

Key Financial Information Disclosure Statement

2014 Year End Results



Oversea-Chinese Banking Corporation Limited
Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the year ended 31 December 2014

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

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

- A copy of the Statement has been lodged with the public registry of the Hong Kong Monetary Authority for public inspection.
- For any enquiries on the Statement, please contact Miss Suki Lee at 2840 6401.

Key Financial Information Disclosure Statement for the year ended 31 December 2014 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong offices only)

I. Profit and loss information

	Year ended 31 Dec 2014 HK\$'000	Year ended 31 Dec 2013 HK\$'000
(i) Interest income	1,902,929	1,638,956
(ii) Interest expense	(710,628)	(710,271)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	374,532	89,215
- Gains less losses arising from non-trading activities in foreign currencies	(227,016)	(124,533)
- Gains less losses arising from other trading activities	(38,483)	52,210
- Gains less losses arising from hedging instruments	-	-
- Dividend from subsidiaries	8,994	19,317
- Fees and commissions		
- Income	147,122	186,706
- Expense		
- Others	30,132	20,764
(iv) Operating expenses		
- Staff expenses	(186,770)	(144,224)
- Rental expenses	(12,706)	(13,830)
- Other expenses	(62,333)	(58,067)
(v) Profit / (Loss) on sale of fixed assets	-	-
(vi) (Charge) / Write back for impairment losses and impairment allowances for impaired assets	(39,692)	(24,211)
(vii) Profit / (Loss) before taxation	1,186,081	932,032
(viii) Taxation (charge) / credit		
- Current year	(173,148)	(130,517)
(ix) Profit / (Loss) after taxation	1,012,933	801,515

II. Balance sheet information

	As at 31 Dec 2014 HK\$'000	As at 30 Jun 2014 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	5,289,130	11,553,496
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	9,404,010	13,404,588
(iii) Due from Exchange Fund	911,815	199,926
(iv) Amount due from overseas offices	6,256,444	3,991,549
(v) Trade bills	11,813,699	12,293,457
(vi) Certificates of deposit held	15,219,199	10,943,683
(vii) Available-for-sale securities	3,505,918	3,452,641
(viii) Advances and other accounts		
- Advances to customers	44,305,803	36,898,734
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	566,174	627,987
- Impairment allowances for impaired assets		
- Collective impairment allowances	(442,257)	(372,297)
- Individual impairment allowances		
- Advances to customers	(92)	(103)
- Other accounts	-	-
(ix) Positive fair value of derivatives	2,117,519	1,778,462
(x) Investment in subsidiaries	380,518	380,518
(xi) Other investments	430	430
(xii) Tangible fixed assets	68,022	67,326
Total assets	99,396,332	95,220,397
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	25,526,434	27,370,434
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	351,270	335,902
- Saving deposits	6,503,538	4,899,686
- Time, call and notice deposits	31,662,759	26,431,298
(iv) Amount due to overseas offices	3,613,426	9,432,350
(v) Certificates of deposit issued	26,201,819	22,502,680
(vi) Other liabilities and provisions (include current year's profits)	1,902,476	1,546,327
(vii) Negative fair value of derivatives	2,516,694	1,539,962
(viii) Reserve		
- Un-remitted retained profits	1,083,522	1,120,586
- Fair value of available-for-sale securities	34,394	41,172
Total liabilities	99,396,332	95,220,397

III. Additional balance sheet information

1. Gross advances to customers

	Collateral Value As at 31 Dec 2014 HK\$'000	Gross Advances As at 31 Dec 2014 HK\$'000	Collateral Value As at 30 Jun 2014 HK\$'000	Gross Advances As at 30 Jun 2014 HK\$'000
Analysed by industry:				
Loans for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	215,420	3,870,420	266,743	846,743
- Property investment	5,188,332	7,917,221	5,413,666	9,454,833
- Civil engineering works	14,341	594,432	13,113	303,091
- Financial concerns	-	-	232,497	232,497
- Stockbrokers	883	300,883	-	500,000
- Wholesale and retail trade	646,474	991,297	812,459	1,067,188
- Manufacturing	3,617	3,617	13,106	14,306
- Information technology	-	1,289,706	-	889,706
- Recreational activities	-	-	-	-
- Transport and transport equipment	2,000	928,000	2,000	1,080,868
- Others	2,058,210	2,996,118	2,097,259	2,628,058
	8,129,277	18,891,694	8,850,843	17,017,290
- Individuals				
- Loans for the purchase of other residential properties	45,412	45,412	30,260	30,260
- Others	8,772	8,772	9,827	9,827
	54,184	54,184	40,087	40,087
Loans for use in Hong Kong	8,183,461	18,945,878	8,890,930	17,057,377
Trade finance	451,586	4,789,944	268,433	3,624,011
Loans for use outside Hong Kong	3,989,805	20,569,981	3,796,072	16,217,346
Total advances to customers	12,624,852	44,305,803	12,955,435	36,898,734

