

**Key Financial Information
Disclosure Statement**

***2015
Half-Year End
Results***



KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

For the half-year ended 30 June 2015

- 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.

**Oversea-Chinese Banking
Corporation Limited**
Hong Kong Branch
9/F Nine Queen's Road Central
Hong Kong SAR.

Incorporated in Singapore

Tel (852) 2840 6200
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22 September 2015

To whom it may concern:

Amendments for Financial Disclosure – December 2014

With reference to the captioned report, there are amendments on Foreign Currency Risk Exposure as stated below:

Section A Part III (11): Foreign Currency Risk Exposure

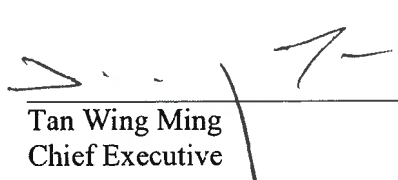
After amendment:

HK\$ million	CNY	USD	Total
Spot assets	19,960	32,201	54,880
Spot liabilities	(8,885)	(36,366)	(65,875)
Forward purchases	109,373	186,396	318,536
Forward sales	(117,024)	(185,174)	(307,046)
Net long/(short) position	3,424	(2,943)	495

Before amendment:

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

Kindly be noted accordingly.



Tan Wing Ming
Chief Executive

Key Financial Information Disclosure Statement for the half-year ended 30 June 2015 prepared in accordance with Banking (Disclosure) Rules.

Section A – Branch Information (Hong Kong office only)

I. Profit and loss information

	Half-year ended 30 Jun 2015 HK\$'000	Half-year ended 30 Jun 2014 HK\$'000
(i) Interest income	1,001,360	960,686
(ii) Interest expense	(516,674)	(321,956)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	(539,479)	(316,118)
- Gains less losses arising from non-trading activities in foreign currencies	580,446	427,374
- Gains less losses arising from other trading activities	(12,920)	(16,863)
- Gains less losses arising from hedging instruments	-	-
- Dividend from subsidiaries	-	-
- Fees and commissions		
- Income	73,975	78,874
- Expense	-	-
- Others	36,633	12,857
(iv) Operating expenses		
- Staff expenses	(65,661)	(88,818)
- Rental expenses	(7,082)	(6,506)
- Other expenses	(31,974)	(28,220)
(v) Profit / (Loss) on sale of fixed assets	-	-
(vi) (Charge) / Write back for impairment losses and impairment allowances for impaired assets	(68,665)	30,021
(vii) Profit / (Loss) before taxation	449,959	731,331
(viii) Taxation (charge) / credit		
- Current year	(54,264)	(121,081)
(ix) Profit / (Loss) after taxation	395,695	610,250

II. Balance sheet information

	As at 30 Jun 2015 HK\$'000	As at 31 Dec 2014 HK\$'000
Assets		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	5,553,560	5,289,130
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	6,040,850	9,404,010
(iii) Due from Exchange Fund	235,441	911,815
(iv) Amount due from overseas offices	3,787,756	6,256,444
(v) Trade bills	13,318,225	11,813,699
(vi) Certificates of deposit held	33,461,333	15,219,199
(vii) Available-for-sale securities	4,961,076	3,505,918
(viii) Advances and other accounts		
- Advances to customers	51,646,414	44,305,803
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	482,044	566,174
- Impairment allowances for impaired assets		
- Collective impairment allowances	(510,972)	(442,257)
- Individual impairment allowances		
- Advances to customers	-	(92)
- Other accounts	-	-
(ix) Positive fair value of derivatives	2,472,744	2,117,519
(x) Investment in subsidiaries	380,568	380,518
(xi) Other investments	430	430
(xii) Tangible fixed assets	68,898	68,022
Total assets	121,898,367	99,396,332
Liabilities		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	52,635,113	25,526,434
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	260,187	351,270
- Saving deposits	6,179,579	6,503,538
- Time, call and notice deposits	24,121,873	31,662,759
(iv) Amount due to overseas offices	8,860,311	3,613,426
(v) Certificates of deposit issued	24,638,643	26,201,819
(vi) Other liabilities and provisions (include current year's profits)	1,742,988	1,902,476
(vii) Negative fair value of derivatives	2,048,459	2,516,694
(viii) Reserve		
- Un-remitted retained profits	1,318,127	1,083,522
- Fair value of available-for-sale securities	93,087	34,394
Total liabilities	121,898,367	99,396,332

