

First Abu Dhabi Bank PJSC

Hong Kong Branch

第一阿布扎比銀行

香港分行

Financial Information Disclosure Statement

as of 31 December 2023

截至 2023 年 12 月 31 日止之財務資料披露聲明

First Abu Dhabi Bank PJSC, Hong Kong Branch 第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

This disclosure of the financial information as at 31 December 2023 of First Abu Dhabi Bank PJSC, Hong Kong Branch is pursuant to the module on “Guideline on the Application of the Banking (Disclosure) Rules” in the Supervisory Manual issued by the Hong Kong Monetary Authority.

General Information

Incorporated in Abu Dhabi and listed on the Abu Dhabi Securities Exchange (ADX), First Abu Dhabi Bank PJSC (FAB) is the largest bank in the United Arab Emirates (UAE) providing a full range of banking products and services.

FAB Hong Kong branch is a branch of FAB licensed by the Hong Kong Monetary Authority in Hong Kong under the Banking Ordinance.

Chief Executive’s Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the period ended 31 December 2023, that are prepared under the Banking (Disclosure) Rules made pursuant to the Banking Ordinance, and to the best of my knowledge and belief, it is not false or misleading in any material respect.

財務資料披露聲明

本披露聲明根據香港金融管理局刊載於《監管政策手冊》的銀行業《披露》規則的應用指引，披露第一阿布扎比銀行香港分行在 2023 年 12 月 31 日財務資料。

一般資料

“第一阿布扎比銀行”(FAB) 在阿布扎比成立並於阿布扎比證券交易所 (ADX) 上市。作為阿拉伯聯合酋長國 (阿聯酋) 最大銀行，“第一阿布扎比銀行”為市場提供全方位的銀行產品和服務。“第一阿布扎比銀行香港分行”為“第一阿布扎比銀行”分行，屬香港金融管理局監管之持牌銀行並遵循《銀行業條例》。

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行政總裁之遵從情況聲明

本公司謹將至 2023 年 12 月 31 日的主要財務資料披露聲明告呈覽。本聲明的內容是根據《銀行業條例》所訂立的銀行業《披露》規則編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。



Andy Poon

Chief Executive
行政總裁

First Abu Dhabi Bank PJSC, Hong Kong Branch
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Disclosure Statement Available to The Public
披露聲明書可供公眾索閱

A copy of the Disclosure Statement has been uploaded on the FAB website, and hard copies may be obtained from the reception of First Abu Dhabi Bank PJSC Hong Kong Branch at Suites 705-8, 7 Floor, ICBC Tower, 3 Garden Road, Central, Hong Kong.

披露聲明的副本可於第一阿布扎比銀行網站查閱或向香港分行的接待處查詢，地址：香港中環花園道3號中國工商銀行大廈7樓705-8室。

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry for public inspection. For any enquiry, please telephone (852) 3413 4388.

本披露聲明書的副本已存放於香港金融管理局的銀行查冊組，供公眾查閱。查詢電話(852) 3413 4388。

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	12 months ended 全年結算至 31 Dec 2023 2023年12月31日 HK\$' 000 千港元	12 months ended 全年結算至 31 Dec 2022 2022年12月31日 HK\$' 000 千港元
1. Income statement		
1. 損益結算表		
Interest income 利息收入	2,405,936	1,003,690
Interest expense 利息支出	(2,453,123)	(889,311)
Net interest income 利息收入淨額	(47,187)	114,379
Other operating income 其他營業收入		
<i>Fees and commission income</i> 費用及佣金收入	39,072	1,290
<i>Fees and commission expense</i> 費用及佣金支出	(1,383)	(1,156)
Net commission income 費用及佣金收入淨額	37,689	134
Gains less losses arising from trading in foreign currencies 非港元貨幣交易的收益減虧損	6,925	(4,491)
Gains less losses from other trading activities 其他交易活動的收益減虧損	149,997	47,005
Other income 其他收入	(727)	32,418
	193,884	75,066
Net operating income 營業收入淨額	146,697	189,445

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	12 months ended 全年結算至 31 Dec 2023 2023年12月31日 HK\$' 000 千港元	12 months ended 全年結算至 31 Dec 2022 2022年12月31日 HK\$' 000 千港元
1. Income statement (Cont'd)		
1. 損益結算表(續)		
Operating expenses		
營業支出		
- Staff and rental expenses	(59,285)	(58,131)
• 人事費及租金支出		
- Head Office charges	(13,206)	(15,627)
• 總行支出		
- Other expenses	(33,273)	(30,052)
• 其他支出		
- Net (charges)/release of impairment allowance for impaired loans and receivables	503	2,608
• (支出)/ 回撥已減值貸款及應收款項而提撥的準備金		
Total operating expenses	(105,261)	(101,202)
營業支出總額		
Profit/(loss) before taxation	41,436	88,243
除稅前利潤		
Tax expense	(1,847)	(14,053)
稅項支出		
Profit/(loss) after taxation	39,589	74,190
除稅後利潤		

