



Maybank

马来亚银行

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)

Interim Results
中期業績

For the Period Ended
30 June 2021
截至
二零二一年六月三十日

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

Key Financial Information Disclosure Statement for the first half year ended 30 June 2021
主要財務資料披露聲明書截至二零二一年六月三十日止之上半年財政年度。

During this period, the Branch was principally involved in lending and deposit taking activities.
期內，本行主要從事提供借貸及存款服務。

• This Disclosure Statement is displayed in the Branch's premises at 29/F, Lee Garden Three, 1 Sunning Road, Causeway Bay, Hong Kong. Public can obtain free copies of this Disclosure Statement at this address and is available for public access at:

<https://www.maybank.com/en/investor-relations/reporting-events/reports/subsidiary-reports.page>

本披露聲明書展列於香港銅鑼灣新寧道1號利園3期29樓本分行大堂。公眾人士可到上述地址免費索取此聲明書及在本行網站下載：

<https://www.maybank.com/en/investor-relations/reporting-events/reports/subsidiary-reports.page>

• A copy of the Disclosure Statement has been lodged with the public registry of the Hong Kong Monetary Authority for public inspection.

披露聲明書副本乙份，已送呈香港金融管理局公眾登記處，供公眾查閱。

• For any enquiries on the Disclosure Statement, please contact Mr. Edwin Yap at (852) 3518 8888.

對本聲明書倘有疑問，請致電 (852) 3518 8888 與葉健偉先生聯絡。

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Key Financial Information Disclosure Statement for the first half year ended 30 June 2021 prepared in accordance with the requirements of the Banking (Disclosure) Rules.

根據銀行業(披露)規則截至二零二一年六月三十日止之半年度主要財務資料披露聲明書

I. Profit and loss information

損益賬資料

	1 Jan to 30 Jun 2021 6-months ended 二零二一年 一月一日至 六月三十日 六個月止 HK\$'000 港幣千元	1 Jan to 30 Jun 2020 6-months ended 二零二零年 一月一日至 六月三十日 六個月止 HK\$'000 港幣千元
(i) Interest income 利息收入	346,164	462,881
(ii) Interest expense 利息支出	(149,916)	(319,362)
(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	(139,784)	1,524
-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	44,805	7,499
-Gains less losses from disposal of non-trading investment 出售可供出售證券之收益減虧損	20,086	135,311
-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	17,428	(22,416)
-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	2,200	(109,387)
-Net fees and commissions	30,908	63,953
-Income 收入	33,836	64,434
-Expenses 支出	(2,928)	(481)
-Other income 其他收入	821	744

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I. Profit and loss information (Cont'd)

損益賬資料(續)

	<u>1 Jan to</u> <u>30 Jun 2021</u> 6-months ended 二零二一年 一月一日至 六月三十日 六個月止 HK\$'000 港幣千元	<u>1 Jan to</u> <u>30 Jun 2020</u> 6-months ended 二零二零年 一月一日至 六月三十日 六個月止 HK\$'000 港幣千元
(iv) Operating expenses 營運支出		
-Staff expenses 員工支出	(61,524)	(67,293)
-Rental expenses 房產租金支出	(1,908)	(1,904)
-Computerisation cost 電腦設備支出	(4,453)	(4,057)
-Rental/lease other equipment 設備租賃開支	(1,824)	(1,788)
-Fee & brokerage 服務費及經紀佣金	(7,954)	(6,700)
-Other expenses 其他支出	(15,649)	(16,785)
(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	(146,193)	(80,737)
(vii) Unwinding interest for impaired loan 減值貸款的回轉利息	(3,360)	(4,050)
(viii) Profit/Loss before taxation 除稅前盈利/(虧損)	(70,153)	37,433
(ix) Tax credit/(expenses) 稅項(支出)	35,340	(20,100)
(x) Profit/(Loss) after taxation 除稅後盈利/(虧損)	(34,813)	17,333

