



Intesa Sanpaolo S.p.A. - Hong Kong Branch
意大利聯合聖保羅銀行股份有限公司 - 香港分行

Disclosure Statements
財務披露報表

For the period end 31 December 2023
截至2023年12月31日

Contents

目錄

PROFIT AND LOSS ACCOUNT 損益表	3
BALANCE SHEET 資產負債表	4
ADDITIONAL INFORMATION 附加資料	5
1. NET FEES AND COMMISSION INCOME 收費及佣金收入淨額	5
2. LOANS AND RECEIVABLE 貸款及應收款項	6
3. DEPOSITS FROM CUSTOMERS 客戶存款	6
4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES 貸款及應收款項的減值準備金	7
5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS 客戶貸款及放款之分析	9
6. ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES 逾期貸款及重整放款分析	11
7. NON-BANK MAINLAND EXPOSURES 對內地非銀行業的風險承擔	12
8. INTERNATIONAL CLAIMS 國際債權	14
9. FOREIGN CURRENCY EXPOSURES 外匯風險	15
10. OFF-BALANCE SHEET EXPOSURES 資產負債表外之項目	16
11. LIQUIDITY RATIOS 流動性資料	18
12. DISCLOSURE ON REMUNERATION 薪酬披露	27
BANK INFORMATION (CONSOLIDATED BASIS) 銀行資料(按綜合基準)	29
CHIEF EXECUTIVE'S DECLARATION 行政總裁聲明	30

PROFIT AND LOSS ACCOUNT**損益表**

For the period ended 31 December 2023

截至 2023 年 12 月 31 日期間之損益表

	Notes	31 December 2023 2023 年 12 月 31 日 HK\$'000 港幣千元	31 December 2022 2022 年 12 月 31 日 HK\$'000 港幣千元
NET INTEREST INCOME			
淨利息收入			
Interest income		3,295,783	1,590,685
利息收入			
Interest expenses		(2,605,030)	(1,028,415)
利息開支			
		<u>690,753</u>	<u>562,270</u>
OTHER OPERATING INCOME			
其他經營收入			
Gains less losses arising from trading in foreign currencies		17,745	(210,386)
來自外幣交易的收益減虧損			
Gains less losses on securities held for trading purpose		443	128
來自持有作交易用途的證券的收益減虧損			
Gains less losses from other trading activities		(2,513)	79,465
來自其他交易活動的收益減虧損			
Gains less losses from non-trading activities		(3,187)	(7,407)
來自非交易活動的收益減虧損			
Net fees and commission income	1	45,356	90,183
費用及佣金收入淨額			
Other income		11	-
其他收入			
TOTAL INCOME		<u>748,608</u>	<u>514,253</u>
總收入			
OPERATING EXPENSES			
經營開支			
Staff expenses		(96,223)	(102,691)
員工開支			
Rental expenses		(29,743)	(31,052)
租金開支			
Other expenses		(16,211)	(19,139)
其他開支			
TOTAL OPERATING EXPENSES		<u>(142,177)</u>	<u>(152,882)</u>
總經營開支			
Net charges for impairments on loans and advances		(342,165)	(255,704)
貸款及應收款項減值損失			
PROFIT/(LOSS) BEFORE TAXATION		<u>264,266</u>	<u>105,667</u>
除稅利潤 / (虧損)			
Tax (Expense) / Income		(1,602)	237
稅項(開支) / 收入			
Extraordinary Profit/Loss		754	(81)
除稅後非經常盈利			
PROFIT/(LOSS) AFTER TAXATION		<u>263,418</u>	<u>105,823</u>
除稅後利潤 / (虧損)			

BALANCE SHEET**資產負債表**

Period ended 31 December 2023

截至 2023 年 12 月 31 日期間之資產負債表

		31 December 2023 2023 年 12 月 31 日 HK\$'000 港幣千元	30 June 2023 2023 年 6 月 30 日 HK\$'000 港幣千元
	Notes		
ASSETS			
資產			
Cash and balances with banks		86,752	61,616
現金及銀行結餘			
Due from Exchange Fund		120,603	9,271
存於外匯基金款項			
Amount due from overseas offices of the institution		31,693,098	29,604,486
存放於本機構的海外辦事處的數額			
Trade bills		24,608	11,784
貿易匯票			
Financial assets measured at fair value through other comprehensive income		10,635,330	10,576,860
以公允價值計入其他全面收益的金融資產			
Loans and receivables	2	15,143,304	17,104,372
貸款及應收款項			
Property, plant and equipment and investment properties		50,456	58,948
物業、工業裝置及設備以及投資物業			
Total assets		57,754,151	57,427,337
資產總額			
LIABILITIES			
負債			
Deposits and balances from banks		843,196	1,929,782
尚欠銀行存款和結餘			
Deposits from customers	3	8,834,506	8,078,413
客戶存款			
Due to Exchange Fund		-	-
結欠外匯基金款項			
Amount due to overseas offices of the institution		44,692,837	42,846,439
結欠本機構的海外辦事處的數額			
Other liabilities		3,383,612	4,572,703
其他負債			
Total liabilities		57,754,151	57,427,337
負債總額			

ADDITIONAL INFORMATION**附加資料****1. NET FEES AND COMMISSION INCOME**

收費及佣金收入淨額

	31 December 2023 2023年12月31日	31 December 2022 2022年12月31日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Commission income, gross 佣金收入總額	52,055	105,318
Commission expenses, gross 佣金支出總額	(6,699)	(15,135)
Net fees and commission income 收費及佣金收入淨額	<u>45,356</u>	<u>90,183</u>

2. LOANS AND RECEIVABLE

貸款及應收款項

	Notes	31 December 2023 2023年12月31日	30 June 2023 2023年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
(i) Loans and advances to customers Provisions for impaired loans 對客戶貸款及放款	5	13,202,775	13,747,605
- Collective provisions 集體準備金	2 (iv), 4	(15,768)	(13,682)
- Specific provisions 特定準備金	4	(1,100,000)	(951,403)
		<u>12,087,007</u>	<u>12,782,520</u>
(ii) Loans and advances to banks Provisions for impaired loans 對銀行貸款及放款		223,849	240,120
- Collective provisions 集體準備金	2 (iv), 4	(8)	(20)
		<u>223,841</u>	<u>240,100</u>
(iii) Other accounts 其他帳戶		3,586,195	4,725,265
Provisions for impaired loans 為已減值貸款及應收款項而提撥的準備金			
- Collective provisions 集體準備金	2 (iv), 4	(3,026)	(5,332)
- Specific provisions 特定準備金	4	(750,713)	(638,181)
		<u>2,832,456</u>	<u>4,081,752</u>
		<u>15,143,304</u>	<u>17,104,372</u>

