

**Key Financial Information  
Disclosure Statement**

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*2018  
Year End  
Results*



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT**

For the year ended 31 December 2018

- 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.
- 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 2018 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 2018 HK\$'000</b>	Year ended 31 Dec 2017 HK\$'000
(i) Interest income	<b>2,751,113</b>	2,056,761
(ii) Interest expense	<b>(1,875,494)</b>	(1,130,383)
(iii) Other operating income		
- Gains less losses arising from trading in foreign currencies	<b>106,803</b>	21,196
- Gains less losses arising from non-trading activities in foreign currencies	<b>(85,286)</b>	85,355
- Gains less losses arising from other trading activities	<b>17,661</b>	(72,043)
- Gains less losses on securities held for trading purposes	<b>(36,076)</b>	6,727
- Dividend from subsidiaries	<b>18,100</b>	27,100
- Fees and commissions		
- Income	<b>164,312</b>	160,666
- Expense	-	-
- Others	<b>32,181</b>	48,136
(iv) Operating expenses		
- Staff expenses	<b>(192,697)</b>	(177,568)
- Rental expenses	<b>(26,043)</b>	(6,313)
- Other expenses	<b>(68,192)</b>	(52,074)
(v) Gains less losses from the disposal of property, plant and equipment and investment properties	<b>56,002</b>	11,217
(vi) (Charge) / Write back for impairment losses and impairment allowances for impaired assets	<b>(556,004)</b>	(240,122)
(vii) Profit / (Loss) before taxation	<b>306,380</b>	738,655
(viii) Taxation (charge) / credit	<b>(27,911)</b>	(108,093)
(ix) Profit / (Loss) after taxation	<b>278,469</b>	630,562

**II. Balance sheet information**

	As at 31 Dec 2018 HK\$'000	As at 30 Jun 2018 HK\$'000
<b>Assets</b>		
(i) Cash and short term funds <i>(except those included in amount due from overseas offices)</i>	<b>3,783,568</b>	802,395
(ii) Placements with banks maturing between one and twelve months <i>(except those included in amount due from overseas offices)</i>	<b>15,735,315</b>	15,500,168
(iii) Due from Exchange Fund	<b>186,550</b>	49,175
(iv) Amount due from overseas offices	<b>15,530,436</b>	1,356,751
(v) Trade bills	<b>5,462,820</b>	9,199,117
(vi) Certificates of deposit held	<b>17,903,389</b>	21,200,432
(vii) Available-for-sale securities	<b>5,288,939</b>	7,950,265
(viii) Trading securities	<b>44,189</b>	492,051
(ix) Advances and other accounts		
- Advances to customers	<b>40,568,170</b>	49,200,840
- Placement with banks maturing over twelve months	-	-
- Accrued interest and other accounts	<b>676,002</b>	1,936,572
(x) Impairment allowances for impaired assets		
- Collective impairment allowances	<b>(89,581)</b>	(112,180)
- Individual impairment allowances	<b>(779,007)</b>	(162,368)
(xi) Positive fair value of derivatives	<b>3,288,574</b>	4,968,759
(xii) Investment in subsidiaries	<b>34,568</b>	34,568
(xiii) Other investments	<b>750</b>	550
(xiv) Property, plant and equipment and investment properties	<b>7,348</b>	7,577
<b>Total assets</b>	<b>107,642,030</b>	112,424,672
<b>Liabilities</b>		
(i) Deposits and balances from banks <i>(except those included in amount due to overseas offices)</i>	<b>24,337,949</b>	7,395,439
(ii) Due to Exchange Fund	-	-
(iii) Deposits from customers		
- Demand deposits and current accounts	<b>274,874</b>	281,261
- Saving deposits	<b>2,210,672</b>	4,268,405
- Time, call and notice deposits	<b>17,883,344</b>	21,764,929
(iv) Amount due to overseas offices	<b>46,261,639</b>	36,580,324
(v) Certificates of deposit issued	<b>11,374,432</b>	34,526,721
(vi) Other liabilities and provisions (include current year's profits)	<b>1,299,828</b>	1,730,684
(vii) Negative fair value of derivatives	<b>3,274,086</b>	5,131,181
(viii) Reserve	<b>725,206</b>	745,728
<b>Total liabilities</b>	<b>107,642,030</b>	112,424,672

### III. Additional balance sheet information

#### 1. Gross advances to customers

	Collateral Value As at 31 Dec 2018 HK\$'000	Gross Advances As at 31 Dec 2018 HK\$'000	Collateral Value As at 30 Jun 2018 HK\$'000	Gross Advances As at 30 Jun 2018 HK\$'000
Analysed by industry:				
Loans for use in Hong Kong				
- Industrial, commercial and financial				
- Property development	127,031	4,185,567	100,990	5,973,515
- Property investment	3,507,677	7,226,249	2,701,415	6,818,082
- Civil engineering works	455,000	755,000	455,000	765,000
- Financial concerns	-	-	-	1,789,762
- Stockbrokers	-	469,824	-	1,348,636
- Wholesale and retail trade	416,101	416,101	561,237	709,633
- Manufacturing	46,000	46,000	-	-
- Information technology	-	-	-	-
- Recreational activities	-	-	-	-
- Transport and transport equipment	-	1,236,700	-	649,700
- Others	2,920,350	3,963,350	3,150,476	4,540,809
	<b>7,472,159</b>	<b>18,298,791</b>	6,969,118	22,595,137
- Individuals				
- Loans for the purchase of other residential properties	9,953	9,953	10,619	10,619
- Others	-	-	-	-
	<b>9,953</b>	<b>9,953</b>	10,619	10,619
Loans for use in Hong Kong	<b>7,482,112</b>	<b>18,308,744</b>	6,979,737	22,605,756
Trade finance	<b>90,430</b>	<b>3,173,526</b>	276,379	4,854,726
Loans for use outside Hong Kong	<b>6,141,896</b>	<b>19,085,900</b>	6,495,021	21,740,358
<b>Total advances to customers</b>	<b>13,714,438</b>	<b>40,568,170</b>	13,751,137	49,200,840

