



Bangkok Bank

Bangkok Bank Public Company Limited, Hong Kong Branch
盤谷銀行，香港分行

**Key Financial Information Disclosure Statement
For 6 months ended 30 June 2017**

**主要財務資料披露報告
截至二零一七年六月三十日止六個月**

(Pursuant to the module on "Guideline on the Application of the Banking (Disclosure) Rules"
in the Supervisory Policy Manual issued by the Hong Kong Monetary Authority on 6 August 2015)
(根據香港金融管理局二零一五年八月六日刊載於<<監管政策手冊>>
的[銀行業(披露)規則的應用指引])



Key Financial Information Disclosure Statement for 6 months ended 30 June 2017

This disclosure of the financial information as at 30 June 2017 of BANGKOK BANK PUBLIC COMPANY LIMITED, Hong Kong Branch and the Bank as a whole is pursuant to the module on “Guideline on the Application of the Banking (Disclosure) Rules” in the Supervisory Policy Manual issued by the Hong Kong Monetary Authority on 6 August 2015.

General Information

Bangkok Bank Public Company Limited is a company incorporated in Thailand with limited liability. Its Hong Kong Branch provides banking and financial related services.

Chief Executive's declaration of compliance

We enclose herewith the Key Financial Information Disclosure Statement for 6 months ended 30 June 2017. We confirm that the information contained therein complies, in all material respects, with the Hong Kong Monetary Authority's recommendations and is not false or misleading.

截至二零一七年六月三十日止六個月的主要財務資料披露

本報告是根據香港金融管理局二零一五年八月六日刊載於《監管政策手冊》的[銀行業(披露)規則的應用指引]，披露盤谷銀行香港分行及銀行整體在二零一七年六月三十日的財務資料。

一 般 資 料

盤谷銀行乃一間在泰國成立的有限公司。其香港分行提供銀行及金融相關服務。

行 政 總 裁 遵 從 披 露 指 引 的 聲 明

本行現附上截至二零一七年六月三十日止六個月財政年度的主要財務資料披露報告。我們確認，在各重要方面而言，報告內所載資料均符合香港金融管理局的指引，並沒有虛假或誤導成份。

Sitthichai Jiwattanakul

周思澄

Chief Executive and General Manager

行政總裁及總經理

Hong Kong Branch

香港分行

29 September 2017

二零一七年九月二十九日



Bangkok Bank

Bangkok Bank Public Company Limited, Hong Kong Branch

盤谷銀行香港分行

For immediate release

Key Financial Information Disclosure Statement

Attached is the Key Financial Information Disclosure Statement ("Disclosure Statement") of Bangkok Bank Public Company Limited, Hong Kong Branch for 6 months ended 30 June 2017.

The public can obtain copies of the Disclosure Statement at G/F, Bangkok Bank Building, 28 Des Voeux Road Central, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry for public inspection.

即時發放

主要財務資料披露報告

謹附上盤谷銀行香港分行截至二零一七年六月三十日止六個月的**主要財務資料披露報告**。

公眾人士可於香港中環德輔道中二十八號盤谷銀行大廈地下索取有關副本。

該財務資料披露報告已存放在香港金融管理局查冊處以供公眾人士查閱。

**A. BRANCH INFORMATION (HONG KONG OFFICE)**

香港分行資料

	6 months ended 30 June 2017 截至 2017 年 6 月 30 日止 六個月 HKD million 港幣百萬元	6 months ended 30 June 2016 截至 2016 年 6 月 30 日止 六個月 HKD million 港幣百萬元
Profit and Loss 收益表		
Interest income 利息收入	1,063	972
Interest expense 利息支出	(918)	(825)
Net interest income 淨利息收入	<u>145</u>	<u>147</u>
Other operating income 其他營運收入		
- Gains less losses arising from dealing in foreign currencies 外匯買賣收益減虧損	4	4
- Net fees and commission income 淨收費及佣金收入		
Fees and commission income 收費及佣金收入	12	12
Fees and commission expense 收費及佣金支出	(1)	(1)
	<u>11</u>	<u>11</u>
- Others 其他	7	3
Operating income 營運收入	<u>167</u>	<u>165</u>
Staff expense 職員薪金支出	(46)	(44)
Rental expense 租金支出	(6)	(5)
Depreciation on fixed assets 固定資產折舊	(2)	(2)
Others 其他	(15)	(15)
Operating expenses 營運支出	<u>(69)</u>	<u>(66)</u>
Operating profit before provision 扣除準備前營業利潤	98	99
Provision for bad and doubtful debts 壞帳及呆壞帳撥備	(79)	(80)
Profit before taxation 稅前盈利	<u>19</u>	<u>19</u>
Taxation expense 稅項支出	(1)	(2)
Profit after taxation 除稅後盈利	<u>18</u>	<u>17</u>



