

Bank of Montreal, Hong Kong Branch
滿地可銀行, 香港分行

Financial Disclosure Statements
For the year ended 31 October 2021

財務資料披露報告
2021年10月31日

Bank of Montreal, Hong Kong Branch
滿地可銀行·香港分行

Financial Disclosure Statements as at 31 October 2021
截至2021年10月31日止全年度的財務資料

| Section A - Branch Information (Hong Kong Branch only) | 甲部 - 分行資料 (香港分行) | Year Ended 31-10-2021 全年結算 2021年10月31日 | Year Ended 31-10-2020 全年結算 2020年10月31日 |
|---|-----------------------------|---|---|
| Income Statement | 損益表 | HKD'000 港幣千元 | HKD'000 港幣千元 |
| Interest income | 利息收入 | 219,889 | 459,904 |
| Interest expense | 利息支出 | (111,931) | (297,647) |
| Net interest income | 淨利息收入 | <u>107,958</u> | <u>162,257</u> |
| Other operating income | 其他經營收入 | | |
| Gains less losses arising from trading in foreign currencies | 來自非港元貨幣交易的收益減虧損 | 51,625 | 49,988 |
| Gains less losses on securities held for dealing purposes | 來自持有作交易用途的證券的收益減虧損 | (20) | 1,330 |
| Net fees and commission income | 費用及佣金收入淨額 | 28,267 | 68,695 |
| Others | 其他 | 343,201 | 203,592 |
| Total operating income | 總經營收入 | <u>531,031</u> | <u>485,862</u> |
| Operating expenses | 經營開支 | | |
| Staff expenses | 職員開支 | (317,053) | (295,857) |
| Rental expenses | 租金開支 | (48,759) | (40,420) |
| Other Expenses | 其他開支 | (94,208) | (107,152) |
| Total operating expenses | 總經營開支 | <u>(460,020)</u> | <u>(443,429)</u> |
| Impairment losses and provisions for impaired loans and receivables | 減值損失及為已減值貸款及應收款項而提撥的準備金 | 33,376 | 1,924 |
| Gain less losses from disposal of property, plant and equipment and investment properties | 來自物業、工業裝置及設備以及投資物業的處置的收益減虧損 | (1,106) | - |
| Profit / (Loss) before taxation | 除稅前利潤 / (虧損) | <u>103,281</u> | <u>44,357</u> |
| Tax expense | 稅項開支 | 9,630 | (273) |
| Profit / (Loss) after taxation | 除稅後利潤 / (虧損) | <u>112,911</u> | <u>44,084</u> |

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Balance Sheet

資產負債表

| | | 31-Oct-21 2021年10月31日 | 30-Apr-21 2021年4月30日 |
|---|---------------------------|--------------------------|-------------------------|
| | | HKD'000 港幣千元 | HKD'000 港幣千元 |
| Assets | 資產 | | |
| Cash and balances with banks | 現金及銀行結餘 | 3,978,380 | 9,072,218 |
| Amount due from Exchange Fund | 存放於外匯基金的數額 | 251,685 | 790,818 |
| Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months | 距離合約到期日超過1個月但不超過12個月的銀行存款 | 4,195,289 | 4,602,793 |
| Amount due from overseas offices of the institution | 存放於海外辦事處的數額 | 14,633,230 | 17,810,167 |
| Trade bills | 貿易匯票 | 13,211,690 | 13,740,980 |
| Loans and receivables | 貸款及應收款項 | 2,561,745 | 266,760 |
| Investment securities | 投資證券 | 6,916,235 | 5,197,514 |
| Property, plant and equipment | 物業、工業裝置及設備 | 97,189 | 20,752 |
| Collectively assessed provision for impaired loans | 綜合評估貸款減值準備 | (860) | (1,451) |
| Total assets | 資產總額 | 45,844,583 | 51,500,551 |
| Liabilities | 負債 | | |
| Deposits and balances from banks | 尚欠銀行存款及結餘 | 22,484,789 | 20,301,863 |
| Amount due to Exchange Fund | 結欠外匯基金的數額 | - | - |
| Deposit from customers | 客戶存款 | | |
| - Demand deposits and current accounts | - 活期存款及往來帳戶 | - | - |
| - Time, call and notice deposits | - 定期、短期通知及通知存款 | 8,629,773 | 7,787,304 |
| Amount due to overseas offices of the institution | 結欠海外辦事處的數額 | 14,204,713 | 23,126,116 |
| Other liabilities and provision | 其他負債及準備金 | 525,308 | 285,268 |
| Total liabilities | 負債總額 | 45,844,583 | 51,500,551 |

