



Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Key Financial Information Disclosure Statement
主要財務資料披露聲明書

(Incorporated in Malaysia with limited liability)
(於馬來西亞註冊成立之有限公司)

Annual Results
全期業績

For the Year Ended
31 December 2020
截至
二零二零年十二月三十一日

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Key Financial Information Disclosure Statement for the first half year ended 31 December 2020 prepared in accordance with the requirements of the Banking (Disclosure) Rules.

根據銀行業(披露)規則截至二零二零年十二月三十一日止之年度主要財務資料披露聲明書

I. Profit and loss information

損益賬資料

	<u>1 Jan to</u> <u>31 Dec 2020</u>	<u>1 Jan to</u> <u>31 Dec 2019</u>
	12-months ended	12-months ended
	<u>二零二零年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元	<u>二零一九年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元
(i) Interest income 利息收入	766,182	1,129,590
(ii) Interest expense 利息支出	(501,911)	(833,700)
(iii) Other operating income 其他營運收入		
-Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	(65,072)	(26,524)
-Gains less losses on securities held for trading purposes 來自持有作交易用途的證券之收益減虧損	33,490	60,196
-Gains less losses from disposal of non-trading investment 出售可供出售證券之收益減虧損	126,803	128,397
-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	(17,408)	(6,383)
-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	(105,962)	(28,337)
-Net fees and commissions	105,809	68,589
-Income 收入	107,015	69,728
-Expenses 支出	(1,206)	(1,139)
-Other income 其他收入	1,324	1,498

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I. Profit and loss information (Cont'd)

損益賬資料(續)

	<u>1 Jan to</u> <u>31 Dec 2020</u>	<u>1 Jan to</u> <u>31 Dec 2019</u>
	12-months ended	12-months ended
	<u>二零二零年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元	<u>二零一九年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元
(iv) Operating expenses 營運支出		
-Staff expenses 員工支出	(114,179)	(137,187)
-Rental expenses 房產租金支出	(3,807)	(3,803)
-Computerisation cost 電腦設備支出	(9,108)	(7,111)
-Rental/lease other equipment 設備租賃開支	(3,516)	(3,891)
-Fee & brokerage 服務費及經紀佣金	(13,324)	(19,371)
-Other expenses 其他支出	(32,061)	(35,360)
(v) Net loss on written of property, plant and equipment 注銷物業、設備及器材之淨虧損	-	-
(vi) (Charges)/write back for expected credit losses and other credit impairment charges 預期信貸損失及其他信貸減值回撥	(233,824)	(80,098)
(vii) Unwinding interest for impaired loan 減值貸款的回轉利息	(6,477)	(910)
(viii) Profit/Loss before taxation 除稅前盈利/(虧損)	<u>(73,041)</u>	<u>205,595</u>
(ix) Tax credit/(expenses) 稅項(支出)	(16,850)	55,528
(x) Profit/(Loss) after taxation 除稅後盈利/(虧損)	<u>(89,891)</u>	<u>261,123</u>

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II. Balance sheet

資產負債表資料

	31 Dec 2020 二零二零年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2020 二零二零年 六月三十日 HK\$'000 港幣千元
ASSETS		
資產		
(i) Cash and balances with banks (except those included in amount due from overseas offices) 現金及銀行結餘 (不包括存放於海外辦事處的金額)	119,210	1,152,970
(ii) Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices) 一至十二個月內到期之銀行存放 (不包括存放於海外辦事處的金額)	-	-
(iii) Due from Exchange Fund 存於外匯基金存款	3,410,042	1,414,855
(iv) Amount due from overseas offices 存放海外辦事處金額	2,152,207	5,025,761
(v) Trade bills 貿易票據	130,614	-
(vi) Certificate of deposit held 持有的存款證	6,691,284	657,373
(vii) Securities measured at fair value through profit and loss account 通過損益以反映公平價值的交易證	-	1,383,796
(viii) Advances and other accounts 貸款及其它賬目		
-Advances to customers 客戶貸款	20,484,412	20,367,017
-Advances to banks and other financial institutions 同業及其它金融機構貸款	-	-
-Accrued interest and other accounts 應計利息及其它賬項	4,356,448	6,846,744
- Expected credit losses 預期信貸損失		
-Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	(176,416)	(64,197)
-Placements with banks and Investments 銀行存放和投資	(1,608)	(493)
-Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	(207,843)	(186,912)

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	31 Dec 2020 二零二零年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2020 二零二零年 六月三十日 HK\$'000 港幣千元
(ix) Securities measured at fair value through other comprehensive income 通過其變動計入其他全面收益以反映公平價值的交易證	5,285,189	4,311,968
(x) Property, plant and equipment 物業、設備及器材	14,930	12,427
Total Assets 總資產	42,258,469	40,921,309

