

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

		For the year ended 31-12-2023	For the year ended 31-12-2022
		截至2023年12月31日止 之年度	截至2022年12月31日止 之年度
		HKD '000 港幣千元	HKD '000 港幣千元
I. INCOME STATEMENT INFORMATION	收益表資料		
Interest income	利息收入	8,502,851	4,149,987
Interest expense	利息支出	(8,290,424)	(3,085,475)
Net interest income	淨利息收入	212,427	1,064,512
Fees and commission income	服務費及佣金收入	284,067	323,571
Fees and commission expenses	服務費及佣金支出	(23,495)	(42,524)
Net fees and commission income	淨服務費及佣金收入	260,572	281,047
Gains less losses arising from trading in foreign currencies	淨外匯買賣收益	199,539	306,045
Gains less losses on securities held for trading purpose	淨交易性證券收益	137,940	80,320
Gains less losses arising from trading in interest rate derivatives	淨利率衍生工具收益	6,888	216,071
Gains less losses arising from trading in other derivatives	淨其他衍生工具收益	8,844	2,809
Others	其他	295,915	400,456
Other operating income	其他營運收入	649,126	1,005,701
Net operating income	營業收入淨額	1,122,125	2,351,260
Staff and rental expenses	薪酬及租金支出	(454,953)	(460,915)
Other expenses	其他支出	(98,195)	(111,198)
Operating expenses	營運支出	(553,148)	(572,113)
Net charge of allowance for credit losses and other losses	信貸及其他虧損準備淨撥備	(1,720,570)	(316,583)
Gains less losses from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益減虧損	-	-
(Loss)/ Profit before taxation	稅前(虧損)/盈利	(1,151,593)	1,462,564
Taxation	稅項	224,227	(241,794)
(Loss)/ Profit after taxation	稅後(虧損)/盈利	(927,366)	1,220,770

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II. BALANCE SHEET INFORMATION
資產負債表資料

		31-12-2023	30-06-2023
		HKD '000	HKD '000
		港幣千元	港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	5,170,551	15,686,695
Placements with banks maturing more than one month but within twelve months	存放於銀行同業款項(超過一個月但不超過十二個月到期)	3,098,522	5,847,666
Amounts due from Head Office and overseas offices	存放於總行及海外分行	9,546,879	24,215,933
Trade bills	貿易匯票	48,340	44,516
Certificates of deposit held	持有的存款證	15,359,953	8,265,462
Trading securities	交易性證券	43,164	1,351,425
Gross loans and advances to customers	總客戶貸款及放款	73,685,419	80,297,943
Gross loans and advances to banks	總銀行貸款及放款	734,493	501,462
Accrued interest and other accounts	應計利息及其他賬目	418,696	269,862
Less: Allowances for credit and other losses	減: 信貸及其它虧損準備		
- stage 1	- 第一階段	(328,570)	(456,575)
- stage 2	- 第二階段	(236,734)	(288,604)
- stage 3	- 第三階段	(1,575,391)	(895,350)
Net loans and advances and other accounts	淨貸款、放款及其他賬項	72,697,913	79,428,738
Investment securities	投資證券	52,653,436	59,782,946
Less: Allowances for credit and other losses	減: 信貸及其它虧損準備		
- stage 1	- 第一階段	(8,931)	(85,132)
- stage 2	- 第二階段	(25,903)	(46,842)
- stage 3	- 第三階段	(538,751)	(391,474)
Net investment securities	淨投資證券	52,079,851	59,259,498
Other investment	其他投資	1,895,650	2,484,902
Fixed assets	固定資產	644,015	704,184
Other assets	其他資產	14,703,080	15,977,839
Total assets	資產總額	175,287,918	213,266,858
Liabilities	負債		
Deposits and balances from banks	銀行同業的存款及結餘	18,391,038	40,094,811
Demand deposits and current accounts	活期存款及往來賬戶	698,557	862,991
Savings deposits	儲蓄存款	12,041,896	12,039,998
Time, call and notice deposits	定期, 短期通知及通知存款	82,247,766	66,613,288
Deposits from customers	客戶存款	94,988,219	79,516,277
Amounts due to Head Office and overseas offices	總行及海外分行存款	14,997,185	27,844,645
Certificates of deposit issued	已發行存款證	24,268,930	37,496,133
Debt securities issued	已發行債務證券	5,465,423	11,393,745
Other liabilities	其他負債	17,177,123	16,921,247
Total liabilities	負債總額	175,287,918	213,266,858