	Gross Advances As at 31 Dec 2014 HK\$'000	Gross Advances As at 30 Jun 2014 HK\$'000
Analysed by countries:		
Hong Kong	18,956,170	16,548,452
China	22,633,543	18,115,925
Singapore	1,125,039	683,156
Others	1,591,051	1,551,201
Total advances to customers	44,305,803	36,898,734

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

III. Additional balance sheet information *(continued)*

2. Gross advances to banks

As at 31 Dec 2014	As at 30 Jun 2014
HK\$'000	HK\$'000
-	-

3. Cross border claims

HK\$ million	Banks and other financial institutions	Public sector entities	Others	Total
<u>As at 31 Dec 2014</u>				
Asia Pacific excluding Hong Kong	28,897	98	2,277	31,272
of which - China	24,958	98	1,113	26,169
- Taiwan	1,699	-	-	1,699
- Singapore	74	-	1,129	1,203
- Malaysia	1,031	-	11	1,042
<u>As at 30 Jun 2014</u>				
Asia Pacific excluding Hong Kong	38,079	97	1,436	39,612
of which - China	27,823	97	740	28,660
- Australia	1,598	-	-	1,598
- Taiwan	5,853	-	-	5,853
- Japan	1,712	-	-	1,712

Cross border claims which constitute not less than 10% of total cross-border claims are disclosed above based on the physical location of the counterparty after taking into account the transfer of risks. 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.

III. Additional balance sheet information *(continued)*

4. Impairment allowances for impaired assets were as follows:

	As at 31 Dec 2014 HK\$'000	As at 30 Jun 2014 HK\$'000
Collective impairment allowances	442,257	372,297
Individual impairment allowances		
- Loans and Advances	92	103
- Trade Bills	-	-
- Other Assets	-	-
	442,349	372,400

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

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

5. Impaired loans

Impaired loans are those advances where full repayments of principal and/ or interest are considered unlikely. Loans are impaired if there is objective evidence of impairment.

	Collateral Value As at 31 Dec 2014 HK\$'000	Impaired Loans As at 31 Dec 2014 HK\$'000	Collateral Value As at 30 Jun 2014 HK\$'000	Impaired Loans As at 30 Jun 2014 HK\$'000
- Gross amount	317	396	317	396
<i>(as a percentage of total advances to customers)</i>	(0.00%)	(0.00%)	<i>(0.00%)</i>	<i>(0.00%)</i>
- Individual impairment allowances		92		103
Analysis of gross amount by countries:				
Hong Kong		396		396
China		-		-
Singapore		-		-
Others		-		-
Total impaired loans		396		396

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

III. Additional balance sheet information (continued)

6. Overdue advances

	Collateral Value As at 31 Dec 2014 HK\$'00	Overdue Loans As at 31 Dec 2014 HK\$'000	Collateral Value As at 30 Jun 2014 HK\$'00	Overdue Loans As at 30 Jun 2014 HK\$'000
Gross amount of advances which had been overdue for				
- more than one month and up to three months	-	-	-	-
(as a percentage of total advances to customers)	-	-	-	-
- more than three months and up to six months	-	-	-	-
(as a percentage of total advances to customers)	-	-	-	-
- more than six months and up to one year	-	-	-	-
(as a percentage of total advances to customers)	-	-	-	-
- more than one year	317	396	317	396
(as a percentage of total advances to customers)	(0.00%)	(0.00%)	(0.00%)	(0.00%)
Total overdue loans	317	396	317	396

Additional information to collateral value:

	As at 31 Dec 2014 HK\$'000	As at 30 Jun 2014 HK\$'000
Market value	317	317
Covered portion	317	317
Uncovered portion	79	79
Total individual impairment allowances	-	-

Analysis of gross amount by countries:

Hong Kong	396	396
China	-	-
Others	-	-
Total overdue loans	396	396

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

7. The amount of rescheduled advances to customers, net of those which have been overdue and reported under note 6 above, as at 31 December 2014 was nil (30 June 2014: Nil).