ADDITIONAL INFORMATION

附加資料

2. LOANS AND RECEIVABLE (continued)

貸款及應收款項(續)

- (iv) With the implementation of IFRS9 since 1 January 2018, the collective provisions for impaired loans and advance was calculated and recorded by the Branch.
自 2018 年 1 月 1 日採納國際財務報告準則第 9 號後，減值貸款及放款的集體準備金由本分行計算及記錄。

- (v) Impaired loans and advances:
已減值貸款及放款總額如下：

	31 December 2023 2023 年 12 月 31 日	30 June 2023 2023 年 6 月 30 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Impaired loans and advances to customers 對客戶的已減值貸款及放款	1,258,511	1,267,254
Specific Provisions 特定準備金	1,100,000	951,403
Percentage of such advances to total advances to customers 以上貸款及放款佔對客戶貸款總額的百分比	<u>9.53%</u>	<u>9.22%</u>

As of 31 December 2023 and 30 June 2023, there were collaterals of HK\$56,229,882 and HK\$56,415,554 for impaired loans and advances to customers respectively.
2023 年 12 月 31 日及 2023 年 6 月 30 日，持有作為對減值的貸款及放款的抵押品分別為港幣 56,229,882 元及港幣 56,415,554 元。

- (vi) There was no impaired loans and advances to banks as of 31 December 2023 and 30 June 2023.
於 2023 年 12 月 31 日及 2023 年 6 月 30 日，本分行並沒有對銀行貸款及放款作出減值。

3. DEPOSITS FROM CUSTOMERS

客戶存款

	31 December 2023 2023 年 12 月 31 日	30 June 2023 2023 年 6 月 30 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Demand deposits and current accounts 活期存款及往來帳戶	8,526,760	7,865,268
Time, call and notice deposits 定期、短期通知及通知存款	307,746	213,145
	<u>8,834,506</u>	<u>8,078,413</u>

ADDITIONAL INFORMATION

附加資料

4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES

貸款及應收款項的減值準備金

31 December 2023 2023年12月31日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2022 於2022年12月31日	79,678	1,450,133	1,529,811
Charge for the period 本期準備	15,475	403,602	419,077
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(76,912)	-	(76,912)
Amounts written-off 本期撇帳	-	(5,364)	(5,364)
Exchange differences 匯兌差額	561	2,342	2,903
As of 31 December 2023 於2023年12月31日	<u>18,802</u>	<u>1,850,713</u>	<u>1,869,515</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	8	-	8
Advances to customers 客戶之貸款	15,768	1,100,000	1,115,768
Trade bills 貿易匯票	3	-	3
Contingent liabilities and commitments 或然負債及承擔	3,023	-	3,023
Accrued interest 應計利息	-	750,713	750,713
	<u>18,802</u>	<u>1,850,713</u>	<u>1,869,515</u>

ADDITIONAL INFORMATION

附加資料

4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES (continued)

貸款及應收款項的減值準備金(續)

30 June 2023 2023年6月30日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2022 於2022年12月31日	79,678	1,450,133	1,529,811
Charge for the period 本期準備	9,595	132,012	141,607
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(70,866)	-	(70,866)
Amounts written-off 本期撇帳	-	-	-
Exchange differences 匯兌差額	627	7,439	8,066
As of 30 June 2023 於2023年6月30日	<u>19,034</u>	<u>1,589,584</u>	<u>1,608,618</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	20	-	20
Advances to customers 客戶之貸款	13,682	951,403	965,085
Trade bills 貿易匯票	6	-	6
Contingent liabilities and commitments 或然負債及承擔	5,326	-	5,326
Accrued interest 應計利息	-	638,181	638,181
	<u>19,034</u>	<u>1,589,584</u>	<u>1,608,618</u>

ADDITIONAL INFORMATION

附加資料

5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS

客戶貸款及放款之分析

- (i) Sectoral analysis of gross advances to customers
客戶貸款及放款總額 – 按行業類別之分析

The information concerning gross amount of loans and advances to customers by industrial sectors has been classified according to the business activity of the borrowers or usage of the loans.

按行業分類的客戶貸款及放款總額資料是根據借款人的業務活動或貸款用途所分類。

	31 December 2023 2023年12月31日		30 June 2023 2023年6月30日	
	Loan 貸款額 HK\$'000 港幣千元	Collateral 抵押品 HK\$'000 港幣千元	Loan 貸款額 HK\$'000 港幣千元	Collatera l 抵押品 HK\$'000 港幣千元
Loans and advances for use in Hong Kong 在香港使用的貸款及放款				
Industrial, Commercial and financial: 工商金融:				
Wholesale and retail trade 批發及零售業	910,714	-	985,389	-
Manufacturing 製造業	28,448	-	12,580	-
Building and construction, property development and investment 建築與施工、房地產開發與投資	1	-	-	-
Transport and transport equipment 運輸及運輸設備	591	-	579	-
Information Technology 資訊科技	1,254,287	-	1,258,429	-
Electricity and gas 電力及氣體燃料	390,561	-	391,851	-
Others 其他	10,745	-	8,378	-
Trade finance 貿易融資	1,031,084	8,767	785,601	8,635
Loans and advances for use outside Hong Kong 香港以外使用的貸款及放款	9,576,344	976,213	10,304,798	1,112,254
Total gross amount of loans and advances to customers 客戶貸款及放款總額	<u>13,202,775</u>	<u>984,980</u>	<u>13,747,605</u>	<u>1,120,889</u>

ADDITIONAL INFORMATION

附加資料

5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS (continued)

客戶貸款及放款之分析(續)

(ii) Geographical analysis of loans and advances to customers

客戶貸款及放款總額 – 按區域之分析

The analysis of loans and advances to customers by geographical segment is classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when the loans and advances are guaranteed by a party in a country which is different from that of the customers. The loans and advances to customers by major geographical segment are as follows:

按區域分類的客戶貸款及放款分析以及考慮其風險轉移後按交易對手所在地而分類。一般而言，風險轉移適用於當該貸款及放款由某人擔保，而該人所在的國家與該客戶所在的國家不同。有關按主要區域分類的客戶貸款及放款分析如下：

31 December 2023

2023年12月31日

Countries 國家	Gross amount of loans and advances to customers 客戶貸款放款總額 HK\$'000 港幣千元	Overdue loans and advances to customers 客戶逾期貸款及放款 HK\$'000 港幣千元	Impaired loans and advances to customers 客戶減值貸款及放款 HK\$'000 港幣千元
Hong Kong 香港	3,175,710	3,550	3,550
China 中國	2,782,930	717,789	641,022
Italy 意大利	1,383,632	-	-
United States 美國	1,153,592	-	-
Others 其他	4,706,911	529,649	455,428
	<u>13,202,775</u>	<u>1,250,988</u>	<u>1,100,000</u>

30 June 2023

2023年6月30日

Hong Kong 香港	3,013,285	8,944	8,944
China 中國	2,412,641	720,159	486,399
Italy 意大利	1,173,215	-	-
United States 美國	1,227,081	-	-
Others 其他	5,640,438	530,081	456,060
	<u>13,466,660</u>	<u>1,259,184</u>	<u>951,403</u>

The overdue and impaired loans and advances to customers are attributed to the exposures in Brazil, Hong Kong, United Kingdom, China and Panama (30 June 2023 : Brazil, Hong Kong, United Kingdom, China and Panama.)