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1.) Additional Income Statement Information

其他損益帳資料

| | | Year Ended 31-10-2021 全年結算 2021年10月31日 | Year Ended 31-10-2020 全年結算 2020年10月31日 |
|---------------------------------------|------------------|---|---|
| | | HKD'000 港幣千元 | HKD'000 港幣千元 |
| <i>Net fees and commission income</i> | 費用及佣金收入淨額 | | |
| Fees and commission income | 費用及佣金收入 | 31,443 | 73,734 |
| Fees and commission expense | 費用及佣金開支 | (3,176) | (5,039) |
| | | <u>28,267</u> | <u>68,695</u> |

2.) Additional Balance Sheet Information

其他資產負債表資料

| | | 31-10-2021 2021年10月31日 | 30-04-2021 2021年04月30日 |
|---|-----------------------|---------------------------|---------------------------|
| | | HKD'000 港幣千元 | HKD'000 港幣千元 |
| <i>Loans and advances and other accounts</i> | 貸款及應收款項 | | |
| Loans and advances to customers | 對客戶的貸款及放款 | - | - |
| Other accounts and receivables | 其他帳目及應收帳款 | 2,551,264 | 213,668 |
| - Amount receivable under reverse repos with non-bank customers | - 與非銀行客戶在反向回購協議下的應收款項 | 2,362,169 | - |
| - Others | - 其他 | 189,095 | 213,668 |
| Accrued interest receivable | 應收利息 | 10,481 | 53,092 |
| Total | 總額 | <u>2,561,745</u> | <u>266,760</u> |
| <i>Other liabilities</i> | 其他帳目 | | |
| Accrued interest payable | 應付利息 | 22,924 | 16,020 |
| Other accounts payables | 其他應付帳款 | 502,384 | 269,248 |
| Total | 總額 | <u>525,308</u> | <u>285,268</u> |

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3.) Analysis of advances to customers by industry sectors
按行業分類的客戶貸款分析

The following economic sector analysis is based on the categories and definitions used by the Hong Kong Monetary Authority.
按照香港金融管理局之行業分類及定義之總客戶貸款分析詳列如下：

| | | 31-10-2021 2021年10月31日 | | 30-04-2021 2021年4月30日 | |
|---|----------------|---------------------------|----------------------------|--------------------------|----------------------------|
| | | HKD'000 | % covered by collateral | HKD'000 | % covered by collateral |
| | | 港幣千元 | 抵押品覆蓋 之百分比 | 港幣千元 | 抵押品覆蓋 之百分比 |
| Loans and advances for use in Hong Kong | 在香港使用的貸款及放款 | | | | |
| Industrial, commercial and financial sectors | 工商及金融界 | | | | |
| Property investment | 物業投資 | - | 0.00% | - | 0.00% |
| Financial concerns | 金融企業 | - | 0.00% | - | 0.00% |
| Individuals | 個人 | | | | |
| Other private purposes | 其他個人用途 | - | 0.00% | - | 0.00% |
| Loans and advances for use in Hong Kong | 在香港使用之貸款及放款總額 | - | 0.00% | - | 0.00% |
| Other loans and advances for use outside Hong Kong | 在香港以外使用之貸款及放款 | - | 0.00% | - | 0.00% |
| Total loans and advances to customers | 貸款及放款總額 | - | 0.00% | - | 0.00% |