8. As at 31 December 2014, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2014: Nil).

9. Overdue Trade Bills

	As at 31 Dec 2014 HK\$'000	As at 30 Jun 2014 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 2014, there was no other asset that was overdue (30 June 2014: Nil).

10. There was no repossessed asset held as at 31 December 2014 (30 June 2014: Nil).

III. Additional balance sheet information *(continued)*

11. Foreign currency risk exposure:

The net position in a particular foreign currency is disclosed below if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

As at 31 Dec 2014

HK\$ million	AUD	CNY	SGD	GBP	USD	Total
Spot assets	727	19,960	384	167	32,201	54,880
Spot liabilities	(2,509)	(8,885)	(390)	(8,419)	(36,366)	65,875
Forward purchases	3,964	109,373	-	9,430	186,396	318,536
Forward sales	(2,176)	(117,024)	-	(1,167)	(185,174)	307,046
Net long/(short) position	6	3,424	(6)	11	(2,943)	495

As at 30 Jun 2014

HK\$ million	AUD	CNY	SGD	GBP	USD	Total
Spot assets	1,234	26,335	790	406	23,341	56,174
Spot liabilities	(4,228)	(5,963)	(797)	(5,743)	(36,868)	62,680
Forward purchases	4,934	76,506	-	6,744	150,987	248,562
Forward sales	(1,925)	(94,637)	-	(1,391)	(135,939)	238,271
Net long/(short) position	15	2,241	(7)	16	1,521	3,785

There was no structural and net option position as at 31 December 2014 (at 30 June 2014: Nil).

12. Non-bank Mainland China Exposures:

As at 31 Dec 2014

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)	13,398	1,472	14,870
2. Local governments, local government-owned entities and their subsidiaries and JVs	824	1,424	2,248
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,576	142	4,718
4. Other entities of central government not reported in item 1 above	955	255	1,210
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,600	3,808	10,408
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	26,353	7,101	33,454
Total assets after provision	99,396		
On-balance sheet exposures as percentage of total assets	26.51%		

As at 30 Jun 2014

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)	7,800	3,157	10,957
2. Local governments, local government-owned entities and their subsidiaries and JVs	305	546	851
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,754	289	4,043
4. Other entities of central government not reported in item 1 above	333	775	1,108
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,019	2,094	8,113
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	18,211	6,861	25,072
Total assets after provision	95,220		
On-balance sheet exposures as percentage of total assets	19.13%		

IV. Off-balance sheet information

		As at 31 Dec 2014 HK\$'000	As at 30 Jun 2014 HK\$'000
Contingent liabilities and commitments			
(i) Notional amounts			
Direct credit substitutes		1,395,014	389,756
Transaction-related contingencies		671,959	8,286
Trade-related contingencies		3,721,599	6,185,714
Other commitments			
- over one year		7,646,395	7,368,737
- one year or less		26,561,846	25,188,710
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		-	477,750
		39,996,813	39,618,953
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	1,395,014	389,756
Transaction-related contingencies	50%	335,980	4,143
Trade-related contingencies	20%	744,320	1,237,143
Other commitments			
- over one year	50%	3,823,198	3,684,369
- 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%	-	477,750
		6,298,512	5,793,161
Derivatives			
Exchange rate contracts		442,421,486	347,451,131
Interest rate contracts		94,426,416	80,642,985
Others		13,357	-
		536,861,259	428,094,116

The total replacement cost of the above reported derivatives with a positive value obtained by marking to market is HK\$2,118 million as at 31 December 2014 (30 June 2014: HK\$1,778 million). The Branch does not enter into any bilateral arrangement for these contracts.

V. Liquidity

The average liquidity ratio for the year ended 31 December 2014 was 54.29% (31 December 2013 was 50.58%). The average liquidity ratio is the simple average of each calendar month's average liquidity ratio for the year calculated in accordance with the Fourth Schedule of the Banking Ordinance.