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II. Balance sheet

資產負債表資料

	30 Jun 2021 二零二一年 六月三十日 HK\$'000 港幣千元	31 Dec 2020 二零二零年 十二月三十一日 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)	3,751,100	119,210
(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)	385,450	-
(iii) Due from Exchange Fund 存於外匯基金存款	317,362	3,410,042
(iv) Amount due from overseas offices 存放海外辦事處金額	5,924,822	2,152,207
(v) Trade bills 貿易票據	-	130,614
(vi) Certificate of deposit held 持有的存款證	2,765,132	6,691,284
(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	-	-
(viii) Advances and other accounts 貸款及其它賬目		
-Advances to customers 客戶貸款	26,298,016	20,484,412
-Advances to banks and other financial institutions 同業及其它金融機構貸款	198,950	-
-Accrued interest and other accounts 應計利息及其它賬項	3,738,624	4,356,448
- 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	(303,468)	(176,416)
-Placements with banks and Investments 銀行存放和投資	(2,553)	(1,608)
-Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	(231,145)	(207,843)

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	<u>30 Jun 2021</u> <u>二零二一年</u> <u>六月三十日</u> HK\$'000 港幣千元	<u>31 Dec 2020</u> <u>二零二零年</u> <u>十二月三十一日</u> 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	8,097,913	5,285,189
(x) Property, plant and equipment 物業、設備及器材	12,842	14,930
Total Assets 總資產	50,953,045	42,258,469

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)	5,881,211	1,946,185
(ii) Deposits from customers 客戶存款		
-Demand deposits and current accounts 活期存款及往來帳戶	919,568	1,256,700
-Savings deposits 儲蓄存款	692,638	989,597
-Time, call and notice deposits 定期、即期及通知存款	28,421,907	22,832,233
(iii) Amount due to overseas offices 結欠海外辦事處金額	8,990,459	8,522,512
(iv) Other liabilities 其他負債	4,068,786	4,661,909
Total Liabilities 總負債	48,974,569	40,209,136

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	30 Jun 2021 二零二一年 六月三十日 HK\$'000 港幣千元	31 Dec 2020 二零二零年 十二月三十一日 HK\$'000 港幣千元
(viii) Current period Profits 現年度溢利	(34,813)	(89,891)
(ix) Reserves 儲備		
- Retained profits 保留溢利	2,141,497	2,231,388
- Change in securities measured at fair value through other comprehensive income 以公平值計量且其變動計入其他全面收益的交易證	(135,161)	(97,777)
- Expected credit losses reserves 預期信用損失準備金	6,953	5,613
Total Equities and Liabilities 總資本及負債	50,953,045	42,258,469

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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

	30 Jun 2021 二零二一年六月三十日		31 Dec 2020 二零二零年十二月三十一日	
	Balance by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 港幣千元	Balance by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 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 物業發展	-	2,479,000	-	287,000
-Property investment 物業投資	1,160,919	1,859,756	382,310	1,079,991
-Financial concerns 金融企業	1,552,970	4,397,844	1,984,512	5,369,952
-Stockbrokers 股票經紀	-	928,010	-	1,237,216
-Wholesale and retail trade 批發及零售業	-	1,027,408	-	227,470
-Manufacturing 製造業	-	36,059	11,494	69,785
-Transport and transport equipment 運輸及運輸設備	-	220,000	-	-
-Recreational activities 康樂活動	-	199,532	184,110	383,655
-Information technology 資訊科技	-	-	-	-
-Others 其他	540	540	842	842
	<u>2,714,429</u>	<u>11,148,149</u>	<u>2,563,268</u>	<u>8,655,911</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>30 Jun 2021</u>		<u>31 Dec 2020</u>	
	<u>二零二一年六月三十日</u>		<u>二零二零年十二月三十一日</u>	
	Balance covered by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 港幣千元	Balance covered by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 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 其他	242,065	242,065	191,060	191,060
Trade finance 貿易融資	-	4,135,109	-	304,326
Loans for use outside Hong Kong 在香港以外使用的貸款	1,085,138	10,772,693	327,768	11,333,115
Total advances to customers 客戶貸款總額	<u>4,041,632</u>	<u>26,298,016</u>	<u>3,082,096</u>	<u>20,484,412</u>