逾期及減值的客戶貸款及放款是源自於巴西、香港、英國、中國及巴拿馬。(2023年6月30日：巴西、香港、英國、中國及巴拿馬)。

ADDITIONAL INFORMATION

附加資料

6. ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES

逾期貸款及重整放款分析

(i) Overdue loans and advances to customers

客戶的逾期貸款及放款

	31 December 2023 2023年12月31日		30 June 2023 2023年6月30日	
	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例
Gross advances overdue for: 貸款逾期				
3 months or less but over 1 month 1個月以上至3個月	-	-	-	-
6 months or less but over 3 months 3個月以上至6個月	53,074	0.40%	-	-
1 year or less but over 6 months 6個月以上至1年	-	-	-	-
Over 1 year 1年以上	1,197,914	9.07%	1,207,252	8.78%
Total overdue advances 已逾期放款合計	<u>1,250,988</u>	<u>9.47%</u>	<u>1,207,252</u>	<u>8.78%</u>

- (ii) There was no rescheduled loan as of 31 December 2023 and 30 June 2023.
於2023年12月31日及2023年6月30日，並沒有重整貸款項目。
- (iii) There were no overdue or rescheduled advances to banks and other assets (trade bills and debt securities) as of 31 December 2023 and 30 June 2023.
於2023年12月31日及2023年6月30日，本分行並沒有對銀行和其他資產(包括貿易匯票和債務證券)有任何逾期貸款或重整貸款。
- (iv) There were collaterals of HK\$56,229,882 and HK\$56,415,554 in respect of the overdue loans and advances, consisted mainly of the equity shares of the borrower as of 31 December 2023 and 30 June 2023 respectively.
於2023年12月31日及2023年6月30日，本分行持有作為逾期貸款及放款的抵押品分別為港幣56,229,882元及港幣56,415,554元。逾期貸款及放款的抵押品主要包括借款人的股權。
- (v) There were no repossessed assets held as of 31 December 2023 and 30 June 2023.
於2023年12月31日及2023年6月30日，並沒有收回資產。
- (vi) There were HK\$1,100,000,021 and HK\$951,403,009 specific provisions for overdue loans and advances as of 31 December 2023 and 30 June 2023 respectively.
於2023年12月31日及2023年6月30日，對逾期貸款及放款的特定準備金分別為港幣1,100,000,021元及港幣951,403,009元。

ADDITIONAL INFORMATION

附加資料

7. NON-BANK MAINLAND EXPOSURES

對內地非銀行業的風險承擔

31 December 2023

2023年12月31日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$'m 港幣百萬元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$'m 港幣百萬元	Total 合計 HK\$'m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	391	-	391
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	4,978	3,371	8,349
4. Other entities of central government not reported in item 1 above 在上述第1項中未報告的其他中央政府企業	56	-	56
5. Other entities of local governments not reported in item 2 above 在上述第2項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	615	256	871
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	-	-	-
Total 合計	6,040	3,627	9,667
Total assets after provision 扣除準備金後的資產總額	57,754		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	10.46%		

ADDITIONAL INFORMATION

附加資料

7. NON-BANK MAINLAND EXPOSURES (continued)

對內地非銀行業的風險承擔(續)

30 June 2023

2023年6月30日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$m 港幣百萬元	Off-balance sheet exposure 資產負債表外風 險承擔 HK\$m 港幣百萬元	Total 合計 HK\$m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	392	-	392
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	4,725	3,090	7,815
4. Other entities of central government not reported in item 1 above 在上述第1項中未報告的其他中央政府企業	53	-	53
5. Other entities of local governments not reported in item 2 above 在上述第2項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	544	349	893
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	-	-	-
Total 合計	5,714	3,439	9,153
Total assets after provision 扣除準備金後的資產總額	57,427		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	9.95%		

ADDITIONAL INFORMATION

附加資料

8. INTERNATIONAL CLAIMS

國際債權

International claims are disclosed by country or geographical segment based on the physical location of the counterparty in which not less than 10% of total international claims (including Hong Kong) after taking into account the transfer of risks. In general, such transfer of risk takes place if the claims are guaranteed by party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

國家或區域分類的國際債權資料披露是在計算認可風險轉移後，該國家或區域有不少於本分行的國際債權總額的 10% (包括香港)。一般而言，當有關貸款及放款的債權獲得並非由交易對手所在地的國家之一方擔保，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，風險便會轉移。

	<u>Banks</u> 銀行	<u>Official sector</u> 官方機構	<u>Non-bank private sector</u> 非銀行私營機構		<u>Total</u> 合計
			Non-bank financial institutions 非銀行金融機構	Non-financial private sectors 非金融私營機構	
	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元
As at 31 December 2023 截至 2023 年 12 月 31 日					
1. Developed countries 已發展國家	35,874	1,654	1,521	5,521	44,570
of which 其中：					
- Italy 意大利	31,839	144	-	529	32,512
2. Offshore centres 離岸中心	8	62	-	5,095	5,165
3. Developing Asia and Pacific 發展中的亞太區國家	856	-	90	2,062	3,008
As at 30 June 2023 截至 2023 年 6 月 30 日					
1. Developed countries 已發展國家	33,329	2,126	1,986	6,137	43,578
of which 其中：					
- Italy 意大利	29,854	75	-	650	30,579
2. Offshore centres 離岸中心	6	230	265	4,816	5,317
3. Developing Asia and Pacific 發展中的亞太區國家	772	-	-	2,119	2,891

ADDITIONAL INFORMATION

附加資料

9. FOREIGN CURRENCY EXPOSURES

外匯風險

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. Foreign currencies, which constitutes not less than 10% of the total net position in all foreign currencies of the Branch, are disclosed as follows:

