



國泰世華銀行  
Cathay United Bank

國泰世華銀行 香港分行  
香港銅鑼灣新寧道1號利園3期10樓  
Cathay United Bank Hong Kong Branch  
10/F, Lee Garden Three, 1 Sunning Road,  
Causeway Bay, Hong Kong  
電話 Tel (852) 2877 5488  
傳真 Fax (852) 2527 0966  
SWIFT UWCCHKHH

**CATHAY UNITED BANK COMPANY, LIMITED  
HONG KONG BRANCH**

國泰世華商業銀行股份有限公司  
香港分行

Key Financial Information Disclosure Statement  
For The Year Ended 31 December 2023

主要財務資料披露聲明書  
截至二零二三年十二月三十一日止

CATHAY UNITED BANK COMPANY, LIMITED, HONG KONG BRANCH, a branch of a company with limited liability incorporated in Taiwan  
國泰世華商業銀行股份有限公司香港分行為一家於台灣註冊成立的有限責任公司之分支機構

16/41

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司-香港分行**

**Key Financial Information Disclosure Statement**

**For The Year Ended 31 December 2023**

**主要財務資料披露聲明書**

**截至二零二三年十二月三十一日止**

---

<u>CONTENTS</u>	<u>內容及章節</u>	<u>PAGE(S) 頁數</u>
<b>SECTION A - INFORMATION OF THE BRANCH</b> <b>&lt;HONG KONG BRANCH ONLY&gt;</b>	<b>A部 - 分行資料</b> <b>&lt; 只包括香港分行 &gt;</b>	
I. PROFIT AND LOSS INFORMATION	I. 損益帳資料	1
II. BALANCE SHEET INFORMATION	II. 資產負債表資料	2
III. ADDITIONAL BALANCE SHEET INFORMATION	III. 資產負債表附加資料	3-4
IV. OFF-BALANCE SHEET INFORMATION	IV. 資產負債表以外項目	5
V. OTHER FINANCIAL INFORMATION	V. 其他財務資料	6-9
VI. LIQUIDITY MAINTENANCE RATIO	VI. 流動性維持比率	10
VII. LIQUIDITY RISK	VII. 流動資金風險	10-17
VIII. REMUNERATION SYSTEM	VIII. 薪酬制度	17
<b>SECTION B - INFORMATION OF THE BANK</b> <b>&lt;CONSOLIDATED BASIS&gt;</b>	<b>B部 - 銀行資料</b> <b>&lt; 綜合數字 &gt;</b>	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	I. 資本及資本充足比率	18
II. OTHER FINANCIAL INFORMATION	II. 其他財務資料	19
<b>DECLARATION</b>	<b>聲明</b>	<b>20</b>

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

**I. PROFIT AND LOSS INFORMATION**  
**For The Year Ended 31 December 2023**

**I. 損益帳資料**  
**截至二零二三年十二月三十一日止**

**HKS'000 港幣仟元**

		<b>For The Year Ended 31 December 2023</b>	<b>For The Year Ended 31 December 2022</b>
		全年至 2023年12月31日止	全年至 2022年12月31日止
<b>INTEREST INCOME</b>	<b>利息收入</b>	1,734,935	820,303
<b>INTEREST EXPENSES</b>	<b>利息支出</b>	(1,514,638)	(494,053)
		<u>220,297</u>	<u>326,250</u>
<b>OTHER OPERATING INCOME</b>	<b>其他營運收入</b>		
Gains less losses arising from trading in foreign currencies	外匯買賣收益減虧損	121,131	222,752
Gain less losses on securities held for trading purposes	持作買賣用途的證券的收益減虧損	9,793	(179,906)
Gains less losses from other trading activities	其他買賣收益減虧損	(115,393)	219,817
Income from non-trading investments	來自非持作買賣用途的投資收入	(352,496)	(71,267)
Net fees and commission income	收費及佣金淨收入		
Income from fees and commissions	收費及佣金的收入	67,761	77,627
Fees and commission expenses	收費及佣金的開支	(32,130)	(24,377)
Other income	其他收入	102	241
		<u>(301,232)</u>	<u>244,887</u>
<b>OPERATING EXPENSES</b>	<b>營運支出</b>		
Staff and rental expenses	職員及租金開支費用	(188,093)	(155,411)
Other expenses (less fees and commission expenses)	其他開支 (減去收費及佣金的開支)	(34,532)	(44,369)
Net recoveries (charges) for other provisions	其他準備金回撥(支出)淨額	(66)	(278)
		<u>(222,691)</u>	<u>(200,058)</u>
<b>NET (CHARGE) / CREDIT FOR DEBT PROVISION</b>	<b>壞帳及呆壞帳準備金收入淨額</b>	(1,222)	(30,083)
<b>DISPOSAL OF TANGIBLE FIXED ASSETS</b>	<b>出售有形固定資產收益減虧損</b>	-	-
<b>PROFIT BEFORE TAXATION</b>	<b>稅前盈利</b>	(304,848)	340,996
<b>TAXATION</b>	<b>稅項</b>	3,442	(62,416)
<b>PROFIT AFTER TAXATION</b>	<b>除稅後盈利</b>	<u>(301,406)</u>	<u>278,580</u>

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 < 只包括香港分行 >**

**II. BALANCE SHEET INFORMATION**  
**For The Year Ended 31 December 2023**

**II. 資產負債表資料**  
**截至二零二三年十二月三十一日止**

**HKS'000 港幣仟元**

		2023/12/31	2023/6/30
<b>ASSETS</b>	<b>資產</b>		
Cash and short term funds (except those included in amounts due from overseas offices)	現金及短期資金 (不包括存放於認可機構海外辦事處的金額)	1,427,558	1,764,679
Placements with banks maturing between one and twelve months (except those included in amounts due from overseas offices)	在銀行並於1至12個月內到期的存款 (不包括存放於認可機構海外辦事處的金額)	4,124,779	9,658,728
Amounts due from overseas offices	存放於認可機構海外辦事處的金額	152,691	246,988
Certificates of deposit held	持有的存款證	3,297,147	4,073,940
Advances and other accounts (net of provision)	貸款及其他項目	17,253,265	19,290,101
Securities held for trading purpose	持作買賣用途的證券	2,913,125	2,948,801
Investment securities	投資證券	9,973,089	9,052,953
Tangible fixed assets	有形固定資產	4,931	5,018
<b>Total assets</b>	<b>總資產</b>	<b>39,146,585</b>	<b>47,041,208</b>
<b>LIABILITIES</b>	<b>負債</b>		
Deposits and balances of banks (except those included in amounts due to overseas offices)	銀行同業的存款及結餘 (不包括結欠認可機構海外辦事處的金額)	5,817,355	8,698,957
Current, fixed, saving and other deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	69,534	89,706
Savings deposits	儲蓄存款	2,297,299	2,584,129
Time deposits	定期存款	14,940,359	13,879,204
Amounts due to overseas offices	結欠認可機構海外辦事處的金額	4,106,414	1,953,709
NCDs issued and outstanding	已發行的存款證	5,827,237	10,827,023
Amount payable under repos	在回購協議下的應付款項	1,058,445	1,357,693
Other accounts and provisions	其他帳目及準備金		
Interest payables and other accounts	應付利息及其他帳目	5,180,752	7,886,557
<b>Total liabilities</b>	<b>總負債</b>	<b>39,297,395</b>	<b>47,276,978</b>
Reserves	儲備	(150,810)	(235,770)
<b>Total equities and liabilities</b>	<b>總權益與負債</b>	<b>39,146,585</b>	<b>47,041,208</b>