	Gross Advances As at 31 Dec 2018 HK\$'000	Gross Advances As at 30 Jun 2018 HK\$'000
Analysed by countries:		
Hong Kong	17,977,810	21,227,778
China	18,699,836	24,743,009
Singapore	1,651,498	2,026,229
Others	2,239,026	1,203,824
<b>Total advances to customers</b>	<b>40,568,170</b>	49,200,840

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

<b>As at 31 Dec 2018</b> <b>HK\$'000</b>	As at 30 Jun 2018 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:

<b>HK\$ million</b>	<b>Banks</b>	<b>Official Sector</b>	<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
<b><u>As at 31 Dec 2018</u></b>						
<b>Offshore centres</b>	<b>24,821</b>	<b>31</b>	<b>1,144</b>	<b>10,871</b>	<b>-</b>	<b>36,867</b>
<b>of which - Hong Kong</b>	<b>2,500</b>	<b>-</b>	<b>576</b>	<b>9,174</b>	<b>-</b>	<b>12,250</b>
<b>of which - Singapore</b>	<b>22,320</b>	<b>-</b>	<b>98</b>	<b>1,697</b>	<b>-</b>	<b>24,115</b>
 <b>Developing Asia and Pacific</b>	 <b>31,804</b>	 <b>46</b>	 <b>-</b>	 <b>7,904</b>	 <b>-</b>	 <b>39,754</b>
<b>of which - China</b>	<b>31,484</b>	<b>46</b>	<b>-</b>	<b>7,904</b>	<b>-</b>	<b>39,434</b>
 <b><u>As at 30 Jun 2018</u></b>						
Offshore centres	5,341	7	1,558	16,473	-	23,379
of which - Hong Kong	3,385	-	1,191	14,785	-	19,361
 Developing Asia and Pacific	 39,564	 48	 1,010	 9,924	 -	 50,546
of which - China	39,444	48	1,010	9,924	-	50,426

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:

	<b>As at 31 Dec 2018</b> <b>HK\$'000</b>	As at 30 Jun 2018 HK\$'000
Collective impairment allowances	<b>89,581</b>	112,180
Individual impairment allowances		
- Loans and Advances	<b>779,007</b>	162,368
- Trade Bills	-	-
- Other Assets	-	-
	<b>868,588</b>	<b>274,548</b>

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

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

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.

	<b>Collateral Value</b> <b>As at 31 Dec 2018</b> <b>HK\$'000</b>	<b>Impaired Loans</b> <b>As at 31 Dec 2018</b> <b>HK\$'000</b>	Collateral Value As at 30 Jun 2018 HK\$'000	Impaired Loans As at 30 Jun 2018 HK\$'000
- Gross amount	-	<b>1,331,434</b>	-	240,323
<i>(as a percentage of total advances to customers)</i>	<b>(0.00%)</b>	<b>(3.28%)</b>	<i>(0.00%)</i>	<i>(0.49%)</i>
- Individual impairment allowances		<b>779,007</b>		162,368
Analysis of gross amount by countries:				
Hong Kong		-		-
China		<b>225,621</b>		240,323
Singapore		<b>1,105,813</b>		-
Others		-		-
Total impaired loans		<b>1,331,434</b>		<b>240,323</b>

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

	<b>Collateral Value As at 31 Dec 2018 HK\$'000</b>	<b>Overdue Loans As at 31 Dec 2018 HK\$'000</b>	Collateral Value As at 30 Jun 2018 HK\$'000	Overdue Loans As at 30 Jun 2018 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>	-	<b>307,781</b>	-	-
- 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>	-	<b>225,621</b>	-	240,323
<b>Total overdue loans</b>	-	<b>533,402</b>	-	240,323

Additional information to collateral value:

	<b>As at 31 Dec 2018 HK\$'000</b>	As at 30 Jun 2018 HK\$'000
Market value	-	-
Covered portion	-	-
Uncovered portion	-	-
<b>Total individual impairment allowances</b>	-	-

Analysis of gross amount by countries:

Hong Kong	-	-
China	<b>225,621</b>	240,323
Singapore	<b>307,781</b>	-
Others	-	-
<b>Total overdue loans</b>	<b>533,402</b>	240,323

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 for over three months and reported under note 6 above, as at 31 December 2018 was Nil (30 June 2018: Nil).

8. As at 31 December 2018, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2018: Nil).

9. Overdue Trade Bills

	<b>As at 31 Dec 2018 HK\$'000</b>	As at 30 Jun 2018 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 2018, there was no other asset that was overdue (30 June 2018: Nil).