4.) Analysis of advances to customers by significant geographical areas

按重要區域劃分的客戶貸款額分析

| | | 31-10-2021 2021年10月31日 | | 30-04-2021 2021年04月30日 | |
|-----------------------|--------|---------------------------|--|---------------------------|--|
| | | HKD'000 | | HKD'000 | |
| | | 港幣千元 | | 港幣千元 | |
| Hong Kong | 香港 | - | | - | |
| China | 中國 | - | | - | |
| Taiwan | 台灣 | - | | - | |
| British Virgin Island | 英屬處女羣島 | - | | - | |
| Others | 其他 | - | | - | |
| | | - | | - | |

Significant geographical areas constitute 10% or more of the aggregate gross amount of advances to customers after adjusting the transfer of risk as defined by Hong Kong Monetary Authority.

重要區域是指已依照香港金融管理局所義定之風險轉移調整後，其區域分項佔客戶貸款總額10%或以上者。

As at 31 October 2021 and 30 April 2021, there are no loans and advance (to customers, banks and other financial institutions) or other assets which are overdue more than 3 months or rescheduled nor any repossessed assets.

於2021年10月31日及2021年4月30日，本行均沒有逾期超過三個月或是經重組資產的客戶、銀行、其他金融機構貸款和其他資產。本行亦沒有經收回資產。

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5.) Mainland activities

內地活動

| | | On-balance sheet exposure | Off-balance sheet exposure | Total exposure |
|---|---------------------------------------|------------------------------|-------------------------------|----------------|
| | | HKD Million | HKD Million | HKD Million |
| <u>As at 31 Oct 2021</u> | <u>於2021年10月31日</u> | 資產負債表 內的風險額 港幣百萬元 | 資產負債表 外的風險額 港幣百萬元 | 總風險額 港幣百萬元 |
| Types of counterparties | 機構類別 | | | |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 居住在中國境內的中國國民或其他中國境內註冊的法團及其附屬公司和其他合資企業 | - | - | - |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 居住在中國境外的中國國民或中國境外註冊的法團但其信貸在中國使用 | - | - | - |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China | 其他類別並被視為對內地非銀行對手的承擔 | - | - | - |
| Total | 總額 | - | - | - |
| Total assets after provision | 除準備金後資產總額 | 45,845 | | |
| On-balance sheet exposures as percentage of total assets | 資產負債表內的風險額對總資產的比率 | 0.00% | | |
| <u>As at 30 Apr 2021</u> | <u>於2021年4月30日</u> | | | |
| Types of counterparties | 機構類別 | | | |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs | 居住在中國境內的中國國民或其他中國境內註冊的法團及其附屬公司和其他合資企業 | - | - | - |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 居住在中國境外的中國國民或中國境外註冊的法團但其信貸在中國使用 | - | - | - |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China | 其他類別並被視為對內地非銀行對手的承擔 | - | - | - |
| Total | 總額 | - | - | - |
| Total assets after provision | 除準備金後資產總額 | 51,501 | | |
| On-balance sheet exposures as percentage of total assets | 資產負債表內的風險額對總資產的比率 | 0.00% | | |

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6.) Geographical and counterparty analysis of international claims
按交易對手類別及區域劃分的國際債權

Major international claims or claims amounting to 10% or more of the aggregate international claims are disclosed as follows:

主要國際債權或其金額大於總國際債權的10%，披露如下：

| | | Banks 銀行 | Official Sector 官方機構 | Non-bank private sector 非銀行私人機構 | | Others 其他 | Total 總額 |
|---------------------------------|----------------------------|-------------|----------------------------|---|--|--------------|-------------|
| | | | | Non-bank financial institutions 非銀行金融機構 | Non-financial private sector 非金融私人機構 | | |
| Equivalent in millions of HKD | 相等於港幣百萬元 | | | | | | |
| <u>As at 31 Oct 2021</u> | <u>於2021年10月31日</u> | | | | | | |
| Developed countries | 已發展國家 | 21,388 | - | - | 2,276 | - | 23,664 |
| of which | 其中 | | | | | | |
| - Canada | - 加拿大 | 14,810 | - | - | - | - | 14,810 |
| Offshore centres | 離岸中心 | 201 | 6,612 | - | - | - | 6,813 |
| of which | 其中 | | | | | | |
| - Singapore | - 新加坡 | 5 | 6,612 | - | - | - | 6,617 |
| Developing Asia Pacific | 發展中的亞太地區 | 14,457 | 146 | - | 87 | - | 14,690 |
| of which | 其中 | | | | | | |
| - China | - 中國 | 12,906 | 146 | - | - | - | 13,052 |
| <u>As at 30 Apr 2021</u> | <u>於2021年4月30日</u> | | | | | | |
| Developed countries | 已發展國家 | 25,631 | - | - | 982 | - | 26,613 |
| of which | 其中 | | | | | | |
| - Canada | - 加拿大 | 17,992 | - | - | - | - | 17,992 |
| Developing Asia Pacific | 發展中的亞太地區 | 18,616 | - | - | - | - | 18,616 |
| of which | 其中 | | | | | | |
| - China | - 中國 | 18,022 | - | - | - | - | 18,022 |

The above geographical disclosure of international claims is based on the location of the counterparty after adjusting risk transfer described in the return of international banking statistics (MA(BS)21).

上述國際債權之區域分析已根據<<國際銀行業統計申報表>>(MA(BS)21)所述的“認可風險轉移”下有所調整。

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7.) Currency Risk 貨幣風險

Equivalent in millions of HKI 相等於港幣百萬元

As at 31 Oct 2021

於2021年10月31日

| | | Spot assets | Spot liabilities | Forward purchases | Forward sales | Net Option Position | Net long (short) position |
|--------|------|-------------|------------------|-------------------|---------------|---------------------|---------------------------|
| | | 現貨資產 | 現貨負債 | 遠期買入 | 遠期賣出 | 期權盤淨額 | 長(短)盤淨額 |
| USD | 美元 | 36,608 | 41,506 | 9,680 | 4,773 | - | 9 |
| GBP | 英鎊 | 13 | - | - | - | - | 13 |
| JPY | 日圓 | 137 | 137 | - | - | - | - |
| EUR | 歐羅 | 272 | (6) | - | 274 | - | 4 |
| RMB | 人民幣 | 147 | 3,302 | 3,155 | - | - | - |
| CAD | 加元 | 63 | 26 | - | - | - | 37 |
| CHF | 瑞士法郎 | - | - | - | - | - | - |
| AUD | 澳元 | 1,364 | 295 | 1,658 | 2,727 | - | - |
| SGD | 新加坡元 | 6,706 | 15 | - | 6,691 | - | - |
| NZD | 紐西蘭元 | - | - | - | - | - | - |
| Others | 其他 | - | - | - | - | - | - |
| Total | 總計 | 45,310 | 45,275 | 14,493 | 14,465 | - | 63 |

As at 30 Apr 2021

於2021年4月30日

| | | Spot assets | Spot liabilities | Forward purchases | Forward sales | Net Option Position | Net long (short) position |
|--------|------|-------------|------------------|-------------------|---------------|---------------------|---------------------------|
| | | 現貨資產 | 現貨負債 | 遠期買入 | 遠期賣出 | 期權盤淨額 | 長(短)盤淨額 |
| USD | 美元 | 40,509 | 46,222 | 7,097 | 1,370 | - | 14 |
| GBP | 英鎊 | 204 | 104 | - | 100 | - | - |
| JPY | 日圓 | 249 | 213 | - | 36 | - | - |
| EUR | 歐羅 | 1,903 | 82 | 934 | 2,755 | - | - |
| RMB | 人民幣 | 36 | 396 | 360 | - | - | - |
| CAD | 加元 | 1,100 | 456 | - | 644 | - | - |
| CHF | 瑞士法郎 | 173 | - | - | 173 | - | - |
| AUD | 澳元 | 847 | 847 | - | - | - | - |
| SGD | 新加坡元 | 4,811 | 1,437 | - | 3,374 | - | - |
| NZD | 紐西蘭元 | - | 75 | 75 | - | - | - |
| Others | 其他 | - | - | - | - | - | - |
| Total | 總計 | 49,832 | 49,832 | 8,466 | 8,452 | - | 14 |

The basis of calculation for the above currency risk is based on the notional value set out in the return "Foreign Currency Position" (MA(BS)6). The net options position is calculated using the delta-weighted approach. We do not have structural positions as at 31 October 2021 and 30 April 2021.