外匯風險額乃根據金融管理局「持有外匯情況申報表之填報指示」準備所得。本分行的外幣倉盤淨額佔整體外幣倉盤淨額不少於10%的外幣倉盤資料如下：

31 December 2023 2023年12月31日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
			HK\$m 港幣百萬元			
Spot assets 現貨資產	32,059	10,214	6,887	7,938	340	57,438
Spot liabilities 現貨負債	(28,186)	(24,195)	(805)	(4,708)	(339)	(58,233)
Forward purchases 遠期買入	7,519	17,322	1,012	879	6	26,738
Forward sales 遠期賣出	(11,429)	(3,300)	(7,102)	(4,098)	(7)	(25,936)
Net long / (short) position 長/(短) 盤淨額	(37)	41	(8)	11	-	7
Net structural position 結構性持有淨額	-	-	-	-	-	-
30 June 2023 2023年6月30日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
			HK\$m 港幣百萬元			
Spot assets 現貨資產	35,580	5,924	5,954	8,899	476	56,833
Spot liabilities 現貨負債	(32,198)	(18,021)	(1,235)	(5,341)	(663)	(57,458)
Forward purchases 遠期買入	8,657	17,802	1,630	2,298	567	30,954
Forward sales 遠期賣出	(11,944)	(5,686)	(6,355)	(5,875)	(378)	(30,238)
Net long / (short) position 長/(短) 盤淨額	95	19	(6)	(19)	2	91
Net structural position 結構性持有淨額	-	-	-	-	-	-

ADDITIONAL INFORMATION

附加資料

10. OFF-BALANCE SHEET EXPOSURES

資產負債表外之項目

(i) Contingent Liabilities and commitments

或然負債及承擔

The following is a summary of the contractual or notional amounts of each material class of contingent liability and commitment outstanding:

下列為尚未履行之每項重大或然負債及承擔類別之合約或名義數額概要：

	31 December 2023 2023年12月31日	30 June 2023 2023年6月30日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Direct credit substitutes 直接信貸替代項目	1,400,757	747,350
Transaction-related contingencies 與交易有關的或然項目	-	-
Trade-related contingencies 與貿易有關的或然項目	1,279,643	2,547,822
Note issuance and revolving underwriting facilities 票據發行及循環包銷安排	-	-
Other commitments 其他承擔	13,384,887	13,844,689
Others - Forward forward deposits placed 其他 - 遠期有期存款	1,562,244	1,112,874
	<u>17,627,531</u>	<u>18,252,735</u>

(ii) Derivatives

衍生工具

The following is a summary of the total contractual or notional amount of derivative transactions:

下列為每項重大衍生工具類別之合約或名義數額概要：

	31 December 2023 2023年12月31日	30 June 2023 2023年6月30日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related derivative contracts (excluded forward foreign exchange contracts arising from swap deposit arrangements) 匯率合約類衍生工具 (不包括掉期存款安排所產生之遠期外匯合約)	26,946,936	34,673,356
Interest rate derivative contracts 利率衍生工具合約	87,746,969	117,402,214
Others 其他	-	-
	<u>114,693,905</u>	<u>152,075,570</u>

ADDITIONAL INFORMATION

附加資料

10. OFF-BALANCE SHEET EXPOSURES (continued)

資產負債表外之項目(續)

(ii) Derivatives (continued)

衍生工具 (續)

The total fair value of the above off-balance sheet derivative transactions which have been taken into account the effects of bilateral netting arrangement are as follows:

有關對上述資產負債表外之衍生工具項目計入雙邊淨額安排影響的總公平價值，詳情如下：

	31 December 2023 2023年12月31日	30 June 2023 2023年6月30日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related contracts 匯率合約	291,002	474,008
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>291,002</u>	<u>474,008</u>
Interest rate derivative contracts 利率合約	617,714	841,338
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>617,714</u>	<u>841,338</u>
Others 其他	-	-
	<u>908,716</u>	<u>1,315,346</u>

The notional amounts of the off-balance sheet instruments indicate the volume of transactions outstanding at the balance sheet date and do not represent amounts at risk.

資產負債表外之工具的合約或名義數額僅為顯示資產負債表上業務額的指標，與所涉及的潛在風險無關。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS

流動性資料

	For the period From 01.10.2023 To 31.12.2023 截至 2023年10月1日至 2023年12月31日	For the period From 01.07.2023 To 30.09.2023 截至 2023年7月1日至 2023年9月30日	For the period From 01.01.2022 To 31.12.2022 截至 2022年1月1日至 2022年12月31日
Average Liquidity Maintenance Ratio ("LMR") 平均流動資金比率	43.97%	45.10%	46.99%

The average LMR is calculated based on the arithmetic mean of each calendar month's average LMR calculated during the reporting period in accordance with the Banking (Liquidity) Rules and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA).

根據「銀行業(流動性)規則」，平均流動性維持比率是基於報告期內每個公曆月的平均流動性維持比率的算術平均數，該比率符合香港金融管理局所訂立的最低 25% 要求。

LIQUIDITY RISK MANAGEMENT

管理流動性風險

Liquidity risk is defined as the risk that the Bank may not be able to meet its payment obligations due to the inability to obtain funds on the market (funding liquidity risk) or liquidate its assets (market liquidity risk).

流動性風險定義為本分行因無法在市場上獲得資金(資金流動性風險)或變賣資產(市場流動性風險)，而可能無法履行其支付責任的風險。

Intesa Sanpaolo's internal control and management system for liquidity risk is implemented within the Group Risk Appetite Framework and in compliance with the tolerance thresholds for liquidity risk approved in the system, which establish that the Group must maintain an adequate liquidity position in order to cope with periods of strain, including prolonged periods, on the various funding supply markets, also by establishing adequate liquidity reserves consisting of marketable securities and refinancing at Central Banks. To this end, a balance needs to be maintained between incoming and outgoing funds, both in the short and medium-long term. This goal is implemented by the Group Liquidity Risk Management Guidelines approved by the Corporate Bodies of Intesa Sanpaolo, in implementation of the applicable regulatory provisions.

意大利聯合聖保羅銀行是在集團的風險取向框架下制定流動性風險的內部控制和管理。其包含有價證券和中央銀行再融資工具的適當流動性儲備，並須符合系統所批准的流動性風險容忍限額。系統所批准的流動性風險容忍限額確定集團必須保持足夠的流動資金以應對流動性緊張時期，當中包括在各種融資供應市場長期緊張的壓力。為此，短期和中長期的進出資金均需要取得平衡。意大利聯合聖保羅銀行透過實施由管理層審批的《集團流動性風險管理指引》，以讓短期和中長期的進出資金取得平衡，及實施相關條例條款。

ADDITIONAL INFORMATION**附加資料****11. LIQUIDITY RATIOS (continued)****流動性資料(續)**

The provisions on liquidity introduced by the European Union in June 2013 and subsequently updated establish that banks are required to comply with: (i) the short-term liquidity coverage ratio (LCR > 100%) and (ii) the net stable funding ratio (NSFR > 100%), as set out in Directive 2019/878/EU, Regulation (EU) No 575/2013, Regulation (EU) No 2019/876 and Delegated Regulation (EU) 2015/61, as supplemented and amended.

