

**Key Financial Information  
Disclosure Statement**

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***2019  
Year End  
Results***



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT**

For the year ended 31 December 2019

- 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/cap\\_and\\_reg\\_disclosures.html#generic-tabs-item-5](https://www.ocbc.com/group/investors/cap_and_reg_disclosures.html#generic-tabs-item-5), for public inspection.

**Key Financial Information Disclosure Statement for the year ended 31 December 2019 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 2019 HK\$'000</b>	Year ended 31 Dec 2018 HK\$'000
(i) Interest income	<b>3,002,099</b>	2,751,113
(ii) Interest expense	<b>(2,242,601)</b>	(1,875,494)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	<b>(47,936)</b>	21,517
- Gains less losses arising from other trading activities	<b>141,235</b>	17,661
- Gains less losses on securities held for trading purposes	<b>16,805</b>	(36,076)
- Fees and commissions		
- Income	<b>138,794</b>	164,312
- Expense	<b>(11,777)</b>	-
- Others	<b>136,962</b>	50,281
(iv) Operating expenses		
- Staff expenses	<b>(204,356)</b>	(192,697)
- Rental expenses	<b>(27,723)</b>	(26,043)
- Other expenses	<b>(88,885)</b>	(68,192)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	<b>15</b>	56,002
(vi) Net (charge) / credit for impairment losses and provisions for impaired loans and receivables	<b>(79,697)</b>	(556,004)
(vii) Profit / (Loss) before taxation	<b>732,935</b>	306,380
(viii) Taxation (charge) / credit	<b>(123,257)</b>	(27,911)
(ix) Profit / (Loss) after taxation	<b>609,678</b>	278,469

## II. Balance sheet information

	As at 31 Dec 2019 HK\$'000	As at 30 Jun 2019 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	3,788,489	8,613,192
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	4,350,250	9,960,712
(iii) Due from Exchange Fund	89,565	253,947
(iv) Amount due from overseas offices	2,341,424	3,299,146
(v) Trade bills	3,710,808	6,814,246
(vi) Certificates of deposit held	34,849,738	23,685,142
(vii) Investment securities	16,586,077	13,307,103
(viii) Trading securities	677,123	1,122,068
(ix) Loans and advances and other accounts		
- Loans and advances to customers	46,379,839	37,175,631
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	2,564,958	1,419,981
(x) Impairment allowances on loans and advances and other accounts		
- Collectively assessed	(49,229)	(51,708)
- Individual assessed	(214,490)	(384,229)
(xi) Derivative receivables	3,894,182	3,697,464
(xii) Investment in subsidiaries	34,568	34,568
(xiii) Other investments	750	750
(xiv) Property, plant and equipment and investment properties	6,539	7,245
<b>Total assets</b>	<b>119,010,591</b>	<b>108,955,258</b>
<b>Liabilities</b>		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	8,155,489	19,159,337
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	354,805	383,654
- Saving deposits	1,636,324	1,392,153
- Time, call and notice deposits	25,112,121	20,776,585
(iv) Amount due to overseas offices	43,932,200	47,257,590
(v) Certificates of deposit issued	33,493,175	13,186,482
(vi) Other liabilities	1,961,823	2,790,787
(vii) Provisions	113,577	32,804
(viii) Derivative payables	4,105,948	3,890,432
(ix) Reserve	145,129	85,434
<b>Total liabilities</b>	<b>119,010,591</b>	<b>108,955,258</b>

### III. Additional balance sheet information

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

	Collateral Value As at 31 Dec 2019 HK\$'000	Gross Loans and Advances As at 31 Dec 2019 HK\$'000	Collateral Value As at 30 Jun 2019 HK\$'000	Gross Loans and Advances As at 30 Jun 2019 HK\$'000
Analysed by industry:				
Loans and advances for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	621,458	2,818,476	502,839	2,462,896
- Property investment	4,361,422	9,942,815	2,916,618	8,307,789
- Financial concerns	-	1,167,330	-	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	268,621	580,061	388,552	388,552
- Manufacturing	92,639	92,639	46,000	46,000
- Transport and transport equipment	-	1,786,143	-	1,720,200
- Recreational activities	-	-	-	-
- Information technology	-	199,339	-	149,340
- Others	1,934,190	3,000,440	2,595,797	3,545,797
	<b>7,278,330</b>	<b>19,587,243</b>	<b>6,449,806</b>	<b>16,620,574</b>
- Individuals				
- Loans for the purchase of other residential properties	1,221	1,221	9,287	9,287
- Others	11,150	11,150	2,055	2,055
	<b>12,371</b>	<b>12,371</b>	<b>11,342</b>	<b>11,342</b>
Loans and advances for use in Hong Kong	<b>7,290,701</b>	<b>19,599,614</b>	<b>6,461,148</b>	<b>16,631,916</b>
Trade finance	<b>24,823</b>	<b>1,713,938</b>	<b>24,869</b>	<b>2,494,413</b>
Loans and advances for use outside Hong Kong	<b>4,335,436</b>	<b>25,066,287</b>	<b>4,706,010</b>	<b>18,049,302</b>
<b>Total loans and advances to customers</b>	<b>11,650,960</b>	<b>46,379,839</b>	<b>11,192,027</b>	<b>37,175,631</b>