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 2014 is HKD1 = SGD 0.170346, 30 June 2014 is HKD1 = SGD 0.161080, 31 Dec 2013 is HKD1 = SGD 0.163114)

I Capital and capital adequacy

	As at 31 Dec 2014 S\$'000	As at 30 Jun 2014 S\$'000
(i) Capital and reserves		
- Issued and paid-up capital	13,752,110	9,917,478
- Total shareholders' equity [#]	34,185,439	29,915,093
(ii) Consolidated capital adequacy ratio	15.90%	17.40%

II Other financial information

	As at 31 Dec 2014 S\$'000	As at 30 Jun 2014 S\$'000
(i) Total Assets	401,226,022	348,414,047
(ii) Total Liabilities	367,040,583	318,498,954
(iii) Loans to non-bank customers, including bills (net of individual and collective impairment allowances)	207,534,631	175,571,897
(iv) Deposits of non-bank customers	245,519,098	201,296,812
	Year ended 31 Dec 2014 S\$'000	Year ended 31 Dec 2013 S\$'000
(v) Pre-tax profits	4,763,205	3,567,291

[#]: 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

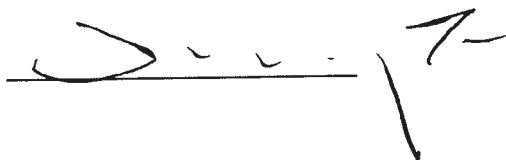
OCBC HK Branch adopted the remuneration systems of the head office, OCBC Bank. The objective of the Bank's remuneration policy is to attract, motivate, reward and retain quality staff. The Board ensures that the remuneration policies are in line with the strategic objectives and corporate values of the Bank, and do not give rise to conflicts between the objectives of the Bank and the interests of individual Directors and key executives.

In relation to the disclosure on remuneration, such information on (but not be limited to) the decision-making process, firm-wide remuneration policy, criteria used for performance measurements and risk adjustment, the linkage between pay and performance, deferral policy and vesting criteria, and the parameters used for allocating cash versus other forms of remuneration, aggregate quantitative information, where applicable, in respect of sign-on and severance payments awarded during the financial year, and the breakdown of the total compensation of the Chief Executive Officer and other senior executives (reporting directly to him) by fixed, variable and deferred proportions, were publicly disclosed in our 2014 Annual Report.

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

I, Tan Wing Ming, being the Chief Executive of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch, declare that the information disclosed in this statement complies fully with Banking (Disclosure) Rules and is not false or misleading.

Signature:



Date

:

23 March 2015

主要財務資料
披露聲明書

2014 年 年度業績



華僑銀行
香港分行

主要財務資料披露聲明書

截至二〇一四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，已送呈香港金融管理局公眾登記處，供公眾查閱。
- 對本聲明書倘有疑問，請致電 2840 6401 與李淑儀小姐聯絡。

根據銀行業(披露)規則截至二〇一四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

		截至二〇一四年 十二月三十一日 港幣千元	截至二〇一三年 十二月三十一日 港幣千元
(i)	利息收入	1,902,929	1,638,956
(ii)	利息支出	(710,628)	(710,271)
(iii)	其他營運收入		
	外匯買賣交易的收益減虧損	374,532	89,215
	外匯買賣作非交易的收益減虧損	(227,016)	(124,533)
	其他買賣交易的收益減虧損	(38,483)	52,210
	對沖工具收益減虧損	-	-
	從附屬公司所得的股息	8,994	19,317
	服務費及佣金		
	收入	147,122	186,706
	支出		
	其他	30,132	20,764
(iv)	營運支出		
	員工成本	(186,770)	(144,224)
	房產租金支出	(12,706)	(13,830)
	其他	(62,333)	(58,067)
(v)	售賣固定資產之盈利/(虧損)	-	-
(vi)	為已減值資產作出之(減值損失及準備)/回撥	(39,692)	(24,211)
(vii)	除稅前盈利/(虧損)	1,186,081	932,032
(viii)	稅項(支出)/ 收益		
	本年度	(173,148)	(130,517)
(ix)	除稅後盈利/(虧損)	1,012,933	801,515