LIABILITIES

負債

(i) Deposits and balances of banks and financial institutions (except those included in amount due to overseas offices) 銀行及金融機構的存款及結餘 (不包括結欠海外辦事處的金額)	1,946,185	4,171,038
(ii) Deposits from customers 客戶存款		
-Demand deposits and current accounts 活期存款及往來帳戶	1,256,700	1,048,245
-Savings deposits 儲蓄存款	989,597	559,139
-Time, call and notice deposits 定期、即期及通知存款	22,832,233	19,555,368
(iii) Amount due to overseas offices 結欠海外辦事處金額	8,522,512	6,019,058
(iv) Other liabilities 其他負債	4,661,909	7,392,314
Total Liabilities 總負債	40,209,136	38,745,162

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資產負債表資料(續)

	31 Dec 2020	30 Jun 2020
	二零二零年	二零二零年
	十二月三十一日	六月三十日
	HK\$'000	HK\$'000
	港幣千元	港幣千元
(viii) Current period Profits	(89,891)	17,333
現年度溢利		
(ix) Reserves		
儲備		
-Retained profits	2,231,388	2,231,388
保留溢利		
-Change in securities measured at fair value through other comprehensive income	(97,777)	(74,070)
以公平值計量且其變動計入其他全面收益的交易證		
- Expected credit losses reserves	5,613	1,496
預期信用損失準備金		
Total Equities and Liabilities	42,258,469	40,921,309
總資本及負債		

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III. Additional balance sheet information

其他資產負債表資料

1. Gross advances to customers

客戶貸款總額

	<u>31 Dec 2020</u>		<u>30 Jun 2020</u>	
	<u>二零二零年十二月三十一日</u>		<u>二零二零年六月三十日</u>	
	Balance by collateral	Outstanding Balance	Balance by collateral	Outstanding Balance
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
<u>Analysed by Industry</u>				
<u>按行業類別細分</u>				
Loans for use in Hong Kong				
在香港使用的貸款				
-Industrial, commercial and financial	-	-	-	-
工商金融				
-Property development	-	287,000	-	402,000
物業發展				
-Property investment	382,310	1,079,991	-	1,697,514
物業投資				
-Financial concerns	1,984,512	5,369,952	2,007,289	4,359,803
金融企業				
-Stockbrokers	-	1,237,216	-	1,261,515
股票經紀				
-Wholesale and retail trade	-	227,470	-	210,025
批發及零售業				
-Manufacturing	11,494	69,785	10,787	254,177
製造業				
-Transport and transport equipment	-	-	-	-
運輸及運輸設備				
-Recreational activities	184,110	383,655	184,066	384,051
康樂活動				
-Information technology	-	-	-	-
資訊科技				
-Others	842	842	892	892
其他				
	<u>2,563,268</u>	<u>8,655,911</u>	<u>2,203,034</u>	<u>8,569,977</u>

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其他資產負債表資料

1. Gross advances to customers (Cont'd)

客戶貸款總額 (續)

	<u>31 Dec 2020</u>		<u>30 Jun 2020</u>	
	<u>二零二零年十二月三十一日</u>		<u>二零二零年六月三十日</u>	
	Balance covered by collateral	Outstanding Balance	Balance covered by collateral	Outstanding Balance
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
-Individuals				
個人				
-Loans and advances for the purchase of flats under Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	-	-	-	-
購買「居者有其屋計劃」、「私人參建居屋 計劃」及「租者置其屋計劃」之住宅按揭貸款				
-Loans for the purchase of other residential properties	-	-	-	-
購買其他住宅物業貸款				
-Credit card advances	-	-	-	-
信用卡放款				
-Others	191,060	191,060	34,751	34,751
其他				
Trade finance	-	304,326	-	1,896,037
貿易融資				
Loans for use outside Hong Kong	327,768	11,333,115	461,647	9,866,252
在香港以外使用的貸款				
Total advances to customers	3,082,096	20,484,412	2,699,432	20,367,017
客戶貸款總額				
Analysed by Countries				
按國家分類				
Hong Kong		17,407,728		16,397,322
香港				
China		2,268,670		2,914,028
中國				
Malaysia		807,518		921,954
馬來西亞				
Others		496		133,713
其他				
Total advances to customers		20,484,412		20,367,017
客戶貸款總額				

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III. Additional balance sheet information (Cont'd)**其他資產負債表資料 (續)****1. Gross advances to customers (Cont'd)****客戶貸款總額 (續)**

The countries analysis of advances to customers is based on the physical location of the counterparty in which not less than 10% of the Branch's total amount of advances to customers is attributable after taking into account any recognised transfer. In general, risk transfer is made when loans and advances are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額之地區分析是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨域債權10%或以上的國家或地區方作披露。

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其他資產負債表資料 (續)