	Gross Loans and Advances As at 31 Dec 2019 HK\$'000	Gross Loans and Advances As at 30 Jun 2019 HK\$'000
Analysed by countries:		
Hong Kong	18,866,464	16,903,843
China	23,515,301	17,342,162
Others	3,998,074	2,929,626
<b>Total loans and advances to customers</b>	<b>46,379,839</b>	<b>37,175,631</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 2019</b> <b>HK\$'000</b>	<b>As at 30 Jun 2019</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>HK\$ million</b>	<b><u>Non-bank private sector</u></b>					<b>Total</b>
	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	
<b><u>As at 31 Dec 2019</u></b>						
<b>Offshore centres</b>	<b>9,051</b>	<b>189</b>	<b>3,997</b>	<b>13,224</b>	-	<b>26,461</b>
<b>of which - Hong Kong</b>	<b>4,041</b>	-	<b>3,899</b>	<b>13,029</b>	-	<b>20,969</b>
<b>Developing Asia and Pacific</b>	<b>31,660</b>	<b>472</b>	<b>1,395</b>	<b>11,472</b>	-	<b>44,999</b>
<b>of which - China</b>	<b>30,789</b>	<b>472</b>	<b>26</b>	<b>11,468</b>	-	<b>42,755</b>
<b><u>As at 30 Jun 2019</u></b>						
Offshore centres	12,547	110	2,382	11,356	-	26,395
of which - Hong Kong	1,803	-	2,240	11,327	-	15,370
of which - Singapore	10,720	-	142	29	-	10,891
Developing Asia and Pacific	36,569	464	27	10,280	-	47,340
of which - China	35,989	464	27	10,280	-	46,760

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:

	<b>As at 31 Dec 2019</b> <b>HK\$'000</b>	As at 30 Jun 2019 HK\$'000
Collectively assessed allowances	<b>49,229</b>	51,708
Individual assessed allowances		
- Loans and Advances	<b>214,490</b>	384,229
- Trade Bills	-	-
- Other Assets	-	-
	<b>263,719</b>	435,937

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 2019</b> <b>HK\$'000</b>	<b>Impaired Loans and</b> <b>advances</b> <b>As at 31 Dec 2019</b> <b>HK\$'000</b>	Collateral Value As at 30 Jun 2019 HK\$'000	Impaired Loans and Advances As at 30 Jun 2019 HK\$'000
- Gross amount	-	<b>703,371</b>	-	932,680
<i>(as a percentage of total loans and advances to customers)</i>	<b>(0.00%)</b>	<b>(1.52%)</b>	<i>(0.00%)</i>	<i>(2.51%)</i>
- Individual assessed allowances		<b>214,490</b>		384,229
Analysis of gross amount by countries:				
Hong Kong		-		-
China		<b>446,309</b>		672,755
Singapore		<b>257,062</b>		259,925
Others		-		-
Total impaired loans and advances		<b>703,371</b>		932,680

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 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 2019 HK\$'000	Overdue Loans and Advances As at 31 Dec 2019 HK\$'000	Collateral Value As at 30 Jun 2019 HK\$'000	Overdue Loans and Advances As at 30 Jun 2019 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>	-	-	-	-
- more than three months and up to six months <i>(as a percentage of total loans and advances to customers)</i>	-	-	-	447,783
- more than six months and up to one year <i>(as a percentage of total loans and advances to customers)</i>	-	446,309	-	259,925
- more than one year <i>(as a percentage of total loans and advances to customers)</i>	-	257,062	-	224,972
<b>Total overdue loans and advances</b>	-	<b>703,371</b>	-	<b>932,680</b>

Value of collateral held against overdue loans and advances:

	As at 31 Dec 2019 HK\$'000	As at 30 Jun 2019 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	<b>703,371</b>	<b>932,680</b>
Analysis of gross amount by countries:		
Hong Kong	-	-
China	<b>446,309</b>	672,755
Singapore	<b>257,062</b>	259,925
Others	-	-
<b>Total overdue loans and advances</b>	<b>703,371</b>	<b>932,680</b>

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 2019 was Nil (30 June 2019: Nil).