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	As at 31 Dec 2023 2023 年 12 月 31 日 HK\$' 000 千港元	As at 30 Jun 2023 2023 年 6 月 30 日 HK\$' 000 千港元
2. Balance sheet		
2. 資產負債表		
ASSETS		
資產		
Cash and balance with banks (except those included in amount due from overseas offices of the institution)	32,478	27,277
現金及銀行餘額 (不包括存放於海外辦事處的金額)		
Amount due from overseas offices of the institution	35,207,273	18,330,901
存放於海外辦事處的金額		
Advances to customers	3,253,454	3,566,274
對客戶貸款		
Financial assets measured at fair value through profit or loss	2,357,420	649,831
以公平價值計量經損益表入帳的金融資產-持有作交易用途		
Investment securities	10,920,113	11,757,663
投資證券		
Property, plant and equipment	5,928	10,375
物業、機器及設備		
Other assets	878,013	1,386,798
其他資產		
Total assets	52,654,679	35,729,119
總資產		

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2. Balance sheet (Cont'd)		
2. 資產負債表(續)		
LIABILITIES		
負債		
Deposits and balances from banks (except those included in amount due to overseas offices)	17,424,290	18,467,525
銀行同業存款及結餘 (不包括結欠海外辦事處的金額)		
Deposits from customers	13,109,125	14,442,243
客戶存款		
- Demand deposits and current accounts	37,483	17,306
• 活期存款及往來賬戶		
- Savings deposits	-	-
• 儲蓄存款		
- Time deposits	13,071,642	14,424,937
• 定期存款		
Certificates of deposit issued	259,648	630,222
已發行存款證		
Amount due to overseas offices of the institution	20,664,390	894,979
結欠海外辦事處的金額		
Other liabilities	1,312,248	1,483,403
其他負債		
Reserves	(115,022)	(189,253)
儲備		
Total liabilities	52,654,679	35,729,119
總負債		

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(a) Net loans and advances to customers and banks (Cont'd)

(a) 已減值客戶及銀行貸款(續)

Impairment allowances are booked in Hong Kong Branch, and determined based on the expected credit loss provision requirement of IFRS9. Booking of expected credit loss allowances are based on assessment completed by the Head Office in the UAE.

減值撥備是於香港分行賬上提撥，並根據 IFRS9 預期信用損失撥備金的要求而釐定。香港分行的預期信用損失撥備金是由阿聯酋總行評估決定。

As there were no impaired loans and advances to customers as of 31 December 2023 and 30 June 2023, no stage 3 expected credit loss allowance were made at the branch level as at 31 December 2023 and 30 June 2023.

香港分行於 2023 年 12 月 31 日年度及 2023 年 6 月 30 日年度止沒有減值貸款，故本分行沒有提撥第三階段預期信貸損失撥備。

	<u>31 Dec 2023</u> <u>2023 年 12 月 31 日</u>	<u>30 Jun 2023</u> <u>2023 年 06 月 30 日</u>
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances:		
個別評估已減值客戶貸款:		
Impaired loans and advances to customers	-	-
個別評估已減值客戶貸款		
Stage 3 expected credit loss allowance	-	-
第三階段預期信貸損失撥備		
Percentage of non-performance loan to total advance to customers	-	-
佔客戶貸款總額百分比		
Market value of collateral	-	-
抵押品市值		

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(b) Analysis of advances to customers by industry sector based on categories and definitions used by the Hong Kong Monetary Authority ('HKMA').

(b) 根據香港金融管理局「香港金管局」所用類別及定義按行業分析客戶貸款。

	31 Dec 2023 2023年12月31日		30 Jun 2023 2023年6月30日	
	Gross Loans and Advances	Amount covered by collateral	Gross Loans and Advances	Amount covered by collateral
	貸款總額 HK\$' 000 千港元	受抵押品覆蓋 的金額 HK\$' 000 千港元	貸款總額 HK\$' 000 千港元	受抵押品覆蓋 的金額 HK\$' 000 千港元
Loans and advances for use in Hong Kong 在香港使用之貸款總額	1,763,000	1,700,000	3,166,555	1,700,000
Industrial, commercial, and financial: 工業、商業及金融業				
- Manufacturing • 製造業	-	-	500,000	-
- Property development • 物業發展	-	-	-	-
- Property investment • 物業投資	-	-	-	-
- Wholesale and retail trade • 批發及零售業	-	-	-	-
- Financial concerns • 金融業	-	-	783,555	-
- Others • 其他	1,763,000	1,700,000	1,883,000	1,700,000
Trade Finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	1,484,128	-	391,778	-
Gross advances to customers 貸款總額	3,247,128	1,700,000	3,558,333	1,700,000

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(c) Analysis of gross amount of advances to customers by countries or geographical areas are as follows:

(c) 按照貸方所在國家或區域的分類的客戶貸總額分析如下:

	<u>31 Dec 2023</u> <u>2023年12月31日</u> HK\$' 000 千港元	<u>30 Jun 2023</u> <u>2023年6月30日</u> HK\$' 000 千港元
By countries or geographical areas 按照貸方所在國家或區域的分類		
- Hong Kong - 香港	2,544,120	3,166,555
- British Virgin Islands - 英屬維爾京群島	390,560	391,778
- Egypt - 埃及	312,448	-

Advances to customers by geographical area are reported where it constitutes 10% or more of the total advances to customers and classified according to the location of the counterparties.