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

10. There was no repossessed asset held as at 31 December 2018 (30 June 2018: 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 2018</b>				
<b>HK\$ million</b>		<b>AUD</b>	<b>USD</b>	<b>Total</b>
Spot assets		<b>22</b>	<b>70,920</b>	<b>76,262</b>
Spot liabilities		<b>(874)</b>	<b>(73,145)</b>	<b>(79,610)</b>
Forward purchases		<b>2,589</b>	<b>224,711</b>	<b>304,948</b>
Forward sales		<b>(186)</b>	<b>(222,021)</b>	<b>(299,596)</b>
Net options position		<b>(25)</b>	<b>(1,658)</b>	<b>(1,694)</b>
<b>Net long/(short) position</b>		<b>1,526</b>	<b>(1,193)</b>	<b>310</b>

<b>As at 30 June 2018</b>				
<b>HK\$ million</b>	<b>CNY</b>	<b>JPY</b>	<b>USD*</b>	<b>Total</b>
Spot assets	1,426	154	70,364	76,478
Spot liabilities	(874)	(137)	(75,888)	(86,298)
Forward purchases	52,604	501	242,907	322,074
Forward sales	(53,470)	(423)	(234,483)	(309,505)
Net options position	(12)	-	(2,927)	(2,938)
<b>Net long/(short) position</b>	<b>(326)</b>	<b>95</b>	<b>(27)</b>	<b>(189)</b>

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

There was no structural position as at 31 December 2018 (at 30 June 2018: 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.

\* The net position (in absolute terms) of USD as at 30 Jun 2018 constitutes less than 10% of the total net position in all foreign currencies but is presented above as USD is a major foreign currency.

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

12. Non-bank Mainland China Exposures:

**As at 31 December 2018**

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)	10,247	1,056	11,303
2. Local governments, local government-owned entities and their subsidiaries and JVs	3,202	-	3,202
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	7,778	711	8,489
4. Other entities of central government not reported in item 1 above	483	415	898
5. Other entities of local governments not reported in item 2 above	610	-	610
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,800	4,063	9,863
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	211	-	211
<b>Total</b>	<b>28,331</b>	<b>6,245</b>	<b>34,576</b>
<b>Total assets after provision</b>	<b>107,642</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>26.32%</b>		

As at 30 June 2018

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)	18,482	1,782	20,264
2. Local governments, local government-owned entities and their subsidiaries and JVs	2,883	29	2,912
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,829	2,005	11,834
4. Other entities of central government not reported in item 1 above	902	-	902
5. Other entities of local governments not reported in item 2 above	610	-	610
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,675	3,830	10,505
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	170	-	170
<b>Total</b>	<b>39,551</b>	<b>7,646</b>	<b>47,197</b>
<b>Total assets after provision</b>	<b>112,425</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>35.18%</b>		

**IV. Off-balance sheet information**

		As at 31 Dec 2018 HK\$'000	As at 30 Jun 2018 HK\$'000
<b>Contingent liabilities and commitments</b>			
(i) Notional amounts			
Direct credit substitutes		<b>114,412</b>	121,434
Transaction-related contingencies		<b>11,422</b>	11,422
Trade-related contingencies		<b>4,845,296</b>	5,934,603
Other commitments			
- over one year		<b>10,848,410</b>	10,900,853
- one year or less		<b>41,249,931</b>	33,819,081
Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse)		<b>134,961</b>	1,684,732
		<b>57,204,432</b>	52,472,125
	Credit Conversion Factor		
(ii) Credit risk weighted amounts			
Direct credit substitutes	100%	<b>114,412</b>	121,434
Transaction-related contingencies	50%	<b>5,711</b>	5,711
Trade-related contingencies	20%	<b>969,059</b>	1,186,921
Other commitments			
- over one year	50%	<b>5,424,205</b>	5,450,427
- 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%	<b>134,961</b>	1,684,732
		<b>6,648,348</b>	8,449,225
Derivatives			
Exchange rate contracts		<b>457,840,282</b>	492,111,892
Interest rate contracts		<b>366,616,297</b>	352,859,945
Others		<b>1,200</b>	22,256
		<b>824,457,779</b>	844,994,093

The total replacement cost of the above reported derivatives with a positive value obtained by marking to market is HK\$3,289 million as at 31 December 2018 (30 June 2018: HK\$4,969 million). The effect of bilateral netting agreement has not been taken into account for the above calculation.

## V. Liquidity Information

### 1. Liquidity Maintenance Ratio

	<b>Quarter ended As at 31 Dec 2018</b>	Quarter ended As at 31 Dec 2017
Quarterly average liquidity maintenance ratio	<b>45.86%</b>	NA
		As at 31 Dec 2017
Average liquidity maintenance ratio for the year ended		61.53%

The average liquidity maintenance ratio is calculated as the simple average of each month's average corresponding ratio for the quarter.

The average liquidity maintenance ratio as at 31 Dec 2017 is calculated as the simple average of each month's average corresponding ratio for the twelve months.