歐盟於 2013 年 6 月推行的流動性條款，要求銀行須符合歐盟規例 2015/61 細則中列明的短期流動性覆蓋比率。歐盟其後補充和修改條款（歐盟指令 2019/878，歐盟規例 575/2013，歐盟規例 2019/876，歐盟授權規例 2015/61），更新短期流動性覆蓋比率的要求最低程度為 100% 及規定銀行的穩定資金淨額比率（NSFR）最低水平為 100%。

The “Group Liquidity Risk Management Guidelines” of the Intesa Sanpaolo Group – In addition to referring to the Bank of Italy’s indications regarding liquidity risk contained in the “Supervisory regulations for banks” – have gradually incorporated all the above regulatory provisions, in implementation of the applicable regulatory provisions.

意大利聯合聖保羅銀行《集團流動性風險管理指引》，除參考意大利央行《銀行監理規定》中有關流動性風險的指示外，亦已將上述有關的監管規定納入其中並執行。

The Group Liquidity Risk Management Guidelines approved by Intesa Sanpaolo’s Corporate Bodies illustrate the tasks of the various corporate functions, the rules and the set of control and management processes aimed at ensuring prudent monitoring of liquidity risk, thereby preventing the emergence of crisis situations. To this end, they include procedures for identifying risk factors, measuring risk exposure and verifying observance of limits, conducting stress tests, identifying appropriate risk mitigation initiatives, drawing up emergency plans and submitting informational reports to company bodies.

由意大利聯合聖保羅銀行管理層審批之《集團流動性風險管理指引》包含最新的流動性風險監管規定，並說明了各職能的工作及旨在確保謹慎監控流動性風險的控制及管理流程，從而防止出現危機情況。為此，指引包括辨認風險因素、計算風險水平、驗證有否遵守限制、進行壓力測試、辨認合適風險緩減措施、制定緊急計劃及向公司管理層遞交資訊報告等等的程序。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

The key principles guiding the internal control and management system for liquidity risk defined by those Guidelines are as follows:

根據該等指引，針對流動性風險之內部管制及管理制度的主要原則如下：

- the existence of a liquidity management policy approved by senior management and clearly disseminated throughout the Bank;

備有由高級管理層認可的流動資金管理政策，並於銀行內部清晰傳閱；

- the existence of an operating structure that works within set limits and of a control structure that is independent from the operating structure;

備有於設定限制下可運作的營運架構及備有獨立於營運架構的管制架構；

- the constant availability of adequate liquidity reserves in relation to the pre-determined liquidity risk tolerance threshold;

就已制定的可接受流動性風險門檻，備有持續可使用及足夠的流動資金儲備；

- the assessment of the impact of various scenarios, including stress testing scenarios, on the cash inflows and outflows over time and the quantitative and qualitative adequacy of liquidity reserves;

評估不同情景會造成之影響，包括：壓力測試情景，不同期間的現金流入流出，流動資金儲備之數量及質素是否充足；

- the adoption of an internal fund transfer pricing system that accurately incorporates the cost/benefit of liquidity, on the basis of the Intesa Sanpaolo Group's funding conditions;

根據意大利聯合聖保羅銀行的資金狀況，採用內部資金轉移定價系統，以準確地結合流動資金之成本/效益；

- the liquidity management in a crisis situation, taking into account the Guidelines for the governance of processes of crisis management under the Recovery Plan and the Resolution Plan.

基於恢復和處置程序下對危機管理程序的管治指引，於危機情況下的流動資金管理。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

The Group Liquidity Risk Management Guidelines set out the task assigned to the Corporate Bodies and allocate several important responsibilities to senior management, including approving measurement indicators, defining the main assumptions underlying the stress scenarios and composing the early warning thresholds used to activate emergency plans.

《集團流動性風險管理指引》仔細列出有關管理層之權責，分配多項重要責任予高階管理層，包括審批測量指標、定義壓力情景的關鍵假設及制定啟動緊急計劃之早期警報門檻。

In order to pursue an integrated, consistent risk management policy, strategic decisions regarding liquidity risk monitoring and management at the Group level fall to the Parent Company's Corporate Bodies. From this standpoint, the Parent Company performs its functions of monitoring and managing liquidity not only in reference to its own organization, but also by assessing the Group's overall transactions and the liquidity risk to which it is exposed.

為了實行綜合及一致的風險管理政策，母公司的管理層會作出策略性決定，監控及管理集團層面的流動性風險。從這個角度而言，母公司實行其監控及管理流動資金的職能不只參考自身的組織架構，更透過評估集團整體交易及所受之流動性風險而定。

Intesa Sanpaolo has adopted the liquidity management framework at Head Office level. Hong Kong Branch is part of the bank and follows the Group Liquidity Risk Management Guidelines. In addition, the Branch has set up the Local Implementing Procedure for the Governance of Liquidity Risk to take into account of the relevant local liquidity guidelines and requirements.

意大利聯合聖保羅銀行綜合管理其全球流動性風險。香港分行是銀行的一部分，需遵照《集團流動性風險管理指引》。此外，本分行亦制定了《流動性風險治理的實施程序》，以考慮本地相關的流動性指引和要求。

The Group Liquidity Risk Management Guidelines describes in details roles and responsibilities of the different Corporate Bodies and Functions that are in charge of ensuring prudential approaches to liquidity management and control in order to prevent crisis situation. For example, the departments of the Parent Company that are in charge of ensuring the correct application of the Guidelines are, in particular, the Group Treasury and Finance Head Office Department and the Planning and Control Department, responsible, within the Chief Financial Officer (CFO) Area, for liquidity management, and the Market and Financial Risk Management Head Office Department, which is directly responsible within the Chief Risk Officer (CRO) Area, for measuring liquidity risk on a consolidated basis.

《集團流動性風險管理指引》詳細描述不同負責確保流動性管理和控制的法人單位及職能部門的角色和職責，以防止危機情況發生。例如，隸屬於母公司首席財務總監（CFO）範圍內的集團財資總部和計劃及控制部負責流動性管理，隸屬於母公司首席風險主任（CRO）範圍的市場及金融風險管理總部則負責計算集團的流動性風險等。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

At Hong Kong Branch level, Treasury Department is responsible for the management of the liquidity risk of the Branch. Risk Management Department, in collaboration with the Accounting Department, is responsible for the monitoring of the liquidity position of the Branch. Hong Kong Branch set up an Asset & Liability Committee to monitor the branch's exposure to financial risks and liquidity risks of the Branch.

在香港分行層面，財資部負責管理本分行的流動性風險。風險管理部則與會計部合作，負責監察本分行的流動資金狀況。本分行亦成立了資產負債委員會，以監察香港分行的財務風險及流動性風險。

The liquidity risk measurement metrics and mitigation tools are formalized by the Group Liquidity Risk Management Guidelines which establish the methodology used for both the short-term and structural liquidity indicators.