**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

<b>III. ADDITIONAL BALANCE SHEET INFORMATION</b>		<b>III. 資產負債表附加資料</b>	
<b>For The Year Ended 31 December 2023</b>		<b>截至二零二三年十二月三十一日止</b>	
		<b>HKS'000 港幣仟元</b>	
<b>ADVANCES AND OTHER ACCOUNTS</b>	<b>貸款及其他項目</b>		
<b>A. Breakdown of advances and other accounts</b>	<b>A. 貸款及其他項目</b>	<b>2023/12/31</b>	<b>2023/6/30</b>
Advances to customers (except advances to banks)	客戶貸款 (不包括銀行)	11,671,802	11,664,420
Accrued interest and other accounts	應計利息及其他帳目		
Accrued interest	應計利息	267,791	218,366
Other accounts	其他	5,436,786	7,528,355
Total	合計	<u>17,376,379</u>	<u>19,411,141</u>
Less: Provisions against advances and other accounts	減少: 客戶貸款及其他帳目準備		
General	呆壞帳一般準備	(123,114)	(121,040)
Specific	呆壞帳特別準備	-	-
Total	合計	<u>(123,114)</u>	<u>(121,040)</u>
Total advances and other accounts	貸款及其他項目 - 總計	<u>17,253,265</u>	<u>19,290,101</u>
<b>B. Details of the impaired advances to customers</b>	<b>B. 已減值客戶貸款之明細</b>	<b>2023/12/31</b>	<b>2023/6/30</b>
Gross advances to customers	本金	-	-
Specific provisions	特別準備金	-	-
Value of collateral	抵押品之市價	<u>-</u>	<u>-</u>
Percentage of such advances to total gross advances	該等貸款佔客戶貸款的百分比	<u>0.00%</u>	<u>0.00%</u>

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

**III. ADDITIONAL BALANCE SHEET INFORMATION III. 資產負債表附加資料**  
**For The Year Ended 31 December 2023 截至二零二三年十二月三十一日止**

HKS'000 港幣仟元

**ADVANCES AND OTHER ACCOUNTS (CONTINUED) 貸款及其他項目(續)**

**C. Overdue and rescheduled advances to customers**

**C. 逾期及經重組之客戶貸款明細**

	2023/12/31		2023/6/30	
	Amount 金額	%	Amount 金額	%
a. Advances to customers overdue for				
more than 1 month and up to 3 months	-	0.00%	-	0.00%
more than 3 months and up to 6 months	-	0.00%	-	0.00%
more than 6 months and up to 1 year	-	0.00%	-	0.00%
more than 1 year	-	0.00%	-	0.00%
	<u>-</u>	<u>0.00%</u>	<u>-</u>	<u>0.00%</u>
b. Other assets overdue for				
more than 1 month and up to 3 months	-		-	
more than 3 months and up to 6 months	-		-	
more than 6 months and up to 1 year	-		-	
more than 1 year	-		-	
	<u>-</u>		<u>-</u>	
c. Rescheduled advances and other assets				
Rescheduled advances to customers				
of which rescheduled advances included in				
item (a) above	-	0.00%	-	0.00%
Rescheduled other assets				
of which rescheduled other assets included				
in item (b) above	-		-	

There were no collateral held against overdue loans as at the above respective reporting dates.  
 上述各報表日期並無就逾期貸款所持有的抵押品。

D. There were no repossessed assets held as at the above respective reporting dates.  
 D. 上述各報表日期並無持有收回資產。

E. There were no overdue and rescheduled advances to banks and other financial institutions as at the above respective reporting dates.  
 E. 上述各報表日期無給予銀行及其他金融機構的逾期及重組貸款。

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

**IV. OFF-BALANCE SHEET INFORMATION**  
**For The Year Ended 31 December 2023**

**IV. 資產負債表以外項目**  
**截至二零二三年十二月三十一日止**

**HKS'000 港幣仟元**

**CONTINGENT LIABILITIES AND COMMITMENTS 或然負債及承擔**

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments: 以下或然負債及承擔項目下之合約金額乃是依各別重要項目作摘要性之分類。

		<b>2023/12/31</b>	<b>2023/6/30</b>
Direct credit substitutes	直接信貸替代項目	151,730	196,256
Other commitments	其他承擔	3,394,904	2,927,980
		<u>3,546,634</u>	<u>3,124,236</u>
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	616,158,636	670,083,588
Interest rate contracts	利率合約	52,378,827	61,010,934
		<u>668,537,463</u>	<u>731,094,522</u>
Replacement costs of derivatives (of the above derivatives)	衍生工具的重置成本 (指以上衍生工具而言)		
Exchange rate contracts	匯率合約	4,849,517	6,903,503
Interest rate contracts	利率合約	240,734	321,573
		<u>5,090,251</u>	<u>7,225,076</u>

For contingent liabilities and commitments, the contractual amounts at risk should the contracts be fully drawn upon and the clients default the contracts. The replacement costs represent the costs of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

或然負債及承擔項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還款時所涉及之風險金額。重置成本指重訂按市價估值，其價值為正數的所有合約成本。此等數額並未計及雙邊淨額結算安排之影響。

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
國泰世華商業銀行股份有限公司 - 香港分行

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
A部 - 分行資料 < 只包括香港分行 >

V. OTHER FINANCIAL INFORMATION  
For The Year Ended 31 December 2023

V. 其他財務資料  
截至二零二三年十二月三十一日止

HKS'000 港幣仟元

**1. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR**

1. 按行業類別劃分的客戶貸款明細

		2023/12/31		2023/6/30	
		Amount	Covered by collateral or other security	Amount	Covered by collateral or other security
		金額	持有抵押品或其他抵押的價值	金額	持有抵押品或其他抵押的價值
<b>A. Loans for use in Hong Kong</b>	<b>A. 在香港使用的貸款</b>				
- Property development	- 物業發展	1,802,700	52,700	1,594,632	47,500
- Property investment	- 物業投資	1,512,118	913,118	1,524,366	926,888
- Financial concerns	- 金融企業	2,140,939	32,466	2,320,274	74,769
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售業	273,788	11,288	274,875	12,375
- Manufacturing	- 製造業	1,541,031	-	1,754,981	-
- Transport and Transport equipment	- 運輸及運輸設備	142,454	142,454	77,424	77,424
- Information technology	- 資訊科技	412,364	-	412,364	-
- Others	- 其他	1,455,000	1,355,000	1,441,831	1,282,498
<b>b. Individuals</b>	<b>b. 個人</b>				
- Loans for the purchase of other residential properties	- 購買其他住宅樓宇	1,031	1,031	1,078	1,078
- Others	- 其他	329,263	329,263	310,437	310,437
<b>B. Trade finance</b>	<b>B. 貿易融資</b>	-	-	-	-
<b>C. Loan for use outside Hong Kong</b>	<b>C. 在香港以外使用的貸款</b>	2,061,114	-	1,952,158	-
<b>Total</b>	<b>總計</b>	<u>11,671,802</u>	<u>2,837,320</u>	<u>11,664,420</u>	<u>2,732,969</u>