A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

	30 June 2017 2017年6月30日	31 December 2016 2016年12月31日
	HKD million 港幣百萬元	HKD million 港幣百萬元
Balance Sheet – Assets 資產負債表 – 資產項目		
Cash and balances with banks 現金及銀行結餘	5,256	4,111
Balances with central banks 中央銀行結餘	266	368
Placements with banks maturing of more than one month but not more than twelve months 超逾一個月但不超逾十二個月的銀行存款	2,795	3,185
Amount due from overseas offices of the Bank 存放海外辦事處	44,680	38,110
Trade bills 貿易匯票	2	3
Certificates of deposit held 持有存款證	0	0
Advances and other accounts (net of provision) 貸款及其他帳目(已扣除準備金) [Note A(i) 註 A(i)]	13,304	12,591
Investment securities 投資證券		
Held-to-maturity debt securities 持有至到期債務證券		
- Exchange fund bills 外匯基金票據	200	100
Available-for-sale debt securities 可供出售債務證券		
- Listed outside Hong Kong 在香港以外地區上市	231	233
Available-for-sale equity securities 可供出售股份證券		
- Listed in Hong Kong 在香港上市	404	346
- Listed outside Hong Kong 在香港以外地區上市	8	7
Other equity securities 其他股份證券		
- Unlisted 非上市	0	0
Tangible fixed assets 有形固定資產	11	12
Deferred tax assets 遞延稅項資產	199	194
Total assets 總資產	67,356	59,260

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
 香港分行資料(續)

	30 June 2017 2017年6月30日	31 December 2016 2016年12月31日
	HKD million 港幣百萬元	HKD million 港幣百萬元
Balance Sheet – Liabilities 資產負債表–負債項目		
Deposits and balances from banks 銀行存款結餘	658	1,366
Balances with central banks 中央銀行結餘	0	0
Deposits from customers 客戶存款		
Demand deposits and current accounts 活期存款及往來存款	398	397
Savings deposits 儲蓄存款	3,289	1,984
Time, call and notice deposits 定期存款及通知存款	8,717	8,922
Amount due to overseas offices of the Bank 海外辦事處存款	26,105	18,491
Issued debt securities 已發行債務證券	26,895	26,718
Other liabilities 其他負債	444	610
Tax payable 應付稅項	20	9
Total liabilities 總負債	66,526	58,497
Capital and reserves 資本及儲備		
Reserves 儲備	812	727
Current profit 是年度盈利	18	36
Total capital and reserves 資本及儲備總額	830	763
Total capital and reserves and liabilities 資本、儲備及負債總額	67,356	59,260



A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

	30 June 2017 2017年6月30日	31 December 2016 2016年12月31日
	HKD million 港幣百萬元	HKD million 港幣百萬元
Note 註		
Additional balance sheet information 附加資料		
(i) Advances and other accounts 貸款及其他帳目		
- Advances to customers 對客戶的貸款	14,652	13,874
- Advances to banks 對銀行的貸款	0	0
- Accrued interest 應計利息	65	44
- Other accounts 其他帳目	23	22
	<u>14,740</u>	<u>13,940</u>
- Provisions for bad and doubtful debts against advances to customers 客戶貸款壞帳及呆壞帳準備金		
- General 一般準備	(1,396)	(1,331)
- Specific 特殊準備	(40)	(18)
	<u>(1,436)</u>	<u>(1,349)</u>
	<u>13,304</u>	<u>12,591</u>
(ii) Amount of advances to customers on which interest is being placed in suspense or on which interest accrual has ceased 暫記利息或已停息之客戶貸款金額		
- Advances to customers 客戶貸款金額	45	50
- Percentage of such advances to total advances to customers 該等貸款佔客戶貸款總額	0.31%	0.36%
- Trade bills accepted or payable by non-banks 由非銀行承兌或支付之貿易票據	0	0
- Amount of suspended interest 暫記利息	0	0
- Amount of specific provisions made in respect of such advances 該等貸款之特殊準備金	40	18
- Value of collateral in support of such advances to which specific provisions relate 該等貸款之抵押品價值	3	3