II. 資產負債表資料

	二〇一四年 十二月三十一日 港幣千元	二〇一四年 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)	5,289,130	11,553,496
(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)	9,404,010	13,404,588
(iii) 存放外匯基金金額	911,815	199,926
(iv) 存放海外辦事處金額	6,256,444	3,991,549
(v) 貿易票據	11,813,699	12,293,457
(vi) 持有的存款證	15,219,199	10,943,683
(vii) 可供出售證券	3,505,918	3,452,641
(viii) 貸款及其他賬目		
- 客戶貸款	44,305,803	36,898,734
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	566,174	627,987
- 已減值資產之減值準備		
- 綜合減值準備	(442,257)	(372,297)
- 個別減值準備		
- 就客戶貸款作出之個別減值準備	(92)	(103)
- 就其他賬目作出之個別減值準備	-	-
(ix) 衍生工具的正公平值	2,117,519	1,778,462
(x) 附屬公司投資	380,518	380,518
(xi) 其他投資	430	430
(xii) 有形固定資產	68,022	67,326
總資產	99,396,332	95,220,397
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	25,526,434	27,370,434
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	351,270	335,902
儲蓄存款	6,503,538	4,899,686
定期、即期及短期通知存款	31,662,759	26,431,298
(iv) 結欠海外辦事處金額	3,613,426	9,432,350
(v) 已發行存款證	26,201,819	22,502,680
(vi) 其他負債及準備金 (包括現年度溢利)	1,902,476	1,546,327
(vii) 衍生工具的負公平值	2,516,694	1,539,962
(viii) 儲備		
未經匯出之保留溢利	1,083,522	1,120,586
可供出售證券之公平價值	34,394	41,172
總負債	99,396,332	95,220,397

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇一四年 十二月三十一日 港幣千元	客戶貸款總額 二〇一四年 十二月三十一日 港幣千元	抵押品價值 二〇一四年 六月三十日 港幣千元	客戶貸款總額 二〇一四年 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	215,420	3,870,420	266,743	846,743
物業投資	5,188,332	7,917,221	5,413,666	9,454,833
土木工程	14,341	594,432	13,113	303,091
金融企業	-	-	232,497	232,497
股票經紀	883	300,883	-	500,000
批發及零售業	646,474	991,297	812,459	1,067,188
製造業	3,617	3,617	13,106	14,306
資訊科技	-	1,289,706	-	889,706
康樂活動	-	-	-	-
運輸及運輸設備	2,000	928,000	2,000	1,080,868
其他	2,058,210	2,996,118	2,097,259	2,628,058
	8,129,277	18,891,694	8,850,843	17,017,290
個人				
購買其他住宅物業的貸款	45,412	45,412	30,260	30,260
其他	8,772	8,772	9,827	9,827
	54,184	54,184	40,087	40,087
在香港使用的貸款	8,183,461	18,945,878	8,890,930	17,057,377
貿易融資	451,586	4,789,944	268,433	3,624,011
在香港以外使用的貸款	3,989,805	20,569,981	3,796,072	16,217,346
客戶貸款總額	12,624,852	44,305,803	12,955,435	36,898,734

	客戶貸款總額 二〇一四年 十二月三十一日 港幣千元	客戶貸款總額 二〇一四年 六月三十日 港幣千元
按國家分類：		
香港	18,956,170	16,548,452
中國	22,633,543	18,115,925
新加坡	1,125,039	683,156
其他	1,591,051	1,551,201
客戶貸款總額	44,305,803	36,898,734

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

III. 其他資產負債表資料 (續)

2. 銀行貸款總額

二〇一四年
十二月三十一日
港幣千元

二〇一四年
六月三十日
港幣千元

- -

3. 跨域債權

百萬港元	銀行及其他金融 機構	公營部門	其他	總額
<u>二〇一四年十二月三十一日</u>				
亞太區不包括香港	28,897	98	2,277	31,272
其中 - 中國	24,958	98	1,113	26,169
- 台灣	1,699	-	-	1,699
- 新加坡	74	-	1,129	1,203
- 馬來西亞	1,031	-	11	1,042
<u>二〇一四年六月三十日</u>				
亞太區不包括香港	38,079	97	1,436	39,612
其中 - 中國	27,823	97	740	28,660
- 澳洲	1,598	-	-	1,598
- 台灣	5,853	-	-	5,853
- 日本	1,712	-	-	1,712

以上跨域債權構成不少於 10% 所有跨國債權乃是按交易對手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，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。

III. 其他資產負債表資料 (續)

4. 已減值資產之減值準備：

	二〇一四年 十二月三十一日 港幣千元	二〇一四年 六月三十日 港幣千元
綜合減值準備	442,257	372,297
個別減值準備		
- 就客戶貸款作出	92	103
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>442,349</u>	<u>372,400</u>