8. As at 31 December 2019, there were no loans and advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2019: Nil).

#### 9. Overdue Trade Bills

	As at 31 Dec 2019 HK\$'000	As at 30 Jun 2019 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	-	-
<b>Total overdue Trade Bills</b>	-	-

As at 31 December 2019, there was no other asset that was overdue (30 June 2019: Nil).



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

10. There was no repossessed asset held as at 31 December 2019 (30 June 2019: 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.

<b>As at 31 December 2019</b>			
<b>HK\$ million</b>	<b>CNY</b>	<b>USD</b>	<b>Total</b>
Spot assets	<b>14,552</b>	<b>54,214</b>	<b>68,766</b>
Spot liabilities	<b>(1,083)</b>	<b>(87,383)</b>	<b>(88,466)</b>
Forward purchases	<b>62,396</b>	<b>240,361</b>	<b>302,757</b>
Forward sales	<b>(76,136)</b>	<b>(205,676)</b>	<b>(281,812)</b>
Net options position	<b>(34)</b>	<b>(145)</b>	<b>(179)</b>
<b>Net long/(short) position</b>	<b>(305)</b>	<b>1,371</b>	<b>1,066</b>

<b>As at 30 June 2019</b>			
<b>HK\$ million</b>	<b>CNY</b>	<b>USD</b>	<b>Total</b>
Spot assets	15,407	53,727	69,134
Spot liabilities	(1,557)	(69,558)	(71,115)
Forward purchases	69,387	279,638	349,025
Forward sales	(84,645)	(261,995)	(346,640)
Net options position	(97)	(363)	(460)
<b>Net long/(short) position</b>	<b>(1,505)</b>	<b>1,449</b>	<b>(56)</b>

There was no structural position as at 31 December 2019 (at 30 June 2019: 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 December 2019

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)	16,026	4,074	20,100
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,970	1	2,971
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,011	204	9,215
4. Other entities of central government not reported in item 1 above	587	540	1,127
5. Other entities of local governments not reported in item 2 above	1,251	-	1,251
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	9,846	2,891	12,737
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	93	-	93
<b>Total</b>	<b>39,784</b>	<b>7,710</b>	<b>47,494</b>
<b>Total assets after provision</b>	<b>119,011</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>33.43%</b>		

As at 30 June 2019

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)	14,083	1,088	15,171
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,693	46	3,739
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,214	525	8,739
4. Other entities of central government not reported in item 1 above	1,090	856	1,946
5. Other entities of local governments not reported in item 2 above	603	-	603
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,100	3,080	9,180
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	46	-	46
<b>Total</b>	<b>33,829</b>	<b>5,595</b>	<b>39,424</b>
<b>Total assets after provision</b>	<b>108,955</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>31.05%</b>		

#### IV. Off-balance sheet information

		As at 31 Dec 2019 HK\$'000	As at 30 Jun 2019 HK\$'000
<b>Contingent liabilities and commitments</b>			
(i)	Contractual/notional amounts		
	Direct credit substitutes	153,144	241,384
	Transaction-related contingencies	-	1,354
	Trade-related contingencies	1,857,414	2,447,903
	Other commitments		
	- over one year	11,621,218	9,361,917
	- one year or less	31,539,425	34,685,766
	Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)	12,389,262	8,499,505
		<b>57,560,463</b>	<b>55,237,829</b>
	Credit Conversion Factor		
(ii)	Credit risk weighted amounts		
	Direct credit substitutes	100%	153,144
	Transaction-related contingencies	50%	-
	Trade-related contingencies	20%	371,483
	Other commitments		
	- over one year	50%	5,810,609
	- 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%	12,389,262
		<b>18,724,498</b>	<b>13,912,106</b>
<b>Derivatives</b>			
(i)	Contractual/notional amounts		
	Exchange rate contracts	453,745,190	549,827,213
	Interest rate contracts	460,543,844	436,529,178
	Others	49,009	49,385
		<b>914,338,043</b>	<b>986,405,776</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	(328,108)	(253,694)
	Interest rate contracts	115,663	60,267
	Others	679	459
		<b>(211,766)</b>	<b>(192,968)</b>

## V. Liquidity Information

### 1. Liquidity Maintenance Ratio

	<b>Quarter ended As at 31 Dec 2019</b>	Quarter ended As at 31 Dec 2018
Quarterly average liquidity maintenance ratio	<b>85.59%</b>	45.86%