Analysed by Countries

按國家分類

Hong Kong 香港	23,083,996	17,407,728
China 中國	2,299,466	2,268,670
Malaysia 馬來西亞	672,972	807,518
Others 其他	241,582	496
Total advances to customers 客戶貸款總額	<u>26,298,016</u>	<u>20,484,412</u>

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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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III. Additional balance sheet information (Cont'd)

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
30 Jun 2021					
二零二一年六月三十日					
Developing Asia and Pacific					
發展中亞太地區					
Of which -China	4,679	2,727	773	1,528	9,707
-Malaysia	6,722	173	-	1,132	8,027
其中 -中國					
-馬來西亞					
Offshore centres					
Of which-Hong Kong	388	685	0	12,490	13,563
離岸中心					
其中-香港					
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	7,959	1,843	773	1,509	12,084
其中 - 中國					
Offshore centres					
Of which-Hong Kong	9,960	-	35	14,825	24,820
離岸中心					
其中-香港					

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於交易對手的所在地，風險轉移便會產生。

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其他資產負債表資料 (續)

3. Expected credit losses for impaired loan

預期信貸損失

	30 Jun 2021 二零二一年 六月三十日 HK\$'000 港幣千元	31 Dec 2020 二零二零年 十二月三十一日 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	303,468	176,416
-Placements with banks and Investments 銀行存放和投資	2,553	1,608
Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	231,145	207,843
Total expected credit losses 預期信貸損失總額	537,166	385,867

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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。倘貸款的信貨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。

As the current MFRS 9 models are not expected to generate levels of ECL with sufficient reliability in view of the unprecedented and on-going COVID-19 pandemic, overlays have been applied to determine a sufficient overall level of ECL as at 31 December 2020 and 30 June 2021.

鑑於前所未有的新型冠狀病毒已經出現史無前例和持續的大流行，預計目前馬來西亞財務報導準則第9號模型不會產生具有足夠可靠性的預期減值損失水平，因此已應用覆蓋來確定截至二零二零年十二月三十一日和二零二一年六月三十日的足夠的預期減值損失水平。

These overlays involved significant level of judgement and reflect the management's views of possible severities of the pandemic for ECL estimation purposes. As at 30 June 2021, proactive provision in form of Management Overlays were made by Head Office amounting to HK\$1,867 million (31 December 2020: HK\$420 million Management Overlays provisioning was made by Head Office).

這些覆蓋涉及大量判斷和反映了管理層對大流行可能的嚴重程度看法，用於估計預期減值損失。於二零二一年六月三十日，馬來西亞總行以管理覆蓋形式主動撥備港幣十八億六千七百萬元（二零二零年十二月三十一日：總行作出管理覆蓋撥備港幣四億二千萬元）。

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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 30 Jun 2021		Balance covered by collateral 31 Dec 2020	
	Balance 30 Jun 2021	Balance 30 Jun 2021	Balance 31 Dec 2020	Balance 31 Dec 2020
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	二零二一年 六月三十日	二零二一年 六月三十日	二零二零年 十二月三十一日	二零二零年 十二月三十一日
	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 減值客戶貸款總額及應計利息 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	238,945 (0.91%)	-	248,629 (1.21%)
-Expected credit losses/loan impairment allowance 預期信貸損失/貸款減值準備	-	-	-	-
-Individual impairment allowance 個別減值準備	-	231,145	-	207,843

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

Hong Kong 香港	-	238,945	-	248,629
Others 其他	-	-	-	-
Total impaired loans 減值貸款總額	-	238,945	-	248,629

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，只有佔總跨境債權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 by collateral 30 Jun 2021	Balance 30 Jun 2021	Balance covered by collateral 31 Dec 2020	Balance 31 Dec 2020
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	二零二一年	二零二一年	二零二零年	二零二零年
	六月三十日	六月三十日	十二月三十一日	十二月三十一日
	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 逾期三個月或以下 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	-	-	-
Six months or less but over three months 逾期六個月或以下但超過三個月 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	-	-	133,004 (0.65%)
One year or less but over six months 逾期一年或以下但超過六個月 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	120,059 (0.46%)	-	-
Over one year 逾期一年 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	118,886 (0.45%)	-	115,625 (0.56%)
Total overdue loans 逾期貸款總額	-	238,945	-	248,629