2. International Claims

國際債權

	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private Sector	Total
	銀行 HK\$ million 港幣百萬元	官方機構 HK\$ million 港幣百萬元	非銀行 金融機構 HK\$ million 港幣百萬元	非金融 私營機構 HK\$ million 港幣百萬元	總額 HK\$ million 港幣百萬元
31 Dec 2020					
二零二零年十二月三十一日					
Developing Asia and Pacific 發展中亞太地區					
Of which -China 其中 -中國	7,959	1,843	773	1,509	12,084
Offshore centres Of which-Hong Kong 離岸中心 其中-香港	9,960	-	35	14,825	24,820
30 Jun 2020					
二零二零年六月三十日					
Developing Asia and Pacific 發展中亞太地區					
Of which - China - Malaysia 其中 - 中國 - 馬來西亞	2,770 5,495	2,197 84	773 -	2,147 933	7,887 6,512
Offshore centres Of which-Hong Kong 離岸中心 其中-香港	11,668	-	1,622	11,101	24,391

The above analysis of international claims is based on the location of the counterparty in which not less than 10% of total international claims are attributable after taking into account the transfer of risks. In general, risk transfer is made when claims are guaranteed by a party in a country which is different from that of the counterparty or when the claims are on an overseas branch of a bank whose Head Office is located in another country.

以上國際債權之分析，乃是按交易對手所在地佔所有國際債權的10%或以上作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，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于交易對手的所在地，風險轉移便會產生。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

3. Expected credit losses for impaired loan

預期信貸損失

	31 Dec 2020 二零二零年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2020 二零二零年 六月三十日 HK\$'000 港幣千元
Expected credit losses 預期信貸損失		
Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	176,416	64,197
-Placements with banks and Investments 銀行存放和投資	1,608	493
Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	207,843	186,912
Total expected credit losses 預期信貸損失總額	385,867	251,602

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

3. Expected credit losses for impaired loan (Cont'd)

預期信貸損失和減值貸款的回轉利息(續)

ECL are the unbiased probability-weighted credit losses determined by evaluating a range of possible outcomes and considering future economic conditions.

There are three main components to measure ECL which are a probability of default model ("PD"), a loss given default model ("LGD") and the exposure at default model ("EAD"). The model is to leverage as much as possible the Group's and the Bank's existing Basel II models and performed the required adjustments to produce MFRS 9 compliant model.

預期減值損失是通過評估一系列可能結果和考慮未來經濟狀況而確定的無偏概率加權信用損失。

計量預期減值損失主要有三大基本要素，分別是違約率模型 ("PD")、違約損失率模型 ("LGD") 以及違約敞口模型 ("EAD")。預期減值損失模型盡可能的利用了本集團及銀行現有的巴塞爾II模型，並對其進行了相應的調整以得到與MFRS9相兼容的模型。

Loan exposures that are performing are classified as stage 1 on origination and a 12-month ECL is recognised. Loan exposures will transfer to stage 2 when there has been a significant increase in credit risk compared to origination. Loan exposures are classified as stage 3 when they are credit-impaired asset. A lifetime ECL provision is recognised for both loans classified as stage 2 and stage 3.

履行中的貸款於發放時被劃歸為第一階段，並按照相當於12個月的預期信貸損失的金額確認撥備。倘貸款的信貸風險與發放時相比有顯著增加，貸款將轉入第二階段。倘貸款成為不良信貸，貸款將會劃入第三階段。對於被歸類為第二階段和第三階段的貸款，應按照相當於合約期內之預期信貸損失的金額確認撥備。

Stage 3 impairment allowances are made against advances to customers or other exposures as and when they are considered necessary by the management.

管理層視情況所需會就客戶貸款或其他風險作出第三階段減值準備。

As at 31 December 2020, HK\$420 million collective assessment and no individual allowances were made by Head Office in respect of the loans and advances of the Branch (30 June 2020: no collective assessment and no individual impairment allowances were made).

於二零二零年十二月三十一日，馬來西亞總行就本行之貸款、墊款及其它風險程度評估後，作出綜合減值準備為港幣四億二千萬元，並沒有作出個別減值準備，(於二零二零年六月三十日，並沒有作出任何綜合減值準備及個別減值準備)。

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其他資產負債表資料 (續)

4. Impaired loans

逾期貸款

Impaired loans are those advances where full repayments of principal and/or interest are considered unlikely. Loans are impaired if there is objective evidence of impairment.