III. Additional balance sheet information

1. Gross advances to customers

	Collateral Value As at 30 Jun 2015 HK\$'000	Gross Advances As at 30 Jun 2015 HK\$'000	Collateral Value As at 31 Dec 2014 HK\$'000	Gross Advances As at 31 Dec 2014 HK\$'000
Analysed by industry:				
Loans for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	215,420	6,155,420	215,420	3,870,420
- Property investment	4,772,201	7,523,312	5,188,332	7,917,221
- Civil engineering works	13,783	563,783	14,341	594,432
- Financial concerns	387,605	387,605	-	-
- Stockbrokers	886	5,203,075	883	300,883
- Wholesale and retail trade	317,957	616,607	646,474	991,297
- Manufacturing	3,517	3,517	3,617	3,617
- Information technology	-	827,206	-	1,289,706
- Recreational activities	-	-	-	-
- Transport and transport equipment	-	906,000	2,000	928,000
- Others	3,469,199	3,577,749	2,058,210	2,996,118
	9,180,568	25,764,274	8,129,277	18,891,694
- Individuals				
- Loans for the purchase of other residential properties	42,005	42,005	45,412	45,412
- Others	3,223	3,223	8,772	8,772
	45,228	45,228	54,184	54,184
Loans for use in Hong Kong	9,225,796	25,809,502	8,183,461	18,945,878
Trade finance	460,881	5,435,711	451,586	4,789,944
Loans for use outside Hong Kong	4,774,338	20,401,201	3,989,805	20,569,981
Total advances to customers	14,461,015	51,646,414	12,624,852	44,305,803

	Gross Advances As at 30 Jun 2015 HK\$'000	Gross Advances As at 31 Dec 2014 HK\$'000
Analysed by countries:		
Hong Kong	28,612,963	18,956,170
China	20,870,000	22,633,543
Singapore	601,935	1,125,039
Others	1,561,516	1,591,051
Total advances to customers	51,646,414	44,305,803

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 30 Jun 2015	As at 31 Dec 2014
HK\$'000	HK\$'000
-	-

3. International claims

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

HK\$ million	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
<u>As at 30 Jun 2015</u>						
Offshore centres	11,631	-	106	17,621	-	29,358
Of which - Hong Kong	7,171	-	97	15,954	-	23,222
Developing Asia and Pacific	32,508	98	-	1,385	-	33,991
Of which - China	28,179	98	-	1,380	-	29,657
<u>As at 31 Dec 2014</u>						
Offshore centres	11,690	-	8	17,982	-	29,680
Of which - Hong Kong	4,753	-	-	16,861	-	21,614
- Singapore	6,937	-	8	1,121	-	8,066
Developing Asia and Pacific	24,796	98	-	1,125	-	26,019
Of which - China	22,987	98	-	1,113	-	24,198

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 impaired assets were as follows:

	As at 30 Jun 2015	As at 31 Dec 2014
	HK\$'000	HK\$'000
Collective impairment allowances	510,972	442,257
Individual impairment allowances		
- Loans and Advances	-	92
- Trade Bills	-	-
- Other Assets	-	-
	510,972	442,349

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	Impaired Loans	Collateral Value	Impaired Loans
	As at 30 Jun 2015	As at 30 Jun 2015	As at 31 Dec 2014	As at 31 Dec 2014
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
- Gross amount	-	-	317	396
<i>(as a percentage of total advances to customers)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>	<i>(0.00%)</i>
- Individual impairment allowances		-		92
Analysis of gross amount by countries:				
Hong Kong		-		396
China		-		-
Singapore		-		-
Others		-		-
Total impaired loans		-		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 30 Jun 2015 HK\$'000	Overdue Loans As at 30 Jun 2015 HK\$'000	Collateral Value As at 31 Dec 2014 HK\$'000	Overdue Loans As at 31 Dec 2014 HK\$'000
Gross amount of advances which had been overdue for				
- more than one month and up to three months <i>(as a percentage of total advances to customers)</i>	-	-	-	-
- more than three months and up to six months <i>(as a percentage of total advances to customers)</i>	-	-	-	-
- more than six months and up to one year <i>(as a percentage of total advances to customers)</i>	-	-	-	-
- more than one year <i>(as a percentage of total advances to customers)</i>	-	-	317	396
Total overdue loans	-	-	317	396