**2A. GROSS ADVANCES TO CUSTOMERS ANALYZED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS**

2A. 按國家或區域劃分的客戶貸款明細

		2023/12/31	2023/6/30
- Hong Kong	- 香港	10,647,436	10,805,448
- Mainland China	- 中國大陸地區	687,637	497,611
- Others	- 其他	336,729	361,361
<b>Total</b>	<b>總計</b>	<u>11,671,802</u>	<u>11,664,420</u>

**2B. OVERDUE ADVANCES ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS**

2B. 按國家或區域劃分的逾期貸款明細

		2023/12/31	2023/6/30
- Hong Kong	- 香港	-	-
- Mainland China	- 中國大陸地區	-	-
- Others	- 其他	-	-
<b>Total</b>	<b>總計</b>	<u>-</u>	<u>-</u>

**2C. IMPAIRED ADVANCES ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS**

2C. 按國家或區域劃分的已減值貸款明細

		2023/12/31	2023/6/30
- Hong Kong	- 香港	-	-
- Mainland China	- 中國大陸地區	-	-
- Others	- 其他	-	-
<b>Total</b>	<b>總計</b>	<u>-</u>	<u>-</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority ("HKMA"). Only exposures to a single country or geographical area outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customers as at the above respective reporting dates are disclosed.

以上分析乃根據香港金融管理局所採用的類別及定義分類。於以上報表日期對個別海外國家或區域之客戶貸款超過總客戶貸款百分之十，便應予以披露。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH  
國泰世華商業銀行股份有限公司 - 香港分行

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>  
A部 - 分行資料 < 只包括香港分行 >

V. OTHER FINANCIAL INFORMATION V. 其他財務資料  
For The Year Ended 31 December 2023 截至二零二三年十二月三十一日止

HKS million 港幣百萬元

3. INTERNATIONAL CLAIMS

3. 國際債權

The following tables analyse international claims by types of counterparties. Country or geographical classification is based upon the locations of counterparties after taking into account any recognized risk transfer. They are prepared in accordance with the completion instructions of "Return of International Banking Statistics" issued by HKMA. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

下列是以交易對手類別而分析的國際債權表。有關國家或區域分類是以交易對手之所在地為基準，並已顧及任何認可風險轉移。此分析乃根據香港金融管理局之"國際銀行業統計資料申報表"之填報指示編制。該等國家或區域分類佔國際債權總額百分之十以上，便應予以披露。

2023/12/31		Banks	Official Sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	7,455	6,867	928	48	-	15,298
of which: United States	其中: 美國	272	6,867	237	28	-	7,404
of which: United Kingdom*	其中: 英國*	3,145	-	691	20	-	3,856
2. Offshore centres	2. 離岸金融中心	2,844	79	1,080	2,113	-	6,116
of which: Hong Kong SAR	其中: 香港	2,386	79	1,079	2,113	-	5,657
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	-	-	-	-	-	-
5. Developing Africa and Middle East	5. 非洲及中東	14	-	-	-	-	14
6. Developing Asia-Pacific	6. 亞太區	2,525	-	349	673	-	3,547
7. International organisations	7. 國際組織	-	-	-	-	-	-
8. Unallocated by country	8. 其他	-	-	-	-	-	-
<b>Total</b>	<b>總計</b>	<b>12,838</b>	<b>6,946</b>	<b>2,357</b>	<b>2,834</b>	<b>-</b>	<b>24,975</b>

2023/6/30		Banks	Official Sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	9,427	6,489	1,608	315	-	17,839
of which: United States	其中: 美國	1,105	6,435	355	101	-	7,996
of which: United Kingdom*	其中: 英國*	3,567	-	879	22	-	4,468
2. Offshore centres	2. 離岸金融中心	7,011	379	1,200	1,953	-	10,543
of which: Hong Kong SAR	其中: 香港	5,677	379	1,099	1,953	-	9,108
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	-	-	-	-	-	-
5. Developing Africa and Middle East	5. 非洲及中東	2	-	-	-	-	2
6. Developing Asia-Pacific	6. 亞太區	5,100	656	376	1,032	-	7,164
7. International organisations	7. 國際組織	-	-	-	-	-	-
8. Unallocated by country	8. 其他	-	-	-	-	-	-
<b>Total</b>	<b>總計</b>	<b>21,540</b>	<b>7,524</b>	<b>3,184</b>	<b>3,300</b>	<b>-</b>	<b>35,548</b>

\* Excluding figures for Guernsey, Isle of Man and Jersey.

\* 該數字不包括根西島、馬恩島及澤西島。

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
國泰世華商業銀行股份有限公司 - 香港分行

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
A部 - 分行資料 <只包括香港分行>

**V. OTHER FINANCIAL INFORMATION**  
For The Year Ended 31 December 2023

**V. 其他財務資料**  
截至二零二三年十二月三十一日止

**HK\$ million 港幣百萬元**

**4. NON-BANK MAINLAND CHINA EXPOSURES**

**4. 對中國大陸地區非銀行交易對手風險承擔**

The non-bank Mainland China exposures are prepared in accordance with the completion instructions of "Return of Mainland Activities" issued by HKMA.  
對中國大陸地區非銀行交易對手的風險承擔，依據香港金融管理局之"內地業務申報表"之填報指示編製。

2023/12/31				On-balance sheet exposure 資產負債表以 內的揭露	Off-balance sheet exposure 資產負債表以 外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1.	中央政府、中央政府企業及其子公司與合資公司	671	72	743
2.	Local governments, local government-owned entities and their subsidiaries and JVs	2.	地方政府、地方政府企業及其子公司及合資公司	-	-	-
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3.	居在於中華人民共和國之國民或其他於中國大陸成立營運之企業及其子公司與合資公司	2,456	578	3,034
4.	Other entities of central government not reported in item 1 above	4.	其他未申報於上述項目1之中央政府企業	-	-	-
5.	Other entities of local governments not reported in item 2 above	5.	其他未申報於上述項目2之地方政府企業	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6.	居住於中華人民共和國境外之國民或中國大陸境外成立營運之企業而其資金用途使用於中國境內	674	12	686
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7.	其他被認定為中國大陸地區非銀行交易對手風險承擔	-	-	-
	<b>Total</b>		<b>總計</b>	<b>3,801</b>	<b>662</b>	<b>4,463</b>
	Total assets after provisions		扣除提存後總資產	39,147		
	On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額百分比	9.71%		
2023/6/30				On-balance sheet exposure 資產負債表以 內的揭露	Off-balance sheet exposure 資產負債表以 外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1.	中央政府、中央政府企業及其子公司與合資公司	1,085	101	1,186
2.	Local governments, local government-owned entities and their subsidiaries and JVs	2.	地方政府、地方政府企業及其子公司及合資公司	-	-	-
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3.	居在於中華人民共和國之國民或其他於中國大陸成立營運之企業及其子公司與合資公司	2,474	581	3,055
4.	Other entities of central government not reported in item 1 above	4.	其他未申報於上述項目1之中央政府企業	-	-	-
5.	Other entities of local governments not reported in item 2 above	5.	其他未申報於上述項目2之地方政府企業	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6.	居住於中華人民共和國境外之國民或中國大陸境外成立營運之企業而其資金用途使用於中國境內	918	304	1,222
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7.	其他被認定為中國大陸地區非銀行交易對手風險承擔	-	-	-
	<b>Total</b>		<b>總計</b>	<b>4,477</b>	<b>986</b>	<b>5,463</b>
	Total assets after provisions		扣除提存後總資產	47,041		
	On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額百分比	9.52%		