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

	<b>Quarter ended As at 31 Dec 2019</b>	Quarter ended As at 31 Dec 2018
Quarterly average core funding ratio	<b>103.04%</b>	99.81%

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

<b>HK\$ million</b>	<b>As at 31 Dec 2019</b>	<b>As % of Total Liabilities</b>	As at 31 Dec 2018	As % of Total Liabilities
Deposits from customers	33,215	28%	30,847	29%
Funding raised from connected banks	44,165	37%	54,326	50%
Funding raised from banks	1,953	2%	5,917	5%
Debt securities issued	33,517	28%	11,386	11%
<b>Total Funding Sources</b>	<b>112,850</b>	<b>95%</b>	<b>102,476</b>	<b>95%</b>

## 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 2019</b>								
Cash and balances with central banks	93	93	-	-	-	-	-	-
Due from banks	10,604	1,814	2,004	1,455	4,073	1,258	-	-
Debt securities	51,950	43,829	-	-	1,430	4,871	1,821	-
Trade Bills	3,712	14	118	484	2,008	1,087	-	-
Loans and advances to customers	46,459	14	343	853	1,634	15,444	27,467	703
Other assets	5,913	1,442	1,282	2,067	2,671	20,063	94,092	748
<b>Total on-balance sheet assets</b>	<b>118,731</b>	<b>47,206</b>	<b>3,747</b>	<b>4,859</b>	<b>11,816</b>	<b>42,723</b>	<b>123,380</b>	<b>1,451</b>
<b>Total off-balance sheet claims</b>	-	-	-	-	-	-	-	-
Deposits from customers	27,160	4,621	3,323	13,927	4,961	328	-	-
Due to banks	52,330	1,812	1,702	15,128	23,182	9,339	1,167	-
Debt securities issued	33,517	-	-	360	5,774	12,363	15,020	-
Other liabilities (including reserves)	5,601	1,635	304	2,086	2,700	20,280	94,176	937
<b>Total on-balance sheet liabilities</b>	<b>118,608</b>	<b>8,068</b>	<b>5,329</b>	<b>31,501</b>	<b>36,617</b>	<b>42,310</b>	<b>110,363</b>	<b>937</b>
<b>Total off-balance sheet obligations</b>	<b>15,391</b>	<b>1,807</b>	<b>11,573</b>	<b>2,010</b>	-	-	-	-
Contractual Maturity Mismatch		37,331	(13,155)	(28,652)	(24,801)	413	13,017	
Cumulative Contractual Maturity Mismatch		37,331	24,176	(4,476)	(29,277)	(28,864)	(15,847)	

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 2018</b>								
Cash and balances with central banks	190	190	-	-	-	-	-	-
Due from banks	35,371	6,933	3,307	642	15,242	9,246	-	-
Debt securities	23,016	22,572	-	-	-	274	170	-
Trade Bills	5,464	317	554	913	1,828	1,852	-	-
Loans and advances to customers	40,641	14	813	424	985	16,589	20,485	1,331
Other assets	3,532	1,163	547	1,959	3,721	16,076	76,010	90
<b>Total on-balance sheet assets</b>	<b>108,214</b>	<b>31,189</b>	<b>5,221</b>	<b>3,938</b>	<b>21,776</b>	<b>44,037</b>	<b>96,665</b>	<b>1,421</b>
<b>Total off-balance sheet claims</b>	-	-	-	-	-	-	-	-
Deposits from customers	20,419	4,135	5,135	5,509	3,164	2,397	79	-
Due to banks	70,869	2,164	12,390	18,526	27,648	7,834	2,307	-
Debt securities issued	11,386	-	-	660	10	1	10,714	-
Other liabilities (including reserves)	4,723	1,224	416	2,149	3,753	16,087	75,961	1,165
<b>Total on-balance sheet liabilities</b>	<b>107,397</b>	<b>7,523</b>	<b>17,941</b>	<b>26,844</b>	<b>34,575</b>	<b>26,319</b>	<b>89,061</b>	<b>1,165</b>
<b>Total off-balance sheet obligations</b>	<b>18,166</b>	<b>2,329</b>	<b>10,966</b>	<b>4,867</b>	<b>4</b>	-	-	-
Contractual Maturity Mismatch		21,337	(23,686)	(27,773)	(12,803)	17,718	7,604	
Cumulative Contractual Maturity Mismatch		21,337	(2,349)	(30,122)	(42,925)	(25,207)	(17,603)	

\* 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 2019</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	13,380	-	1,109	-	-	-	12,271	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	46,458	14	293	732	1,351	5,756	38,312	-
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 2018</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	13,171	-	1,932	-	-	-	11,239	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	40,641	14	813	153	221	4,654	34,786	-

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.