上述貨幣風險是根據 <<持有外匯情況申報表>> (MA(BS)6) 所述的名義價值。期權淨持倉量乃採用得爾塔加權法計算。本行於2021年10月31日及2021年4月30日並無結構性倉盤。

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8.) Off-balance sheet exposures

資產負債表以外的風險程度

| | | 31-10-2021 2021年10月31日 | 30-04-2021 2021年4月30日 |
|--|------------|---------------------------|--------------------------|
| | | HKD'000 港幣千元 | HKD'000 港幣千元 |
| Contingent liabilities and commitments | 或然負債及承擔 | | |
| Direct credit substitutes | 直接信貸替代項目 | - | - |
| Trade-related contingencies | 與貿易有關的或有項目 | 808,849 | 350,736 |
| Other commitments | 其他承擔 | - | - |
| | | <u>808,849</u> | <u>350,736</u> |
| Derivatives | 衍生工具 | | |
| Exchange rate contracts | 匯率合約 | 14,492,840 | 8,465,449 |
| Interest rate contracts | 利率合約 | - | - |
| Other | 其他 | - | - |
| | | <u>14,492,840</u> | <u>8,465,449</u> |

The contractual or notional amounts of these instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk.

上述資產負債表外金融工具的合約或名義數額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。

| | | 31-10-2021 2021年10月31日 | 30-04-2021 2021年4月30日 |
|---------------------------|--------------|---------------------------|--------------------------|
| | | HKD'000 港幣千元 | HKD'000 港幣千元 |
| Risk Exposure Information | 金融工具所承受的有關風險 | | |
| Derivatives | 衍生工具公允價值 | | |
| Exchange rate contracts | 匯率合約 | 8,536 | (5,414) |
| Interest rate contracts | 利率合約 | - | - |
| Other | 其他 | - | - |
| | | <u>8,536</u> | <u>(5,414)</u> |

The above derivatives, being the positive or negative mark-to-market value of the respective derivative contracts, represent gross replacement costs, as none of these contracts are subject to any bilateral netting arrangements.

以上衍生工具，乃各衍生工具合約按市值重估後之正數值或負數值之總額，及代表該等合約之重置成本總額，而該等合約並無雙邊淨額結算之安排。

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9.) Liquidity information
流動性資料

a) Average Liquidity Maintenance Ratio (LMR)
平均流動性維持比率

| | 2021 | 2020 |
|---|--------|--------|
| 3rd Quarter ended 31 Jul 第三季度結算至7月31日 | 72.01% | 42.17% |
| 4th Quarter ended 31 Oct 第四季度結算至10月31日 | 81.75% | 52.96% |
| Full-year ended 31 Oct 全年期內結算至10月31日 | 63.78% | 47.65% |

The average LMR for the respective period from January 2015 onwards is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

由2015年1月起根據銀行業(流動性)規則計算，期間的平均流動性維持比率是每個公曆月的平均流動性維持比率的算術平均數。

The ratio for the Quarter is a 3-month average while the ratio for full year is a 12-month average.

季度數據是三個月的平均數而全年期數據是十二個月的平均數。

b) Governance

Liquidity and Funding Risk is the potential for loss if the Enterprise/HK Branch is unable to meet financial commitments in a timely manner at reasonable prices as they fall due.