Additional information to collateral value:

	As at 30 Jun 2015 HK\$'000	As at 31 Dec 2014 HK\$'000
Market value	-	317
Covered portion	-	317
Uncovered portion	-	79
Total individual impairment allowances	-	-

Analysis of gross amount by countries:

	As at 30 Jun 2015 HK\$'000	As at 31 Dec 2014 HK\$'000
Hong Kong	-	396
China	-	-
Others	-	-
Total overdue loans	-	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 30 June 2015 was Nil (31 December 2014: Nil).

8. As at 30 June 2015, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2014: Nil).

9. Overdue Trade Bills

	As at 30 Jun 2015 HK\$'000	As at 31 Dec 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 30 June 2015, there was no other asset that was overdue (31 December 2014: Nil).

10. There was no repossessed asset held as at 30 June 2015 (31 December 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 30 Jun 2015				
HK\$ million	CNY	USD	EUR	Total
Spot assets	18,588	38,224	1,817	63,213
Spot liabilities	(7,383)	(49,171)	(1,903)	(83,138)
Forward purchases	106,824	193,443	2,241	328,260
Forward sales	(112,650)	(185,777)	(4,051)	(308,109)
Net long/(short) position	5,379	(3,281)	(1,896)	226

As at 31 Dec 2014			
HK\$ million	CNY	USD	Total
Spot assets	19,960	32,201	54,880
Spot liabilities	(8,885)	(36,366)	(65,875)
Forward purchases	109,373	186,396	318,536
Forward sales	(117,024)	(185,174)	(307,046)
Net long/(short) position	3,424	(2,943)	495

The "Total" column represents the aggregate positions of all currencies.

There was no structural and net option position as at 30 June 2015 (at 31 December 2014: Nil).

12. Non-bank Mainland China Exposures:

As at 30 Jun 2015

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)	13,977	806	14,783
2. Local governments, local government-owned entities and their subsidiaries and JVs	726	1,909	2,635
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,702	386	5,088
4. Other entities of central government not reported in item 1 above	3,422	197	3,619
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,673	3,206	10,879
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	30,500	6,504	37,004
Total assets after provision	121,898		
On-balance sheet exposures as percentage of total assets	25.02%		

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	-	-	-
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	-	-	-
Total	26,353	7,101	33,454
Total assets after provision	99,396		
On-balance sheet exposures as percentage of total assets	26.51%		

IV. Off-balance sheet information

		As at 30 Jun 2015 HK\$'000	As at 31 Dec 2014 HK\$'000
Contingent liabilities and commitments			
(i) Notional amounts			
Direct credit substitutes		347,023	1,395,014
Transaction-related contingencies		475,081	671,959
Trade-related contingencies		4,492,920	3,721,599
Other commitments			
- over one year		7,139,609	7,646,395
- one year or less		18,625,170	26,561,846
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		503,887	-
		31,583,690	39,996,813
Credit Conversion Factor			
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	347,023	1,395,014
Transaction-related contingencies	50%	237,541	335,980
Trade-related contingencies	20%	898,584	744,320
Other commitments			
- over one year	50%	3,569,805	3,823,198
- 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%	503,887	-
		5,556,840	6,298,512
Derivatives			
Exchange rate contracts		388,801,074	442,421,486
Interest rate contracts		104,682,904	94,426,416
Others		13,349	13,357
		493,497,327	536,861,259

The total replacement cost of the above reported derivatives with a positive value obtained by marking to market is HK\$2,473 million as at 30 June 2015 (31 December 2014: HK\$2,118 million). The effect of bilateral netting agreement has not been taken into account for the above calculation.

V. Liquidity Information

	As at 30 Jun 2015	As at 30 Jun 2014
Average Liquidity Maintenance Ratio ("LMR") for the half-year ended	51.19%	
Average Liquidity Ratio ("LR") for the half-year ended		54.04%

Note : Comparatives are not directly comparable due to the implementation of the Banking (Liquidity) Rules in January 2015.