管理層視情況所需會就個別貸款及墊款或其他風險作出個別減值準備。

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

5. 已減值貸款

已減值貸款乃指全數償還本金及／或利息機會甚微之貸款。貸款如出現客觀減值證據，便作已減值貸款處理。

	抵押品價值 二〇一四年 十二月三十一日 港幣千元	已減值貸款 二〇一四年 十二月三十一日 港幣千元	抵押品價值 二〇一四年 六月三十日 港幣千元	已減值貸款 二〇一四年 六月三十日 港幣千元
已減值貸款總額	317	396	317	396
(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		92	-	103
按國家分類				
香港		396		396
中國		-		-
新加坡		-		-
其他		-		-
已減值貸款總額		<u>396</u>		<u>396</u>

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

III. 其他資產負債表資料 (續)

6. 逾期貸款

	抵押品價值 二〇一四年 十二月三十一日 港幣千元	逾期貸款 二〇一四年 十二月三十一日 港幣千元	抵押品價值 二〇一四年 六月三十日 港幣千元	逾期貸款 二〇一四年 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)	-	-	-	-
六個月或以下但超過三個月 (佔客戶貸款總額百分比)	-	-	-	-
一年或以下但超過六個月 (佔客戶貸款總額百分比)	-	-	-	-
一年以上 (佔客戶貸款總額百分比)	317 (0.00%)	396 (0.00%)	317 (0.00%)	396 (0.00%)
逾期貸款總額	317	396	317	396
抵押品價值的補充資料：				
	二〇一四年十二月三十一日 港幣千元		二〇一四年六月三十日 港幣千元	
市場價值	317		317	
有抵押部分	317		317	
沒有抵押部分	79		79	
個別減值準備總額	-		-	
按國家分類				
香港		396		396
中國		-		-
其他		-		-
逾期貸款總額		396		396

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

- 於二〇一四年十二月三十一日，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（於二〇一四年六月三十日的金額為零）。
- 於二〇一四年十二月三十一日，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（於二〇一四年六月三十日的金額為零）。

9. 逾期貿易票據

	二〇一四年 十二月三十一日 港幣千元	二〇一四年 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	-	-

於二〇一四年十二月三十一日，本行並無其他逾期資產（於二〇一四年六月三十日的金額為零）。

III. 其他資產負債表資料 (續)

10. 於二〇一四年十二月三十一日，本行並沒有任何收回資產（於二〇一四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。

於二〇一四年十二月三十一日

港幣百萬元	澳元	人民幣	新加坡元	英鎊	美元	總額
現貨資產	727	19,960	384	167	32,201	54,880
現貨負債	(2,509)	(8,885)	(390)	(8,419)	(36,366)	65,875
遠期買入	3,964	109,373	-	9,430	186,396	318,536
遠期賣出	(2,176)	(117,024)	-	(1,167)	(185,174)	307,046
長（短）盤淨額	6	3,424	(6)	11	(2,943)	495

於二〇一四年六月三十日

港幣百萬元	澳元	人民幣	新加坡元	英鎊	美元	總額
現貨資產	1,234	26,335	790	406	23,341	56,174
現貨負債	(4,228)	(5,963)	(797)	(5,743)	(36,868)	62,680
遠期買入	4,934	76,506	-	6,744	150,987	248,562
遠期賣出	(1,925)	(94,637)	-	(1,391)	(135,939)	238,271
長（短）盤淨額	15	2,241	(7)	16	1,521	3,785

於二〇一四年十二月三十一日，本行並無任何結構性倉盤淨額及期權盤淨額（於二〇一四年六月三十日的金額為零）。

12. 對內地非銀行對手方的風險承擔：

於二〇一四年十二月三十一日

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	13,398	1,472	14,870
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	824	1,424	2,248
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	4,576	142	4,718
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）	955	255	1,210
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）	0	0	0
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	6,600	3,808	10,408
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	0	0	0
總額	26,353	7,101	33,454
扣除減值準備後的總資產	99,396		
資產負債表內的風險額佔總資產的百分比	26.51%		

於二〇一四年六月三十日

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	7,800	3,157	10,957
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	305	546	851
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	3,754	289	4,043
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）	333	775	1,108
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）	0	0	0
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	6,019	2,094	8,113
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	0	0	0
總額	18,211	6,861	25,072
扣除減值準備後的總資產	95,220		
資產負債表內的風險額佔總資產的百分比	19.13%		