《集團流動性風險管理指引》制定流動性風險測量指標和緩減工具，為短期和結構性流動性指標設定方法。

The short-term liquidity is aimed at providing an adequate, balanced level of cash inflows and outflows the timing of which is certain or estimated to fall within a period of 12 months, while ensuring a sufficient liquidity buffer, available for use as the main mitigation tool for liquidity risk. To that end, and in keeping with the liquidity risk appetite, the system of limits consists of specific short-term indicators, both of a regulatory nature with a holding period of one month (Liquidity Coverage Ratio - LCR) and internally defined (Survival Period indicators).

短期流動性旨在於 12 個月時段內肯定或估算提供足夠、平衡的現金流入和流出，確保充足的流動性緩衝，對於流動性風險作為主要緩減工具。在此範圍內，以及為維持流動性風險取向，限額系統包括特定短期指標，規則方面維持 1 個月時期（流動性資金覆蓋比率-LCR）和內部定義（存活期指標）。

The LCR indicator is aimed at strengthening the short-term liquidity risk profile, ensuring that sufficient unencumbered high quality liquid assets (HQLA) are retained that can be converted easily and immediately into cash on the private markets to satisfy the short-term liquidity requirements (30 days) in an acute liquidity stress scenario. To this end, the Liquidity Coverage Ratio measures the ratio between: (i) the stock of HQLA and (ii) the total net cash outflows calculated according to the scenario parameters defined by Delegated Regulation (EU) 2015/61 and its supplements/amendments.

流動性覆蓋比率(LCR)指標可以反映短期流動性風險概況，確保銀行有充足的優質流動資產（HQLA），在緊急流動壓力情景下，可以用來於私人市場立即轉換成現金，以滿足短期流動要求（30 天）。於此指標中，流動性覆蓋比率計算 (i) 優質流動資產 (HQLA) 及 (ii) 根據歐盟授權規例 2015/61 及其補充/修正案定義之情景參數所計算的總淨現金流出，兩項的比率。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

The Survival Period is an internal indicator designed to measure the first day on which the net liquidity position (calculated as the difference between available liquidity reserves and net outflows) becomes negative, i.e. when additional liquidity is no longer available to cover simulated net outflows. To this end, two different scenario hypotheses are considered, baseline and stressed, designed to measure, respectively: (i) the Group's independence from interbank funding on the financial markets and (ii) the survival period in the event of further tensions of a market and idiosyncratic nature, of medium-high severity, managed without envisaging restrictions on credit activity involving customers. For the Survival Period indicator, in stress conditions it is established that a minimum survival period must be maintained with the purpose of establishing an overall level of reserves covering greater cash outflows during a period of time that is adequate to implement the required operating measures to restore the Group to balanced conditions.

存活期指標為內部指標，指標設計測量淨流動性位置（可用流動儲備及淨流出之差額）變為負數的第1天，即是，當額外流動性再不足以支付被激發的淨流出。這指標中考慮到兩項不同的情景假設，分別設計出基線及壓力下的情景，來分別測量(i)集團在金融市場上銀行同業拆息的獨立性，及(ii)在市場和異常性質情況發生進一步壓力下的存活期，此為中至高度的嚴重程度，並未預計收緊包括顧客在內的信貸。在壓力情況下，存活期指標設定最短存活期，於期內必須於維持整體儲備足夠應付更大的現金流出的目的，並須足以實行所須的運作措施令集團回復平衡狀態。

The Group Liquidity Risk Management Guidelines also establish methods for management of a potential liquidity crisis., defined as a situation of difficulty or inability of the Bank to meet its cash obligations falling due, without implementing procedures and/or employing instruments that, due to their intensity or manner of use, do not qualify as ordinary administration. By setting itself the objectives of safeguarding the Group's asset value and also guaranteeing the business continuity under conditions of extreme liquidity emergency, the Contingency Liquidity Plan ensures the identification of the early warning signals and their ongoing monitoring, the definition of procedures to be implemented in situations of liquidity stress, also indicating the immediate lines of action, and the intervention measures for the resolution of emergencies. The early warning indexes, aimed at spotting the signs of a potential liquidity strain, both systematic and specific, are monitored with daily frequency by the Market and Financial Risk Management Head Office Department. Within this framework, the Group Treasury and Finance Head Office Department was officially entrusted with drawing up the Contingency Funding Plan (CFP), which contains the various lines of actions that can be activated in order to face potential stress situations, specifying the extent of the mitigating effects attainable in the short-term.

《集團流動性風險管理指引》同時制定管理潛在流動性危機之方法，此危機定義為基於本分行的實行步驟及/或採取手段之強烈程度或態度未合符一般管理標準，而本分行難以或沒能力應付到期之現金責任。為設定其保障集團之資產價值之目標和確保業務在極端流動性緊急情況下維持，緊急流動性計劃確保辨別早期警報訊號並持續監察，在流動性壓力情況下實施步驟之定義，同時指明須即時採取之行動及解除緊急情況之干預措施。早期警報指標，旨在發現潛在系統及具體性流動性壓力，由母公司之市場與金融風險管理部每日監察。於此框架下，集團財政及財務財資部委任編寫應急資金計劃（CFP），包括啟動不同的行動面對潛在壓力情況，具體列明於短期可達成之緩解效果。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

In line with the Group Guidelines, Hong Kong Branch also holds reserves of high quality liquid assets, sets up liquidity limits and indicators, liquidity reports such as maturity ladder, stress tests, etc. for the liquidity risk management. Hong Kong Branch monitors the HKMA liquidity maintenance ratio and the survival period indicator.

香港分行的流動性風險管理包括持有優質流動資產、設有流動性限額及指標、流動性報告(例如期限階梯法、壓力測試)等措施及存活期指標。

Hong Kong Branch is part of the Bank and stress tests performed at Intesa Sanpaolo Group level include the Hong Kong Branch's positions. Moreover, stress tests are set up and implemented for Hong Kong Branch to cater for the specific features of Hong Kong Branch such as the local market environment, business nature, size and complexity. The stress test results are discussed in the Hong Kong local ALCO or other risk committee meetings. Hong Kong Branch will periodically review the scenarios to ensure the stress tests can effectively help in the identification of the potential liquidity risks and in the management of the liquidity positions of the Branch. The recovery plan of Hong Kong Branch sets out the basis of the situation where the plan should be activated, the recovery governance, a menu of recovery options and a recovery (liquidity stress) scenario to validate the feasibility, suitability and adequacy of recovery options.