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III. ADDITIONAL BALANCE SHEET INFORMATION
 資產負債表附加資料

1) Overdue and rescheduled assets

逾期及經重組資產

a) As at 31 December 2023 and 30 June 2023, the Branch did not have any overdue loans and advances to banks. The gross amount of loans and advances to customers and other overdue assets and rescheduled are analysed as follows:

於2023年12月31日及2023年06月30日，香港分行並無任何逾期銀行貸款。逾期及經重組客戶貸款和其他資產總額之分析如下：

		31-12-2023	30-06-2023
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款總額，已逾期：		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	776,268	379,374
- more than 3 months but not more than 6 months	- 三個月以上至六個月	411,710	253,510
- more than 6 months but not more than one year	- 六個月以上至一年	748,654	113,824
- more than one year	- 一年以上	266,314	152,548
Total overdue and rescheduled loans and advances to customers	逾期及經重組客戶貸款總額	2,202,946	899,256
Value of collateral held against for overdue advances to customers	逾期客戶貸款所持抵押品的價值		
Current market value of collateral held against the covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分之抵押品市值	-	-
Covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分	-	-
Uncovered portion of the overdue loans and advances	逾期客戶貸款非涵蓋部分	2,202,946	899,256
Percentage of overdue to total loans and advances to customers	逾期客戶貸款佔客戶貸款總額的百分比	2.99%	1.12%
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 2	- 第二階段	9,126	113,901
- stage 3	- 第三階段	1,247,846	403,612
		31-12-2023	30-06-2023
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of other assets which have been overdue for:	其他資產總額，已逾期：		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-
- more than 6 months but not more than one year	- 六個月以上至一年	-	-
- more than one year	- 一年以上	156,275	438,486
Other rescheduled assets	其他經重組資產	-	-
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	156,275	438,486

2) Impaired loans and advances

減值貸款

As at 31 December 2023 and 30 June 2023, the Branch did not have any impaired loans and advances to banks. Our Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch. The amount of impaired loans and advances to customers is analysed as follows:

於2023年12月31日及2023年06月30日，香港分行並無任何減值銀行貸款，而總行並無就香港分行的貸款作出減值準備。減值客戶貸款分析如下：

		31-12-2023	30-06-2023
		HKD '000	HKD '000
		港幣千元	港幣千元
Impaired loans and advances to customers	減值客戶貸款	2,593,367	1,352,883
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 3	- 第三階段	1,463,916	854,878
Percentage of impaired to total loans and advances to customers	減值客戶貸款佔客戶貸款總額的百分比	3.52%	1.68%

3) Repossessed assets

收回資產

Reposessed assets are reported as "assets held for sale" under other assets and the relevant loans and advances are then written-off. The reposessed assets are recognised at lower of carrying amount and net realizable value of the relevant loans and advances.

As at 31 December 2023 and 30 June 2023, the Branch did not have any reposessed assets.

收回資產會被視為「待售資產」項目並計入其他資產項下，而有關貸款隨後撤銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額者入賬。

於2023年12月31日及2023年06月30日，香港分行並無任何收回資產。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)
 資產負債表附加資料(續)