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司-香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

**V. OTHER FINANCIAL INFORMATION**  
**For The Year Ended 31 December 2023**

**V. 其他財務資料**  
**截至二零二三年十二月三十一日止**

**HKS million 港幣百萬元**

**5. FOREIGN CURRENCY POSITION**

**5. 持有外匯情況**

The foreign currency exposures are prepared in accordance with the completion instructions of "Foreign Currency Position" issued by HKMA. The net position for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

外匯風險額乃根據香港金融管理局之"持有外匯情況申報表"之填報指示編制。持有某單一貨幣之淨持有額佔所有外匯淨盤總額的百分之十以上，便應予以披露。

<b>2023/12/31</b>		<b>USD</b>	<b>JPY</b>	<b>CNY</b>	<b>NTD</b>	<b>Others</b>	<b>Total</b>
		<b>美元</b>	<b>日元</b>	<b>人民幣</b>	<b>新台幣</b>	<b>其他</b>	<b>總計</b>
Spot assets	現貨資產	19,974	11	125	-	1,137	21,247
Spot liabilities	現貨負債	(18,182)	(44)	(6,404)	-	(303)	(24,933)
Forward purchases	遠期買入	307,228	9,095	177,586	50,276	7,267	551,452
Forward sales	遠期賣出	(309,249)	(8,959)	(171,575)	(50,228)	(8,145)	(548,156)
Net option position	期權盤淨額	1	-	(1)	-	-	-
Net long (short) position	長/(短)盤淨額	(228)	103	(269)	48	(44)	(390)

<b>2023/6/30</b>		<b>USD</b>	<b>JPY</b>	<b>CNY</b>	<b>NTD</b>	<b>Others</b>	<b>Total</b>
		<b>美元</b>	<b>日元</b>	<b>人民幣</b>	<b>新台幣</b>	<b>其他</b>	<b>總計</b>
Spot assets	現貨資產	28,405	7	153	-	2,307	30,872
Spot liabilities	現貨負債	(23,866)	(41)	(6,159)	-	(810)	(30,876)
Forward purchases	遠期買入	337,903	5,341	199,244	46,096	8,097	596,681
Forward sales	遠期賣出	(342,734)	(5,294)	(193,293)	(46,179)	(9,627)	(597,127)
Net option position	期權盤淨額	1	-	-	-	-	1
Net long (short) position	長/(短)盤淨額	(291)	13	(55)	(83)	(33)	(449)

There were no foreign currency structural positions as at the above respective reporting dates.  
 於以上報表日期，並沒有外匯的結構性淨持有額。

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

**VI. LIQUIDITY MAINTENANCE RATIO VI. 流動性維持比率**  
**For The Year Ended 31 December 2023 截至二零二三年十二月三十一日止**

The liquidity maintenance ratio ("LMR") is prepared in accordance with the completion instructions of "Liquidity Position" issued by HKMA.  
以下期內流動性維持比率("LMR")是依據香港金融管理局之"認可機構的流動性狀況申報表"之填報指示規定計算所得。

	<b>For the quarter ended 31 December 2023 2023年第四季 %</b>	<b>For the quarter ended 31 December 2022 2022年第四季 %</b>
The average value of LMR 平均流動性維持比率	133.01%	93.46%

LMR for quarter ended is calculated at 3 months simple average of each calendar month's average ratio for the quarter.  
平均流動性維持比率是按照季度每月平均流動性維持比率以簡單平均法計算。

**VII. LIQUIDITY RISK VII. 流動資金風險**  
**For The Year Ended 31 December 2023 截至二零二三年十二月三十一日止**

(a) Governance of liquidity risk management:

Liquidity risk means the potential risk when the Branch is unable to meet its financial obligations in a timely manner at reasonable cost. Financial obligations include liabilities to counterparties, lending and investment commitments. Effective liquidity risk management is essential to maintain the confidence of counterparties, manage the Branch's cost of funds and to support core business activities, even under adverse circumstances.

The Branch has formulated an effective governance framework for liquidity risk management in accordance with the Branch's "Liquidity Risk Management Rules" and HKMA related liquidity management supervisory policy manual. The governance structure is described below:

- (i) Asset-Liability Committee ("ALCO"): The committee is delegated by Head Office's Board of Directors to decide the liquidity risk appetite of the Branch, manage the Branch's liquidity position, review the sensitivity of the Branch's earnings under different scenarios and provide senior management an overview of liquidity risk profile and ensure they understand the above approaches;
- (ii) Financial Trading Department: Responsible for the daily cash flow execution and liquidity position management to maintain an adequate level of liquidity, including buffering cushion of liquid assets;
- (iii) Risk Management Department: Responsible for conducting stress testing and reporting the results to senior management;
- (iv) Compliance: Positioned as the contact window with HKMA, responsible for notifying and reporting any rectification process to HKMA in case of any potential liquidity problem is anticipated by the Branch;
- (v) Finance and Accounting: Responsible for furnishing financial information and regulatory liquidity report in compliance with Banking (Disclosure) Rules;
- (vi) Finance and Accounting, Risk Management Department and Financial Trading Department: Jointly responsible for assessing, monitoring and mitigating the Branch's liquidity risk, establish liquidity risk management indicators, that align with the Branch's tolerance level for liquidity risk.

Liquidity risk is managed within the framework of the Branch's related policies and limits approved by the Head Office. The Head Office will receive periodic reports on the Branch's liquidity position. In case of any significant movement/limit breach of the monitoring indicators, the corresponding responsible party should report to the ALCO and escalate to the Head Office (if required) in a timely manner.

