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 MA (BS) 6 “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：

於二〇二四年十二月三十一日

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	16,168	3,012	19,180
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	1,986	-	1,986
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	7,762	3,458	11,220
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）	2,896	218	3,114
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）	2,649	1	2,650
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	8,278	1,246	9,524
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
<b>總額</b>	<b>39,739</b>	<b>7,935</b>	<b>47,674</b>
扣除減值準備後的總資產	148,412		
資產負債表內的風險額佔總資產的百分比	26.78%		

於二〇二四年六月三十日

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	13,997	742	14,739
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	2,155	-	2,155
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	6,937	1,708	8,645
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）	1,268	426	1,694
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）	842	257	1,099
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	7,725	2,305	10,030
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
<b>總額</b>	<b>32,924</b>	<b>5,438</b>	<b>38,362</b>
扣除減值準備後的總資產	134,662		
資產負債表內的風險額佔總資產的百分比	24.45%		

IV. 資產負債表以外的項目資料

		二〇二四年 十二月三十一日 港幣千元	二〇二四年 六月三十日 港幣千元
<b>或然負債及承擔</b>			
(i) 合約 / 名義金額			
直接信貸替代項目		9,252	9,347
與交易有關的或然項目		-	-
與貿易有關的或然項目		962,527	1,058,397
其他承擔			
– 超過一年		15,782,295	12,138,229
– 一年或以下		17,334,171	20,699,170
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)		119,668	227,454
		<b>34,207,913</b>	<b>34,132,597</b>
<b>信用換算因數</b>			
(ii) 信用風險加權金額			
直接信貸替代項目	100%	9,252	9,347
與交易有關的或然項目	50%	-	-
與貿易有關的或然項目	20%	192,505	211,679
其他承擔			
– 超過一年	50%	7,891,148	6,069,115
– 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%	119,668	227,454
		<b>8,212,573</b>	<b>6,517,595</b>
<b>衍生工具</b>			
(i) 合約 / 名義金額			
匯率合約		965,517,368	849,652,949
利率合約		623,831,734	486,326,683
其他		10,549	133,110
		<b>1,589,359,651</b>	<b>1,336,112,742</b>
有關金額以總額計算，並未計入雙邊淨額結算安排之影響。			
這些工具之合約 / 名義金額指於資產負債表日仍未平倉之交易額，並不是風險金額。			
(ii) 公平價值總計			
匯率合約		1,281,522	927,399
利率合約		(325,956)	30,537
其他		(3,687)	149
		<b>951,879</b>	<b>958,085</b>

## V. 流動資產資料

### 1. 流動性維持比率

	季度終結 二〇二四年 十二月三十一日	季度終結 二〇二三年 十二月三十一日
季度平均流動性維持比率	59.81%	70.30%

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 二〇二四年 十二月三十一日	季度終結 二〇二三年 十二月三十一日
季度平均核心資金比率	99.35%	99.89%

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	二〇二四年 十二月三十一日	佔負債總額的 百分比	二〇二三年 十二月三十一日	佔負債總額的 百分比
客戶存款	56,549	38%	47,096	36%
來源自有關連銀行的資金	62,563	42%	57,477	44%
來源自銀行的資金	3,254	2%	5,904	5%
已發行債務證券	11,693	8%	7,322	6%
<b>總資金來源</b>	<b>134,059</b>	<b>90%</b>	<b>117,799</b>	<b>91%</b>

V. 流動資產資料 (續)

4. 流動資金差距

以下期限分析是根據報告期末至合約到期日的剩餘期限。

港幣百萬元	總額*	翌日	2 至 7 日	8 天至 1 個月	1 個月以上至 3 個月	3 個月以上至 1 年	超過 1 年	餘額
<b>於二〇二四年十二月三十一日</b>								
現金及存放於中央銀行結餘	240	240	-	-	-	-	-	-
存放銀行金額	15,520	14,739	566	80	37	98	-	-
債務證券	45,590	39,637	3,200	263	942	843	705	-
貿易票據	527	-	241	130	120	36	-	-
客戶貸款	67,879	3,006	66	140	4,417	20,867	39,383	-
其他資產	19,655	5,228	2,590	8,297	16,906	51,819	178,039	999
<b>資產負債表內之總資產</b>	<b>149,411</b>	<b>62,850</b>	<b>6,663</b>	<b>8,910</b>	<b>22,422</b>	<b>73,663</b>	<b>218,127</b>	<b>999</b>
<b>資產負債表外之總債權</b>	<b>12,539</b>	<b>-</b>	<b>12,539</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
客戶存款	53,055	11,911	6,877	14,509	18,574	1,184	-	-
銀行結欠	59,579	1,517	930	13,965	43,002	165	-	-
已發行債務證券	11,693	-	-	22	28	-	11,643	-
其他負債 (包括儲備)	23,861	6,363	3,749	8,620	17,316	51,461	177,718	2,345
<b>資產負債表內之總負債</b>	<b>148,188</b>	<b>19,791</b>	<b>11,556</b>	<b>37,116</b>	<b>78,920</b>	<b>52,810</b>	<b>189,361</b>	<b>2,345</b>
<b>資產負債表外之總承擔</b>	<b>18,670</b>	<b>1,881</b>	<b>16,789</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
合約到期日的錯配情況		41,178	(9,143)	(28,206)	(56,498)	20,853	28,766	
累積合約到期日的錯配情況		41,178	32,035	3,829	(52,669)	(31,816)	(3,050)	

  