4) Analysis of gross loans and advances to customers

客戶貸款總額分析	31-12-2023		30-06-2023	
	HKD '000 港幣千元	% covered by collateral 抵押品覆蓋率	HKD '000 港幣千元	% covered by collateral 抵押品覆蓋率
a) Breakdown by industry sectors 按行業分類				
Loans and advances for use in Hong Kong 在香港使用的貸款				
Industrial, commercial and financial 工商金融				
Property development 物業發展	4,631,514	18.88%	6,724,926	11.69%
Property investment 物業投資	1,928,433	11.78%	1,288,985	27.63%
Financial concerns 金融企業	24,406,661	0.06%	32,303,728	4.24%
Stockbrokers 股票經紀	-	N/A	-	N/A
Wholesale and retail trade 批發及零售行業	591,099	0.00%	918,776	6.92%
Manufacturing 製造業	4,927,300	10.17%	3,603,465	19.46%
Transport and transport equipment 運輸及運輸設備	1,040,408	60.95%	1,968,985	40.91%
Electricity and gas 電力及氣體燃料	2,617,750	0.00%	3,322,070	0.00%
Recreational activities 康樂活動	-	N/A	-	N/A
Information technology 資訊科技	64,952	0.00%	65,131	0.00%
Others 其他	6,150,787	0.00%	4,255,980	0.00%
Individual 個人				
Others 其他	463,770	98.51%	570,361	100.00%
Loans and advances for use in Hong Kong 在香港使用的貸款	46,822,674		55,022,407	
Trade finance 貿易融資	3,337,253	0.00%	1,360,563	0.00%
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	23,525,492	0.08%	23,914,973	5.39%
Gross loans and advances to customers 客戶貸款總額	73,685,419		80,297,943	

b) Breakdown by geographical areas 按地區分類

The breakdown of the gross loans and advances to customers by geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額按國家或地區的分類，是依照交易對手所在地而區分，並已顧及轉移風險因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，風險便確認為由一個國家轉移到另一個國家。

	31-12-2023		30-06-2023	
	HKD '000 港幣千元		HKD '000 港幣千元	
Gross loans and advances to customers 總額客戶貸款				
Hong Kong 香港	49,963,843		32,557,492	
Mainland China 中國內地	19,529,976		47,608,777	
Others 其他	4,191,600		131,674	
	73,685,419		80,297,943	
Overdue loans and advances to customers 逾期客戶貸款				
Hong Kong 香港	112,048		112,048	
Mainland China 中國內地	2,090,898		787,208	
	2,202,946		899,256	
Impaired loans and advances to customers 減值客戶貸款				
Hong Kong 香港	112,048		112,048	
Mainland China 中國內地	2,481,319		1,240,835	
	2,593,367		1,352,883	

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5) International Claims
國際債權

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a 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. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

國際債權資料披露對海外交易對手風險最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，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，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的百分之十或以上，該地區的國際債權便須予以披露。

		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
		港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元
As at 31 December 2023	於2023年12月31日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	45,024	1,235	1,215	28,593	76,067
of which: Mainland China	其中：中國內地	43,962	1,151	1,215	28,593	74,921
Offshore centres	離岸中心	4,735	808	6,889	35,264	47,696
of which: Hong Kong	其中：香港	4,302	808	6,462	32,536	44,108
Developed countries	已發展地區	10,389	10,737	405	3,473	25,004
As at 30 June 2023	於2023年06月30日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	67,001	1,871	1,034	33,547	103,453
of which: Mainland China	其中：中國內地	66,107	1,789	1,034	33,547	102,477
Offshore centres	離岸中心	5,312	849	11,831	29,823	47,815
of which: Hong Kong	其中：香港	4,892	791	11,831	28,037	45,551
Developed countries	已發展地區	12,424	9,514	398	3,890	26,226

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資產負債表附加資料(續)

6) Currency risk 貨幣風險

The net position in a particular foreign currency is disclosed when the position in that currency constitutes 10% or more of the total net position in all foreign currencies.

如個別外幣的持倉淨額佔所持有外幣淨持倉總額的百分之十或以上，便須予以披露。

		<u>31-12-2023</u>	
		HKD Mil.	
		港幣百萬元	
		USD	
		美元	
Spot assets	現貨資產		115,663
Spot liabilities	現貨負債		(118,995)
Forward purchases	遠期買入		24,436
Forward sales	遠期賣出		(23,368)
Net options position	期權倉淨額		-
Net long / (short) position	長 / (短)盤淨額		<u><u>(2,264)</u></u>
		<u>30-06-2023</u>	
		HKD Mil.	HKD Mil.
		港幣百萬元	港幣百萬元
		USD	CNY
		美元	人民幣
Spot assets	現貨資產	138,274	19,800
Spot liabilities	現貨負債	(160,482)	(28,642)
Forward purchases	遠期買入	53,231	22,920
Forward sales	遠期賣出	(32,177)	(13,862)
Net options position	期權倉淨額	23	-
Net long / (short) position	長 / (短)盤淨額	<u><u>(1,131)</u></u>	<u><u>216</u></u>

As at 31 December 2023 and 30 June 2023, the Branch did not have any structural position.