IV. 資產負債表以外的項目資料

		二〇一四年 十二月三十一日 港幣千元	二〇一四年 六月三十日 港幣千元
或然負債及承擔			
(i) 名義金額			
直接信貸替代項目		1,395,014	389,756
與交易有關的或然項目		671,959	8,286
與貿易有關的或然項目		3,721,599	6,185,714
其他承擔			
- 超過一年		7,646,395	7,368,737
- 一年或以下		26,561,846	25,188,710
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)		-	477,750
		39,996,813	39,618,953
信用換算因數			
(ii) 信用風險加權金額		1,395,014	389,756
直接信貸替代項目	100%	335,980	4,143
與交易有關的或然項目	50%	744,320	1,237,143
與貿易有關的或然項目	20%		
其他承擔			
- 超過一年	50%	3,823,198	3,684,369
- 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%	-	477,750
		6,298,512	5,793,161
衍生工具			
匯率合約		442,421,486	347,451,131
利率合約		94,426,416	80,642,985
其他		13,357	-
		536,861,259	428,094,116

於二〇一四年十二月三十一日, 經計算市值後, 價值為正數的匯率合約及利率合約, 其重置成本合計港幣二十一億一千八百萬元 (於二〇一四年六月三十日之金額為港幣十七億七千八百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

V. 流動資產

二〇一四年全年平均流動資產比率是 54.29% (二〇一三年為 50.58%)。流動資產比率是根據「銀行業條例」附表四規定所計算的每個曆月的平均流動資產比率的簡單平均數。

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇一四年十二月三十一日為港幣 1 元 = 新加坡幣 0.170346，於二〇一四年六月三十日為港幣 1 元 = 新加坡幣 0.161080，於二〇一三年十二月三十一日為港幣 1 元 = 新加坡幣 0.163114）。

I. 資本及資本充足比率

	二〇一四年 十二月三十一日 新加坡幣千元	二〇一四年 六月三十日 新加坡幣千元
(i) 股本及儲備		
- 已發行及繳足股本	13,752,110	9,917,478
- 股東資本總額 [#]	34,185,439	29,915,093
(ii) 綜合資本充足比率	15.90%	17.40%

II. 其他財務資料

	二〇一四年 十二月三十一日 新加坡幣千元	二〇一四年 六月三十日 新加坡幣千元
(i) 總資產	401,226,022	348,414,047
(ii) 總負債	367,040,583	318,498,954
(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）	207,534,631	175,571,897
(iv) 非銀行客戶存款	245,519,098	201,296,812
	截至二〇一四年 十二月三十一日 新加坡幣千元	截至二〇一三年 十二月三十一日 新加坡幣千元
(v) 稅前盈利	4,763,205	3,567,291

[#]: 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

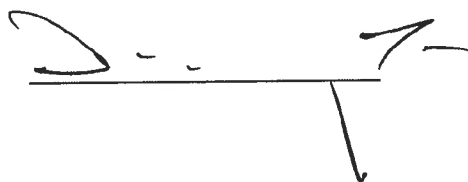
華僑銀行香港分行採取華僑銀行新加坡總行的薪酬系統。本銀行的薪酬政策以吸納、激發、獎勵及挽留有質量的人才為宗旨。總行董事局確保薪酬政策是配合銀行的策略目標及企業價值，並不會將銀行的宗旨與各董事及集團要員的利益產生衝突。

總行董事局已於 2014 年度報告書中公開披露有關薪酬資料，此等資料包括在(但不限於)公司決策過程上、整集團的薪酬政策、績效評核及風險調整所用之標準、薪酬與工作表現之間的掛鉤、遞延政策及歸屬之準則、用於分配現金與其他形式報酬的參數、在本財政年度內(在適用情況下)支付有關簽約受聘及終止職務時應付款項的總人數、行政總裁及有關高級管理層成員(直接向行政總裁匯報)所收取的總薪酬及其分類為固定、浮動及遞延薪酬的比例。

華僑銀行香港分行行政總裁遵從披露方案的聲明

本人，陳永明，是華僑銀行香港分行行政總裁，聲明以上披露的資料乃完全符合銀行業(披露)規則，內容並無錯誤或含誤導性。

簽名：



日期：

二〇一五年三月二十三日