## **VI. Comparative Figures**

Certain comparative figures have been reclassified to conform to the financial statements presentation adopted in the current year.

**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 2019 is HKD1 = SGD 0.173082, 30 June 2019 is HKD1 = SGD 0.173283, 31 December 2018 is HKD1 = SGD 0.174298)

**I Capital and capital adequacy**

	<b>As at 31 Dec 2019</b>	As at 30 Jun 2019
	<b>S\$ million</b>	S\$ million
(i) Capital and reserves		
- Issued and paid-up capital	<b>17,261</b>	16,423
- Total shareholders' equity#	<b>48,603</b>	46,218
(ii) Consolidated capital adequacy ratio	<b>16.8%</b>	16.8%

**II Other financial information**

	<b>As at 31 Dec 2019</b>	As at 30 Jun 2019
	<b>S\$ million</b>	S\$ million
(i) Total Assets	<b>491,691</b>	479,767
(ii) Total Liabilities	<b>443,088</b>	433,549
(iii) Total loans and advances to non-bank customers, including bills (net of individual and collectively assessed allowances)	<b>262,045</b>	260,099
(iv) Deposits of non-bank customers	<b>302,851</b>	296,806
	<b>Year ended</b>	Year ended
	<b>31 Dec 2019</b>	31 Dec 2018
	<b>S\$ million</b>	S\$ million
(v) Pre-tax profits	<b>5,800</b>	5,552

#: 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.

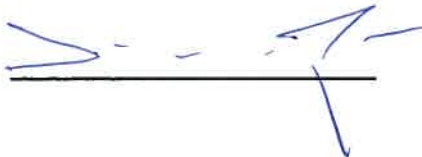
According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, Oversea-Chinese Banking Corporation Limited, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable 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 2019 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 : 24 April 2020

主要財務資料  
披露聲明書

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# 2019 年 年度業績



華僑銀行  
香港分行

**主要財務資料披露聲明書**  
截至二〇一九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/cap\\_and\\_req\\_disclosures.html#generic-tabs-item-5](https://www.ocbc.com/group/investors/cap_and_req_disclosures.html#generic-tabs-item-5)，供公眾查閱。

根據銀行業(披露)規則截至二〇一九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

	截至二〇一九年 十二月三十一日 港幣千元	截至二〇一八年 十二月三十一日 港幣千元
(i) 利息收入	3,002,099	2,751,113
(ii) 利息支出	(2,242,601)	(1,875,494)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	(47,936)	21,517
其他買賣交易的收益減虧損	141,235	17,661
來自持有作交易用途的證券的收益減虧損	16,805	(36,076)
服務費及佣金		
收入	138,794	164,312
支出	(11,777)	-
其他	136,962	50,281
(iv) 營運支出		
員工成本	(204,356)	(192,697)
房產租金支出	(27,723)	(26,043)
其他	(88,885)	(68,192)
(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	15	56,002
(vi) 為已減值資產作出之(減值損失及準備)/回撥	(79,697)	(556,004)
(vii) 除稅前盈利/(虧損)	732,935	306,380
(viii) 稅項(支出)/ 收益	(123,257)	(27,911)
(ix) 除稅後盈利/(虧損)	609,678	278,469

## II. 資產負債表資料

	二〇一九年 十二月三十一日 港幣千元	二〇一九年 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)	3,788,489	8,613,192
(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)	4,350,250	9,960,712
(iii) 存放外匯基金金額	89,565	253,947
(iv) 存放海外辦事處金額	2,341,424	3,299,146
(v) 貿易票據	3,710,808	6,814,246
(vi) 持有的存款證	34,849,738	23,685,142
(vii) 投資性證券	16,586,077	13,307,103
(viii) 可供交易證券	677,123	1,122,068
(ix) 貸款及其他賬目		
- 客戶貸款	46,379,839	37,175,631
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	2,564,958	1,419,981
(x) 已減值資產之減值準備		
- 綜合減值準備	(49,229)	(51,708)
- 個別減值準備	(214,490)	(384,229)
(xi) 衍生工具應收款	3,894,182	3,697,464
(xii) 附屬公司投資	34,568	34,568
(xiii) 其他投資	750	750
(xiv) 物業、工業裝置及設備以及投資物業	6,539	7,245
<b>總資產</b>	<b>119,010,591</b>	<b>108,955,258</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)	8,155,489	19,159,337
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	354,805	383,654
儲蓄存款	1,636,324	1,392,153
定期、即期及短期通知存款	25,112,121	20,776,585
(iv) 結欠海外辦事處金額	43,932,200	47,257,590
(v) 已發行存款證	33,493,175	13,186,482
(vi) 其他負債	1,961,823	2,790,787
(vii) 準備金	113,577	32,804
(viii) 衍生工具應付款	4,105,948	3,890,432
(ix) 儲備	145,129	85,434
<b>總負債</b>	<b>119,010,591</b>	<b>108,955,258</b>