如按地區劃分的客戶貸款總額 10% 或以上，則予以呈報，並按交易對手地點分類。

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(d)(i) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows:

(d)(i) 按地區劃分的逾期客戶貸款明細:

- Hong Kong
- 香港

	31 Dec 2023		30 Jun 2023	
	2023年12月31日		2023年6月30日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(d)(i) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows (Cont'd):

(d)(i) 按地區劃分的逾期客戶貸款明細(續):

- British Virgin Islands
- 英屬維爾京群島

	31 Dec 2023		30 Jun 2023	
	2023年12月31日		2023年6月30日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(d)(ii) Breakdown of impaired loans and advances to customers by countries or geographical areas are as follows:

(d)(ii) 按地區劃分的已減值客戶貸款明細:

- Hong Kong
 - 香港

	<u>31 Dec 2023</u> 2023年12月31日	<u>30 Jun 2023</u> 2023年06月30日
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances: 個別評估已減值客戶貸款:		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-

- British Virgin Islands
 - 英屬維爾京群島

	<u>31 Dec 2023</u> 2023年12月31日	<u>30 Jun 2023</u> 2023年06月30日
	HK\$' 000 千港元	HK\$' 000 千港元
Impaired loans and advances: 個別評估已減值客戶貸款:		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(d)(iii) Overdue and rescheduled assets

(d)(iii) 逾期及重組資產

	31 Dec 2023		30 Jun 2023	
	2023年12月31日		2023年6月30日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比	客戶貸款總額 HK\$' 000 千港元	佔客戶貸款總百分比
Gross advances overdue for: 逾期貸款總額				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
Total overdue advances 總逾期貸款額	-	-	-	-

As of 31 December 2023 and 30 June 2023, there was no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於2023年12月31日及2023年6月30日，本分行並沒有任何給予客戶，銀行及其他資產(包括貿易匯票)的逾期貸款和重整貸款。

As at 31 December 2023 and 30 June 2023, the branch had no repossessed assets.

於2023年12月31日及2023年6月30日，本分行沒有任何收回資產。

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 3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures
 (e) 中國內地非銀行客戶風險承擔

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.
 以下對內地非銀行對手的風險承擔乃根據香港金管局貸款、墊款及準備金分析季報(表格 MA(BS)20) 填報指示而編製。

	31 Dec 2023 2023年12月31日		Total 總額
	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	
Type of counterparty 交易對手類別			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	398,446	-	398,446
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	4,569	209,825	214,394
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險	787,469	-	787,469
Total 總額	1,190,484	209,825	1,400,309
Total assets after provision 扣除撥備後總資產	52,706,531		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	2.26%		

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures (Cont'd)
 (e) 中國內地非銀行客戶風險承擔(續)

	30 Jun 2023 2023年6月30日		Total 總額
	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	
Type of counterparty 交易對手類別			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	399,342	-	399,342
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	85,504	226,295	311,799
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視作為內地非銀行客戶風險	786,666	-	786,666
Total 總額	1,271,512	226,295	1,497,807
Total assets after provision 扣除撥備後總資產	35,733,244		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	3.56%		

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3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(f) International claims

(f) 國際債權

Analysis of international claims by location and by type of counterparty is as follows:
個別國家或地區國際債權分類如下:

Countries or geographical area constituting 10% or more of the total international claims are disclosed.

下表顯示佔國際債權總額 10% 或以上的個別國家或地區之債權。

	31 Dec 2023 2023年12月31日					
	HK\$' million 百萬港元					
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計
			Non- bank financial institutions 非銀行私人 金融機構	Non- financial private sector 非金融業私 人機構		
Offshore Centres 離岸中心	8,598	-	-	1,022	-	9,620
of which Singapore 其中新加坡	8,000	-	-	-	-	8,000
of which Hong Kong 其中香港	598	-	-	1,022	-	1,620
Developing Africa and Middle East 非洲和中東	35,799	-	-	-	-	35,799
of which United Arab Emirates 其中阿拉伯聯合酋長國	35,799	-	-	-	-	35,799

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(f) International claims (Cont'd)
 (f) 國際債權(續)

	30 Jun 2023 2023年6月30日					
	HK\$' million 百萬港元					
Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計	
		Non-bank financial institutions 非銀行私人 金融機構	Non- financial private sector 非金融業私 人機構			
Offshore Centres 離岸中心	6,584	-	-	3,012	-	9,596
of which Singapore 其中新加坡	6,554	-	-	1,327	-	7,881
Developing Africa and Middle East 非洲和中東	19,316	-	-	-	-	19,316
of which United Arab Emirates 其中阿拉伯聯合酋長國	19,316	-	-	-	-	19,316

The above country / geographical segment classification is based on the head office location of the counterparties and is derived according to the location of the counterparties after taking into account any risk transfer.