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
 香港分行資料(續)

	30 June 2017 2017年 6月30日	Amount of advances covered by collateral 受抵押品覆 蓋的金額	31 December 2016 2016年 12月31日	Amount of advances covered by collateral 受抵押品覆 蓋的金額
	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元
(iii) Industry analysis of gross advances to customers 客戶貸款的行業分類				
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	327	0	410	0
- Property investment 物業投資	0	0	0	0
- Financial concerns 金融企業	2,480	930	3,442	1,114
- Stockbrokers 股票經紀	0	0	0	0
- Wholesale and retail trade 批發零售	254	233	280	196
- Manufacturing 製造業	787	2	7	2
- Transport and transport equipment 運輸及運輸設備	406	406	403	403
- Electricity & Gas 電力及天然氣	937	937	931	931
- Others 其他	211	94	293	142
Individuals 個人貸款				
- Advances for the purchase of residential properties other than flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme 購買非「居者有其屋」、「私人參建居屋計劃」和「租者置其屋計劃」樓宇的貸款	0	0	0	0
- Others 其他	1,178	1,178	1,311	1,309
	<u>6,580</u>	<u>3,780</u>	<u>7,077</u>	<u>4,097</u>
Trade finance 貿易融資	730	219	635	172
Advances for use outside Hong Kong 在香港以外使用的貸款	<u>7,342</u>	<u>2,829</u>	<u>6,162</u>	<u>970</u>
Gross advances to customers 客戶貸款	<u>14,652</u>	<u>6,828</u>	<u>13,874</u>	<u>5,239</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority.

上述細分乃根據香港金融管理局採用的類別和定義而分類。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

(iv) Geographical analysis of assets 資產的地區分類

A country or geographical area is disclosed where it constitutes 10% or more of the gross amount of advances to customers after taking into consideration any transfers of risk

在顧及風險轉移後,只有佔客戶貸款總額 10% 或以上的國家或地區方作披露

	30 June 2017 2017年6月30日	Percentage of total advances to customers	31 December 2016 2016年 12月31日	Percentage of total advances to customers
	HKD million 港幣百萬元	佔客戶貸款 總額的百分比	HKD million 港幣百萬元	佔客戶貸款 總額的百分比
Gross advances to customers 客戶貸款				
- Hong Kong 香港	9,464	64.59%	8,401	60.55%
- China 中國	2,253	15.38%	2,186	15.75%
- Thailand 泰國	2,137	14.58%	2,443	17.61%
- Others 其他	798	5.45%	844	6.09%
	<u>14,652</u>	<u>100.00%</u>	<u>13,874</u>	<u>100.00%</u>
Gross overdue advances to customers 逾期客戶貸款				
Three months or less but over one month 一個月以上但不超過三個月				
- Hong Kong 香港	0	0.0%	26	0.2%
Over three months 超過三個月				
- Hong Kong 香港	32	0.2%	14	0.1%
- Malaysia 馬來西亞	10	0.1%	10	0.1%
Total non-performing loans 不履行貸款總額	45	0.3%	50	0.4%
Gross advances to customers on which interest is being placed in suspense or on which interest accrual was ceased 暫記利息或已停息之客戶貸款				
- Hong Kong 香港	35	0.2%	40	0.3%
- Malaysia 馬來西亞	10	0.1%	10	0.1%
Other overdue assets 其他逾期資產				
- Six months or less but over three months 三個月以上但不超過六個月	0	0.0%	0	0.0%
- One year or less but over six months 六個月以上但不超過一年	0	0.0%	0	0.0%
- Over one year 超過一年	0	0.0%	0	0.0%

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
 香港分行資料(續)

 HKD million
 港幣百萬元

(iv) Geographical analysis of assets (cont'd) 資產的地區分類(續)

The breakdown of cross-border claims by countries or geographical area is disclosed where it constitutes 10% or more of the aggregate amount of cross-border claims after taking into consideration any transfers of risk
 在顧及風險轉移後，只有佔總跨域債權 10% 或以上的國家或地區方作披露

As at 30 June 2017	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
截止 2017 年 6 月 30 日	銀行	官方機構	非銀行金融機構	非金融私人機構	其他	總額
1. Developing Asia-Pacific 發展中亞太區國家						
China 中國	4,708	1	0	2,255	0	6,964
Thailand 泰國	0	1	0	2,149	0	2,150