### III. 其他資產負債表資料

#### 1. 客戶貸款總額

	抵押品價值 二〇一九年 十二月三十一日 港幣千元	客戶貸款總額 二〇一九年 十二月三十一日 港幣千元	抵押品價值 二〇一九年 六月三十日 港幣千元	客戶貸款總額 二〇一九年 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	621,458	2,818,476	502,839	2,462,896
物業投資	4,361,422	9,942,815	2,916,618	8,307,789
金融企業	-	1,167,330	-	-
股票經紀	-	-	-	-
批發及零售業	268,621	580,061	388,552	388,552
製造業	92,639	92,639	46,000	46,000
運輸及運輸設備	-	1,786,143	-	1,720,200
康樂活動	-	-	-	-
資訊科技	-	199,339	-	149,340
其他	1,934,190	3,000,440	2,595,797	3,545,797
	<b>7,278,330</b>	<b>19,587,243</b>	<b>6,449,806</b>	<b>16,620,574</b>
個人				
購買其他住宅物業的貸款	1,221	1,221	9,287	9,287
其他	11,150	11,150	2,055	2,055
	<b>12,371</b>	<b>12,371</b>	<b>11,342</b>	<b>11,342</b>
在香港使用的貸款	<b>7,290,701</b>	<b>19,599,614</b>	<b>6,461,148</b>	<b>16,631,916</b>
貿易融資	24,823	1,713,938	24,869	2,494,413
在香港以外使用的貸款	4,335,436	25,066,287	4,706,010	18,049,302
客戶貸款總額	<b>11,650,960</b>	<b>46,379,839</b>	<b>11,192,027</b>	<b>37,175,631</b>

	客戶貸款總額 二〇一九年 十二月三十一日 港幣千元	客戶貸款總額 二〇一九年 六月三十日 港幣千元
按國家分類：		
香港	18,866,464	16,903,843
中國	23,515,301	17,342,162
其他	3,998,074	2,929,626
客戶貸款總額	<b>46,379,839</b>	<b>37,175,631</b>

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

二〇一九年 十二月三十一日 港幣千元	二〇一九年 六月三十日 港幣千元
-	-

#### 3. 國際債權

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

百萬港元	非銀行私營機構					總額
	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	
<u>二〇一九年十二月三十一日</u>						
離岸中心	9,051	189	3,997	13,224	-	26,461
其中 - 香港	4,041	-	3,899	13,029	-	20,969
發展中亞洲及太平洋地區	31,660	472	1,395	11,472	-	44,999
其中 - 中國	30,789	472	26	11,468	-	42,755
<u>二〇一九年六月三十日</u>						
離岸中心	12,547	110	2,382	11,356	-	26,395
其中 - 香港	1,803	-	2,240	11,327	-	15,370
其中 - 新加坡	10,720	-	142	29	-	10,891
發展中亞洲及太平洋地區	36,569	464	27	10,280	-	47,340
其中 - 中國	35,989	464	27	10,280	-	46,760

一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險轉移便會產生。

各地域分佈及交易對手之區分是按照香港金融管理局報表 MA (BS) 21 “國際銀行業務統計資料申報表”的指引而界定。

III. 其他資產負債表資料 (續)

4. 已減值資產之減值準備：

	二〇一九年 十二月三十一日 港幣千元	二〇一九年 六月三十日 港幣千元
綜合減值準備	49,229	51,708
個別減值準備		
- 就客戶貸款作出	214,490	384,229
- 就貿易票據作出	-	-
- 其他投資	-	-
	263,719	435,937

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 二〇一九年 十二月三十一日 港幣千元	已減值貸款 二〇一九年 十二月三十一日 港幣千元	抵押品價值 二〇一九年 六月三十日 港幣千元	已減值貸款 二〇一九年 六月三十日 港幣千元
已減值貸款總額	-	703,371	-	932,680
(佔客戶貸款總額百分比)	(0.00%)	(1.52%)	(0.00%)	(2.51%)
就該等貸款所作之個別減值準備		214,490		384,229
按國家分類				
香港		-		-
中國		446,309		672,755
新加坡		257,062		259,925
其他		-		-
已減值貸款總額		703,371		932,680