於2023年12月31日及2023年06月30日，香港分行並無結構性持倉。

The net options position is calculated based on delta equivalent approach.

期權持倉淨額是按照得爾塔等值方法計算。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

7) Non-Bank Mainland China exposures 非銀行的中國內地風險承擔

		On-balance sheet exposures 資產負債表內 的風險額 HKD '000 港幣千元	Off-balance sheet exposures 資產負債表外 的風險額 HKD '000 港幣千元	Total exposures 風險總額 HKD '000 港幣千元
As at 31 December 2023	於2023年12月31日			
Types of counterparties	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	28,401,408	2,722,541	31,123,949
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	23,601,524	821,724	24,423,248
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	14,120,455	719,181	14,839,636
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	3,222,281	297,206	3,519,487
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	452,398	-	452,398
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機構，其於中國內地使用之信貸	4,751,137	117,206	4,868,343
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之風險	911,272	57,626	968,898
Total	總計	75,460,475	4,735,484	80,195,959
Total assets after provision	扣除減值準備金後資產總額	175,287,918		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	43.05%		

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資產負債表附加資料(續)

7) Non-Bank Mainland China exposures (Continued) 非銀行的中國內地風險承擔(續)

		On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內 的風險額	資產負債表外 的風險額	風險總額
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
As at 30 June 2023	於2023年06月30日			
Types of counterparties	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	29,037,614	812,118	29,849,732
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	27,344,951	1,783,763	29,128,714
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	14,731,668	639,947	15,371,615
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	3,949,721	312,530	4,262,251
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	717,220	-	717,220
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機構，其於中國內地使用之信貸	5,829,362	107,570	5,936,932
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之風險	1,055,084	102,465	1,157,549
Total	總計	82,665,620	3,758,393	86,424,013
Total assets after provision	扣除減值準備金後資產總額	213,266,858		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	38.76%		

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料
IV. OFF-BALANCE SHEET EXPOSURES 資產負債表以外的風險承擔
The contractual or notional amounts of each class of off-balance sheet items

每類資產負債表外項目的合約或名義數額

1) Contingent liabilities and commitments 或然負債及承諾

		<u>31-12-2023</u>	<u>30-06-2023</u>
		HKD '000	HKD '000
		港幣千元	港幣千元
Direct credit substitutes	直接信貸替代項目	12,527,797	10,534,606
Trade-related contingencies	與貿易有關的或有項目	323,290	237,378
Other commitments	其他承諾	42,404,710	30,044,401
Total	總計	<u>55,255,797</u>	<u>40,816,385</u>

2) Derivatives
衍生工具

		Contract Amount	Fair value assets	Fair value liabilities
		合約金額	公允值資產	公允值負債
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
As at 31 December 2023	於2023年12月31日			
Exchange rate contracts	匯率合約	129,475,595	1,071,113	970,347
Interest rate contracts	利率合約	16,882,611	374,930	191,852
Other derivatives	其他衍生工具	655,931	39,536	30,692
Total	總計	<u>147,014,137</u>	<u>1,485,579</u>	<u>1,192,891</u>
As at 30 June 2023	於2023年06月30日			
Exchange rate contracts	匯率合約	190,964,809	1,856,009	1,924,230
Interest rate contracts	利率合約	39,995,268	884,459	236,876
Other derivatives	其他衍生工具	4,728,236	670,241	667,418
Total	總計	<u>235,688,313</u>	<u>3,410,709</u>	<u>2,828,524</u>

The above exposures do not take into account the effects of bilateral netting arrangements

上述數額並未計及雙邊淨額結算安排的影響。

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

V. Liquidity Information 流動資金資料

Liquidity risk is the risk that the Branch may not be able to fund increases in assets or meet its obligations as they fall due without incurring unacceptable loss. The Branch management oversees liquidity risk exposures through Assets and Liability Management Committee (ALCO) and Risk Management Committee (RMC). The Branch manages its liquidity on a prudent basis with the objective to comply with the statutory standards and Head Office policies to ensure that there is an adequate liquidity and funding capacity to meet normal business operations.