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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		Balance covered	
	by collateral	Balance	by collateral	Balance
	<u>30 Jun 2021</u>	<u>30 Jun 2021</u>	<u>31 Dec 2020</u>	<u>31 Dec 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>二零二一年</u>	<u>二零二一年</u>	<u>二零二零年</u>	<u>二零二零年</u>
	<u>六月三十日</u>	<u>六月三十日</u>	<u>十二月三十一日</u>	<u>十二月三十一日</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
-Expected credit losses/loan impairment allowance	-	-	-	-
預期信貸損失/貸款減值準備				
Individual impairment allowances	-	231,145	-	207,843
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	-	238,945	-	248,629
香港				
Others	-	-	-	-
其他				
Total overdue loans	-	238,945	-	248,629
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 30 June 2021 was nil (31 December 2020 : nil).

於二零二一年六月三十日，本行並沒有經重組客戶貸款及應計利息(於二零二零年十二月三十一日的金額為零)。

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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 30 June 2021, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2020: nil).

於二零二一年六月三十日，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(於二零二零年十二月三十一日的金額為零)。

As at 30 June 2021, there were no overdue amounts of other assets including trade bills and debt securities (31 December 2020: nil).

於二零二一年六月三十日，本行並無任何逾期其它資產包括貿易票據及證券(於二零二零年十二月三十一日的金額為零)。

7. Repossessed assets

收回資產

There was no repossessed asset held at 30 June 2021 (31 December 2020 : nil).

於二零二一年六月三十日，本行並沒有收回資產 (於二零二零年十二月三十一日的金額為零)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

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>30 Jun 2021</u> <u>二零二一年六月三十日</u>	USD 美元 HK\$ million 港幣百萬元	CNY 人民幣 HK\$ million 港幣百萬元	SGD 新加坡幣 HK\$ million 港幣百萬元	Others 其他 HK\$ million 港幣百萬元	Total 總額 HK\$ million 港幣百萬元
Spot assets 現貨資產	25,899	9,217	272	1,132	36,520
Spot liabilities 現貨負債	(13,115)	(2,907)	(276)	(1,173)	(17,471)
Forward purchases 遠期買入	107,407	53,578	-	14,137	175,122
Forward sales 遠期賣出	(120,063)	(59,676)	(41)	(14,087)	(193,867)
Net long/(short) position 長盤淨額/(短盤)	128	212	(45)	9	304

<u>31 Dec 2020</u> <u>二零二零年十二月三十一日</u>	USD 美元 HK\$ million 港幣百萬元	CNY 人民幣 HK\$ million 港幣百萬元	EUR 歐元 HK\$ million 港幣百萬元	SGD 新加坡幣 HK\$ million 港幣百萬元	Others 其他 HK\$ million 港幣百萬元	Total 總額 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

There was no structural and net option position as at 30 June 2021 (as at 31 December 2020 : Nil)

於二零二一年六月三十日，本行並無任何結構性倉盤淨額及期權盤淨額 (於二零二零年十二月三十一日的金額為零)

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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

30 Jun 2021
二零二一年六月三十日

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
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	9,927	4,536	14,463	-
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	989	23	1,012	-
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	406	1,115	1,521	119
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	192	1,838	2,030	-

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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 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
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	1,453	700	2,153	-
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	4,558	539	5,097	-
8 Total 總額	17,525	8,751	26,276	119
9 Total assets after provisions 扣除準備後的總資產	50,944			
10 On-balance sheet exposures as percentage of total assets	34.40%			

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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)

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定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 佔總資產的百分比率	33.36%			

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IV. Off-balance sheet information

資產負債表以外的資料

		30 Jun 2021 二零二一年 六月三十日 HK\$'000 港幣千元	31 Dec 2020 二零二零年 十二月三十一日 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		147,307	140,296
直接信貸替代項目			
Transaction-related contingencies		-	-
與交易有關的或然項目			
Trade-related contingencies		248,628	271,101
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		12,864,664	13,699,850
其他承擔			
Others		7,409	-
其他			
		13,268,008	14,111,247
(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%	147,307	140,296
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%	49,726	54,220
與貿易有關的或然項目			
Other commitments	50%/0%	359,002	270,397
其他承擔			
Others	100%	7,409	-
其他			
		563,444	464,913