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 二〇一九年 十二月三十一日 港幣千元	逾期貸款 二〇一九年 十二月三十一日 港幣千元	抵押品價值 二〇一九年 六月三十日 港幣千元	逾期貸款 二〇一九年 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%)	447,783 (1.20%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	446,309 (0.96%)	- (0.00%)	259,925 (0.70%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	257,062 (0.55%)	- (0.00%)	224,972 (0.61%)
逾期貸款總額	-	703,371	-	932,680

持作逾期貸款的抵押品價值：

	二〇一九年十二月三十一日 港幣千元	二〇一九年六月三十日 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	703,371	932,680
按國家分類		
香港	-	-
中國	446,309	672,755
新加坡	257,062	259,925
其他	-	-
逾期貸款總額	703,371	932,680

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

7. 於二〇一九年十二月三十一日，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（於二〇一九年六月三十日的金額為零）。

8. 於二〇一九年十二月三十一日，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（於二〇一九年六月三十日的金額為零）。

9. 逾期貿易票據

	二〇一九年 十二月三十一日 港幣千元	二〇一九年 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	-	-

於二〇一九年十二月三十一日，本行並無其他逾期資產（於二〇一九年六月三十日的金額為零）。

### III. 其他資產負債表資料 (續)

10. 於二〇一九年十二月三十一日，本行並沒有任何收回資產（於二〇一九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。

於二〇一九年十二月三十一日

港幣百萬元	人民幣	美元	總額
現貨資產	14,552	54,214	68,766
現貨負債	(1,083)	(87,383)	(88,466)
遠期買入	62,396	240,361	302,757
遠期賣出	(76,136)	(205,676)	(281,812)
期權淨持倉量	(34)	(145)	(179)
長（短）盤淨額	(305)	1,371	1,066

於二〇一九年六月三十日

港幣百萬元	人民幣	美元	總額
現貨資產	15,407	53,727	69,134
現貨負債	(1,557)	(69,558)	(71,115)
遠期買入	69,387	279,638	349,025
遠期賣出	(84,645)	(261,995)	(346,640)
期權淨持倉量	(97)	(363)	(460)
長（短）盤淨額	(1,505)	1,449	(56)

於二〇一九年十二月三十一日，本行並無任何結構性倉盤淨額（於二〇一九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：

於二〇一九年十二月三十一日

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	16,026	4,074	20,100
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	2,970	1	2,971
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	9,011	204	9,215
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）	587	540	1,127
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）	1,251	-	1,251
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	9,846	2,891	12,737
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	93	-	93
<b>總額</b>	<b>39,784</b>	<b>7,710</b>	<b>47,494</b>
扣除減值準備後的總資產	119,011		
資產負債表內的風險額佔總資產的百分比	33.43%		

於二〇一九年六月三十日

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	14,083	1,088	15,171
2. 地方政府或其持有的企業、其子公司、及其持有多數股份的合資企業	3,693	46	3,739
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	8,214	525	8,739
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）	1,090	856	1,946
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）	603	-	603
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	6,100	3,080	9,180
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	46	-	46
<b>總額</b>	<b>33,829</b>	<b>5,595</b>	<b>39,424</b>
扣除減值準備後的總資產	108,955		
資產負債表內的風險額佔總資產的百分比	31.05%		



## V. 流動資產資料

### 1. 流動性維持比率

	季度終結 二〇一九年 十二月三十一日	季度終結 二〇一八年 十二月三十一日
季度平均流動性維持比率	85.59%	45.86%

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 二〇一九年 十二月三十一日	季度終結 二〇一八年 十二月三十一日
季度平均核心資金比率	103.04%	99.81%