The average LMR is the simple average of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

The average LR is the simple average of each calendar month's average LR calculated in accordance with the Fourth Schedule of the Banking Ordinance.

The liquidity risk management of Oversea-Chinese Banking Corporation Limited, Hong Kong Branch, is part of the OCBC Group's risk management processes. The objective of liquidity risk management is to ensure that there are sufficient funds to meet contractual and regulatory financial obligations and to undertake new transactions.

Our liquidity management process involves establishing liquidity management policies and limits, regular monitoring against liquidity risk limits, regular stress testing, and establishing contingency funding plans. These processes are subject to regular reviews to ensure that they remain relevant in the context of prevailing market conditions.

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.

Further information with regard to the Risk Management of OCBC Group can be found from page 56 of Annual report 2014.

Section B – Oversea-Chinese Banking Corporation Limited Group information (Consolidated basis)

Amounts reported are expressed in Singapore Dollars (The exchange rate as at 30 June 2015 is HKD1 = SGD 0.173427, 31 December 2014 is HKD1 = SGD 0.170346, 30 June 2014 is HKD1 = SGD 0.161080)

I Capital and capital adequacy

	As at 30 Jun 2015 S\$'000	As at 31 Dec 2014 S\$'000
(i) Capital and reserves		
- Issued and paid-up capital	14,338,988	13,752,110
- Total shareholders' equity [#]	35,660,292	34,185,439
(ii) Consolidated capital adequacy ratio	16.10%	15.90%

II Other financial information

	As at 30 Jun 2015 S\$'000	As at 31 Dec 2014 S\$'000
(i) Total Assets	399,014,432	401,226,022
(ii) Total Liabilities	363,354,140	367,040,583
(iii) Loans to non-bank customers, including bills (net of individual and collective impairment allowances)	207,827,698	207,534,631
(iv) Deposits of non-bank customers	246,424,237	245,519,098
	Half-year ended 30 Jun 2015 S\$'000	Half-year ended 30 Jun 2014 S\$'000
(v) Pre-tax profits	2,536,500	2,296,735

[#]: 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, 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

:

22 September 2015

主要財務資料
披露聲明書

2015 年 中期業績



華僑銀行

華僑銀行
香港分行

主要財務資料披露聲明書
截至二〇一五年六月三十日止之財政年度

- 本聲明書展列於本行下列分行的銀行大堂，地址如下：

香港皇后大道中九號九樓

- 聲明書副本乙份，已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。

Oversea-Chinese Banking
Corporation Limited
Hong Kong Branch
9/F Nine Queen's Road Central
Hong Kong SAR.

Incorporated in Singapore

Tel (852) 2840 6200
Fax (852) 2845 3439



為敬啟者:

二〇一四年十二月三十一日之財務資料披露修改

以上之財務資料披露有關所承受的外匯風險需作出以下修改, 詳情如下:

甲部 III (11). 所承受的外匯風險

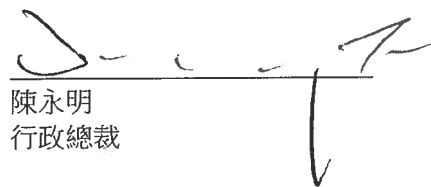
修改後:

港幣百萬元	人民幣	美元	總額
現貨資產	19,960	32,201	54,880
現貨負債	(8,885)	(36,366)	(65,875)
遠期買入	109,373	186,396	318,536
遠期賣出	(117,024)	(185,174)	(307,046)
長(短)盤淨額	3,424	(2,943)	495

修改前:

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

敬請留意。



陳永明
行政總裁

日期: 二〇一五年九月二十二日

根據銀行業(披露)規則截至二〇一五年六月三十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

	截至二〇一五年 六月三十日 港幣千元	截至二〇一四年 六月三十日 港幣千元
(i) 利息收入	1,001,360	960,686
(ii) 利息支出	(516,674)	(321,956)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	(539,479)	(316,118)
外匯買賣作非交易的收益減虧損	580,446	427,374
其他買賣交易的收益減虧損	(12,920)	(16,863)
對沖工具收益減虧損	-	-
從附屬公司所得的股息	-	-
服務費及佣金		
收入	73,975	78,874
支出	-	-
其他	36,633	12,857
(iv) 營運支出		
員工成本	(65,661)	(88,818)
房產租金支出	(7,082)	(6,506)
其他	(31,974)	(28,220)
(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	(68,665)	30,021
(vii) 除稅前盈利/(虧損)	449,959	731,331
(viii) 稅項(支出)/收益		
本年度	(54,264)	(121,081)
(ix) 除稅後盈利/(虧損)	395,695	610,250