減值貸款乃指全數償還本金及/或利息機會甚微之貸款。貸款如出現客觀減值證據，便作減值貸款處理。

	Balance covered by collateral 31 Dec 2020	Balance 31 Dec 2020	Balance covered by collateral 30 Jun 2020	Balance 30 Jun 2020
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	二零二零年	二零二零年	二零二零年	二零二零年
	十二月三十一日	十二月三十一日	六月三十日	六月三十日
	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
-Impaired advance to customers and accrued interest	-	248,629	134,439	246,979
減值客戶貸款總額及應計利息				
(as a percentage of total advances to customers)		(1.21%)		(1.21%)
(佔客戶貸款總額百分比)				
-Expected credit losses/loan impairment allowance	-	-	-	-
預期信貸損失/貸款減值準備				
-Individual impairment allowance	-	207,843	134,439	186,913
個別減值準備				

Analysis of impaired loans by countries
按國家分類的減值貸款

Hong Kong	-	248,629	-	112,540
香港				
United States	-	-	134,439	134,439
美國				
Total impaired loans	-	248,629	134,439	246,979
減值貸款總額				

The above analysis of impaired loans is based on the physical location of the counterparty in which not less than 10% of total impaired loans are attributable after taking into account the transfer of risks. In general, risk transfer is made when impaired loans are guaranteed by a party in a country which is different from that of the customer.

以上減值貸款之分析，乃是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨域債權10%或以上的國家或地區方作披露。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

5. Overdue advances to customers and accrued interest

逾期貸款及應計利息

	Balance covered		Balance covered	
	by collateral	Balance	by collateral	Balance
	<u>31 Dec 2020</u>	<u>31 Dec 2020</u>	<u>30 Jun 2020</u>	<u>30 Jun 2020</u>
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	<u>二零二零年</u>	<u>二零二零年</u>	<u>二零二零年</u>	<u>二零二零年</u>
	<u>十二月三十一日</u>	<u>十二月三十一日</u>	<u>六月三十日</u>	<u>六月三十日</u>
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
Three months or less		-	134,439	134,439
逾期三個月或以下				
(as a percentage of total advances to customers)		-		(0.66%)
(佔客戶貸款總額百分比)				
Six months or less but over three months	-	133,004	-	-
逾期六個月或以下但超過三個月				
(as a percentage of total advances to customers)		(0.65%)		-
(佔客戶貸款總額百分比)				
One year or less but over six months	-	-	-	112,540
逾期一年或以下但超過六個月				
(as a percentage of total advances to customers)	-	-	-	(0.55%)
(佔客戶貸款總額百分比)				
Over one year	-	115,625	-	-
逾期一年				
(as a percentage of total advances to customers)	-	(0.56%)	-	-
(佔客戶貸款總額百分比)				
Total overdue loans	-	248,629	134,439	246,979
逾期貸款總額				

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

5. Overdue advances to customers and accrued interest (Cont'd)

逾期貸款及應計利息(續)

	Balance covered by collateral <u>31 Dec 2020</u>	Balance <u>31 Dec 2020</u>	Balance covered by collateral <u>30 Jun 2020</u>	Balance <u>30 Jun 2020</u>
有抵押品的貸款		貸款結餘	有抵押品的貸款	貸款結餘
<u>二零二零年</u>	<u>二零二零年</u>	<u>二零二零年</u>	<u>二零二零年</u>	<u>二零二零年</u>
<u>十二月三十一日</u>	<u>十二月三十一日</u>	<u>六月三十日</u>	<u>六月三十日</u>	<u>六月三十日</u>
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
-Expected credit losses/loan impairment allowance	-	-	-	-
預期信貸損失/貸款減值準備				
Individual impairment allowances	-	207,843	134,439	186,913
個別減值準備額				
<u>Analysis of gross amount by countries</u>				
<u>按國家分類的總額</u>				
Hong Kong	-	248,629	-	112,540
香港				
United States	-	-	134,439	134,439
美國				
Others	-	-	-	-
其他				
Total overdue loans	-	248,629	134,439	246,979
逾期貸款總額				

The amount of rescheduled advances to customers and accrued interest, net of those which have been overdue for over three months and have been reported above, as at 31 December 2020 was nil (30 June 2020 : nil).

於二零二零年十二月三十一日，本行並沒有經重組客戶貸款及應計利息(於二零二零年六月三十日的金額為零)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

6. Other advances

其他貸款

As at 31 December 2020, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2020: nil).

於二零二零年十二月三十一日，本行對銀行及其它金融機構的貸款並無任何逾期、經重組或減值(於二零二零年六月三十日的金額為零)。

As at 31 December 2020, there were no overdue amounts of other assets including trade bills and debt securities (30 June 2020: nil).

於二零二零年十二月三十一日，本行並無任何逾期其它資產包括貿易票據及證券(於二零二零年六月三十日的金額為零)。

7. Repossessed assets

收回資產

There was no repossessed asset held at 31 December 2020 (30 June 2020 : nil).