上述國家或地域分佈均按照交易對方總辦事處所在地而劃分，及已計及風險轉移因素。

The geographical segment classification of international claims is disclosed in accordance with HKMA Return of International Banking Statistics (MA (BS) 21) completion instructions.

以上對國際債權的地區分類乃根據香港金管局國際銀行業務統計資料申請表(表格 MA(BS)21) 填報指引而編制。

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4. Off-balance sheet exposures

4. 資產負債表以外的項目

	31 Dec 2023 2023年12月31日	30 Jun 2023 2023年6月30日
	HK\$' 000 千港元	HK\$' 000 千港元
Contingent liabilities and commitments 或然負債及承諾		
Notional Amounts 名義金額		
- Direct credit substitutes • 直接信貸替代項目	-	-
- Transaction-related contingencies items • 交易關聯或有項目	170,978	236,494
- Trade-related contingencies • 貿易關聯或有項目	869,539	-
- Sales and repurchase agreements; assets sales or other transactions with recourse; forward asset purchases; amount owing on partly paid shares and securities; and forward deposits placed • 銷售和回購協議; 資產出售或其他有追索權的交易; 遠期資產購買; 部分支付的股份和證券的欠款; 和遠期存款	-	324,249
Other commitments • 其他承諾	4,006,325	2,966,861
<i>Commitments which have an original maturity of not more than one year or are unconditionally cancellable</i> 原訂到期期限不超過一年的承諾或無條件地取消	933,719	1,766,861
<i>Commitments which have an original maturity of one year or more</i> 原訂到期期限為一年或超過一年的承諾	3,072,606	1,200,000
	5,046,842	3,527,604

The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers.

這些與信貸有關的工具所涉及的風險基本上與給予客戶備用信用時所承擔的信貸風險相同。

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5. Derivatives transactions

5. 衍生工具交易

	31 Dec 2023 2023年12月31日	30 Jun 2023 2023年6月30日
	HK\$' 000 千港元	HK\$' 000 千港元
Derivatives		
衍生工具		
Notional Amounts		
名義金額		
- Exchange rate-related contracts	32,746,448	40,039,335
• 匯率關聯合約		
- Interest rate contracts	14,406,144	20,087,718
• 利率合約		
	47,152,592	60,127,053
Total Fair Value		
公平價值總額		
- Exchange rate-related contracts	(247,607)	77,738
• 匯率關聯合約		
- Interest rate contracts	306,222	(30,865)
• 利率合約		
	58,615	46,873

These derivatives are used to manage the branch's own exposures to market risk as part of its asset and liability management process.

作為資產與負債管理流程的一環，這些工具會用作本分行本身所承擔的市場風險。

There are no bilateral netting arrangements for above derivative transactions.

以上衍生工具不適用於任何雙邊淨額結算協議。

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6. Currency risk

6. 貨幣風險

Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

以下之外匯持有額乃該等外匯之淨持有額佔外匯淨盤總額不少於百分之十。

31 Dec 2023
2023年12月31日
Equivalent in HK\$' million
百萬港元等同

	USD 美元	SGD 新加坡元	CNY 人民幣	TOTAL 總計
Spot assets 現貨資產	39,961	8,092	933	48,986
Spot liabilities 現貨負債	(48,281)	(196)	(336)	(48,813)
Forward purchases 遠期買入	20,637	30	3,760	24,427
Forward sales 遠期賣出	(12,352)	(8,074)	(4,397)	(24,823)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	(35)	(148)	(40)	(223)

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6. Currency risk (Cont'd)
 6. 貨幣風險(續)

30 Jun 2023
 2023年6月30日
 Equivalent in HK\$' million
 百萬港元等同

	USD 美元	SGD 新加坡元	EUR 歐羅	JPY 日圓	CNY 人民幣	TOTAL 總計
Spot assets 現貨資產	21,116	8,030	615	1,740	746	32,247
Spot liabilities 現貨負債	(30,641)	(125)	(92)	(228)	(721)	(31,807)
Forward purchases 遠期買入	24,904	449	814	845	3,594	30,606
Forward sales 遠期賣出	(15,480)	(8,216)	(1,327)	(2,310)	(3,658)	(30,991)
Net options position 期權淨持倉量	-	-	-	-	-	-
Net long (short) position 長(短)盤淨額	(101)	138	10	47	(39)	55

There is no structural position in any particular currency as at 31 December 2023 and 30 June 2023.

於2023年12月31日及2023年6月30日，本分行對任何一種特定貨幣均無結構性倉量。

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7. Liquidity ratio

7. 流動資產比率

Average liquidity maintenance ratio for the fourth quarter of 2023	79.93%
2023年第四季度的平均流動性維持比率	

Average liquidity maintenance ratio for the fourth quarter of 2022	69.98%
2022年第四季度的平均流動性維持比率	

12 months ended
31 Dec 2023
全年結算至
2023年12月31日

Average liquidity maintenance ratio for the reporting period	79.64%
財政期間的平均流動性維持比率	

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part 3 (II) (D) of 'Return of Liquidity Position of an Authorized Institution'.