The Branch adopts the Enterprise's Liquidity and Funding Risk Principles articulated under the Corporate Policy and the Corporate Standard as they pertain to HK Branch. It implements an effective process to identify, measure, monitor, report, and manage liquidity risks and related liquidity and funding requirements, supported by appropriate documentation, procedures, processes and systems as required by local regulators, Branch Management Committee, Asia Asset Liability Management Committee (Asia ALCO), and Head Office.

The liquidity and funding requirements are managed in a manner that ensures the Branch meets all local statutory requirements, internal risk limits and guidelines as specified in the Liquidity and Funding Policy.

b) 管治

流動性和資金風險是指本集團或香港分行不能及時以合理價格履行到期財務承諾而產生損失的潛在風險。

本分行採納母行流動性管理政策及標準中適用於香港分行的流動性和資金風險管理原則。按照本地監管機構、分行管理委員會、亞洲區資產負債管理委員會及總行的要求，本分行通過適當的文檔記錄、步驟、流程及系統支持，設立了一套有效的程式以識別、計量、監測、報告與管理流動性風險及相關資金流動性要求。

本分行採用有效的流動性管理方式以確保達到所有本地法定要求、內部風險限額及指引。

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9.) Liquidity information (Cont'd)
流動性資料 (續)

c) Funding strategy

Funding is managed prudently and locally to meet operating requirements for the Branch. To secure the funding stability, the Bank aims to maintain a diversified funding profile and a strong customer relationship management to support an effective funding capacity. Sufficient highly liquid assets are maintained to meet financial commitments in a timely manner at reasonable prices as they fall due, even in times of stress.

c) 資金策略

本分行由當地謹慎地管理資金運用和融資以滿足分行的營運要求。為了支持資金的穩定，本行致力發展多元化的融資渠道，並保持良好的客戶關係管理，以確保有效的融資能力。本行並持有足夠優質的流動資產，並確保在到期日以合理價格及時履行財務承諾，即使在壓力時期也是如此。

d) Liquidity risk mitigation techniques

Internal limits and guidelines on various liquidity indicators are monitored at an appropriate interval to ensure the liquidity risk of the Branch is properly managed. The internal limits and guidelines are subject to review on a regular basis. There is defined role and responsibility of different parties in the exception and escalation process on both the limit and guideline excess approval and limit and guideline change approval. Special review on an ad hoc basis will also be required when it is deemed necessary. Liquidity and funding management reporting is provided on a timely basis and of sufficient quality and integrity so that it can be relied upon for decision making.

d) 流動性風險轉移技術

本分行對各種流動性指標的內部限額及指引在適當區間內進行監測，確保流動性風險得到適當管控。對內部限額及指引本行會進行定期審閱，在限額及指引超額批准以及限額及指引變更批准上，在異常上報過程中，已為各方定義了角色和責任。而且在必要時進行不定期特別審閱。本行並會及時提交準確完整的資金流動性管理報告給管理層作為決策依據。

e) Stress Testing

Internal limits and guidelines on various liquidity indicators under normal and stress conditions are monitored at an appropriate interval to ensure the liquidity risk of the Branch is properly managed. For Stress testing, the Branch relies on a stress framework based on prudent assumptions that satisfies local regulatory and internal requirement. Where necessary, enterprise assumptions are supplemented with local assumptions to satisfy local requirements.

e) 壓力測試

在適當的時間間隔內，對正常和壓力條件下各種流動性指標的內部限制和準則進行監控，以確保正確管理分行的流動性風險。香港分行基於謹慎假設下製定壓力測試框架，該假設可以滿足當地法規和內部要求。必要時，企業假設也會加入本地假設，以滿足本地要求。

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9.) Liquidity information (Cont'd)
流動性資料 (續)

f) Contingency funding plan

The Enterprise maintains an integrated Liquidity & Funding and Capital Contingency Plan which acts as the operating plan document in the event of a crisis situation. The Plan covers emergency contingencies such as roles and responsibilities, crisis management procedures and emergency contact lists as well as the trigger indicators and key management actions and options. The Plan operates in conjunction with the Enterprise's overall Business Continuity Management framework and is integrated with the Branch Recovery Plan.