於二零二零年十二月三十一日，本行並沒有收回資產 (於二零二零年六月三十日的金額為零)。

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其他資產負債表資料 (續)

8. Foreign currency risk exposure

所承受的外匯風險

The net position in a particular foreign currency is disclosed below if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

如個別外匯之持倉淨額 (按絕對數值計) 佔所有外匯持倉淨額的10%或以上，便予以披露如下。

<u>31 Dec 2020</u>	USD 美元	CNY 人民幣	EUR 歐元	SGD 新加坡幣	Others 其他	Total 總額
<u>二零二零年十二月三十一日</u>	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元
Spot assets 現貨資產	16,018	10,907	92	278	299	27,594
Spot liabilities 現貨負債	(12,638)	(1,578)	(114)	(281)	(1,709)	(16,320)
Forward purchases 遠期買入	94,732	30,828	11,624	63	1,508	138,755
Forward sales 遠期賣出	(98,161)	(40,066)	(11,586)	(101)	(91)	(150,005)
Net long/(short) position 長盤淨額/(短盤)	(49)	91	16	(41)	7	24

<u>30 Jun 2020</u>	USD 美元	CNY 人民幣	JPY 日圓	SGD 新加坡幣	Others 其他	Total 總額
<u>二零二零年六月三十日</u>	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元	HK\$ million 港幣百萬元
Spot assets 現貨資產	22,912	7,069	729	259	142	31,111
Spot liabilities 現貨負債	(12,770)	(3,181)	(771)	(271)	(808)	(17,801)
Forward purchases 遠期買入	105,312	32,942	-	80	16,293	154,627
Forward sales 遠期賣出	(114,198)	(36,963)	(720)	(113)	(15,607)	(167,601)
Net long/(short) position 長盤淨額/(短盤)	1,256	(133)	(762)	(45)	20	336

There was no structural and net option position as at 31 December 2020 (at 30 June 2020 : Nil)

於二零二零年十二月三十一日，本行並無任何結構性倉盤淨額及期權盤淨額 (於二零二零年六月三十日的金額為零)

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures

對內地非銀行對手的風險承擔

31 Dec 2020
二零二零年十二月三十一日

Types of Counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total exposure HK\$ million	Individual impairment allowance HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有多數股份的合資企業	6,316	6,436	12,752	-
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有多數股份的合資企業	991	698	1,689	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	647	1,243	1,890	116
4 Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	503	748	1,251	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
5 Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	1,646	300	1,946	-
7 Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認為內地非銀行類客戶風險	3,993	1,587	5,580	-
8 Total 總額	14,096	11,012	25,108	116
9 Total assets after provisions 扣除準備後的總資產	42,249			
10 On-balance sheet exposures as percentage of total assets	33.36%			

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

30 Jun 2020
二零二零年六月三十日

Types of Counterparties	On-balance sheet exposure HK\$ million	Off-balance sheet exposure HK\$ million	Total exposure HK\$ million	Individual impairment allowance HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有 多數股份的合資企業	7,143	4,093	11,236	-
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有 多數股份的合資企業	133	620	753	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	970	635	1,605	113
4 Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	457	794	1,251	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

9. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
5 Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	2,518	301	2,819	-
7 Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認定為內地非銀行類客戶風險	2,900	1,110	4,010	-
8 Total 總額	14,121	7,553	21,674	113
9 Total assets after provisions 扣除準備後的總資產	40,918			
10 On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	34.51%			

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IV. Off-balance sheet information

資產負債表以外的資料

		31 Dec 2020 二零二零年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2020 二零二零年 六月三十日 HK\$'000 港幣千元
Contingent liabilities and commitments			
或然負債及承擔			
(i) Notional amounts			
名義金額			
Direct credit substitutes		140,296	159,251
直接信貸替代項目			
Transaction-related contingencies		-	-
與交易有關的或然項目			
Trade-related contingencies		271,101	420,782
與貿易有關的或然項目			
Note issuance and revolving underwriting facilities		-	-
票據發行及循環式包銷融通			
Other commitments		13,699,850	11,654,833
其他承擔			
Others		-	-
其他			
		14,111,247	12,234,866
(ii) Credit risk weighted amounts	Credit Conversion Factor/ 信用轉換系數		
信用風險加權金額			
Direct credit substitutes	100%	140,296	159,251
直接信貸替代項目			
Transaction-related contingencies	50%	-	-
與交易有關的或然項目			
Trade-related contingencies	20%	54,220	84,156
與貿易有關的或然項目			
Other commitments	50%/0%	270,397	274,004
其他承擔			
Others	20%	-	-
其他			
		464,913	517,411

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IV. Off-balance sheet information (Cont'd)

資產負債表以外的資料 (續)