II. 資產負債表資料

	二〇一五年 六月三十日 港幣千元	二〇一四年 十二月三十一日 港幣千元
資產		
(i) 現金及短期資金 (不包括存放於海外辦事處的金額)	5,553,560	5,289,130
(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)	6,040,850	9,404,010
(iii) 存放外匯基金金額	235,441	911,815
(iv) 存放海外辦事處金額	3,787,756	6,256,444
(v) 貿易票據	13,318,225	11,813,699
(vi) 持有的存款證	33,461,333	15,219,199
(vii) 可供出售證券	4,961,076	3,505,918
(viii) 貸款及其他賬目		
- 客戶貸款	51,646,414	44,305,803
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	482,044	566,174
- 已減值資產之減值準備		
- 綜合減值準備	(510,972)	(442,257)
- 個別減值準備		
- 就客戶貸款作出之個別減值準備	-	(92)
- 就其他賬目作出之個別減值準備	-	-
(ix) 衍生工具的正公平值	2,472,744	2,117,519
(x) 附屬公司投資	380,568	380,518
(xi) 其他投資	430	430
(xii) 有形固定資產	68,898	68,022
總資產	121,898,367	99,396,332
負債		
(i) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	52,635,113	25,526,434
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	260,187	351,270
儲蓄存款	6,179,579	6,503,538
定期、即期及短期通知存款	24,121,873	31,662,759
(iv) 結欠海外辦事處金額	8,860,311	3,613,426
(v) 已發行存款證	24,638,643	26,201,819
(vi) 其他負債及準備金 (包括現年度溢利)	1,742,988	1,902,476
(vii) 衍生工具的負公平值	2,048,459	2,516,694
(viii) 儲備		
未經匯出之保留溢利	1,318,127	1,083,522
可供出售證券之公平價值	93,087	34,394
總負債	121,898,367	99,396,332

III. 其他資產負債表資料

1. 客戶貸款總額

	抵押品價值 二〇一五年 六月三十日 港幣千元	客戶貸款總額 二〇一五年 六月三十日 港幣千元	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
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	6,155,420	215,420	3,870,420
物業投資	4,772,201	7,523,312	5,188,332	7,917,221
土木工程	13,783	563,783	14,341	594,432
金融企業	387,605	387,605	-	-
股票經紀	886	5,203,075	883	300,883
批發及零售業	317,957	616,607	646,474	991,297
製造業	3,517	3,517	3,617	3,617
資訊科技	-	827,206	-	1,289,706
康樂活動	-	-	-	-
運輸及運輸設備	-	906,000	2,000	928,000
其他	3,469,199	3,577,749	2,058,210	2,996,118
	9,180,568	25,764,274	8,129,277	18,891,694
個人				
購買其他住宅物業的貸款	42,005	42,005	45,412	45,412
其他	3,223	3,223	8,772	8,772
	45,228	45,228	54,184	54,184
在香港使用的貸款	9,225,796	25,809,502	8,183,461	18,945,878
貿易融資	460,881	5,435,711	451,586	4,789,944
在香港以外使用的貸款	4,774,338	20,401,201	3,989,805	20,569,981
客戶貸款總額	14,461,015	51,646,414	12,624,852	44,305,803

	客戶貸款總額 二〇一五年 六月三十日 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
按國家分類：		
香港	28,612,963	18,956,170
中國	20,870,000	22,633,543
新加坡	601,935	1,125,039
其他	1,561,516	1,591,051
客戶貸款總額	51,646,414	44,305,803