期內平均流動性維持比率為根據每個公曆月于《認可機構流動資產狀況申報表》第三部分(II)(D)所呈報的流動資產比率/流動性維持比率的算術平均數。

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7. Liquidity ratio (Cont'd)

7. 流動資產比率 (續)

The calculation is in accordance with the HKMA Return of Liquidity Position of an Authorised Institutions (MA(BS)1E) completion instructions and the Banking (Liquidity) Rules made by HKMA under section 97H of the Hong Kong Banking Ordinance.

按照香港金管局認可機構流動資產狀況申報表(表格 MA(BS)1E)填報指引及流動性維持比率規則第 97H 部分計算。

From 1 Jan 2015, the Branch has adopted the Liquidity Maintenance ratio (“LMR”) requirement in accordance with Banking (Liquidity) Rules which HKMA applied the LMR to category 2 financial institutions.

從 2015 年 1 月，香港分行已採納流動性維持比率規則而按照香港金管局要求第 2 類金融機構使用流動性維持比率計算。

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8. Governance of liquidity risk management

8. 流動資金風險管理

FAB Group has in place a robust liquidity risk management framework covering policies, risk appetite and a governance structure. These elements of the framework are intertwined to provide an effective measurement, management, monitoring and reporting mechanism. The Group Board of Directors through the Board Risk and Environmental, Social and Governance (ESG) Committee has overall responsibility for ensuring that the liquidity risk of the FAB group is effectively managed. The Group Asset Liability Management Committee (“Group ALCO”) is the executive management committee which supports the Board in fulfilling its objective. All liquidity policies are subject to review and approval by Group ALCO.

第一阿布扎比銀行集團落實了健全的流動性風險管理框架，涵蓋政策、風險偏好和治理結構。這些框架要素互相交織，提供一個有效的衡量、管理、監控和報告機制。集團董事會通過下屬的風險和環境、社會及治理委員會，全面負責確保第一阿布扎比銀行集團的流動性風險得到有效管理。集團的資產負債管理委員會（集團資管會）為執行管理委員會，協助支持董事會達成目標。所有流動性政策均須經過集團資管會審批通過。

The FAB Group has defined the liquidity risk appetite at a level so as to ensure that the Group has a controlled liquidity risk position with adequate cash or cash-equivalents to be able to meet its financial obligations, in all foreseeable circumstances and without incurring substantial additional costs. The liquidity risk appetite is also defined at a level to ensure continued compliance with current liquidity regulation from both domestic and international regulators, and aligned to support the Group’s external credit rating objectives.

第一阿布扎比銀行集團設定的流動性風險偏好水平確保集團的流動性狀況可控，即在所有可預見的情況下集團有足夠的現金及現金等同品以履行其財務責任而不產生重大的額外成本。界定的風險偏好水平亦需確保可連貫遵守本地及國際監管機構現行流動性規定，並支持集團的外部信用評級目標。

At the Group consolidated level, one of the critical means to measure adequacy of liquidity as per extant global regulation is through Liquidity Coverage Ratio (“LCR”). In addition to internal reporting, FAB has been reporting Basel III LCR numbers to UAE regulator (Central Bank of UAE), which has noted FAB’s LCR to be robust even under stress conditions. This has been achieved by ensuring systems and controls framework are in place to comply with all the qualitative and quantitative aspects of Basel III.

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8. Governance of liquidity risk management (Cont'd)

8. 流動資金風險管理 (續)

符合國際監管標準的流動性覆蓋率是第一阿布扎比銀行集團在集團層面衡量流動充足性的重要方法之一。除了用於內部報告，集團定期向阿聯酋的監管機構（阿聯酋央行）報告巴塞爾協議 III 的流動性覆蓋率。報告表明即使在受壓條件下第一阿布扎比銀行依然擁有健全的流動性覆蓋率。集團通過落實制度和控制框架，以符合巴塞爾協議 III 的所有定性和定量的要求。

Liquidity limits, policies and governance structure defined at the Group level are cascaded down throughout the organisation to ensure that the Branch complies with the defined liquidity risk appetite.

集團設定的流動性限額、政策和治理結構在機構內逐級推行，確保香港分行符合集團規定的流動性風險偏好。

FAB Hong Kong branch's ("The Branch") liquidity policy and strategy is monitored and overseen by the local Asset and Liability Committee ("HK ALCO"). The HK ALCO Charter is closely aligned with the Group ALCO so as to ensure consistency in governance structure, framework and approach. The Branch manages the liquidity risk by adhering to the FAB Liquidity Policy and Limit Framework which has been approved by the Group ALCO. Additionally, the Branch complies with the local regulatory requirement of "Supervisory Policy Manual – LM-1 Liquidity Risk Management and LM-2 Sound Systems and Controls for Liquidity Risk Management" issued by Hong Kong Monetary Authority. The Branch maintains a prudent liquidity management strategy to ensure the LMR requirement is always adhered to.