f) 應急資金計劃

企業維護一個完整的流動性，資金和資本應急計劃，在發生危機情況時，該計劃將作為運營計劃文件。本計劃涵蓋緊急事件，例如角色和職責，危機管理程序，緊急聯繫人列表以至觸發指標，管理層對應措施及方案。本計劃與企業的整體業務連續性管理框架一起運行，並與本分行恢復計劃集成在一起。

Liquidity Gap 流動性淨差額

| As at 31 Oct 2021 | 於2021年10月31日 | | | | | HKD'000 / 港幣千元 | |
|---|----------------|--------------|--------------|---------------|-------------|----------------|------------|
| | Within 1 Month | 1 - 3 Months | 3 - 6 Months | 6 - 12 Months | Over 1 Year | Undated | Total |
| | 1個月內 | 1個月以上至3個月 | 3個月以上至6個月 | 6個月以上至1年 | 1年以上 | 餘額 | 總額 |
| Assets 資產 | | | | | | | |
| Balances with Banks and Loans (including head office and overseas branches) 銀行結餘及貸款(包括海外辦事處) | 9,514,266 | 7,883,961 | 1,986,254 | 3,674,103 | - | - | 23,058,584 |
| Trade bills 貿易匯票 | 1,820,474 | 4,416,823 | 3,524,532 | 3,449,861 | - | - | 13,211,690 |
| Securities 證券 | 6,916,235 | - | - | - | - | - | 6,916,235 |
| Customer Loans and receivables 客戶的貸款及放款 | - | - | - | - | - | - | - |
| Other assets 其他資產 | 2,456,423 | 25,023 | 4,980 | 8,741 | - | 163,767 | 2,658,934 |
| Collectively assessed provision for impaired loans 綜合評估貸款減值準備 | - | - | - | - | - | (860) | (860) |
| | 20,707,398 | 12,325,807 | 5,515,766 | 7,132,705 | - | 162,907 | 45,844,583 |
| Liabilities 負債 | | | | | | | |
| Deposits and balances from banks (including head office and overseas branches) 尚欠銀行存款及結餘(包括海外辦事處) | 19,181,151 | 9,948,884 | 6,486,931 | 1,072,536 | - | - | 36,689,502 |
| Deposit from customers 客戶存款 | 3,028,298 | 934,135 | 3,111,560 | 1,555,780 | - | - | 8,629,773 |
| Other liabilities and provision 其他負債及準備金 | 270,877 | 67,543 | 23,420 | 857 | - | 162,611 | 525,308 |
| | 22,480,326 | 10,950,562 | 9,621,911 | 2,629,173 | - | 162,611 | 45,844,583 |
| On Balance Sheet Gap 資產負債表內淨差額 | (1,772,928) | 1,375,245 | (4,106,145) | 4,503,532 | - | 296 | - |
| Off Balance Sheet Gap 資產負債表以外淨差額 | 2,404 | 18,703 | 1,147 | 5,060 | - | - | 27,314 |

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9.) Liquidity information (Cont'd)
流動性資料 (續)