### 2. Core Funding Ratio

	<b>Quarter ended As at 31 Dec 2018</b>	Quarter ended As at 31 Dec 2017
Quarterly average core funding ratio	<b>99.81%</b>	NA

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 2018</b>	<b>As % of Total Liabilities</b>	As at 31 Dec 2017	As % of Total Liabilities
Deposits from customers	30,847	29%	42,708	36%
Funding raised from connected banks	54,326	50%	33,723	29%
Funding raised from banks	5,917	5%	5,212	4%
Debt securities issued	11,386	11%	29,239	25%
<b>Total Funding Sources</b>	<b>102,476</b>	<b>95%</b>	<b>110,882</b>	<b>94%</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 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)	
<b>As at 31 Dec 2017</b>								
Cash and balances with central banks	615	615	-	-	-	-	-	-
Due from banks	21,563	3,196	321	2,839	3,230	11,340	637	-
Debt securities	32,986	30,726	-	-	192	1,512	556	-
Trade Bills	7,185	-	454	1,595	1,561	3,575	-	-
Loans and advances to customers	51,976	170	312	1,123	1,941	26,307	21,990	134
Other assets	4,096	2,448	1,381	3,345	5,455	26,661	47,464	205
<b>Total on-balance sheet assets</b>	<b>118,421</b>	<b>37,155</b>	<b>2,468</b>	<b>8,902</b>	<b>12,379</b>	<b>69,395</b>	<b>70,647</b>	<b>339</b>
<b>Total off-balance sheet claims</b>	-	-	-	-	-	-	-	-
Deposits from customers	33,510	6,864	11,897	8,171	5,618	960	-	-
Due to banks	48,630	2,591	6,253	23,684	13,776	1,975	352	-
Debt securities issued	29,239	-	-	4,190	675	13,679	10,695	-
Other liabilities (including reserves)	6,423	2,508	1,313	3,634	5,461	26,806	47,414	2,166
<b>Total on-balance sheet liabilities</b>	<b>117,802</b>	<b>11,963</b>	<b>19,463</b>	<b>39,679</b>	<b>25,530</b>	<b>43,420</b>	<b>58,461</b>	<b>2,166</b>
<b>Total off-balance sheet obligations</b>	<b>15,031</b>	<b>1,831</b>	<b>8,261</b>	<b>4,546</b>	<b>394</b>	-	-	-
Contractual Maturity Mismatch		23,361	(25,256)	(35,323)	(13,545)	25,975	12,186	
Cumulative Contractual Maturity Mismatch		23,361	(1,895)	(37,218)	(50,763)	(24,788)	(12,602)	

Positive indicates a position of liquidity surplus. Negative indicates a liquidity shortfall that has to be funded.

\* 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 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	-
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 2017</b>								
Irrevocable loan commitments or facilities granted according to estimated dates and amounts of drawdown by customers	9,282	-	1,331	-	-	-	7,951	-
Loans and advances to non-bank customers according to estimated dates and amounts of repayment by customers	51,977	168	310	754	950	5,843	43,952	-

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.

#### 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)*

#### Liquidity Monitoring

OCBC HK Branch manages the operational liquidity by cash flows on an individual currency basis by cash flow mismatch analysis under defined business scenarios.

Short-term liquidity stress tests are performed based on an institution-specific crisis scenario, a general-market crisis scenario and a combined scenario. The results of the stress tests are used to adjust liquidity risk management strategies, policies and positions and to develop effective contingency funding plans.

Liquidity monitoring is performed daily within a framework for projecting cash flows on a contractual and behavioural basis. Simulations of liquidity exposures under stressed market scenarios are performed and the results are taken into account in the risk management processes.

OCBC HK Branch also follows the applicable guidance set forth by the HKMA in Supervisory Policy Manual LM-2 "Sound Systems and Controls for Liquidity Risk Management".

#### Liquidity Reporting

In-house systems and procedures are in place to meet the various reporting requirements. The systems include data from different sources with relevant mapping rules to generate internal and local regulatory reports.

Daily cash flow mismatch reports are produced by using contractual cash flows in the balance sheets and placing them into appropriate time bands. Daily liquidity stress reports over a 30-day stress period is prepared, and based on contractual cash flows to make behavioural adjustments. The measurement and reporting of liquidity would be on a cumulative cash flow mismatch basis for each currency. For behaviour cash flow mismatch reports, the exposure should be against the assigned Maximum Cumulative Outflow ("MCO") limits.

The daily local regulatory reports, Liquidity Maintenance Ratio and Core Funding Ratio, are prepared in accordance with the relevant reporting requirements.

#### Contingency Planning

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and serves as an extension of the OCBC HK Branch's operational or daily liquidity management policy.

A liquidity crisis can arise due to Market-driven and/or Firm-driven events. A 3-stage approach (Green/Amber/Red) is adopted to differentiate the various states of the liquidity and funding condition.

The OCBC Branch's liquidity management framework is supported by key liquidity measures, which are monitored on an on-going basis. These measures further serve as early warning indicators ("EWI") to alert senior management of potential liquidity and funding distress situations and trigger management actions in response to the event. The EWIs are designed taking into consideration the Branch's funding profile as well as the market conditions, and are calibrated to differentiate the various level of severity in liquidity shortfall. The EWIs are monitored regularly and discussed at the ALCO. These triggers may also be alerted on an exceptional basis.