	31-Dec-20 二零二零年 十二月三十一日 HK\$'000 港幣千元	30-Jun-20 二零二零年 六月三十日 HK\$'000 港幣千元
Derivatives 衍生工具		
(i) Notional principal 名義金額		
Exchange rate contracts 匯率合約	194,482,148	224,664,586
Interest rate contracts 利率合約	10,945,132	18,576,423
Others 其他	-	-
	<u>205,427,280</u>	<u>243,241,009</u>
(ii) Credit equivalent (risk weighted) 按風險比重的相當信貸值		
Exchange rate contracts 匯率合約	2,788,928	2,114,021
Interest rate contracts 利率合約	65,919	93,384
Others 其他	-	-
	<u>2,854,847</u>	<u>2,207,405</u>

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK\$29 million as at 31 December 2020 (30 June 2020: negative HK\$27 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零二零年十二月三十一日的匯率合約及利率合約，其公平價值為港幣負二千九百萬元(於二零二零年六月三十日之金額為港幣負二千七百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

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V. Liquidity

流動狀況

Liquidity Maintenance Ratio ("LMR")

流動性維持比率

	<u>For the quarter ended</u>	<u>For the quarter ended</u>
	<u>31 Dec 2020</u>	<u>31 Dec 2019</u>
	<u>季度期間至</u>	<u>季度期間至</u>
	<u>二零二零年</u>	<u>二零一九年</u>
	<u>十二月三十一日</u>	<u>十二月三十一日</u>
Average Liquidity Maintenance Ratio	64.86%	58.03%
流動性維持比率的平均值		

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period is calculated using 3 month's average for each quarter.

平均流動性維持比率之計算是按照香港金融管理局之指引，及香港銀行業條例。流動性維持比率是使用每季度3個月的平均值計算。

VI. Disclosure on Remuneration

薪酬披露

Under paragraph 3.1.2 of Supervisory Policy Manual (CG-5) "Guideline on a sound Remuneration System", Maybank Hong Kong Branch, as an overseas-incorporated Authorized Institution, is not required to make separate disclosures on its own remuneration system. The Group's Annual Report will provide relevant disclosure, where appropriate.

根據香港金融管理局之監管政策手冊(CG-5) "穩健的薪酬制度指引" 第3.1.2 條，馬來亞銀行香港分行是不用對其薪酬制度另作披露。然而，在適當情況下，本集團會在年報上作出相關的披露。

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Section B - Malayan Banking Berhad Group Information (Consolidation Basis)

乙部 - 馬來亞銀行集團資料 (綜合數字)

Amounts reported are expressed in Malaysian Ringgit

(The exchange rate applied - 31 Dec 2020: HK\$1/RM0.5182, 30 Jun 2020: HK\$1/RM0.5526, Dec 2019: HK\$1/RM0.5258)

以馬幣報告及列示(於二零二零年十二月三十一日為港幣1元=馬幣0.5182;

二零二零年六月三十日為港幣1元=馬幣0.5526; 二零一九年十二月三十一日為港幣1元=馬幣0.5258)

I. Capital and capital adequacy

資本及資本充足比率

	31 Dec 2020 二零二零年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)	30 Jun 2020 二零二零年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)
(i) Capital and reserves		
股本及儲備		
-Issued and paid-up capital	48,280,355	48,280,355
-已發行及繳足股本		
-Total shareholders' equity	87,109,627	84,572,192
-股東資本總額		
(ii) Based on Credit, Market and Operational Risk:		
按照信用風險、市場風險及操作風險所計算的		
綜合資本充足率		
CET1 capital ratio	15.313%	15.431%
普通股權一級資本 (CET1) 比率		
Tier 1 capital ratio	16.026%	16.175%
一級資本比率		
Total capital ratio	18.683%	19.042%
總資本比率		
Net assets per share attributable to		
Equity holders of the Bank	RM7.51	RM7.30
每股資產淨值		

For more information of the Capital Adequacy Framework and Capital Components and Basel II Pillar 3 Disclosure of the Group and Bank, please refer to our Group's condensed Financial Statements for the year ended 31 December 2020 and Pillar 3 Disclosure for year ended 31 December 2020.

如欲了解更多本集團與銀行的資本充足率框架和資本組成部分和巴塞爾II協定第三支柱披露的信息，請參閱截至二零二零年十二月三十一日集團簡明財務報表和第三支柱披露的信息半年結至二零二零年十二月三十一日。

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section B - Malayan Banking Berhad Group Information (Consolidation Basis)

乙部 - 馬來亞銀行集團資料 (綜合數字)

II. Other financial information

其他財務資料

	31 Dec 2020 二零二零年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)	30 Jun 2020 二零二零年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)
(i) Total assets 總資產	856,859,514	852,733,964
(ii) Total liabilities 總負債	769,749,887	768,161,772
(iii) Loans, advances and financing 貸款、墊款及融資	512,210,093	509,433,247
(iv) Deposits from customers 非銀行客戶存款	556,349,372	550,791,015
	1 Jan to 31 Dec 2020 12-months ended 二零二零年 一月一日至 十二月三十一日 十二個月止 RM'000 馬幣千元 (Audited) (經審核)	1 Jan to 31 Dec 2019 12-months ended 二零一九年 一月一日至 十二月三十一日 十二個月止 RM'000 馬幣千元 (Audited) (經審核)
(v) Pre-tax profits 稅前盈利	8,656,956	11,013,880

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理

I. Liquidity Risk Management Framework

Maybank Group has established liquidity risk framework and policy that is benchmarked against industry leading practices and regulatory requirements. These documents are reviewed annually to ensure relevance with current market environment and business structure.