In liquidity risk management, the Branch takes up liquidity mismatch from the treasury activities, and customer loans and deposits. Global Market and Trading Department is responsible for managing the liquidity mismatch under the Management Action Trigger Limits approved by ALCO. Market Risk Management Department produces monitoring reports to senior management on a daily basis and report the risk profile to ALCO and RMC for risk monitoring.

With reference to the HKMA's Supervisory Policy Manuals, the Branch has set up a Stress Testing Policy. The Branch performs the stress testing on a monthly basis based on the different scenarios to evaluate and manage potential liquidity risk.

In order to strengthen the ability to respond the potential liquidity crisis, the Branch's has set up Management Action Trigger Limits to evaluate whether the Branch can survive under the stress scenarios. In addition, Contingency Funding Plan has been set up and is reviewed at least once a year. The Branch performs a regular drill in order to ensure the prompt actions and feasibility of Contingency Funding Plan under crisis.

流動資金風險是指香港分行可能要承受其不欲接受的損失，否則便無法提供資金以應付資產的增加或履行到期的責任的風險。香港分行管理層通過資產負債委員會及全面風險管理委員會管理香港分行的流動性風險。香港分行以審慎原則管理資金流動性，旨在符合法定準則及總行政策，以確保有充足之流動性及融資能力，應付日常的業務營運。

在流動性風險管理上，香港分行的流動資金錯配是由於資金業務、客戶的放款及存款業務所產生。金融市場部根據資產負債委員會所核定的管理指標管理香港分行的流動資金錯配。市場風險管理部每日編制監控報告，並向資產負債委員會及全面風險管理委員會報告香港分行的風險情況。

參考香港金管局監管政策手冊之相關指引，香港分行已制定壓力測試政策。香港分行按不同危機情況每月進行壓力測試，以評估及管理潛在之流動性資金風險。

為加強對潛在流動性危機的應對能力，香港分行已制定管理指標以評估香港分行是否在特定的壓力情景下能持續經營。此外，香港分行亦編制了應急融資計劃，且每年最少重檢一次。為確保應急融資計劃能迅速應對危機，香港分行定期進行演練。

The average liquidity maintenance ratio and core funding ratio are calculated as the simple average of each calendar month's average for the reporting period. 平均流動性維持比率與平均核心資金比率是按報告期的每個公曆月之平均數計算。

		For the quarter ended 31-12-2023	For the quarter ended 31-12-2022
		截至2023年12月31日止之季度	截至2022年12月31日止之季年度
The average liquidity maintenance ratio	平均流動性維持比率	62.82%	72.15%
The average core funding ratio	平均核心資金比率	158.52%	135.67%

1) Cash Flow Maturity Mismatch Analysis 現金流到期日錯配分析

		Less than 7 days 少於七日	1 week to 1 month 一個星期至一個月	Over 1 month to 3 months 一個月以上至三個月	Over 3 months to 12 months 三個月以上至十二個月	Over 1 year 超過一年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
As at 31 December 2023	於2023年12月31日					
Net liquidity mismatch	淨流動資金錯配	48,964,951	(15,667,035)	(36,329,391)	(22,339,188)	30,602,218
Cumulative mismatch	累計錯配	48,964,951	33,297,916	(3,031,475)	(25,370,663)	5,231,555
As at 31 December 2022	於2022年12月31日					
Net liquidity mismatch	淨流動資金錯配	53,402,581	(22,630,431)	(44,165,507)	(9,756,654)	30,293,327
Cumulative mismatch	累計錯配	53,402,581	30,772,150	(13,393,357)	(23,150,011)	7,143,316

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall. 正號表示資金流動性剩餘，負號表示資金流動性短缺。

The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity. 現金流到期日錯配分析已計入流動性的可轉移限制。