香港分行是意大利聯合聖保羅銀行的 1 部份，而於意大利聯合聖保羅銀行集團層面進行的壓力測試亦包括香港分行的財務狀況。再者，香港分行會制定及實行壓力測試，以照顧香港分行的特徵，例如本地市場環境、業務性質、規模及複雜性。香港本地的資產及債務委員會，或其他風險委員會，將討論壓力測試的結果。香港分行會定期審核採用的情景，以確保壓力測試可以有效地協助辨認潛在流動性風險，及管理分行流動資金情況。香港分行的恢復程序列明應該啟動計劃的基礎情況、管理恢復的方式、恢復選項列表及恢復（流動性壓力）情景，以驗證恢復選項是否可行、合適及充足。

Funding strategy

融資策略

Our Group adopts a Centralized Treasury Model. Treasury Head Office Department "ensures integrated management of the Group's liquidity, both in Euro and in other Currencies".

本集團採用中央庫務模式。庫務總部會「確保統合管理集團歐元及其他貨幣之流動資金」。

On Policy On Diversification in the sources and tenors of funding

資源及資金期限多樣化政策：

"in its ordinary operations, the Group diversifies its funding instruments, counterparties and reference financial markets, keeping the various liquidity sources and their development over time under control, to avoid excessive concentrations or dependence on specific sources, while optimising the cost of funding".

「於日常營運下，集團會多樣化經營資金工具、交易對手及參考金融市場，保持控制不同流動資金來源及其發展，以避免過度集中或依賴特定來源，同時最優化資金成本。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS (continued)

流動性資料(續)

Contingency funding plan

緊急融資應變計畫

Head Office CFO Governance Area (Group Treasury and Finance Head Office Department) is in charge to draw up the Contingency Funding Plan (CFP), that itemize the list of mitigating actions to be applied in a 1 year period in order to preserve the Group liquidity position;....contain the different mitigating actions that can be activated, aimed to cope potential stress situations, specifying the size of mitigating effects that can be done in the above period of time."

母公司首席財務總監(CFO)範圍內的集團財資總部負責制定緊急融資應變計畫。計畫逐項列出1年內應用的緩解方案，以維持集團的流動資金情況；……包含不同可以應用作處理潛在壓力情況的緩解方案，並列明於以上期間能達到的緩解效果範圍。

Regarding **Contingency Funding Plan**, in Principle
原則上，就**緊急融資應變計畫**而言，

"Action lines to generate liquidity:

產生流動資金的行動方案：

- a. 'fully use (ordinary and extraordinary) refinancing tools with the Central Banks of the countries where the Intesa Sanpaolo Group operates through Branches or Companies;
與意大利聯合聖保羅銀行營運分行或公司的國家中央銀行完全運用（正常或非正常）再融資工具；
- b. 'maintain a continuous exchange of information with the reference Central Banks;
與中央銀行維持不間斷資訊交流；
- c. 'be willing to co-operate with central banks and other major European banks to make the situation more fluid;
願意與中央銀行及其他主要歐洲銀行合作，使情況更加靈活；
- d. 'solicit any required measures/actions from the central banks (including the possible extension of the types of assets eligible for refinancing);
向中央銀行徵求任何所須措施/方案（包括可能延長合資格再融資的資產種類）；
- e. 'use back-up lines;
使用後備方案；
- f. 'liquidate securities other than those eligible for refinancing with the ECB: government securities, corporate securities and shares, starting from the most liquid instruments;
除與 ECB 的合資格再融資外，流動性證券如政府證券、企業券及股份，由流動性最高的工具開始變賣；
- g. 'securitisations of mortgage loans and/or public assets in the framework of Covered Bonds;
根據擔保債券框架，將按揭及/或公共資產證券化；
- h. 'liquidate high quality loans.
變賣高質素貸款。

12. LIQUIDITY RATIOS (continued)

The table below analyses the Branch's on and off balance assets and liabilities into relevant maturity groupings based on the remaining period at the end of the reporting period to the contractual maturity date with the resulted liquidity gap.

下表分析銀行按報告期末至有關合約到期日之剩餘時間分類之資產及負債。

31 December 2023 2023年12月31日	Total 合計	1 month or less 一個月或以內	Over 1 to 3 months 一個月以上 至三個月	Over 3 months to 1 year 三個月以上 至一年	Over 1 year 一年以上	Balancing amount 餘額
Assets 資產						
Currency notes and coins 流通紙幣及硬幣	49	49	-	-	-	-
Amount receivable arising from derivative contracts 衍生工具約的應收款項	2,146,227	6,694	34,724	1,188,412	2,913,902	-
Due from banks 應收銀行同業款項	32,271,055	14,689,010	4,495,115	2,441,180	10,645,750	-
Investment debt securities 投資證券	10,703,104	10,703,104	-	-	-	-
Acceptances and bills of exchange held 持有的承兌及匯票	24,610	20,223	887	3,500	-	-
Loans and advances to non-bank customers 非銀行客戶貸款和放款	14,040,817	1,151,294	1,333,640	892,288	8,662,886	2,000,709
Other assets 其他資產	440,131	6,014	-	-	-	434,117
Total Assets 資產總額	59,625,993	26,576,388	5,864,366	4,525,380	22,222,538	2,434,826
Irrevocable loan commitments or facilities received 已收不可撤銷信貸額度	17,262,800	17,262,800	-	-	-	-
Other off-balance sheet claims 其他資產負債表外債權	5,195,749	3,633,504	1,562,245	-	-	-
Total Off-balance sheet claims 總資產負債表以外的風險承擔 - 要求	22,458,549	20,896,304	1,562,245	-	-	-
Liabilities 負債						
Deposits from non-bank customers 非銀行客戶存款	8,835,564	8,773,137	14,033	48,394	-	-
Amount payable arising from derivative contracts 衍生工具約的應付款項	1,237,512	24,203	28,252	1,113,897	2,717,896	-
Due to banks 應付銀行同業款項	45,758,344	22,975,587	1,645,378	2,454,845	18,682,534	-
Other liabilities 其他負債	3,449,966	1,683	-	-	-	3,448,283
Capital and reserves 資本和儲備	342,117	-	-	-	-	342,117
Total Liabilities 負債總額	59,623,503	31,774,610	1,687,663	3,617,136	21,400,430	3,790,400
Irrevocable loan commitments or facilities granted 批出不可撤銷的貸款承諾或信貸額度	4,566,989	3,772,687	794,302	-	-	-
Other off-balance sheet obligations 其他資產負債表外承擔	7,876,148	4,488,566	2,995,480	392,102	-	-
Total Off-balance sheet obligations 總資產負債表以外的風險承擔 - 責任	12,443,137	8,261,253	3,789,782	392,102	-	-
Net Liquidity Gap 淨流動性缺口						
Contractual maturity mismatch 合約到期日錯配	-	7,436,829	1,949,166	516,142	822,108	-
Cumulative contractual maturity mismatch 合約到期日錯配	-	7,436,829	9,385,995	9,902,137	10,724,245	-