(a) 流動性風險管理的管制:

流動性風險是指本分行未能及時以合理的價格償還財務債務的風險。財務債務包括對交易對手負債、貸款和投資承諾。有效的流動性風險管理對於即使處於不利市場環境下能維持交易對手對分行的信心、管理分行的資金成本以支持核心業務活動至關重要。

分行依據內部《流動性風險管理規則》及香港金融管理局流動性相關《監管政策手冊》，為流動性風險管理制定有效的管制架構，內部分工如下:

- (i) 資產負債管理委員會("資管會"): 由總行董事會授予分行職權, 負責制定流動性風險容忍度, 以取得流動性風險與短期利潤的平衡, 並為管理階層提供流動性風險概況, 並確保管理階層對各項評估方式充分理解;
- (ii) 金融交易部門: 負責日常資金調度和流動性部位調整, 以確保分行保持足夠流動性, 並具備流動性緩衝;
- (iii) 風險管理部門: 負責為分行進行流動性壓力測試, 並向管理階層作彙報;
- (iv) 合規部門: 做為分行聯繫監管機關之窗口。如分行預期會有任何潛在的流動性問題, 則由該部門對香港金融管理局提出報告和改善計劃;
- (v) 財務會計部門: 根據《銀行業(披露)規則》, 提供財務資料及相關流動性監管報告;
- (vi) 財務會計部門、風險管理部門及金融交易部門: 共同負責評估、監測及降低分行流動性風險。就分行風險承受能力, 制定流動性風險管理指標。

流動性風險管理框架與相關限額均經由總行批准, 總行將定期收到分行流動性風險概況之報告。如分行發生監控指標或流動性異常情事, 相關部門將即時於資管會呈報, 嚴重時將依內部規定呈報總行。



**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 < 只包括香港分行 >**

**VII. LIQUIDITY RISK (continued)**                      **VII. 流動資金風險 (續)**  
**For The Year Ended 31 December 2023**                      **截至二零二三年十二月三十一日止**

---

(b) Funding Strategy:

Liquid asset holdings and a strong funding base are the primary mitigants to liquidity risk. The purported size, diversity and tenor/duration of the liquid asset portfolio and funding mix are outlined under the regular bank funding strategy review, based on the risk appetite approved by the Head Office. This strategy is subjected to regular monthly review to reflect current market conditions and outlook during ALCO Meetings, and should the market conditions warranted, extra-ordinary ALCO Meeting would be initiated to deal with any immediate urgency.

The Branch's liquid asset portfolio is maintained by geography, currency and sector. The liquidity portfolio comprises a mix of:

- Cash, Hong Kong Government securities, HKMA Exchange Fund Bills/Notes.
- Foreign sovereign securities.
- Combinations of negotiable certificates of deposit ("NCD"), supranational bonds, cash bonds, Mortgage Backed Securities ("MBS") and Collateralized Mortgage Obligation ("CMO") (by US Agencies, e.g. Ginnie Mae, Fannie Mae or Freddie Mac).

The Branch's funding is mainly sourced from:

- Customer deposits generated through transactional accounts, savings accounts and term deposits from individuals, small and medium enterprises and corporations.
- Wholesale funding from interbank market and debt programs in domestic markets i.e. Issuances of certificates of deposits ("CD") and Repo.

The Branch's contingent funding plan ("CFP") provides guidance on how the Branch will respond in the event of a liquidity crisis including clear instructions on accountabilities, communication, escalation process, asset liquidation options and operational requirements. It would be subject to annual stress test and review, and be amended to conform to any necessary changes. Early warning indicators ("EWIs") would provide insight into emerging periods of funding or liquidity stresses and being one of the most essential triggers for the initiation of the CFP.

(b) 資金策略:

健全的資金基礎及流動資金管理是控管資金流動性風險的重要因素。本分行依業務規模、特性、資金調度策略及資金來源之多元性，並在總行核准之適用風險取向，建立健全之流動性風險管理機制。每個月進行的資產負債委員會監察市場的變動趨勢，並確保能有效和及時應對可能影響本分行資金穩定性，如遇市場突發狀況，將召開特別會議以採取適當措施應對。

本分行的流動資產按區域，幣別及類別等來分類。組成部分包含：

- 現金，政府公債，香港金融管理局發行的外匯基金票據及債券
- 外國主權債券
- 大額可轉讓定期存單，超國家債券，現金債券，不動產抵押貸款證券及抵押擔保債務憑證  
(主要為官方或半官方中介機構：包括吉利美，房利美和房地美)

本分行主要資金來源：

- 客戶存款：個人、中小型公司及企業之往來存款/儲蓄存款/定期存款
- 企業融資：銀行同業間資金拆借、香港本地發行存款證("CD")和附買回協議("Repo")

本分行的應急融資計劃("CFP")就發生流動性危機時提供指引，包括各部門之權責、溝通、通報流程、資產變現之選擇及運作之需求。為流動資金狀況進行年度壓力測試及重檢，並因應需要而作出更改。早期預警指標("EWIs")對有可能發生的流動資金風險設立預警，為流動資金風險管理的重要指標以啟動應急融資計劃。

**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
**A部 - 分行資料 <只包括香港分行>**

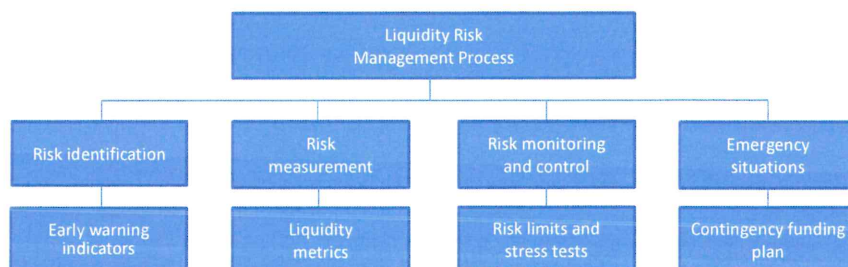
**VII. LIQUIDITY RISK (continued)**      **VII. 流動資金風險 (續)**  
**For The Year Ended 31 December 2023**      **截至二零二三年十二月三十一日止**

(c) Liquidity risk mitigation techniques:

The Branch has developed and implemented a sound liquidity risk management process, including risk identification, measurement, monitoring and control as well as the establishment of contingency funding plan for addressing emergency situations, details as below:

- (i) EWIs: The Branch has developed a set of internal and market EWIs, which are readily available, to help identify potential risks at the early stage on liquidity risk positions, or CFP shall be activated;
- (ii) Liquidity metrics: The Branch has maintained effective management information systems for measuring, monitoring, controlling and reporting liquidity risk. A wide range of liquidity metrics are in place to help measure and evaluate the liquidity risks of the Branch. Such measurement tools include liquidity maintenance ratio ("LMR"), loan to deposit ratio ("LDR"), diversification of funding source, and so on;
- (iii) Risk control limits: To be developed in accordance with the risk tolerance of the Branch, are used to monitor the liquidity risk;
- (iv) Liquidity stress test and CFP: Details are mentioned in below sections.