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

二〇一五年
六月三十日
港幣千元

二〇一四年
十二月三十一日
港幣千元

- -

3. 國際債權

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

百萬港元	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	總額
<u>二〇一五年六月三十日</u>						
離岸中心	11,631	-	106	17,621	-	29,358
其中 - 香港	7,171	-	97	15,954	-	23,222
發展中亞洲及太平洋地區	32,508	98	-	1,385	-	33,991
其中 - 中國	28,179	98	-	1,380	-	29,657
<u>二〇一四年十二月三十一日</u>						
離岸中心	11,690	-	8	17,982	-	29,680
其中 - 香港	4,753	-	-	16,861	-	21,614
- 新加坡	6,937	-	8	1,121	-	8,066
發展中亞洲及太平洋地區	24,796	98	-	1,125	-	26,019
其中 - 中國	22,987	98	-	1,113	-	24,198

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：

	二〇一五年 六月三十日 港幣千元	二〇一四年 十二月三十一日 港幣千元
綜合減值準備	510,972	442,257
個別減值準備		
- 就客戶貸款作出	-	92
- 就貿易票據作出	-	-
- 其他投資	-	-
	<u>510,972</u>	<u>442,349</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 二〇一五年 六月三十日 港幣千元	已減值貸款 二〇一五年 六月三十日 港幣千元	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
已減值貸款總額	-	-	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
按國家分類				
香港		-		396
中國		-		-
新加坡		-		-
其他		-		-
已減值貸款總額		<u>-</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 二〇一五年 六月三十日 港幣千元	逾期貸款 二〇一五年 六月三十日 港幣千元	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
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%)	-	-
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%)	-	-
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%)	-	-
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	317 (0.00%)	396 (0.00%)
逾期貸款總額	-	-	317	396

抵押品價值的補充資料：

	二〇一五年六月三十日 港幣千元	二〇一四年十二月三十一日 港幣千元
市場價值	-	317
有抵押部分	-	317
沒有抵押部分	-	79
個別減值準備總額	-	-
按國家分類		
香港	-	396
中國	-	-
其他	-	-
逾期貸款總額	-	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。

7. 於二〇一五年六月三十日，經重組客戶貸款（不包括重組還款後仍逾期超過三個月以上之貸款，此逾期貸款已列於第6項內）的金額為零（於二〇一四年十二月三十一日的金額為零）。

8. 於二〇一五年六月三十日，本行對銀行及其他金融機構的貸款並無任何逾期、經重組或減值貸款（二〇一四年十二月三十一日的金額為零）。

9. 逾期貿易票據

	二〇一五年 六月三十日 港幣千元	二〇一四年 十二月三十一日 港幣千元
貿易票據已逾期		
三個月或以下但超過一個月	-	-
六個月或以下但超過三個月	-	-
一年或以下但超過六個月	-	-
一年以上	-	-
總逾期貿易票據	-	-

於二〇一五年六月三十日，本行並無其他逾期資產（於二〇一四年十二月三十一日的金額為零）。

III. 其他資產負債表資料 (續)

10. 於二〇一五年六月三十日，本行並沒有任何收回資產（於二〇一四年十二月三十一日的金額為零）。

11. 所承受的外匯風險：

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

於二〇一五年六月三十日

港幣百萬元	人民幣	美元	歐元	總額
現貨資產	18,588	38,224	1,817	63,213
現貨負債	(7,383)	(49,171)	(1,903)	(83,138)
遠期買入	106,824	193,443	2,241	328,260
遠期賣出	(112,650)	(185,777)	(4,051)	(308,109)
長（短）盤淨額	5,379	(3,281)	(1,896)	226

於二〇一四年十二月三十一日

港幣百萬元	人民幣	美元	總額
現貨資產	19,960	32,201	54,880
現貨負債	(8,885)	(36,366)	(65,875)
遠期買入	109,373	186,396	318,536
遠期賣出	(117,024)	(185,174)	(307,046)
長（短）盤淨額	3,424	(2,943)	495