No concentration limits on collateral pools. 抵押品池沒有過度的集中限額。

31 December 2022 2022年12月31日	Total 合計	1 month or less 一個月或以內	Over 1 to 3 months 一個月以上 至三個月	Over 3 months to 1 year 三個月以上 至一年	Over 1 一年以上	Balancing amount 餘額
Assets 資產						
Currency notes and coins 流通紙幣及硬幣	71	71	-	-	-	-
Amount receivable arising from derivative contracts 衍生工具約的應收款項	2,907,228	3,511	476,587	1,551,456	3,639,692	-
Due from banks 應收銀行同業款項	33,261,730	6,947,339	5,888,782	3,472,219	16,953,390	-
Investment debt securities 投資證券	10,302,394	10,302,394	-	-	-	-
Acceptances and bills of exchange held 持有的承兌及匯票	258,414	92,236	158,134	8,044	-	-
Loans and advances to non-bank customers 非銀行客戶貸款和放款	16,616,338	380,137	253,219	1,824,352	12,404,366	1,754,264
Other assets 其他資產	903,281	7,883	-	-	-	895,398
Total Assets 資產總額	64,249,456	17,733,571	6,776,722	6,856,071	32,997,448	2,649,662
Irrevocable loan commitments or facilities received 已收不可撤銷信貸額度	16,632,600	16,632,600	-	-	-	-
Other off-balance sheet claims 其他資產負債表外債權	2,943,452	2,943,452	-	-	-	-
Total Off-balance sheet claims 總資產負債表以外的風險承擔 - 要求	19,576,052	19,576,052	-	-	-	-
Liabilities 負債						
Deposits from non-bank customers 非銀行客戶存款	6,730,835	6,517,469	146,429	66,937	-	-
Amount payable arising from derivative contracts 衍生工具約的應付款項	1,749,503	29,377	418,601	1,441,430	3,482,225	-
Due to banks 應付銀行同業款項	51,711,474	15,735,092	3,662,733	4,204,985	28,108,664	-
Other liabilities 其他負債	3,882,100	1,556	-	-	-	3,880,544
Capital and reserves 資本和儲備	184,378	-	-	-	-	184,378
Total Liabilities 負債總額	64,258,290	22,283,494	4,227,763	5,713,352	31,590,889	4,064,922
Irrevocable loan commitments or facilities granted 批出不可撤銷的貸款承諾或信貸額度	5,691,371	4,333,060	1,358,311	-	-	-
Other off-balance sheet obligations 其他資產負債表外承擔	7,051,777	5,805,085	939,733	306,959	-	-
Total Off-balance sheet obligations 總資產負債表以外的風險承擔 - 責任	12,743,148	10,138,145	2,298,044	306,959	-	-
Net Liquidity Gap 淨流動性缺口						
Contractual maturity mismatch 合約到期日錯配	-	4,887,984	250,915	835,760	1,406,559	-
Cumulative contractual maturity mismatch 合約到期日錯配	-	4,887,984	5,138,899	5,974,659	7,381,218	-

No concentration limits on collateral pools. 抵押品池沒有過度的集中限額。

12. DISCLOSURE ON REMUNERATION

薪酬披露

According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, the Branch, 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. The relevant Annual Report can be viewed in the Investor Relations section of the Intesa Sanpaolo website: www.group.intesasanpaolo.com

根據香港金融管理局頒佈的監管政策手冊 CG-5《穩健的薪酬制度指引》，本分行作為一間海外註冊成立認可機構，不須對其香港營運的薪酬制度另作披露。本行總行於年報上所作出的披露，如適用，亦已涵蓋上述指引的信息要求。相關年報於意大利聯合聖保羅銀行股份有限公司網站 www.group.intesasanpaolo.com 的投資者關係部分可供參閱。

BANK INFORMATION (CONSOLIDATED BASIS)**銀行資料(按綜合基準)**

The following information is based on the consolidated financial statements of Intesa Sanpaolo S.p.A. as of 31 December 2023, 30 June 2023 and 31 December 2022.

以下資料乃根據於 2023 年 12 月 31 日、2023 年 6 月 30 日及 2022 年 12 月 31 日意大利聯合聖保羅銀行股份有限公司的綜合帳目編制。

(i) Capital adequacy ratio and shareholders' funds

資本充足比率和股東資金

	31 December 2023 2023 年 12 月 31 日	30 June 2023 2023 年 6 月 30 日
Capital adequacy ratio	19.20%	19.30%
資本充足比率	19.20%	19.30%

The capital adequacy ratio is computed in accordance with the Basel Capital Accord taking into consideration of an allowance for market risk.

資本充足比率是根據《巴塞爾資本協定》計算，並已考慮市場風險因素。

	31 December 2023 2023 年 12 月 31 日	30 June 2023 2023 年 6 月 30 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Aggregate amount of shareholders' funds	63,963	62,309
股東資金總額	63,963	62,309

(ii) Other financial information

其他財務資料

	31 December 2023 2023 年 12 月 31 日	30 June 2023 2023 年 6 月 30 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Total assets	963,570	955,205
資產總額	963,570	955,205
Total liabilities	899,607	892,896
負債總額	899,607	892,896
Total loans and advances	518,950	525,732
貸款及放款總計	518,950	525,732
Total customer deposits	748,882	728,529
客戶存款總計	748,882	728,529
	Period ended 31 December 2023 期末 2023 年 12 月 31 日	Period ended 31 December 2022 期末 2022 年 12 月 31 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Profit before taxation	10,746	6,075
除稅前盈利	10,746	6,075

The financial information of Intesa Sanpaolo S.p.A. have been prepared in accordance with International Financial Reporting Standards and the comparative information have been restated to conform with the current period's presentation.

意大利聯合聖保羅銀行股份有限公司的財務資料是按照國際財務報告準則的規定編制，比較數字已作出調整，以符合本期的呈列方式。

CHIEF EXECUTIVE'S DECLARATION

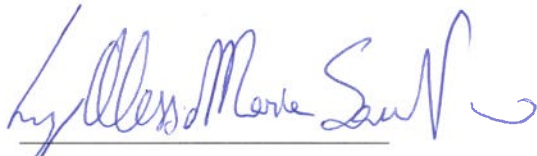
行政總裁聲明

This is to certify that the information disclosed above complies with the Banking (Disclosure) rules and the disclosure standards set out in the Supervisory Policy Manual - "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority and is not false or misleading.

茲證明上述所披露之財務資料乃遵照「銀行業(披露)規則」及由香港金融管理局頒佈之監管政策手冊之披露準則，並無虛假或誤導內容。



Francesco Rinaldi
Alternate Chief Executive
副行政總裁



Luigi Alessio Maria Sambataro
Alternate Chief Executive
副行政總裁

26 April 2024
2024年4月26日