The structure of liquidity risk management process can be shown below:

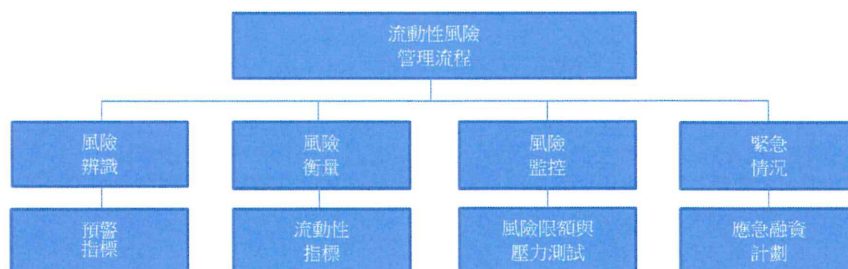


(c) 減低流動性風險的措施:

分行制定並實施了完善的流動性風險管理流程，包括風險辨識、衡量、監控和應急融資計劃的制定，以因應突發事件的影響，相關措施說明如下：

- (i) 早期預警指標：分行訂有內部和市場預警指標，該指標容易取得，以便能在早期識別的流動性部位潛在風險，或必須啟動應急融資計劃；
- (ii) 流動性監控指標：分行藉由有效的系統資訊，用以衡量、監控、控制和彙報流動性風險。廣泛的流動性指標用以衡量和評估分行流動性風險。這些衡量工具包括流動維持比率("LMR")、存放比("LDR")、資金來源分散性等；
- (iii) 流動性風險限額：依據分行的風險承受能力所制定，用以監控流動性風險；
- (iv) 流動性壓力測試和應急融資計劃：說明如後段。

流動性風險管理流程架構說明如下：



**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
國泰世華商業銀行股份有限公司 - 香港分行

**SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>**  
A部 - 分行資料 < 只包括香港分行 >

**VII. LIQUIDITY RISK (continued)**  
For The Year Ended 31 December 2023

**VII. 流動資金風險 (續)**  
截至二零二三年十二月三十一日止

(d) Stress testing:

The Branch has formulated the stress testing procedures on liquidity risk in "Stress Test Manual" to perform the stress testing under general market, institutional-specific and combined conditions to determine the ability to withstand plausible severe adverse conditions. This can aid the Branch in estimating the potential loss that it could incur in stressed conditions and in planning ahead appropriate remedial actions. The results will be presented in ALCO for senior management review and for strategic decision making.

The Branch performs liquidity risk stress testing on a quarterly basis to ensure that the potential risk faced by the Branch will not have any material impact on the Branch's ability to sustain its operations in the event of adverse situations. The Branch also reviews the changes in the external environment and regularly assess the validity and soundness of the stress testing assumptions.

(d) 壓力測試:

分行就流動性風險制定內部《壓力測試指引》，並考量市場整體受壓情境、機構本身受壓情境和綜合情境下進行壓力測試，以衡量承受嚴重不利情境下之能力。該測試有助於分行評估在壓力情境下可能遭受的損失，並計劃適當的因應措施。該結果將呈報ALCO供管理階層檢視和做為策略評估之用。

分行每季進行流動性壓力測試，以確保在發生任何不利情況下，分行所承受的風險不會對分行維持運營產生重大影響。分行應考量外部環境的變化，並定期評估壓力情境假設的有效性和可靠性，以確保適時修訂。

(e) CFP:

The Branch has developed a CFP with clear strategies set out for addressing liquidity shortfall situations. It is set out to enable the senior management to make timely and well-informed decisions, communicate the decisions effectively, and execute contingency measures swiftly and proficiently. It provides flexibility on business units to manage their activities as crisis events occur, and allow them to continue their activities with minimum disruption. It also covers the risk levels and liquidity structures as communicated with the Head Office, and abides by all applicable statutory regulations.

The Branch specifies the warning signals and monitoring mechanisms used to monitor liquidity positions and to identify any potential liquidity shortage, and alert the Branch to trigger the CFP. After the activation of CFP, effective communication will help reduce market speculation about the Branch's situation and facilitate the implementation of CFP. The communication plan is established to address the communication with internal and external stakeholders during liquidity shortfall.

(e) 應急融資計劃:

分行訂有應急融資計劃("CFP")，就分行面臨流動性短缺時提供明確指引。CFP可使管理階層能夠及時、準確地做出決策，並採取有效的溝通，使相關單位得以迅速熟練地執行應急措施。在危機事件發生時，得以靈活的管理業務單位的活動，並允許在影響最小的情況下中斷業務活動；CFP亦包括了總行相關的流動性風險水準和流動性結構，以符合所有外部法規的要求。

分行設有預警指標和監控技術以監控分行流動性部位和識別潛在的流動性短缺，以提醒分行可能觸發CFP。當CFP啟動後，有效的溝通和協助將有助於減少市場對分行情況的猜測，以利CFP的執行；建立的溝通計劃將可使分行面臨流動性短缺時提供對內外部關聯人士的有效溝通。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH  
國泰世華商業銀行股份有限公司 - 香港分行

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>  
A部 - 分行資料 < 只包括香港分行 >

VII. LIQUIDITY RISK (continued)

截至二零二三年十二月三十一日止

(i) Analysis of undiscounted cash flows projection by contractual maturities

HK\$'000 港幣千元

	2023/12/31				
	Up to 1 month 一個月內	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	Over 5 years 五年以上
<b>(i) Non-derivative cash flows</b>					
Non-derivative financial liabilities by remaining contractual maturity					
- Deposits from non-bank customers	9,150,298	5,112,821	3,344,463	16,174	-
- Amount payable arising from securities financing transactions (other than securities swap transactions)	210,396	863,155	-	-	-
- Due to banks	5,173,677	2,833,955	1,992,456	-	93,592
- Debt securities, prescribed instruments and structured financial instruments issued and outstanding	2,652,906	1,765,608	1,510,414	-	-
<b>Total</b>	<b>17,187,277</b>	<b>10,575,539</b>	<b>6,847,333</b>	<b>16,174</b>	<b>93,592</b>
<b>(ii) Non-derivative cash flows</b>					
Non-derivative financial liabilities by remaining contractual maturity					
- Deposits from non-bank customers	7,883,937	2,402,222	3,419,781	57,642	-
- Amount payable arising from securities financing transactions (other than securities swap transactions)	812,111	1,418,906	-	-	-
- Due to banks	1,763,462	3,734,786	2,617,033	-	93,592
- Debt securities, prescribed instruments and structured financial instruments issued and outstanding	2,302,020	811,198	3,321,154	-	-
<b>Total</b>	<b>12,761,530</b>	<b>8,367,112</b>	<b>9,357,968</b>	<b>57,642</b>	<b>93,592</b>
<b>(ii) Derivative cash flows</b>					
Derivative financial liabilities settled on a net basis					
Derivative financial liabilities settled on a gross basis					
Total inflow	186,258,492	126,560,348	186,527,788	16,578,654	-
Total outflow	(185,938,562)	(126,591,322)	(186,397,720)	(16,546,661)	-
<b>(iii) Derivative cash flows</b>					
Derivative financial liabilities settled on a net basis					
Derivative financial liabilities settled on a gross basis					
Total inflow	95,592,093	86,721,128	177,423,795	12,267,202	-
Total outflow	(95,604,439)	(87,054,588)	(177,605,476)	(12,311,746)	-



CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH  
國泰世華商業銀行股份有限公司 - 香港分行

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>  
A部 - 分行資料 <只包括香港分行>

VII. LIQUIDITY RISK (continued) VII. 流動資金風險 (續)  
For The Year Ended 31 December 2023 截至二零二三年十二月三十一日止

(g) Concentration limits on collateral pools and sources of funding (both products and counterparties)  
(g) 對抵押品池和資金來源(包括產品別和交易對手方)的集中限制

Below table is the summary of the distribution of funding source, which demonstrates the Branch's funding do not have significant concentration on specific source under internal threshold.