As at 31 December 2016	<u>Banks</u>	<u>Official sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
截止 2016 年 12 月 31 日	銀行	官方機構	非銀行金融機構	非金融私人機構	其他	總額
1. Developing Asia-Pacific 發展中亞太區國家						
China 中國	2,563	1	0	2,187	0	4,751
Thailand 泰國	0	1	0	2,456	0	2,457

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
 香港分行資料(續)

 HKD million
 港幣百萬元

- (v) Foreign currency exposures, arising from trading and non-trading position where it constitutes 10% or more of the total net position or total net structural position in all foreign currencies
 因買賣及非買賣倉盤而產生的外匯風險額，並佔所持有外匯淨盤總額或結構性持倉淨盤總額的10%或以上

	Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net long / (short) position 長/(短)盤淨額
As at 30 June 2017					
截止2017年6月30日					
USD 美元	56,000	(58,052)	6,851	(4,818)	(19)
GBP 英鎊	417	(1,205)	1,098	(311)	(1)
JPY 日圓	726	(1)	0	(725)	0
EUR 歐元	3,834	(1,071)	36	(2,799)	0
CNY 人民幣	135	(46)	79	(167)	1
CAD 加拿大元	0	(69)	81	(12)	0
CHF 瑞士法郎	1	0	0	(1)	0
AUD 澳元	302	(622)	322	(3)	(1)
SGD 新加坡元	1	0	0	(1)	0
THB 泰銖	11	(22)	12	0	1
As at 31 December 2016					
截止2017年12月31日					
USD 美元	48,715	(50,674)	5,802	(3,858)	(15)
GBP 英鎊	2,927	(1,143)	1,629	(3,413)	0
JPY 日圓	53	(1)	0	(51)	1
EUR 歐元	1,652	(1,078)	16	(590)	0
CNY 人民幣	150	(44)	41	(147)	0
CAD 加拿大元	1	(77)	77	(1)	0
CHF 瑞士法郎	0	0	0	(1)	(1)
AUD 澳元	406	(607)	325	(124)	0
SGD 新加坡元	1	0	0	(1)	0
THB 泰銖	67	(21)	101	(146)	1

Hong Kong Branch has no net structural and option position.
 香港分行沒有期權盤淨額。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

	30 June 2017 2017年6月30日	Percentage of total advances to customers 佔客戶貸款 總額的百分比	31 December 2016 2016年12月31日	Percentage of total advances to customers 佔客戶貸款 總額的百分比
	HKD million 港幣百萬元		HKD million 港幣百萬元	
(vi) (a) Analysis of gross overdue advances to customers 逾期客戶貸款				
- Three months or less but over one month 一個月以上但不超過三個月	0	0.0%	26	0.2%
- Six months or less but over three months 三個月以上但不超過六個月	2	0.0%	12	0.1%
- One year or less but over six months 六個月以上但不超過一年	30	0.2%	2	0.0%
- Over one year 超過一年	10	0.1%	10	0.1%
	<u>42</u>	<u>0.3%</u>	<u>50</u>	<u>0.4%</u>
- Current market value of collateral held against the covered portion of such overdue advances 該等逾期貸款之抵押品的市場價值	3		9	
- Covered portion of such overdue advances 該等逾期貸款受抵押品覆蓋的金額	3		9	
- Uncovered portion of such overdue advances 該等逾期貸款不受抵押品覆蓋的金額	39		40	
- Amount of specific provisions made on such overdue advances 該等逾期貸款之特殊準備金	39		18	
- Gross overdue advances to customers on which interest is being placed in suspense or on which interest accrual has ceased 已停止累計利息收入的逾期客戶貸款	42	0.3%	50	0.4%
(b) Rescheduled advances to customers (net of those which have been overdue for over three months and reported in item (vi(a)) above) 重組貸款(已扣除逾期超過三個月並在上述(vi(a))項內列明的貸款)	0	0.0%	0	0.0%