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

Amounts reported are expressed in Singapore Dollars (The exchange rate as at 31 December 2018 is HKD1 = SGD 0.174298, 30 June 2018 is HKD1 = SGD 0.173801, 31 December 2017 is HKD1 = SGD 0.171048)

**I Capital and capital adequacy**

	<b>As at 31 Dec 2018</b> <b>S\$'000</b>	As at 30 Jun 2018 S\$'000
(i) Capital and reserves		
- Issued and paid-up capital	<b>15,750,417</b>	15,093,974
- Total shareholders' equity*	<b>43,391,716</b>	42,215,686
(ii) Consolidated capital adequacy ratio	<b>16.40%</b>	15.90%

**II Other financial information**

	<b>As at 31 Dec 2018</b> <b>S\$'000</b>	As at 30 Jun 2018 S\$'000
(i) Total Assets	<b>467,542,990</b>	464,631,043
(ii) Total Liabilities	<b>424,151,274</b>	422,415,357
(iii) Loans to non-bank customers, including bills (net of individual and collective impairment allowances)	<b>255,193,115</b>	249,474,181
(iv) Deposits of non-bank customers	<b>295,412,049</b>	290,292,461
	<b>Year ended</b> <b>31 Dec 2018</b> <b>S\$'000</b>	Year ended 31 Dec 2017 S\$'000
(v) Pre-tax profits	<b>5,552,410</b>	5,215,721

\*: 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.

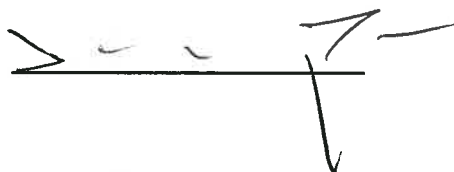
In relation to the disclosure on remuneration, such information on (but not be limited to) the decision-making process, firm-wide remuneration policy, criteria used for performance measurements and risk adjustment, the linkage between pay and performance, deferral policy and vesting criteria, and the 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 2018 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

:

25 April 2019

主要財務資料  
披露聲明書

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# 2018 年 年度業績



華僑銀行  
香港分行

## 主要財務資料披露聲明書

截至二〇一八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\\_reg\\_disclosures.html#generic-tabs-item-5](https://www.ocbc.com/group/investors/cap_and_reg_disclosures.html#generic-tabs-item-5)，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)規則截至二〇一八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

	截至二〇一八年 十二月三十一日 港幣千元	截至二〇一七年 十二月三十一日 港幣千元
(i) 利息收入	2,751,113	2,056,761
(ii) 利息支出	(1,875,494)	(1,130,383)
(iii) 其他營運收入		
外匯買賣交易的收益減虧損	106,803	21,196
外匯買賣作非交易的收益減虧損	(85,286)	85,355
其他買賣交易的收益減虧損	17,661	(72,043)
來自持有作交易用途的證券的收益減虧損	(36,076)	6,727
從附屬公司所得的股息	18,100	27,100
服務費及佣金		
收入	164,312	160,666
支出	-	-
其他	32,181	48,136
(iv) 營運支出		
員工成本	(192,697)	(177,568)
房產租金支出	(26,043)	(6,313)
其他	(68,192)	(52,074)
(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	56,002	11,217
(vi) 為已減值資產作出之(減值損失及準備)/回撥	(556,004)	(240,122)
(vii) 除稅前盈利/(虧損)	306,380	738,655
(viii) 稅項(支出)/收益	(27,911)	(108,093)
(ix) 除稅後盈利/(虧損)	278,469	630,562

II. 資產負債表資料

	二〇一八年 十二月三十一日 港幣千元	二〇一八年 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)	3,783,568	802,395
(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)	15,735,315	15,500,168
(iii) 存放外匯基金金額	186,550	49,175
(iv) 存放海外辦事處金額	15,530,436	1,356,751
(v) 貿易票據	5,462,820	9,199,117
(vi) 持有的存款證	17,903,389	21,200,432
(vii) 可供出售證券	5,288,939	7,950,265
(viii) 可供交易證券	44,189	492,051
(ix) 貸款及其他賬目		
- 客戶貸款	40,568,170	49,200,840
- 在銀行超過 12 個月到期的存款	-	-
- 應計利息及其他賬項	676,002	1,936,572
(x) 已減值資產之減值準備		
- 綜合減值準備	(89,581)	(112,180)
- 個別減值準備	(779,007)	(162,368)
(xi) 衍生工具的正公平值	3,288,574	4,968,759
(xii) 附屬公司投資	34,568	34,568
(xiii) 其他投資	750	550
(xiv) 物業、工業裝置及設備以及投資物業	7,348	7,577
<b>總資產</b>	<b>107,642,030</b>	<b>112,424,672</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)	24,337,949	7,395,439
(ii) 外匯基金結欠	-	-
(iii) 客戶存款		
活期存款及往來賬戶	274,874	281,261
儲蓄存款	2,210,672	4,268,405
定期、即期及短期通知存款	17,883,344	21,764,929
(iv) 結欠海外辦事處金額	46,261,639	36,580,324
(v) 已發行存款證	11,374,432	34,526,721
(vi) 其他負債及準備金 (包括現年度溢利)	1,299,828	1,730,684
(vii) 衍生工具的負公平值	3,274,086	5,131,181
(viii) 儲備	725,206	745,728
<b>總負債</b>	<b>107,642,030</b>	<b>112,424,672</b>