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

資產負債表以外的資料 (續)

	30-Jun-21 二零二一年 六月三十日 HK\$'000 港幣千元	31-Dec-20 二零二零年 十二月三十一日 HK\$'000 港幣千元
Derivatives		
衍生工具		
(i) Notional principal		
名義金額		
Exchange rate contracts	230,190,223	194,482,148
匯率合約		
Interest rate contracts	17,400,011	10,945,132
利率合約		
Others	-	-
其他		
	<u>247,590,234</u>	<u>205,427,280</u>
(ii) Credit equivalent (risk weighted)		
按風險比重的相當信貸值		
Exchange rate contracts	2,285,934	2,788,928
匯率合約		
Interest rate contracts	78,544	65,919
利率合約		
Others	-	-
其他		
	<u>2,364,478</u>	<u>2,854,847</u>

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK\$249 million as at 30 June 2021 (31 December 2020 : negative HK\$29 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零二一年六月三十日的匯率合約及利率合約，其公平價值為港幣負二億四千九百萬元(於二零二零年十二月三十一日之金額為港幣負二千九百萬元)。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>30 Jun 2021</u>	<u>30 Jun 2020</u>
	<u>季度期間至</u>	<u>季度期間至</u>
	<u>二零二一年</u>	<u>二零二零年</u>
	<u>六月三十日</u>	<u>六月三十日</u>
Average Liquidity Maintenance Ratio	87.81%	55.26%
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 - 30 Jun 2021: HK\$1/RM0.5346, 31 Dec 2020: HK\$1/RM0.5182, 30 Jun 2020: HK\$1/RM0.5526)

以馬幣報告及列示(於二零二一年六月三十日為港幣1元=馬幣0.5346;

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)

I. Capital and capital adequacy

資本及資本充足比率

	30 Jun 2021 二零二一年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	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)
(i) Capital and reserves 股本及儲備		
-Issued and paid-up capital -已發行及繳足股本	51,713,981	48,280,355
-Total shareholders' equity -股東資本總額	86,887,986	87,109,627
(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 普通股權一級資本 (CET1) 比率	14.643%	15.313%
Tier 1 capital ratio 一級資本比率	15.330%	16.026%
Total capital ratio 總資本比率	17.861%	18.683%
Net assets per share attributable to Equity holders of the Bank 每股資產淨值	RM7.20	RM7.51

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 half year ended 30 June 2021 and Pillar 3 Disclosure for the half year ended 30 June 2021.

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，請參閱截至二零二一年六月三十日集團簡明財務報表和第三支柱披露的信息半年結至二零二一年六月三十日。

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

	30 Jun 2021 二零二一年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	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)
(i) Total assets 總資產	879,353,197	856,859,514
(ii) Total liabilities 總負債	792,465,211	769,749,887
(iii) Loans, advances and financing 貸款・墊款及融資	528,378,730	512,210,093
(iv) Deposits from customers 非銀行客戶存款	579,486,671	556,349,372
	1 Jan to 30 Jun 2021 6-months ended 二零二一年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)	1 Jan to 30 Jun 2020 6-months ended 二零二零年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)
(v) Pre-tax profits 稅前盈利	5,897,555	4,053,501

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 ended</u>	<u>For the quarter ended</u>
	<u>30 Jun 2021</u>	<u>30 Jun 2020</u>
	<u>季度期間至</u>	<u>季度期間至</u>
	<u>二零二一年</u>	<u>二零二零年</u>
	<u>六月三十日</u>	<u>六月三十日</u>
Average Liquidity Maintenance Ratio	87.81%	55.26%
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
馬來亞銀行 - 香港分行


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 six months ended 30 June 2021 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，在此聲明以上截至二零二一年六月三十日的中期年度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: 17 September 2021
日期：二零二一年九月十七日