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	二〇一九年 十二月三十一日	佔負債總額的 百分比	二〇一八年 十二月三十一日	佔負債總額 的百分比
客戶存款	33,215	28%	30,847	29%
來源自有關連銀行的資金	44,165	37%	54,326	50%
來源自銀行的資金	1,953	2%	5,917	5%
已發行債務證券	33,517	28%	11,386	11%
<b>總資金來源</b>	<b>112,850</b>	<b>95%</b>	<b>102,476</b>	<b>95%</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
於二〇一九年十二月三十一日								
現金及存放於中央銀行結餘	93	93	-	-	-	-	-	-
存放銀行金額	10,604	1,814	2,004	1,455	4,073	1,258	-	-
債務證券	51,950	43,829	-	-	1,430	4,871	1,821	-
貿易票據	3,712	14	118	484	2,008	1,087	-	-
客戶貸款	46,459	14	343	853	1,634	15,444	27,467	703
其他資產	5,913	1,442	1,282	2,067	2,671	20,063	94,092	748
<b>資產負債表內之總資產</b>	<b>118,731</b>	<b>47,206</b>	<b>3,747</b>	<b>4,859</b>	<b>11,816</b>	<b>42,723</b>	<b>123,380</b>	<b>1,451</b>
資產負債表外之總債權								
客戶存款	27,160	4,621	3,323	13,927	4,961	328	-	-
銀行結欠	52,330	1,812	1,702	15,128	23,182	9,339	1,167	-
已發行債務證券	33,517	-	-	360	5,774	12,363	15,020	-
其他負債(包括儲備)	5,601	1,635	304	2,086	2,700	20,280	94,176	937
<b>資產負債表內之總負債</b>	<b>118,608</b>	<b>8,068</b>	<b>5,329</b>	<b>31,501</b>	<b>36,617</b>	<b>42,310</b>	<b>110,363</b>	<b>937</b>
資產負債表外之總承擔								
	<b>15,391</b>	<b>1,807</b>	<b>11,573</b>	<b>2,010</b>	-	-	-	-
合約到期日的錯配情況		37,331	(13,155)	(28,652)	(24,801)	413	13,017	
累積合約到期日的錯配情況		37,331	24,176	(4,476)	(29,277)	(28,864)	(15,847)	
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
於二〇一八年十二月三十一日								
現金及存放於中央銀行結餘	190	190	-	-	-	-	-	-
存放銀行金額	35,371	6,933	3,307	642	15,242	9,246	-	-
債務證券	23,016	22,572	-	-	-	274	170	-
貿易票據	5,464	317	554	913	1,828	1,852	-	-
客戶貸款	40,641	14	813	424	985	16,589	20,485	1,331
其他資產	3,532	1,163	547	1,959	3,721	16,076	76,010	90
<b>資產負債表內之總資產</b>	<b>108,214</b>	<b>31,189</b>	<b>5,221</b>	<b>3,938</b>	<b>21,776</b>	<b>44,037</b>	<b>96,665</b>	<b>1,421</b>
資產負債表外之總債權								
客戶存款	20,419	4,135	5,135	5,509	3,164	2,397	79	-
銀行結欠	70,869	2,164	12,390	18,526	27,648	7,834	2,307	-
已發行債務證券	11,386	-	-	660	10	1	10,714	-
其他負債(包括儲備)	4,723	1,224	416	2,149	3,753	16,087	75,961	1,165
<b>資產負債表內之總負債</b>	<b>107,397</b>	<b>7,523</b>	<b>17,941</b>	<b>26,844</b>	<b>34,575</b>	<b>26,319</b>	<b>89,061</b>	<b>1,165</b>
資產負債表外之總承擔								
	<b>18,166</b>	<b>2,329</b>	<b>10,966</b>	<b>4,867</b>	<b>4</b>	-	-	-
合約到期日的錯配情況		21,337	(23,686)	(27,773)	(12,803)	17,718	7,604	
累積合約到期日的錯配情況		21,337	(2,349)	(30,122)	(42,925)	(25,207)	(17,603)	

\* 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
於二〇一九年十二月三十一日 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	13,380	-	1,109	-	-	-	12,271	-
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	46,458	14	293	732	1,351	5,756	38,312	-
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
於二〇一八年十二月三十一日 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	13,171	-	1,932	-	-	-	11,239	-
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	40,641	14	813	153	221	4,654	34,786	-

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

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。

## VI. 比較數字

若干比較數字已重新分類以符合在本年度採納之財務報表呈示方式。



## 乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇一九年十二月三十一日為港幣 1 元 = 新加坡幣 0.173082，於二〇一九年六月三十日為港幣 1 元 = 新加坡幣 0.173283，於二〇一八年十二月三十一日為港幣 1 元 = 新加坡幣 0.174298）。

### I. 資本及資本充足比率

	二〇一九年 十二月三十一日 新加坡幣百萬元	二〇一九年 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	17,261	16,423
- 股東資本總額 <sup>#</sup>	48,603	46,218
(ii) 綜合資本充足比率	16.8%	16.8%

### II. 其他財務資料

	二〇一九年 十二月三十一日 新加坡幣百萬元	二〇一九年 六月三十日 新加坡幣百萬元
(i) 總資產	491,691	479,767
(ii) 總負債	443,088	433,549
(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）	262,045	260,099
(iv) 非銀行客戶存款	302,851	296,806
	截至二〇一九年 十二月三十一日 新加坡幣百萬元	截至二〇一八年 十二月三十一日 新加坡幣百萬元
(v) 稅前盈利	5,800	5,552

<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 2019 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：

二〇二〇年四月二十四日