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
<b>於二〇二三年十二月三十一日</b>								
現金及存放於中央銀行結餘	698	698	-	-	-	-	-	-
存放銀行金額	5,540	4,356	5	1,083	-	96	-	-
債務證券	44,537	41,880	107	533	753	846	418	-
貿易票據	572	43	350	124	15	40	-	-
客戶貸款	60,194	174	826	4,190	1,869	12,299	40,836	-
其他資產	17,825	1,946	4,331	7,952	13,360	38,388	134,905	910
<b>資產負債表內之總資產</b>	<b>129,366</b>	<b>49,097</b>	<b>5,619</b>	<b>13,882</b>	<b>15,997</b>	<b>51,669</b>	<b>176,159</b>	<b>910</b>
<b>資產負債表外之總債權</b>	<b>6,761</b>	<b>500</b>	<b>6,261</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
客戶存款	41,583	8,482	4,360	11,546	13,262	3,933	-	-
銀行結欠	60,713	5,523	5,207	8,015	22,404	19,405	159	-
已發行債務證券	7,322	-	-	259	33	3,124	3,906	-
其他負債 (包括儲備)	19,407	1,947	4,267	8,218	13,412	38,209	134,841	2,218
<b>資產負債表內之總負債</b>	<b>129,025</b>	<b>15,952</b>	<b>13,834</b>	<b>28,038</b>	<b>49,111</b>	<b>64,671</b>	<b>138,906</b>	<b>2,218</b>
<b>資產負債表外之總承擔</b>	<b>15,739</b>	<b>4,781</b>	<b>10,940</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
合約到期日的錯配情況		28,864	(12,894)	(14,174)	(33,114)	(13,002)	37,253	
累積合約到期日的錯配情況		28,864	15,970	1,796	(31,318)	(44,320)	(7,067)	

\* 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
<b>於二〇二四年十二月三十一日</b>								
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	16,803	-	1,632	-	-	-	15,171	-
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	67,879	6	66	140	2,600	14,581	50,486	-
<b>於二〇二三年十二月三十一日</b>								
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	13,588	-	1,340	-	-	-	12,248	-
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	60,194	3	826	4,190	958	8,533	45,684	-

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

### 5. 流動性風險管理

流動性風險是指無法履行到期的財務和現金流出義務而產生的風險。流動性風險管理的目標是透過有效管理本銀行在風險偏好範圍內的流動性和資金風險，確保華僑銀行香港分行能夠繼續履行財務義務並開展新的業務。

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流程的一部分。本行的流動性和資金狀況是在香港集中管理的。

流動性風險源於到期資產、負債和資產負債表外項目的現金流錯配而產生。流動性風險可通過監測風險指標和預警指標來識別源於市場發展引起的潛在流動性風險。流動性風險是根據資產、負債和資產負債表外項目的現金流錯配計量，在正常營運和市場受壓情景下基於合同和行為兩種基礎進行預測。我們通過資金集中率和監管比率來衡量資金來源的有效多樣化程度，以及在對受壓情景下滿足流動資金的能力。

我們根據本行的風險偏好確定流動性風險額度和觸發因素，並基於此持續監測存在流動性風險的持倉。嚴格的審視、監督及上報流程有助於迅速上報和糾正任何額度例外情況。

我們定期根據不同監管、歷史和市場情景展開壓力測試，來評估市場事件對本行流動性風險狀況所造成的潛在影響。壓力測試結果可用於制定有效的融資策略、流動性政策和應急融資計劃，以致力減少流動資金緊縮的影響。

流動資金由司庫按資產負債管理委員會的方針進行日常管理。資產負債管理委員會提供管理工作，定期檢視我們的流動性風險狀況，以確保管理方針符合我們的業務策略和風險偏好，同時考慮到當前的宏觀經濟和市場發展。市場風險管理定期提供獨立風險評估和有關流動性措施的報告，供資產負債管理委員會審議。

本行將流動資產維持在超過監管要求的水平，以減輕潛在的流動性風險和符合危機期間流動資金需求。這類流動資產主要包括有價債務證券。

## V. 流動資產資料 (續)

### 5. 流動性風險管理 (續)

本行還維持多樣化的資金來源，包括非銀行客戶存款和來自銀行間市場的融資。為了進一步延長資金的期限，本行發行不同到期日的存款證，並在公平交易的基礎上進行集團內部融資，從而確保了一個具有韌性和適應性的融資策略。

本行已制定應急融資計劃，列明應對流動資金危機的策略、在緊急情況下彌補現金流量不足的程序及相關部門在緊急情況下的責任。資產負債管理委員會最少每年對應急融資計劃進行一次更新和審查，以確保該項計劃隨著時間的推移保持可靠。除與金管局商定的流動風險限額及比率外，如有任何跡象顯示流動資金出現嚴重問題，而可能會觸發應急融資計劃，本行將會盡快知會金管局。

## 乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇二四年十二月三十一日為港幣 1 元 = 新加坡幣 0.175242，於二〇二四年六月三十日為港幣 1 元 = 新加坡幣 0.173808，於二〇二三年十二月三十一日為港幣 1 元 = 新加坡幣 0.168865）。

### I. 資本及資本充足比率

	二〇二四年 十二月三十一日 新加坡幣百萬元	二〇二四年 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	18,096	18,029
- 股東資本總額 <sup>#</sup>	60,380	58,223
(ii) 綜合資本充足比率	19.7%	17.9%

### II. 其他財務資料

	二〇二四年 十二月三十一日 新加坡幣百萬元	二〇二四年 六月三十日 新加坡幣百萬元
(i) 總資產	625,050	598,890
(ii) 總負債	564,670	540,667
(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）	315,096	299,980
(iv) 非銀行客戶存款	390,687	369,835
	截至二〇二四年 十二月三十一日 新加坡幣百萬元	截至二〇二三年 十二月三十一日 新加坡幣百萬元
(v) 稅前盈利	8,976	8,401

<sup>#</sup>: 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 2024 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，韋耀，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：\_\_\_\_\_ 二〇二五年四月十五日