香港分行的流動性政策和策略由香港分行的資產負債委員（香港資管會）會負責監控。香港資管會的憲章與集團資管會一致，以確保監管結構、框架和方法的連貫性。香港分行管理流動性風險時遵守由集團資管委會批准的《第一阿布扎比銀行流動性政策與限額框架》。另外，香港分行亦遵循香港金管局發佈的《監管政策手冊》，包括《LM-1 流動性風險管理》和《LM-2 穩健流動性風險管理的系統及管控》。香港分行推行謹慎的流動性管理策略，以確保資產負債的流動性比率一貫符合監管機構的規定。

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8. Governance of liquidity risk management (Cont'd)

8. 流動資金風險管理 (續)

The Branch uses internal and regulatory reporting metrics to assess the structure of projected cash flows and future liquidity positions, including off-balance sheet items. These metrics highlight the Branch's liquidity exposure and funding needs. The below metrics are prepared in accordance with the completion instructions of HKMA Return on Liquidity Monitoring Tools Part 4 as shown in below.

香港分行採用內部和監管報告的指標衡量其現金流預測以及包括表外項目的未來流動性頭寸。此指標強調香港分行的流動性敞口和資金需求。以下指標是依照香港金管局 Return on Liquidity Monitoring Tools 報告第 4 部分的填報指示編製。

A. Contractual maturity profile

On-balance sheet liabilities	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant assets										Balancing amount
		Near day	2 to 7 days	8 days to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	1 year up to 2 years	2 years up to 3 years	3 years up to 5 years	Over 5 years	
On-balance sheet liabilities												
1 Deposits from non-bank customers:												
(a) Fledged deposits	121,254	0	0	0	0	0	0	77,151	42,337	0	0	0
(b) Demand, savings and current account deposits	87,483	87,483										
(c) Term, off-peak notice deposits	15,177,214	1,885,869	281,766	4,714,323	3,245,148	823,424	3,213,491	0	0	0	0	
2 Amount payable arising from securities financing transactions (other than securities very transactions)	0	0	0	0	0	0	0	0	0	0	0	
3 Amount payable arising from derivative contracts	816,475	717,213	914,528	2,184,337	9,499,466	1,348,762	4,783,387	415,438	852,973	887,348	3,823,492	
4 Due to MCA for a/c of Exchange Fund	0	0	0	0	0	0	0	0	0	0	0	
5 Due to various central banks	17,484,823	2,164,763	11,857,486	184,689	2,685,147	163,822	0	0	0	0	0	
6 Due to banks	28,674,947	28,628,172	0	225,764	0	0	0	0	0	0	0	
7 DCM securities, projected investments and structured financial transactions listed and outstanding	243,381	0	0	0	2,714	0	642	189,646	158,895	0	0	
8 Other liabilities	82,487	0	0	0	7,368	1,093	0	0	2,765	0	0	
9 Capital and reserves	-112,822	0	0	0	0	0	0	0	0	0	-112,822	
10 Total	57,514,369	21,238,649	12,731,803	7,678,248	14,984,607	2,312,017	12,885,826	683,748	1,342,823	887,348	3,823,492	
Off-balance sheet obligations												
11 Irrevocable loan commitments or facilities granted												
(a) With dates and amounts of drawdowns determined	0	0	0	0	0	0	0	0	0	0	0	
(b) Others (not included in sub-item (a))	8,197,492	0	8,197,496	0	0	0	0	0	0	0	0	
12 Contractual obligations arising from securities financing transactions (not included in item 2)	0	0	0	0	0	0	0	0	0	0	0	
13 Contractual obligations arising from derivative contracts (not included in item 3)	0	0	0	0	0	0	0	0	0	0	0	
14 Off-balance sheet obligations not included in items 11 to 13												
(a) With dates and amounts of payment determined	0	0	0	0	0	0	0	0	0	0	0	
(b) Others	1,642,517	0	1,642,517	0	0	0	0	0	0	0	0	
15 Total	4,281,232	0	4,281,232	0	0	0	0	0	0	0	0	

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8. Governance of liquidity risk management (Cont'd)
 8. 流動資金風險管理 (續)

A. Contractual maturity profile

On-balance sheet assets	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount		
		Next day	2 to 7 days	8 days to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	1 year up to 2 years	2 years up to 3 years	3 years up to 5 years	Over 5 years			
16 Currency notes and coins	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Amount receivable arising from securities financing transactions (other than securities sweep transactions)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 Amount receivable arising from derivative contracts	298,870	217,897	112,807	2,138,647	8,493,511	3,268,148	8,727,828	437,266	862,526	949,381	3,824,692	0	0	
19 Der from M&A for a/c of Exchange Fund	15,813	15,813	0	0	0	0	0	0	0	0	0	0	0	
20 Der from reverse issued bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	
21 Der from hedges	35,282,448	28,434,251	384,683	3,142,336	2,644,322	226,212	3,232,283	117,688	152,212	0	0	0	0	
22 Debt securities, structured instruments and structured financial instruments held (net of offset positions)														
(a) Readily marketable	10,796,689	18,246,858												
(b) Not readily marketable														
(i) Pledged to counterparties	0		0	0	0	0	0	0	0	0	0	0	0	
(ii) Others	2,130,823		0	0	0	658,783	842,292	744,236	281,323	0	0	0	0	
23 Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0	0	
24 Loans and advances to non-bank customers	3,219,454	0	0	8,917	2,251	2,184,882	3,223,213	389,360	0	312,442	0	0	0	
25 Other assets	82,424	0	0	0	34,795	198	188	28,427	0	0	0	0	12,374	
26 Total	37,468,222	37,914,824	386,688	5,281,123	11,693,712	4,024,889	13,927,692	1,172,712	1,340,648	1,277,699	3,824,692	0	12,374	