### III. 其他資產負債表資料

#### 1. 客戶貸款總額

	抵押品價值 二〇一八年 十二月三十一日 港幣千元	客戶貸款總額 二〇一八年 十二月三十一日 港幣千元	抵押品價值 二〇一八年 六月三十日 港幣千元	客戶貸款總額 二〇一八年 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	127,031	4,185,567	100,990	5,973,515
物業投資	3,507,677	7,226,249	2,701,415	6,818,082
土木工程	455,000	755,000	455,000	765,000
金融企業	-	-	-	1,789,762
股票經紀	-	469,824	-	1,348,636
批發及零售業	416,101	416,101	561,237	709,633
製造業	46,000	46,000	-	-
資訊科技	-	-	-	-
康樂活動	-	-	-	-
運輸及運輸設備	-	1,236,700	-	649,700
其他	2,920,350	3,963,350	3,150,476	4,540,809
	7,472,159	18,298,791	6,969,118	22,595,137
個人				
購買其他住宅物業的貸款	9,953	9,953	10,619	10,619
其他	-	-	-	-
	9,953	9,953	10,619	10,619
在香港使用的貸款	7,482,112	18,308,744	6,979,737	22,605,756
貿易融資	90,430	3,173,526	276,379	4,854,726
在香港以外使用的貸款	6,141,896	19,085,900	6,495,021	21,740,358
客戶貸款總額	13,714,438	40,568,170	13,751,137	49,200,840

	客戶貸款總額 二〇一八年 十二月三十一日 港幣千元	客戶貸款總額 二〇一八年 六月三十日 港幣千元
按國家分類：		
香港	17,977,810	21,227,778
中國	18,699,836	24,743,009
新加坡	1,651,498	2,026,229
其他	2,239,026	1,203,824
客戶貸款總額	40,568,170	49,200,840

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

二〇一八年  
十二月三十一日  
港幣千元

二〇一八年  
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	銀行	官方機構	非銀行 金融機構	非金融 私營機構	其他	總額
<b>二〇一八年十二月三十一日</b>						
離岸中心	24,821	31	1,144	10,871	-	36,867
其中 - 香港	2,500	-	576	9,174	-	12,250
其中 - 新加坡	22,320	-	98	1,697	-	24,115
發展中亞洲及太平洋地區	31,804	46	-	7,904	-	39,754
其中 - 中國	31,484	46	-	7,904	-	39,434
<b>二〇一八年六月三十日</b>						
離岸中心	5,341	7	1,558	16,473	-	23,379
其中 - 香港	3,385	-	1,191	14,785	-	19,361
發展中亞洲及太平洋地區	39,564	48	1,010	9,924	-	50,546
其中 - 中國	39,444	48	1,010	9,924	-	50,426

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：

	二〇一八年 十二月三十一日 港幣千元	二〇一八年 六月三十日 港幣千元
綜合減值準備	89,581	112,180
個別減值準備		
- 就客戶貸款作出	779,007	162,368
- 就貿易票據作出	-	-
- 其他投資	-	-
	868,588	274,548

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

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 二〇一八年 十二月三十一日 港幣千元	已減值貸款 二〇一八年 十二月三十一日 港幣千元	抵押品價值 二〇一八年 六月三十日 港幣千元	已減值貸款 二〇一八年 六月三十日 港幣千元
已減值貸款總額	-	1,331,434	-	240,323
(佔客戶貸款總額百分比)	(0.00%)	(3.28%)	(0.00%)	(0.49%)
就該等貸款所作之個別減值準備		779,007		162,368
按國家分類				
香港		-		-
中國		225,621		240,323
新加坡		1,105,813		-
其他		-		-
已減值貸款總額		1,331,434		240,323

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 二〇一八年 十二月三十一日 港幣千元	逾期貸款 二〇一八年 十二月三十一日 港幣千元	抵押品價值 二〇一八年 六月三十日 港幣千元	逾期貸款 二〇一八年 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%)	307,781 (0.76%)	- (0.00%)	- (0.00%)
一年或以下但超過六個月 (佔客戶貸款總額百分比)	- (0.00%)	- (0.00%)	- (0.00%)	- (0.00%)
一年以上 (佔客戶貸款總額百分比)	- (0.00%)	225,621 (0.56%)	- (0.00%)	240,323 (0.49%)
逾期貸款總額	-	533,402	-	240,323

抵押品價值的補充資料：

	二〇一八年十二月三十一日 港幣千元	二〇一八年六月三十日 港幣千元
市場價值	-	-
有抵押部分	-	-
沒有抵押部分	-	-
個別減值準備總額	-	-
按國家分類		
香港	-	-
中國	225,621	240,323
新加坡	307,781	-
其他	-	-
逾期貸款總額	533,402	240,323

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. 於二〇一八年十二月三十一日，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（於二〇一八年六月三十日的金額為零）。

8. 於二〇一八年十二月三十一日，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（於二〇一八年六月三十日的金額為零）。

#### 9. 逾期貿易票據

	二〇一八年 十二月三十一日 港幣千元	二〇一八年 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	-	-

於二〇一八年十二月三十一日，本行並無其他逾期資產（於二〇一八年六月三十日的金額為零）。

### III. 其他資產負債表資料 (續)

10. 於二〇一八年十二月三十一日，本行並沒有任何收回資產（於二〇一八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。

於二〇一八年十二月三十一日

港幣百萬元	澳元	美元	總額
現貨資產	22	70,920	76,262
現貨負債	(874)	(73,145)	(79,610)
遠期買入	2,589	224,711	304,948
遠期賣出	(186)	(222,021)	(299,596)
期權淨持倉量	(25)	(1,658)	(1,694)
長（短）盤淨額	1,526	(1,193)	310