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

	30 June 2017 2017年6月30日	Percentage of total advances to customers 佔客戶貸款 總額的百分比	31 December 2016 2016年12月31日	Percentage of total advances to customers 佔客戶貸款 總額的百分比
	HKD million 港幣百萬元		HKD million 港幣百萬元	
(c) Gross advances to customer which are overdue for less than 3 months and classified as non-performing loan 逾期不超過三個月並定為不履行貸款	0	0.0%	23	0.2%
(d) Gross advances to customer which are not overdue but classified as non-performing loan 非逾期並定為不履行貸款	3	0.0%	3	0.0%
Total non-performing loans 不履行貸款總額	45	0.3%	50	0.4%
		HKD million 港幣百萬元	HKD million 港幣百萬元	
(vii) Amount of repossessed assets in relation to advances to customers whose accounts have been classified as bad debt. The reported assets are recorded off-book pending sale, whereby the sale proceeds will be applied as debt recovery. 有關呆壞帳的收回資產，以表外暫記。而變現後之款項，將作為其壞帳收回。		0	0	

Definition of non-performing loan

Non-performing loan refers to customer whose loan repayment has been overdue for 3 months or more, or whose loan is restructured due to the customer's financial weakness.

不履行貸款之定義

不履行貸款是指客戶償還的貸款已逾期三個月或以上，或客戶因其財政問題而需要作出債務重組。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
 香港分行資料(續)

 HKD million
 港幣百萬元

(viii) Non-bank Mainland Exposures 非銀行的中國內地風險承擔

As at 30 June 2017

截止 2017 年 6 月 30 日

Types of Counterparties 交易對手類型

	On-balance sheet exposure 資產負債表 內的風險	Off-balance sheet exposure 資產負債表 以外的風險	Total 總額
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	2,014	413	2,427
2. 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	393	5	398
3. Local government minority-owned entities 由地方政府少數擁有的企業	269	0	269
4. 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，其於中國內地使用的信貸	4,310	361	4,671
Total 合計	6,986	779	7,765
Total Assets after provision 扣除撥備後總資產	67,415		
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	10.36%		

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd) 香港分行資料(續)	HKD million 港幣百萬元		
(viii) Non-bank Mainland Exposures 非銀行的中國內地風險承擔			
As at 31 December 2016 截止 2016 年 12 月 31 日			
Types of Counterparties 交易對手類型	On-balance sheet exposure 資產負債表 內的風險	Off-balance sheet exposure 資產負債表 以外的風險	Total 總額
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	1,537	0	1,537
2. 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	361	8	369
3. Other entities of central government not included in item (1) above 由中央政府擁有之機構但不包括在以上的項目(1)	151	0	151
4. Local government minority-owned entities 由地方政府少數擁有的企業	159	0	159
5. 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，其於中國內地使用的信貸	4,846	156	5,002
Total 合計	7,054	164	7,218
Total Assets after provision 扣除撥備後總資產	59,305		
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	11.89%		

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

The contractual or notional amount of each of the following class of off-balance sheet exposures outstanding:

下列每類資產負債表以外項目的合約或名義數額：

	30 June 2017 2017年6月30日 HKD million 港幣百萬元	31 December 2016 2016年12月31日 HKD million 港幣百萬元
Off-balance sheet exposures (other than derivative transactions)		
資產負債表外風險承擔(衍生工具交易除外)		
- Direct credit substitutes 直接信貸替代項目	19	19
- Transaction-related contingencies 交易關聯或有項目	64	79
- Trade-related contingencies 貿易關聯或有項目	196	269
- Other commitments 其他承擔	3,287	1,752
- Others - forward deposits placed 其他-遠期有期存款	234	381
- Others - forward deposits taken 其他-已接受遠期有期存款	0	1,163
	<u>3,800</u>	<u>3,663</u>
Off-balance sheet exposures (derivative transactions)		
資產負債表外風險承擔(衍生工具交易)		
- Exchange rate contracts 匯率合約	11,642	9,553
- Interest rate contracts 利率合約	0	0

For derivatives, the notional amounts of these instruments indicate the nominal value of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

衍生工具之名義金額顯示於結算當日已訂交易數量，但並不代表所承擔風險的數額。

Replacement costs 重置成本

- Exchange rate contracts 匯率合約	64	91
- Interest rate contracts 利率合約	0	0

The replacement costs of derivatives do not take into account the effects of bilateral netting arrangements, and do not include those deals which risk is borne by Head Office.