下表為分行資金來源的比重分析，該表顯示分行根據內部門檻設定，資金取得來源尚未有過度集中的情況。

Funding Source Diversification 資金來源分散性	2023.12		2022.12	
	Percentage of total funding 總資金百分比	Internal Threshold 內部門檻值	Percentage of total funding 總資金百分比	Internal Threshold 內部門檻值
Deposit from non-bank Customers - Time deposits 客戶定期存款	38.65%	Low Risk 低度風險	30.02%	Low Risk 低度風險
Deposit from non-bank Customers - Others 客戶活期存款和其他存款	6.09%	Low Risk 低度風險	10.23%	Low Risk 低度風險
Amount payable – Reverse Repo 附買回交易	2.72%	Low Risk 低度風險	6.53%	Low Risk 低度風險
Amount payable - Derivatives 衍生性商品應付金額	11.67%	Low Risk 低度風險	10.03%	Low Risk 低度風險
Interbank funding - Intragroup 同業拆款(集團內部)	9.86%	Low Risk 低度風險	10.02%	Low Risk 低度風險
Interbank funding - Others 同業拆款(其他同業)	15.83%	Low Risk 低度風險	13.95%	Low Risk 低度風險
Debt Securities Issued - Certificates of Deposit 發行存款證	15.08%	Low Risk 低度風險	18.88%	Low Risk 低度風險
Others not listed above 其他	0.10%	Low Risk 低度風險	0.34%	Low Risk 低度風險

The Branch has no concentration limits on collateral pools, therefore no disclosure.  
分行沒有抵押品池的集中限制，故不作披露。

(h) Operational limitations on the transferability of liquidity

The qualified liquefiable assets of the Branch mainly derive from debt securities investment and interbank placement, both of the assets are traded under internal guidelines and market practice. The investment concentrates on government bond, financial bond, corporate bond and agency MBS/CMO with investment grade; the interbank placement is placed under the authorization limit approved by the Head Office. In general condition, these activities may not have legal, regulatory and operational limitations on transferability of liquidity.

The Branch also developed a recovery plan ("RCP") with clear strategies set out for addressing severe liquidity shortfall situations. The plan shall test whether the Branch's liquidity is enough to meet the statutory minimum liquidity requirement by adapting pre-defined recovery options under extreme stress condition. The plan has already considered the effect on market stress conditions to get liquidity and follow the Branch's internal guidelines when execution. However, it may have legal, regulatory and operational limitations on transferability of liquidity by specific counterparty, currency and country under market stress conditions.

(h) 流動性轉撥時的運作限制

分行的合格流動資產主要來自於本身債券投資和同業存拆，並依內部相關規定和市場慣例進行交易。債券投資標的以具市場流動性之投資等級公債、公司債、金融債與機構發行不動產抵押擔保證券/不動產抵押債權憑證為主；資金拆存依據總行審批之授權額度進行調度。在一般情況下，該類行為在香港並未有法律、監管及作業上的限制。

分行另訂有恢復計劃("RCP")，就分行面臨嚴重流動性短缺時提供明確指引。該計劃定期測試就分行在極端壓力情境下，藉由自身可執行之恢復流動性措施，是否可滿足監理機關最低流動性要求。該等流動性恢復措施之執行係依分行內部相關規定辦理，並考量在市場承壓情形下對取得流動性可能造成之影響。惟在市場承壓情形下，流動資金的取得仍可能因特定交易對手、交易幣別與交易對手國別而有法律、監管及作業上的限制。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH  
國泰世華商業銀行股份有限公司 - 香港分行

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>  
A部 - 分行資料 <只包括香港分行>

VII. LIQUIDITY RISK (continued)  
For The Year Ended 31 December 2023

VII. 流動資金風險 (續)  
截至二零二三年十二月三十一日止

HKS'000 港幣仟元

(i) Maturity analysis

(i) 到期日分析

		2023/12/31						
		Next day 即期	Up to 1 month 一個月內	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	Over 5 years 五年以上	Indefinite 不確定日期
<b>(i) On-balance sheet assets</b>	<b>(i) 資產負債表資產</b>							
- Notional amount receivable arising from derivative contracts	- 衍生品合約應收款	45,135,456	141,719,783	126,866,277	186,780,805	16,776,106	-	-
- Due from MA for a/c of Exchange Fund	- 存於金管局內外匯基金款項	42,433	-	-	-	-	-	-
- Due from banks	- 存放銀行同業	1,147,614	402,745	2,043,073	2,219,906	-	-	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	持有的債務證券、 訂明票據及結構性金融產品 (短盤淨額)							
- (a) Readily monetizable	- (a) 備供折現	13,657,979	-	-	-	-	-	-
- (b) Non-readily monetizable	- (b) 非備供折現	-	227,588	914,269	-	-	-	-
(i) Pledged to customers	(i) 予客戶作抵押	-	-	-	-	-	-	-
- Loans and advances to non-bank customers	- 非銀行客戶貸款	17,392	468,302	576,493	3,323,652	7,318,231	506	-
- Other assets	- 其他資產	51,568	96,665	15,974	50,953	2,527	-	180,140
<b>Total Assets</b>	<b>資產總額</b>	<b>60,052,442</b>	<b>142,915,083</b>	<b>130,416,086</b>	<b>192,375,316</b>	<b>24,096,864</b>	<b>506</b>	<b>180,140</b>

(i) On-balance sheet liabilities

(i) 資產負債表負債

		2023/12/31						
		Next day 即期	Up to 1 month 一個月內	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	Over 5 years 五年以上	Indefinite 不確定日期
<b>(i) On-balance sheet liabilities</b>	<b>(i) 資產負債表負債</b>							
- Deposits	- 存款	2,643,367	6,492,948	5,068,188	3,266,108	14,357	-	-
- Amount payable arising from securities financing transactions (other than securities swap transactions)	- 證券金融交易應付款項 (不含證券掉期交易)	-	210,265	854,216	-	-	-	-
- Notional amount payable arising from derivative contracts	- 衍生品合約應付款	45,117,341	141,413,750	126,886,666	186,664,444	16,752,450	-	-
- Due to banks	- 銀行同業存款	147,907	5,019,293	2,810,821	1,967,554	-	-	93,592
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	- 已發行的債務證券、 訂明票據及結構性金融產品	-	2,648,074	1,758,782	1,487,712	-	-	-
- Other liabilities	- 其他負債	52,199	34,661	63,921	21,402	17,635	-	877
<b>Total Liabilities</b>	<b>負債總額</b>	<b>47,960,814</b>	<b>155,818,991</b>	<b>137,442,594</b>	<b>193,407,220</b>	<b>16,784,442</b>	<b>-</b>	<b>94,469</b>
<b>Net (liabilities)/assets gap</b>	<b>淨(負債)/資產缺口</b>	<b>12,091,628</b>	<b>(12,903,908)</b>	<b>(7,026,508)</b>	<b>(1,031,904)</b>	<b>7,312,422</b>	<b>506</b>	<b>85,671</b>