於二〇一八年六月三十日

港幣百萬元	人民幣	日元	美元*	總額
現貨資產	1,426	154	70,364	76,478
現貨負債	(874)	(137)	(75,888)	(86,298)
遠期買入	52,604	501	242,907	322,074
遠期賣出	(53,470)	(423)	(234,483)	(309,505)
期權淨持倉量	(12)	-	(2,927)	(2,938)
長（短）盤淨額	(326)	95	(27)	(189)

"總額"一欄為所有貨幣加總之持有額。

於二〇一八年十二月三十一日，本行並無任何結構性倉盤淨額（於二〇一八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。

\* 於二〇一八年六月三十日，美元的持倉淨額（按絕對數值計）佔所有外匯淨持倉額少於 10%。由於美元為主要外匯，其持倉淨額亦予以披露如上。

### 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：

於二〇一八年十二月三十一日

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	10,247	1,056	11,303
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	3,202	-	3,202
3. 居於中國內地的公民；中國內地註冊企業、其子公司、及其持有多數股份的合資企業；和中央或地方政府持有少數股份的中國內地註冊企業	7,778	711	8,489
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)	483	415	898
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)	610	-	610
6. 對非內地註冊公司 (不包括在項目 (1) 至(5) 內) 及非居於中國內地的公民而所受信貸用於中國內地	5,800	4,063	9,863
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	211	-	211
<b>總額</b>	<b>28,331</b>	<b>6,245</b>	<b>34,576</b>
扣除減值準備後的總資產	107,642		
資產負債表內的風險額佔總資產的百分比	26.32%		

於二〇一八年六月三十日

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	18,482	1,782	20,264
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	2,883	29	2,912
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	9,829	2,005	11,834
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)	902	-	902
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)	610	-	610
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	6,675	3,830	10,505
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	170	-	170
<b>總額</b>	<b>39,551</b>	<b>7,646</b>	<b>47,197</b>
扣除減值準備後的總資產	112,425		
資產負債表內的風險額佔總資產的百分比	35.18%		

IV. 資產負債表以外的項目資料

		二〇一八年 十二月三十一日 港幣千元	二〇一八年 六月三十日 港幣千元
<b>或然負債及承擔</b>			
<b>(i) 名義金額</b>			
直接信貸替代項目		114,412	121,434
與交易有關的或然項目		11,422	11,422
與貿易有關的或然項目		4,845,296	5,934,603
其他承擔			
– 超過一年		10,848,410	10,900,853
– 一年或以下		41,249,931	33,819,081
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)		134,961	1,684,732
		<b>57,204,432</b>	<b>52,472,125</b>
信用換算因數			
<b>(ii) 信用風險加權金額</b>			
直接信貸替代項目	100%	114,412	121,434
與交易有關的或然項目	50%	5,711	5,711
與貿易有關的或然項目	20%	969,059	1,186,921
其他承擔			
– 超過一年	50%	5,424,205	5,450,427
– 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%	134,961	1,684,732
		<b>6,648,348</b>	<b>8,449,225</b>
<b>衍生工具</b>			
匯率合約		457,840,282	492,111,892
利率合約		366,616,297	352,859,945
其他		1,200	22,256
		<b>824,457,779</b>	<b>844,994,093</b>

於二〇一八年十二月三十一日，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三十二億八千九百萬元（於二〇一八年六月三十日之金額為幣四十九億六千九百萬元）。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

### 1. 流動性維持比率

	季度終結 二〇一八年 十二月三十一日	季度終結 二〇一七年 十二月三十一日
季度平均流動性維持比率	45.86%	不適用
全年平均流動性維持比率		二〇一七年 十二月三十一日 61.53%

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。

於二〇一七年十二月三十一日，全年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。

### 2. 核心資金比率

	季度終結 二〇一八年 十二月三十一日	季度終結 二〇一七年 十二月三十一日
季度平均核心資金比率	99.81%	不適用

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	二〇一八年 十二月三十一日	佔負債總額的 百分比	二〇一七年 十二月三十一日	佔負債總額 的百分比
客戶存款	30,847	29%	42,708	36%
來源自有關連銀行的資金	54,326	50%	33,723	29%
來源自銀行的資金	5,917	5%	5,212	4%
已發行債務證券	11,386	11%	29,239	25%
<b>總資金來源</b>	<b>102,476</b>	<b>95%</b>	<b>110,882</b>	<b>94%</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>	<b>-</b>	<b>-</b>	<b>-</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)	