The liquidity risk policy provides the guiding principles and liquidity risk measurement techniques as well as balance sheet risk measures to drive the desired liquidity profile and funding levels. Liquidity risk exposures are managed with controls and tools such as liquidity gap analysis, maximum cumulative outflow, early warning signals, liquidity coverage ratio and monthly stress testing.

Liquidity gap analysis provides Management with a clear picture of the imminent funding needs in the near term as well as the structural balance sheet for the medium to long term tenors. Maximum Cumulative Outflow threshold governs the size of unmitigated funding risk in the short term horizon.

Balance sheet risk measures structurally maintain a diverse and stable funding base while achieving an optimal portfolio. These measures drive the desired targets for loans to deposits ratio, sources of funds through borrowing, wholesale borrowing and swaps markets in order to support the growing asset base regionally. Through these measures, the Group shapes its assets and liabilities profile to achieve its desired balance sheet state.

At Group level, LCR ensures short term liquidity resilience whilst Net Stable Funding Ratio (NSFR) promotes long-term structural funding of the balance sheet and strengthens the long term resilience of the liquidity risk profile. The Group continuously reviews and maintains a pool of unencumbered High Quality Liquid Assets ("HQLA") that can be easily sold or pledged as readily available sources of funds for immediate cash in times of stress.

In addition, the Group conducts periodic stress test under various stress scenarios to assess the vulnerability of cash flows and adequacy of liquid assets in determining the funding capacity, strategy and tactics to manage events of liquidity stress.

The liquidity positions of the Bank are monitored regularly against established limits and actively deliberated at the Assets Liability Management Committee ("ALCO") at Country level as well as at Group ALCO, Group Executive Risk Committee ("ERC") and Risk Management Committee ("RMC").

For the operations of Hong Kong Branch, there is a Liquidity and Funding Policy which encompasses information on aspects of the local liquidity risk policies, positions and controls.

Hong Kong Branch is required to comply with both liquidity requirements of Group and the local statutory and banking regulator's requirements.

The management team of Hong Kong Branch is responsible to ensure compliance with the guidelines or policies set by the Hong Kong Monetary Authority and Group. Liquidity is managed on a daily basis by the Branch's treasury functions.

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理 (續)

I. Liquidity Risk Management Framework (cont'd)

To manage liquidity risk, Hong Kong Branch adopts the following key measures:

- Maintain adequate liquidity and liquidity cushion in the form of holdings of unencumbered and high quality liquid assets that can be easily and quickly converted to cash, or to be used as collateral for repo transactions to meet financial obligations under normal and stress conditions. Internal liquidity ratios such as Loan-To-Deposit Ratio, Liquidity Coverage Ratio and concentration ratios are set to manage and monitor the Branch liquidity position.
- Maintain the accessibility to the secure, stable and medium/long term funds through issuance of negotiable Certificates of Deposit and Group Medium Term funding.
- Maintain proper mix of funding is essential to avoid potential concentration in a particular funding source and tenor that may increase liquidity risk. Internal wholesale borrowing limits are also set to control and monitor, among other things, the Branch's interbank and intragroup funding exposure.
- Manage short and long-term liquidity gaps via cash flow projection reports and behavioral adjusted cash flows for Total Book and key currency.
- Conduct liquidity stress testing under different scenarios and cash flow projection as part of prudent liquidity control. Shortfall calculated from the worst stress test scenario is covered by liquidity cushion.
- Maintain a recovery plan to enable better preparation in responding to liquidity disruptions under a range of stress scenarios.

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理

I. 流動資金風險管理制度

馬來亞銀行集團(“本集團”)建立了風險架構及政策,而該架構及政策參照先進同業的做法和監管要求,並每年進行重檢,以確保符合當前的市場環境和業務結構的需要。

流動性風險政策提供指導原則和流動性風險計量技術以及資產負債表風險計量,以達至所需的流動性狀況和資金水平。流動風險管理應用流動性缺口分析、最大累積資金流出、早期警告訊號、流動性覆蓋率和每月壓力測試等工具進行管理。