(i) On-balance sheet assets

(i) 資產負債表資產

		2022/12/31						
		Next day 即期	Up to 1 month 一個月內	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	Over 5 years 五年以上	Indefinite 不確定日期
<b>(i) On-balance sheet assets</b>	<b>(i) 資產負債表資產</b>							
- Notional amount receivable arising from derivative contracts	- 衍生品合約應收款	20,923,875	74,785,217	86,699,287	177,510,104	12,492,932	13,887	-
- Due from MA for a/c of Exchange Fund	- 存於金管局內外匯基金款項	63,763	-	-	-	-	-	-
- Due from banks	- 存放銀行同業	1,265,882	2,018,372	2,773,496	1,190,176	-	-	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	持有的債務證券、 訂明票據及結構性金融產品 (短盤淨額)							
- (a) Readily monetizable	- (a) 備供折現	9,131,380	-	-	-	-	-	-
- (b) Non-readily monetizable	- (b) 非備供折現	-	-	-	-	-	-	-
(i) Pledged to customers	(i) 予客戶作抵押	-	744,992	1,496,171	-	-	-	-
- Loans and advances to non-bank customers	- 非銀行客戶貸款	45,215	434,046	206,995	3,013,391	7,108,312	609	-
- Other assets	- 其他資產	96,434	20,544	11,386	8,267	-	-	206,212
<b>Total Assets</b>	<b>資產總額</b>	<b>31,526,549</b>	<b>78,003,171</b>	<b>91,187,335</b>	<b>181,721,938</b>	<b>19,601,244</b>	<b>14,496</b>	<b>206,212</b>

(i) On-balance sheet liabilities

(i) 資產負債表負債

		2022/12/31						
		Next day 即期	Up to 1 month 一個月內	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	Over 5 years 五年以上	Indefinite 不確定日期
<b>(i) On-balance sheet liabilities</b>	<b>(i) 資產負債表負債</b>							
- Deposits	- 存款	3,536,563	4,341,058	2,385,883	3,356,917	55,357	-	-
- Amount payable arising from securities financing transactions (other than securities swap transactions)	- 證券金融交易應付款項 (不含證券掉期交易)	-	811,622	1,407,706	-	-	-	-
- Notional amount payable arising from derivative contracts	- 衍生品合約應付款	20,940,064	74,795,328	87,033,802	177,648,869	12,582,483	9,181	-
- Due to banks	- 銀行同業存款	67,435	1,694,676	3,706,500	2,583,765	-	-	93,592
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	- 已發行的債務證券、 訂明票據及結構性金融產品	-	2,298,985	809,089	3,306,119	-	-	-
- Other liabilities	- 其他負債	158,784	6,731	34,014	40,331	36,167	-	63,928
<b>Total Liabilities</b>	<b>負債總額</b>	<b>24,702,846</b>	<b>83,948,400</b>	<b>95,376,994</b>	<b>186,936,001</b>	<b>12,674,007</b>	<b>9,181</b>	<b>157,520</b>
<b>Net (liabilities)/assets gap</b>	<b>淨(負債)/資產缺口</b>	<b>6,823,703</b>	<b>(5,945,229)</b>	<b>(4,189,659)</b>	<b>(5,214,063)</b>	<b>6,927,237</b>	<b>5,315</b>	<b>48,692</b>



**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>**  
**B部 - 銀行資料 <綜合數字>**

**I. CAPITAL AND CAPITAL ADEQUACY RATIO**    **I. 資本及資本充足比率**  
**For The Year Ended 31 December 2023**                      **截至二零二三年十二月三十一日止**

	<b>2023/12/31</b>	<b>2023/6/30</b>
	%	%
A. Capital adequacy ratio	15.31%	14.46%
A. 資本充足比率	15.31%	14.46%
	<b>2023/12/31</b>	<b>2023/6/30</b>
	NTD'000	NTD'000
	新台幣仟元	新台幣仟元
B. Aggregate amount of shareholders' funds	275,865,675	259,666,340
B. 股東資金	275,865,675	259,666,340

The capital adequacy ratio is equal to the ratio of the regulatory capital in Taiwan to the total risk weighted assets. The computation of capital adequacy ratio is in accordance with the "Regulations Governing the Capital Adequacy and Capital Category of Banks" in Taiwan and that ratio has included all market risk factors.

資本充足比率是等於自有資本除以加權風險性資產。該項比率是依照台灣所規定的《銀行資本適足性及資本等級管理辦法》所計算。在計算以上資本比率時，已把市場風險因素計算在內。



**CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH**  
**國泰世華商業銀行股份有限公司 - 香港分行**

**SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>**  
**B部 - 銀行資料 <綜合數字>**

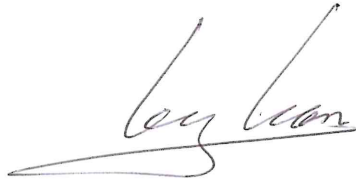
**II. OTHER FINANCIAL INFORMATION II. 其他財務資料**

<b>For The Year Ended 31 December 2023</b>		<b>截至二零二三年十二月三十一日止</b>	<b>NTD'000</b>	<b>新台幣仟元</b>
		<b>2023/12/31</b>	<b>2023/6/30</b>	
Total assets	資產總額	4,233,700,808	4,222,288,354	
Total liabilities	負債總額	3,957,835,133	3,962,622,014	
Total advances	貸款總額	2,280,571,067	2,159,673,443	
Total customers deposits	存款總額	3,540,988,118	3,476,864,402	
		<b>For The Year Ended 31 December 2023</b>	<b>For The Year Ended 31 December 2022</b>	
		全年至 2023年12月31日止	全年至 2022年12月31日止	
Profit before taxation	除稅前盈利	36,069,193	31,010,320	

# Declaration 聲明

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Cathay United Bank Company, Limited - Hong Kong Branch for the year ended 31 December 2023. We confirmed that the information contained therein complies, in all material respects, with the Banking (Disclosure) Rules and supervisory policy manual CA-D-1 "Guideline on the application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.

根據香港金融管理局發出的《銀行業(披露)規則》及《監管政策手冊》單元CA-D-1「《銀行業(披露)規則》的應用指引」之指引及建議，本行現附上截至2023年12月31日止主要財務資料披露報告。本人茲證明此份聲明書所披露之資料，在所有重要的方面，已遵從香港金融管理局披露方案之各種建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成份。



17 APR 2024

---

Kan Kai Yuen, Chief Executive  
Cathay United Bank Company, Limited  
Hong Kong Branch  
簡啟源, 行政總裁  
國泰世華商業銀行股份有限公司  
香港分行

---

Date

日期