“總額”一欄為所有貨幣加總之持有額。

於二〇一五年六月三十日，本行並無任何結構性倉盤淨額及期權盤淨額（於二〇一四年十二月三十一日的金額為零）。

12. 對內地非銀行對手方的風險承擔：

於二〇一五年六月三十日

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	13,977	806	14,783
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	726	1,909	2,635
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	4,702	386	5,088
4. 中央政府持有少數股份的非中國內地註冊企業（不包括在項目(1)內）	3,422	197	3,619
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）	-	-	-
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	7,673	3,206	10,879
7. 其他交易對手本行認為有關風險為非銀行客戶的內地風險	-	-	-
總額	30,500	6,504	37,004
扣除減值準備後的總資產	121,898		
資產負債表內的風險額佔總資產的百分比	25.02%		

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）	-	-	-
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	-	-	-
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%		

IV. 資產負債表以外的項目資料

		二〇一五年 六月三十日 港幣千元	二〇一四年 十二月三十一日 港幣千元
或然負債及承擔			
(i) 名義金額			
直接信貸替代項目		347,023	1,395,014
與交易有關的或然項目		475,081	671,959
與貿易有關的或然項目		4,492,920	3,721,599
其他承擔			
- 超過一年		7,139,609	7,646,395
- 一年或以下		18,625,170	26,561,846
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)		503,887	-
		31,583,690	39,996,813
信用換算因數			
(ii) 信用風險加權金額			
直接信貸替代項目	100%	347,023	1,395,014
與交易有關的或然項目	50%	237,541	335,980
與貿易有關的或然項目	20%	898,584	744,320
其他承擔			
- 超過一年	50%	3,569,805	3,823,198
- 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%	503,887	-
		5,556,840	6,298,512
衍生工具			
匯率合約		388,801,074	442,421,486
利率合約		104,682,904	94,426,416
其他		13,349	13,357
		493,497,327	536,861,259

於二〇一五年六月三十日，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二十四億七千三百萬元（於二〇一四年十二月三十一日之金額為港幣二十一億一千八百萬元）。以上重置成本並未將雙邊淨額結算協議的效果計算在內。

V. 流動資產資料

	二〇一五年 六月三十日	二〇一四年 六月三十日
二〇一五年半年平均流動性維持比率	51.19%	
二〇一四年半年平均流動資產比率		54.04%

備註: 鑒於銀行業(流動性)規則於二〇一五年一月起實施, 相關數據不具直接可比性。

流動性維持比率是根據銀行業(流動性)規則所規定計算的每個曆月的平均流動性維持比率的簡單平均數。

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。

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本滿足合約及法定金融義務, 同時有能力承接新的交易。

我們的資金管理程序包括設立流動性管理政策與額度, 依據流動性風險額度進行定期監管, 定期進行壓力測試, 並建立應急注資計劃。這些程序都定期檢討, 以確保程序繼續適用於當前的市場環境。

在一個以合約性和行為性為基礎的預測現金流動量的框架內, 流動性的監管每天進行。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。

有關華僑銀行集團風險管理的進一步資料, 可參閱 2014 年度報告書中的第 31 頁(中文版) 或第 56 頁(英文版)。

乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇一五年六月三十日為港幣1元=新加坡幣0.173427，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）。

I. 資本及資本充足比率

	二〇一五年 六月三十日 新加坡幣千元	二〇一四年 十二月三十一日 新加坡幣千元
(i) 股本及儲備		
- 已發行及繳足股本	14,338,988	13,752,110
- 股東資本總額 [#]	35,660,292	34,185,439
(ii) 綜合資本充足比率	16.10%	15.90%

II. 其他財務資料

	二〇一五年 六月三十日 新加坡幣千元	二〇一四年 十二月三十一日 新加坡幣千元
(i) 總資產	399,014,432	401,226,022
(ii) 總負債	363,354,140	367,040,583
(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）	207,827,698	207,534,631
(iv) 非銀行客戶存款	246,424,237	245,519,098
	截至二〇一五年 六月三十日 新加坡幣千元	截至二〇一四年 六月三十日 新加坡幣千元
(v) 稅前盈利	2,536,500	2,296,735

[#]: 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。

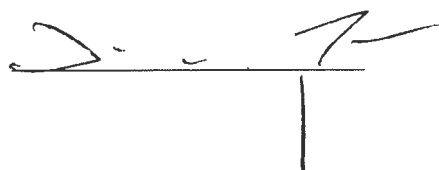
根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行2014年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局已於2014年度報告書中公開發露有關薪酬資料，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鈎、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：

二〇一五年九月二十二日