流動性缺口分析為管理層提供了清晰的短期資金需求,及中長線結構資產負債表。

短期內未償債融資風險的大小亦受最大的累積資金流出門限所影響。

資產負債表風險計算衡量從結構上保持多樣化和穩定的融資基礎,同時實現了最佳投資組合。這些措施推動了貸放比率,通過拆借的資金來源,批發貸款和掉期市場的預期目標,以支持區內不斷增長的資產基礎。通過這些措施,本集團調整其資產和負債狀況,以實現所需的資產負債表的目標。

在集團層面,LCR確保短期流動性彈性,而淨穩定資金比率(NSFR)促進資產負債表的長期結構性融資,並加強流動性風險狀況的長期彈性。

本集團持續檢討及維持一批未受阻礙的高質量流動資產(「HQLA」),該等資產可輕易出售或抵押為即時可用資金來源,以應付緊急時刻的即時現金。

此外,本集團在各種壓力情景下定期進行壓力測試,以評估現金流量的脆弱性及流動資產的充足性,以確定管理流動資金壓力事件的資金能力,策略及策略。

本集團的流動性狀況定期根據既定限額進行監控,並由從國家層面和集團整體層面上考慮的資產負債管理委員會(ALCO),集團執行風險委員會(ERC)和風險管理委員會(RMC)主動進行審慎管理。

對於香港分行的運作,設立一套有關本地流動性風險政策、敞口和控制訊息的流動性及資金政策。

香港分行須符合本集團的流動性要求、本地的法律和銀行業監管機構的要求。

香港分行的管理層負責確保符合由香港金融管理局和本集團給予的指引及政策。本行的司庫功能負責日常流動資金管理。

香港分行採用以下的評核標準以管理流動資金風險:

- 持有高質量流動性資產以保持充足的流動性和流動性緩衝,該等高質量流動性資產易於變現,並可作為抵押品用於回購交易,在正常和壓力條件下履行財政義務。設定內部貸存比率,流動性覆蓋率和集中度比率以管理和監督本分行的流動性狀況。
- 通過發行可轉讓存款證計劃及集團提供的中期資金以確保本分行擁有穩定的中長期資金來源。
- 合適的資金組合以避免可能過度依賴或集中於特定資金來源和期限所帶來的流動資金風險。設立批發借款上限為其中一項手段以控制和監察本分行的同業和集團內部拆借的資金風險承擔。
- 通過現金流預測報告和行為調整後的現金流管理主要貨幣和總計的短期和長期流動性缺口。
- 為審慎控制流動性,進行不同情景下的流動性壓力測試及現金流量預測。在最壞情景下的壓力測試結果缺口由流動性緩衝覆蓋。
- 設有應急資金計劃,更好地應對壓力情景下的流動性中斷。

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理

II. Liquidity Risk Exposures

流動資金風險額

Liquidity Maintenance Ratio ("LMR")

流動性維持比率

	<u>For the quarter</u> <u>ended</u>	<u>For the quarter</u> <u>ended</u>
	<u>31 Dec 2020</u>	<u>31 Dec 2019</u>
	<u>季度期間至</u>	<u>季度期間至</u>
	<u>二零二零年</u>	<u>二零一九年</u>
	<u>十二月三十一日</u>	<u>十二月三十一日</u>
Average Liquidity Maintenance Ratio	64.86%	58.03%
流動性維持比率的平均值		

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period is calculated using 3 month's average for each quarter.

平均流動性維持比率之計算是按照香港金融管理局之指引，及香港銀行業條例。流動性維持比率是使用每季度3個月的平均值計算。

Maturity Profile and Liquidity Gaps

所需資金淨額及流動資金缺口

The analyses of the assets and liabilities of the Group and the Bank in the relevant maturity tenures and the resultant liquidity gaps are outlined in the relevant sections of our Group's Annual Report 2020.

本集團的資產及負債的所需資金淨額及流動資金缺口分析的相關資料請參閱本集團二零二零年十二月三十一日的年報。

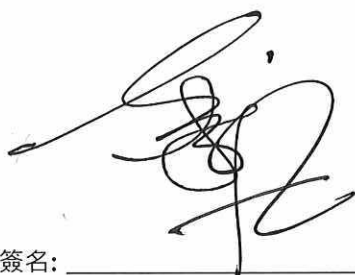
Malayan Banking Berhad - Hong Kong Branch
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Malayan Banking Berhad Hong Kong Branch Chief Executive's Declaration of Compliance

行政總裁遵從披露指引的聲明

I, Felino James MARCELO, being Chief Executive of Malayan Banking Berhad, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the year ended 31 December 2020 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人，Felino James MARCELO，馬來亞銀行香港分行行政總裁，在此聲明以上截至二零二零年十二月三十一日年度的財務資料披露聲明書(未經審核)中披露的資料已全面遵從銀行業(披露)規則，內容並無虛假或誤導性。



Signature/簽名: _____
Malayan Banking Berhad
Chief Executive
馬來亞銀行行政總裁

Date: 20 April 2021
日期：二零二一年四月二十日