Liquidity Gap 流動性淨差額

As at 31 Oct 2020

於2020年10月31日

HKD'000 / 港幣千元

| | Within 1 Month | 1 - 3 Months | 3 - 6 Months | 6 - 12 Months | Over 1 Year | Undated | Total |
|--|----------------|---------------|---------------|---------------|-------------|----------|------------|
| | 1個月內 | 1個月以上至 3個月 | 3個月以上至6 個月 | 6個月以上至1 年 | 1年以上 | 餘額 | 總額 |
| Assets 資產 | | | | | | | |
| Balances with Banks and Loans (including head office and overseas branches) 銀行結餘及貸款(包括海外辦事處) | 28,230,956 | 5,140,234 | 1,163,745 | 7,568,920 | - | - | 42,103,855 |
| Trade bills 貿易匯票 | 1,625,107 | 3,295,708 | 2,599,244 | 3,450,551 | - | - | 10,970,610 |
| Securities 證券 | 2,815,209 | - | - | - | - | - | 2,815,209 |
| Loans and advances to customers 客戶的貸款及放款 | 3,271,165 | 58,151 | 25,252 | 4,101 | - | - | 3,358,669 |
| Other assets 其他資產 | 12,986 | 16,744 | 4,429 | 20,795 | - | 184,220 | 239,174 |
| Collectively assessed provision for impaired loans 綜合評估貸款減值準備 | - | - | - | - | - | (34,171) | (34,171) |
| | 35,955,423 | 8,510,837 | 3,792,670 | 11,044,367 | - | 150,049 | 59,453,346 |
| Liabilities 負債 | | | | | | | |
| Deposits and balances from banks (including head office and overseas branches) 尚欠銀行存款及結餘(包括海外辦事處) | 27,440,742 | 7,423,276 | 9,694,634 | 5,039,678 | - | 158,538 | 49,756,868 |
| Deposit from customers 客戶存款 | 4,626,052 | 2,663,155 | 2,218,042 | - | - | - | 9,507,249 |
| Other liabilities and provision 其他負債及準備金 | 31,497 | 71,295 | 11,298 | 5,089 | - | 70,050 | 189,229 |
| | 32,098,291 | 10,157,726 | 11,923,974 | 5,044,767 | - | 228,588 | 59,453,346 |
| On Balance Sheet Gap 資產負債表內淨差額 | 3,857,132 | (1,646,889) | (8,131,304) | 5,999,600 | - | (78,539) | - |
| Off Balance Sheet Gap 資產負債表以外淨差額 | (4,453) | 4,149 | 352 | 14 | - | - | 62 |

10.) Remuneration System
薪酬制度

In respect to the disclosure requirement under HKMA's Supervisory Policy Manual CG-5 (Guideline on a Sound Remuneration System), please refer to the Bank's annual report.

關於香港金融管理局的監管政策手冊CG-5(穩健的薪酬制度指引)的披露要求，請參照本銀行之年報。

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Section B - Bank Information
(Consolidated basis)

乙部 - 銀行資料
(綜合數字)

| | | 31-10-2021 2021年10月31日 | 30-04-2021 2021年4月30日 |
|---|------------------|---------------------------|--------------------------|
| | | CAD Million 加幣百萬元 | CAD Million 加幣百萬元 |
| (I) Capital and capital adequacy | 資本及資本充足比率 | | |
| Shareholders' equity | 股東權益 | 57,523 | 55,514 |
| Capital adequacy ratio | 資本充足比率 | 17.6% | 16.7% |

The capital adequacy ratio is computed in accordance with Basel III Capital Accord.
資本充足比率是根據巴塞爾資本協定三計算所得。

(II) Other financial information

其他財務資料

| | | 31-10-2021 2021年10月31日 | 30-04-2021 2021年4月30日 |
|--|-----------------------|---|---|
| | | CAD Million 加幣百萬元 | CAD Million 加幣百萬元 |
| Total assets | 總資產 | 988,175 | 949,839 |
| Total liabilities | 總負債 | 930,652 | 894,325 |
| Total advances | 總貸款 | 460,826 | 447,637 |
| Total deposits (including Deposits and balances from banks) | 總存款 (包括尚欠銀 行存款及結餘) | 685,631 | 657,201 |
| | | Year ended 31-10-2021 全年結算 2021年10月31日 | Year ended 31-10-2020 全年結算 2020年10月31日 |
| | | CAD Million 加幣百萬元 | CAD Million 加幣百萬元 |
| Pre-tax profits | 稅前盈利 | 10,258 | 6,348 |

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Statement of compliance
遵從情況聲明

To the best of my knowledge, this Disclosure Statement is in compliance with the Banking (Disclosure) Rules and Supervisory Policy Manual on “Guideline on the Application of the Banking (Disclosure) Rules”.

盡本人所知，本披露報表是根據銀行業(披露)規則及金融管理局發出的監管政策手冊內「銀行業(披露)規則的應用指引」而編制的。



Yanir Karov
Chief Executive 行政總裁