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8. Governance of liquidity risk management (Cont'd)

8. 流動資金風險管理 (續)

Off-balance sheet claims

27	Irrevocable loan commitments or facilities received														
(a)	With dates and amounts of drawdowns ascertained	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b)	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Contractual claims arising from securities financing transactions (not included in item 17)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Contractual claims arising from derivative contracts (not included in item 18)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Off-balance sheet claims not included in items 27 to 29														
(a)	With dates and amounts of receipt of payment ascertained	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b)	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Contractual Maturity Mismatch		12,473,863	-16,638,236	-1,394,217	-3,813,897	-7,484,479	840,212	582,003	-894	293,444	0			
33	Cumulative Contractual Maturity Mismatch		12,473,863	-3,964,373	-5,779,788	-8,984,721	-13,869,194	-15,167,823	-14,383,820	-14,981,691	-15,284,211	-15,284,211			

FAB applies concentration limits on sources of funding of the entire Group, and such limits are not applicable to an individual branch. Concentration limit on collateral pools is not applied within the Group.

第一阿布扎比銀行為整個集團的資金來源設置集中度限額，但此限制不適用於單獨分行個體。集團內現未採用抵押品集中度限額。

The liquidity risk management framework of the Branch is supported by compliance of local regulatory and applicable Group ALCO approved liquidity limits, stress testing and a contingency funding plan.

香港分行的流動性風險管理框架建立在遵循本地監管和集團資管會通過的流動性限制適用部分，壓力測試以及應急資金計劃的基礎上。

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8. Governance of liquidity risk management (Cont'd)

8. 流動資金風險管理 (續)

Stress Testing

壓力測試

Stress testing and scenario analysis for liquidity risk is extremely important to understand the behaviour of the balance sheet and its components to evaluate the impact of stress events on the Branch's liquidity position. It helps to reveal key vulnerabilities and inform about future balance sheet strategy and pricing. The result of analysis is incorporated into the contingency funding plan and integrated into the liquidity risk management framework of the Branch.

流動性風險的壓力測試和情景分析對於瞭解資產負債表的特性和組成極其重要，以助評估壓力事件對香港分行的流動性頭寸產生的影響。它有助於揭示關鍵漏洞，透顯未來的資債定價與策略。分析結果納入分行的應急資金計畫以及流動性風險管理框架。

Contingency Funding Plan (CFP)

應急資金計畫

CFP is defined as an action plan followed by the Branch in the event that certain Early Warning Indicators (EWI's) are triggered. These early warning indicators serve to highlight a potential risk of the Branch being unable to fund some or all of its activities in a timely manner and at a reasonable cost due to internal/external market driven situations or of certain general adverse stressed financial market conditions. Additionally, some of these EWI's would highlight a potential deficiency in meeting the regulatory ratio requirements. The CFP shows how resources will be mobilized, definitions of key individual responsibilities and also a clear action plan to fulfil the Branch's ordinary daily operations and client's day to day needs.

應急資金計畫指觸發特定的預警指標時香港分行應啟動的行動計畫。由於內外部市場主導或在某些惡劣的金融市場環境下，分行或許無法及時或以合理的成本為部分或全部活動供資。預警指標用於提示上述風險。另外，某些預警指標可顯示無法達到監管比率要求的潛在問題。應急資金計畫列示如何調動資源，規定關鍵個人的責任，並且制定清晰的行動計畫，以滿足分行的正常運營和客戶的日常需求。

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8. Governance of liquidity risk management (Cont'd)
8. 流動資金風險管理 (續)

Funding Strategy
籌資戰略

The FAB Group's approach to funding the balance sheet aims to provide and maintain a sustainable base for both current and future core banking operations. The objective is to avoid a single pillar of funding model, irrespective of the source, and to this end a diverse and hence more stable mix of funding alternatives are employed. International centres including Hong Kong Branch works towards funding self-sufficiency by raising local deposits rather than relying solely on Head Office. Notwithstanding, Hong Kong Branch has the full liquidity support of the Head Office.

第一阿布扎比銀行集團的籌資方式務求為當前和未來的核心銀行業務提供一個可持續的資金基礎。目標是避免單一的籌資模式，採用多元而更加穩定的混合籌資替代方案。香港分行並非完全單一依靠總行，而是致力於吸收本地存款以實現資金自給自足。香港分行依然獲得總行對於流動性的全面支持。

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9. Remuneration Policy

9. 薪酬政策

This disclosure is made in accordance with HKMA Supervisory Policy Manual CG-5 Guideline on a Sound Remuneration System (HKMA SPM CG-5).