上述衍生工具之風險重置成本並未計入雙邊淨額結算及不包括由總行承擔風險之交易。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

	6 months ended 30 June 2017 截至 2017 年 6 月 30 日止 六個月	6 months ended 30 June 2016 截至 2016 年 6 月 30 日止 六個月
Liquidity 流動資金		
The average liquidity maintenance ratio 平均流動性維持資金比率	40.15%	41.70%

The Branch's average liquidity maintenance ratio is calculated in accordance with the Banking (Liquidity) Rules of the Hong Kong Banking Ordinance.

香港分行是根據香港《銀行業條例》之[銀行業(流動性)規則]來計算其平均流動性維持比率。

Liquidity Risk Management 流動性風險管理**1. Objectives 目標**

Liquidity risk management is to manage liquidity risk and maintain adequate liquidity to meet the Branch's funding needs and obligations as they fall due, and to comply with the statutory and regulatory requirements in relation to liquidity risk management. The local Management Committee, through the function of Assets and Liabilities Committee, oversees the Treasury Department. The Management Committee is responsible for the development and implementation of the liquidity risk management strategy, policies and procedures as well as sourcing funds and maintaining adequate liquidity of the Branch. The Branch's liquidity policies and guidelines are reviewed annually and submitted to Head Office.

香港分行的流動性風險管理的目標是管理流動性風險和保持充足的流動性，以滿足本行到期的資金需求和償還債務，並遵守有關流動性風險管理的法律和法規要求。通過資產負債委員會，本行的管理委員會監督資金部，制定及實施流動性風險管理策略、政策和程序，以及籌集資金和維持本行有充足的流動性資金。本行的流動性政策和方針需每年進行審查，並提交總行。

2. Funding strategy 資金策略

The Branch's major sources of fund are (1) deposits from non-bank customers, (2) interbank market, (3) Bangkok Bank Group, (4) issuance of long term financial instruments, etc.

本行主要的資金來源是：(1) 客戶存款 - 非銀行；(2) 銀行同業；(3) 盤谷銀行集團調度；(4) 發行長期金融工具等。

The Branch monitors concentration of deposits of non-bank customers, borrowings from interbank market and Bangkok Bank Group by tracking changes. The Branch also sets and monitors relevant limits on interbank market parties and other Bangkok Bank Group members.

本行從客戶存款 - 非銀行、銀行同業與盤谷銀行集團的變化監察資金的集中性。本行還設置並監控銀行同業和盤谷銀行集團其他成員的相關額度。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

3. Systems/ techniques employed for measuring and managing liquidity risk and stress test
計算和管理流動性風險和壓力測試使用的系統/技術

The Branch adopts a cash-flow approach to manage liquidity risk. The cash flow projections are used in monitoring net funding requirements under normal business condition (Business as Usual (BAU) scenario) and cash-flow analysis is conducted regularly based on different stress scenarios.

本行採用現金流的方法來管理流動性風險。現金流量預測在正常經營條件下顯示淨資金需求（一切如常（BAU）情景），並定期進行在壓力情景下現金流分析。

The Branch conducts quarterly cash flow review based on the stress scenarios to estimate the tolerance level of the Branch under negative impact on funding sources. The Branch also assesses the liquidity of different assets under different stress scenarios and to formulate necessary and appropriate liquidity plans accordingly.

本行每季進行壓力情景之下現金流分析，以評估資金來源在負面因素影響下本行的承受能力。本行可評估在壓力情景下不同資產可提供的潛在流動性，並制定必要和適當的相應計劃以調整其流動性之狀況。

4. Liquidity cushion 流動性儲備

The Branch maintains adequate liquidity cushion as a source of liquidity reserve to meet the Branch's liquidity needs at all times and insure against a range of liquidity stress scenarios. The liquidity cushion mainly consists of high quality, liquid and readily marketable instruments (e.g. instruments issued or guaranteed by governmental bodies).

本行持有充足的流動性儲備，能應付不同流動性壓力情景。流動性儲備主要由高流動性變現力強的資產組成（例如：政府機構發行或擔保的金融產品）。

5. Liquidity contingency plan 流動性應急計劃

The Branch has established liquidity indicators to detect signs of potential liquidity crisis. Action plans have been developed to tackle different liquidity crisis scenarios which are applicable to the Branch's business activities.