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
於二〇一七年十二月三十一日								
現金及存放於中央銀行結餘	615	615	-	-	-	-	-	-
存放銀行金額	21,563	3,196	321	2,839	3,230	11,340	637	-
債務證券	32,986	30,726	-	-	192	1,512	556	-
貿易票據	7,185	-	454	1,595	1,561	3,575	-	-
客戶貸款	51,976	170	312	1,123	1,941	26,307	21,990	134
其他資產	4,096	2,448	1,381	3,345	5,455	26,661	47,464	205
<b>資產負債表內之總資產</b>	<b>118,421</b>	<b>37,155</b>	<b>2,468</b>	<b>8,902</b>	<b>12,379</b>	<b>69,395</b>	<b>70,647</b>	<b>339</b>
資產負債表外之總債權								
客戶存款	33,510	6,864	11,897	8,171	5,618	960	-	-
銀行結欠	48,630	2,591	6,253	23,684	13,776	1,975	352	-
已發行債務證券	29,239	-	-	4,190	675	13,679	10,695	-
其他負債 (包括儲備)	6,423	2,508	1,313	3,634	5,461	26,806	47,414	2,166
<b>資產負債表內之總負債</b>	<b>117,802</b>	<b>11,963</b>	<b>19,463</b>	<b>39,679</b>	<b>25,530</b>	<b>43,420</b>	<b>58,461</b>	<b>2,166</b>
資產負債表外之總承擔								
	<b>15,031</b>	<b>1,831</b>	<b>8,261</b>	<b>4,546</b>	<b>394</b>	<b>-</b>	<b>-</b>	<b>-</b>
合約到期日的錯配情況		23,361	(25,256)	(35,323)	(13,545)	25,975	12,186	
累積合約到期日的錯配情況		23,361	(1,895)	(37,218)	(50,763)	(24,788)	(12,602)	

正號表示資金流動性剩餘，負號表示資金流動性短缺。

\* 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	-
<b>港幣百萬元</b>	<b>總額</b>	<b>翌日</b>	<b>2至7日</b>	<b>8天至1個月</b>	<b>1個月以上至3個月</b>	<b>3個月以上至1年</b>	<b>超過1年</b>	<b>餘額</b>
於二〇一七年十二月三十一日 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	9,282	-	1,331	-	-	-	7,951	-
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	51,977	168	310	754	950	5,843	43,952	-

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。

#### 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。

#### 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。

## V. 流動資產資料 (續)

### 5. 流動性風險管理 (續)

每日流動性的監管是依據一個以合約性和行為性為基礎來預測現金流量的框架。另外也模擬壓力市場情境下的流動性風險敞口，並將其結果應用於風險管理程序中。

本分行亦跟隨香港金融管理局於《監管政策手冊》編號LM-2《穩健的流動資金風險管理系統及管控措施》中所載述之指引(如適用者)。

#### 流動性報表

為了符合各種報表要求，內部系統和程序已經制訂。該系統存有來自不同源頭的數據並根據相關規則，以產生內部和本地監管報表。

每日現金流量錯配報表是通過資產負債表中現金流並將其置於適當的時間段來生成的。30天壓力期準備的每日流動性壓力報表是根據合同現金流量而進行的行為調整。流動性的計量和報表將基於每種貨幣的累積現金流量錯配基礎。對於行為現金流量錯配報表，風險應該與指定的管理層控制監管限度相對應。

每日本地監管報表如流動性維持比率和核心資金比率，均按照相關報表要求編制。

#### 應急計劃

應急融資計劃(CFP)是流動性管理框架的重要組成部分，同時作為華僑銀行香港分行的運營或日常流動性管理政策的延伸。

流動性危機的出現可由市場和/或機構的事件驅動。採用三階段方法(綠色/琥珀色/紅色)來區分流動性和資金狀況的各種狀態。

華僑銀行香港分行的流動性管理框架藉著關鍵流動性措施來持續監察。上述關鍵流動性措施能作為預早警報指標(EWI)，以提醒高級管理層注意潛在的流動性和資金困境情況，並針對該事件而作出應變。預早警報指標的設計考量了香港分行的資金狀況以及市場狀況，並進行了校準，以區分各種流動性不足的嚴重程度。資產負債管理委員會亦定期進行討論並監察預早警報指標。預早警報指標亦會在特殊情況下發出。



## 乙部—華僑銀行集團資料（綜合數字）

以新加坡幣報告及列示（於二〇一八年十二月三十一日為港幣1元=新加坡幣0.174298，於二〇一八年六月三十日為港幣1元=新加坡幣0.173801，於二〇一七年十二月三十一日為港幣1元=新加坡幣0.171048）。

### I. 資本及資本充足比率

	二〇一八年 十二月三十一日 新加坡幣千元	二〇一八年 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	15,750,417	15,093,974
- 股東資本總額 <sup>#</sup>	43,391,716	42,215,686
(ii) 綜合資本充足比率	16.40%	15.90%

### II. 其他財務資料

	二〇一八年 十二月三十一日 新加坡幣千元	二〇一八年 六月三十日 新加坡幣千元
(i) 總資產	467,542,990	464,631,043
(ii) 總負債	424,151,274	422,415,357
(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）	255,193,115	249,474,181
(iv) 非銀行客戶存款	295,412,049	290,292,461
	截至二〇一八年 十二月三十一日 新加坡幣千元	截至二〇一七年 十二月三十一日 新加坡幣千元
(v) 稅前盈利	5,552,410	5,215,721

<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。

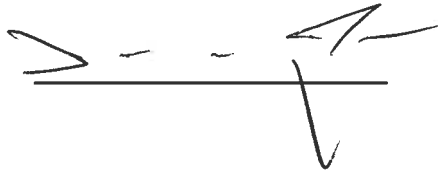
根據金管局發出之《監管政策手冊》CG-5「穩健的薪酬制度指引」，華僑銀行香港分行乃境外註冊機構並不需就香港業務之薪酬系統作獨立披露。總行年度報告書內公開披露之薪酬資料已包含金管局之有關指引（如適用者）。

總行董事局已於2018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：

二〇一九年四月二十五日