本披露乃根據香港金管局監管政策手冊CG-5內有關《穩健的薪酬制度指引》（「香港金管局SPM CG-5」）作出。

The Hong Kong Branch does not engage an external consultant to provide advice on remuneration. The Hong Kong Branch has been established in accordance with local regulations and customs without setting up a remuneration committee. The remuneration package is based on the group defined policy and local policy/addendum which includes fixed pay, variable pay, and non-cash benefits. Variable is discretionary and some amount of it might be deferred based on Group's defined thresholds and risk measures.

香港分行並未聘請外部顧問提供薪酬建議。香港分行乃依據當地規定及規例成立，且未設立薪酬委員會。分行的薪酬組合乃依據總行制定的政策及本銀行政策/附錄，當中包括固定薪酬，浮動薪酬和非現金福利。浮動薪酬是依據總行制定的門檻和風險措施而變更。

The Hong Kong Branch CEO is charged with overseeing the activities of the Branch and he is supported by a senior management team to monitor the key risks arising from the business and local regulations. The key personnel are employees who are manager grade or above, heading major business functions. During the reporting period, the number of senior management and key personnel role was 9.

香港分行總裁負責監察分行的活動，並在一支資深管理團隊的支援下監管經營活動及地方規定產生的關鍵風險。主要人員是負責主管業務及經理級以上職級的僱員。於報告期內，分行有9名資深管理人員及主要人員。

Staff remuneration is reviewed in March of each year based on each individual's performance during the previous year. Senior Management is responsible for the review process and reports the decision to Head Office for record keeping. A discretionary bonus may be paid, subject to both senior management's and Head Office's review each year, to the staff in accordance with his or her performance.

分行於每年三月根據上一年度的個人表現檢討員工薪酬。高級管理人員負責檢討流程，並向總行匯報決定以作記錄。根據高級管理人員和總行的檢討，每年按個別人士的表現可能酌情發放花紅。

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9. Remuneration Policy (Cont'd)
 9. 薪酬政策(續)

During the reporting period, no change was made to the remuneration policy or measures to counter key risks. Given the small number of executives, disclosing a breakdown of the remuneration figures of senior management and key personnel is sensitive; and hence the disclosure of aggregate figures is considered to be appropriate in accordance with Paragraph 3.2.6 of HKMA SPM CG-5.

於報告期內，薪酬政策或應付關鍵風險的措施並無變動。鑒於高級人員數目少，披露資深管理人員及主要人員的薪酬數字明顯較為敏感。因此，根據香港金管局 SPM CG-5 披露總體數字均屬恰當。

The fixed pay and variable pay of senior management and key personnel for the financial year 2023 and 2022 are disclosed as below:

下表顯示於二零二三年年度及二零二二年年度高級管理人員及主要人員的固定薪酬和浮動薪酬：

Remuneration for 薪酬	Aggregate figures (HKD'000) 整體數字(千港元)
1 January 2023 - 31 December 2023 2023年1月1日至2023年12月31日	
Fixed Pay 固定薪酬	16,250
Variable Pay 浮動薪酬	3,797

Remuneration for 薪酬	Aggregate figures (HKD'000) 整體數字(千港元)
1 January 2022 - 31 December 2022 2022年1月1日至2022年12月31日	
Fixed Pay 固定薪酬	16,099
Variable Pay 浮動薪酬	3,206

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Section B - Bank Information (Consolidated Basis)

乙部 - 銀行資料 (綜合數字)

1. Capital and capital adequacy

1. 資本及資本充足比率

	31 Dec 2023 2023 年 12 月 31 日	30 Jun 2023 2023 年 6 月 30 日
Capital adequacy ratio 資本充足比率	17.41%	16.59%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel III Capital adequacy requirements. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

本銀行的綜合資本充足比率數據，是根據巴塞爾 III 資本協定而計算。比率表示出本銀行在財政報表上資本基礎與風險承擔之比重。該比率已包括市場風險的因素。

	31 Dec 2023 2023 年 12 月 31 日 AED million 百萬阿聯酋迪拉姆	30 Jun 2023 2023 年 6 月 30 日 AED million 百萬阿聯酋迪拉姆
Total amount of shareholders' funds 股東資本總額	125,423	116,375

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乙部 - 銀行資料 (綜合數字)

2. Other financial information

2. 其他財務資料

	31 Dec 2023 2023 年 12 月 31 日 AED million 百萬阿聯酋迪拉姆	30 Jun 2023 2023 年 6 月 30 日 AED million 百萬阿聯酋迪拉姆
Total assets 總資產	1,168,633	1,146,082
Total liabilities 總負債	1,043,209	1,029,707
Total loans and advances 總貸款	483,954	482,538
Total customer deposits 總客戶存款	759,863	744,909
	12 months ended 全年結算至 31 Dec 2023 2023 年 12 月 31 日 AED million 百萬阿聯酋迪拉姆	12 months ended 全年結算至 31 Dec 2022 2022 年 12 月 31 日 AED million 百萬阿聯酋迪拉姆
Pre-tax profit 除稅前利潤	17,552	14,390