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表（未經審計）

HONG KONG BRANCH INFORMATION

香港分行資料

V. Liquidity Information(Continued)

流動資金資料（續）

2) Liquidity Gap

流動資金差距

The table below analyses the on- and off- balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2023 and 31 December 2022:
 下表為本分行截至2023年12月31日及2022年12月31日，資產負債表按相關到期日分析的表內及表外項目：

As at 31 December 2023	於2023年12月31日	Total 總額	Up to 1 month 一個月之內	Over 1 month up to 1	Over 1 year
				year 一個月以上至一年	超過一年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
Total on-balance sheet assets	資產負債表內之總資產	177,023,175	97,853,431	43,793,953	36,584,956
Total off-balance sheet claims	資產負債表外之總債權	23,000,000	23,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	174,674,016	73,709,822	102,462,532	(202,997)
Total off-balance sheet obligations	資產負債表外之總承擔	13,845,693	13,845,693	-	-

As at 31 December 2022	於2022年12月31日	Total 總額	Up to 1 month 一個月之內	Over 1 month up to 1	Over 1 year
				year 一個月以上至一年	超過一年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
Total on-balance sheet assets	資產負債表內之總資產	211,856,351	106,741,448	65,929,376	40,826,507
Total off-balance sheet claims	資產負債表外之總債權	23,000,000	23,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	211,222,756	87,245,304	119,851,537	5,734,503
Total off-balance sheet obligations	資產負債表外之總承擔	11,723,994	11,723,994	-	-

The maturity buckets mainly follow information provided to the HKMA MA(BS)23-Liquidity Monitoring Tools return.
 到期日分類主要按照金管局MA(BS)23-流動性檢查工具的申報指示制定而成。

VI. DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

Total remuneration of Senior Management and Key Personnel for Year 2023 has not yet been finalized in accordance with the Branch's remuneration policy. The Branch will disclose the relevant information in the 2024 Interim Financial Disclosure statement.
 根據相關薪酬管理制度，2023年年度香港分行高級管理層及關鍵人員的總薪酬仍在確認過程中。
 有關資料將於2024年的香港分行中期財務資料披露報表中披露。

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表 (未經審計)

VII. BANK INFORMATION (CONSOLIDATED BASIS)	銀行綜合資料	30-06-2023	31-12-2022
		CNY Million 人民幣百萬元	CNY Million 人民幣百萬元
This note represents the consolidated bank information for Shanghai Pudong Development Bank Co., Ltd. 本附注提供上海浦東發展銀行之綜合資訊。			
Consolidated balance sheet items and financial ratios		合併資產負債專案及財務比率	
Total assets	資產總額	8,932,519	8,704,651
Total liabilities	負債總額	8,211,439	7,997,876
Loans and advances to customers	發放貸款和墊款	4,866,904	4,798,350
Deposits from customers	吸收存款	5,069,529	4,893,812
Equity attributable to the Banks's shareholders	歸屬於母公司股東權益	713,100	697,872
Capital adequacy ratio	資本充足率	13.57%	13.65%

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking and Insurance Regulatory Commission. These guidelines are different from the standards referred to in paragraph (a) Section 105 Chapter 155M of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

資本充足率是根據中國銀行保險監督管理委員會的有關規定計算。

這些規定與《銀行業條例》中的〈銀行業(披露)規則〉內第155章第105條中(a)段內所述之標準有異的。

		For the year ended 30-06-2023	For the year ended 30-06-2022
		截至2023年06月30日止 之年度	截至2022年06月30日止 之年度
		CNY Million 人民幣百萬元	CNY Million 人民幣百萬元
Consolidated profit and loss item		合併損益專案	
Pre-tax profit	稅前利潤	26,567	34,533

Financial disclosure statement for the year ended 31 December 2023 (Unaudited)

截至2023年12月31日之主要財務資料披露報表（未經審計）

Statement of compliance

遵從情況聲明

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

盡本人所知，本報告所披露資料完全遵從《銀行業條例》中的〈銀行業（披露）規則〉所載之披露規定。



HUNG CHUNG SUM 洪從心

Deputy Chief Executive 副行長

Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch

上海浦東發展銀行香港分行

26/4/2024

二零二四年四月二十六日