本行已訂立了流動性指標以偵測潛在的流動性危機跡象，並已制定符合本行業務的行動計劃以應付不同的流動性危機情景。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

Remuneration System Information 薪酬制度資料

1. Remuneration Policy 薪酬政策

- (a) Management of Hong Kong Branch proposes the remuneration policy to the Head Office for approval.
香港分行的管理層向總行提交薪酬政策及由總行核准。
- (b) Senior Management and key personnel are those responsible for oversight the Branch's firm-wide strategy or activities.
高層管理人員和主要人員是指負責監督本分行的業務目標及策略的人員。

2. Design and structure of remuneration processes 薪酬制度的設計和結構

- (a) The remuneration of local employees composed of two components:
本地員工的薪酬制度由兩個部分構成：

i. Fixed remuneration 固定薪酬

Fixed remuneration is established taking into account the level of responsibility and the professional path of the staff. Salary benchmark for a staff is determined by analyzing his/her equivalent job role, required and proved relevant skills, knowledge and expertise to discharge its function and external market benchmark.

固定薪酬是根據員工的職能及專業技能而制定。員工薪酬的基準是以他/她的工作崗位，履行其職責所需的技能、知識及專業技能和市場標準所決定。

ii. Variable remuneration (i.e. discretionary year-end bonus)

浮動薪酬（酌情性年終花紅）

The total discretionary year-end bonus depends mainly on the Branch's overall performance and target achievement in the relevant year, comparison of the Branch's performance in the relevant year with that of the past 3 years, the market benchmark at the time of proposing and the cost and quantity of capital required to support the risks assumed by the Branch.

酌情性年終花紅的總額，主要根據本行有關年度的總體業績，有關年度與過去 3 年的業績比較，建議年終花紅時的市場標準，再考慮及預留足以應付本分行所承擔的風險的資金成本。

The discretionary year-end bonus to individual employee is determined by its performance grade¹, ranking and job functions.

個別員工的酌情性年終花紅是由員工的工作表現，職級和工作職能決定。

The General Manager determines the total bonus amount to be proposed for Head Office's approval.
總經理向總行提議總獎金數額及由總行核准。

¹ Performance grade is a result of the assessment of the individual employee's achievement of KPIs and desired competencies including those non-financial factors as adherence to risk management policies, compliance with legal, regulatory and ethical standard, etc.
表現等級是以個別員工的績效指標評估，當中包括非財務因素如奉行風險管理政策的程度、法律規範、監管和道德標準等。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

(b) The Branch is principally engaged in providing traditional banking services. Neither commission-based incentive remuneration nor deferred remuneration was offered to the staff.

本分行主要提供傳統銀行服務。本分行並沒有向員工提供佣金報酬或遞延發放報酬。

3. Remuneration for the senior management and key personnel for 6 months ended 30 June 2017

截至 2017 年 6 月 30 日六個月高層管理人員和主要人員的薪酬總額資料

	6 months ended 30 June 2017 截至 2017 年 6 月 30 日止 六個月 HKD million 港幣百萬元	6 months ended 30 June 2016 截至 2016 年 6 月 30 日止 六個月 HKD million 港幣百萬元
Senior Management/ Key Personnel 高層管理人員/主要人員		
Fixed remuneration (Cash-based) 固定薪酬 (現金)	8	9
Variable remuneration (Cash-based) 浮動薪酬 (現金)	2	2
	10	11
Number of beneficiaries 受薪人數	8	10

B. BANK INFORMATION (CONSOLIDATED BASIS)

銀行綜合資料

	30 June 2017 2017年6月30日 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.22971)	31 December 2016 2016年12月31日 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.21651)
(Amounts reported are expressed in HK Dollars at exchange rate of Thai Baht at the balance sheet date 以下港元之價值是按資產負債表當日之泰銖市價匯率伸算)		

Capital and capital adequacy 資本及資本充足比率

Total shareholders' funds 股東資金總額	88,390	82,107
Capital adequacy ratio 資本充足比率	18.13%	18.32%

The computation of the above consolidated capital adequacy ratio is consistent with the Basel Capital Accord.

上述綜合資本充足比率的計算與《巴賽爾資本協定》一致。

Other financial information 其他財務資料

- Total assets 總資產	698,575	637,429
- Total liabilities 總負債	610,186	555,322
- Total advances to customers 總客戶貸款	425,504	395,380
- Total customer deposits 客戶存款總額	527,852	471,570

	6 months ended 30 June 2017 截至 2017 年 6 月 30 日止 六個月 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.22971)	6 months ended 30 June 2016 截至 2016 年 6 月 30 日止 六個月 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.22049)
- Pre-tax profit 稅前盈利	4,556	4,170