

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

Financial Disclosure Statements
For the year ended 31 October 2023

財務資料披露報告
2023年10月31日止年度

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

Financial Disclosure Statements as at 31 October 2023
截至2023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 31-10-2023 全年結算 2023年10月31日	Year ended 31-10-2022 全年結算 2022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	2,951,119	602,402
Interest expense	利息支出	(2,906,695)	(570,478)
Net interest income	淨利息收入	<u>44,424</u>	<u>31,924</u>
Other operating income	其他經營收入		
Gains less losses arising from trading in foreign currencies	來自外匯買賣交易的收益減虧損	57,923	106,779
Gains less losses arising from trading in interest rate derivatives	來自利率衍生工具的收益減虧損	(24,512)	(22,250)
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	(7,063)	(3,130)
Net fees and commission income	費用及佣金收入淨額	8,194	8,284
Others	其他	240,392	216,954
Total operating income	總經營收入	<u>319,358</u>	<u>338,561</u>
Operating expenses	經營開支		
Staff expenses	職員開支	(150,479)	(148,447)
Rental expenses	租金開支	(13,929)	(15,622)
Other Expenses	其他開支	(59,180)	(67,615)
Total operating expenses	總經營開支	<u>(223,588)</u>	<u>(231,684)</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	(9)	349
Profit before taxation	除稅前利潤	<u>95,761</u>	<u>107,226</u>
Tax expense	稅項開支	-	-
Profit after taxation	除稅後利潤	<u>95,761</u>	<u>107,226</u>

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Balance Sheet

資產負債表

		31-10-2023 2023年10月31日	30-04-2023 2023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	1,301,694	3,391,210
Amount due from Exchange Fund	存放於外匯基金的數額	22,896	2,638
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超逾1個月但不超逾12個月的銀行存款	1,122,042	940,703
Amount due from overseas offices of the institution	存放於海外辦事處的數額	40,716,475	41,146,844
Trade bills	貿易匯票	3,182,317	4,614,879
Loans and receivables	貸款及應收款項	1,977,856	1,454,986
Investment securities	投資證券	15,773,775	11,641,412
Property, plant and equipment	物業、工業裝置及設備	67,777	76,957
Collectively assessed provision for impaired loans	綜合評估貸款減值準備	(522)	(670)
Total assets	資產總額	64,164,310	63,268,959
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	34,934,343	40,939,778
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	2,142,012	2,163,848
Amount due to overseas offices of the institution	結欠海外辦事處的數額	8,048,521	6,467,330
Certificates of deposit issued	已發行及未償還存款證	17,431,722	12,357,854
Issued debt securities	已發行及未償還債務證券	-	516,201
Other liabilities and provision	其他負債及準備金	1,607,712	823,948
Total liabilities	負債總額	64,164,310	63,268,959

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1.) Additional Income Statement Information

其他損益帳資料

		Year ended 31-10-2023 全年結算 2023年10月31日	Year ended 31-10-2022 全年結算 2022年10月31日
		HKD'000 港幣千元	HKD'000 港幣千元
<i>Net fees and commission income</i>	<i>費用及佣金收入淨額</i>		
Fees and commission income	費用及佣金收入	8,194	8,284
Fees and commission expense	費用及佣金開支	-	-
		8,194	8,284

2.) Additional Balance Sheet Information

其他資產負債表資料

		31-10-2023 2023年10月31日	30-04-2023 2023年4月30日
		HKD'000 港幣千元	HKD'000 港幣千元
	<i>貸款及應收款項</i>		
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	1,421,793	1,070,234
- 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	1,064,315	877,381
- Others	- 其他	357,478	192,853
Accrued interest receivable	應收利息	556,063	384,752
Total	總額	1,977,856	1,454,986
	<i>其他帳目</i>		
Accrued interest payable	應付利息	704,533	474,091
Other accounts payables	其他應付帳款	903,179	349,857
Total	總額	1,607,712	823,948

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3.) Loans and advances and other accounts

貸款及應收款項

31-10-2023
2023年10月31日

30-04-2023
2023年4月30日

HKD'000
港幣千元

HKD'000
港幣千元

Loans and advances to customers 對客戶的貸款及放款

-

-

As at 31 October 2023 and 30 April 2023, there were no loans and advance to customers outstanding.

於2023年10月31日及2023年4月30日, 本行均沒有對客戶的貸款及放款。

- 4.) As at 31 October 2023 and 30 April 2023, there were no loans and advance (to customers, banks and other financial institutions) or other assets which have been overdue for more than 3 months or rescheduled nor any repossessed assets.

於2023年10月31日及2023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。本行亦沒有收回資產。

5.) 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:

		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				
Banks 銀行	Official Sector 官方機構						
Equivalent in millions of HKD	相等於港幣百萬元						
As at 31 Oct 2023	於2023年10月31日						
Developed countries	已發展國家	36,576	12,771	2	34	-	49,383
of which	其中						
- Canada	- 加拿大	36,408	-	-	-	-	36,408
- United States	- 美國	80	7,609	-	34	-	7,723
Offshore centres	離岸中心	401	9,551	-	-	-	9,952
of which	其中						
- Singapore	- 新加坡	276	9,551	-	-	-	9,827
Developing Asia Pacific	發展中的亞太地區	3,433	-	12	-	-	3,445
of which	其中						
- China	- 中國	3,430	-	-	-	-	3,430
As at 30 Apr 2023	於2023年04月30日						
Developed countries	已發展國家	35,327	12,961	3	54	-	48,345
of which	其中						
- Canada	- 加拿大	34,035	-	-	-	-	34,035
- United States	- 美國	773	9,978	-	54	-	10,805
Offshore centres	離岸中心	15	8,531	-	-	-	8,546
of which	其中						
- Singapore	- 新加坡	3	8,531	-	-	-	8,534
Developing Asia Pacific	發展中的亞太地區	5,176	-	-	-	-	5,176
of which	其中						
- China	- 中國	4,816	-	-	-	-	4,816

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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6.) Currency Risk 貨幣風險

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

As at 31 Oct 2023 於2023年10月31日

		Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net Option Position 期權盤淨額	(short) position 長(短)盤淨額
USD	美元	46,421	44,808	15,085	16,576	-	122
GBP	英鎊	-	285	285	-	-	-
JPY	日圓	5,157	1	-	5,156	-	-
EUR	歐羅	4	600	596	-	-	-
RMB	人民幣	1,058	3,770	3,091	379	-	-
CAD	加元	608	862	254	-	-	-
CHF	瑞士法郎	-	-	-	-	-	-
AUD	澳元	131	1,812	1,681	-	-	-
SGD	新加坡元	9,557	727	-	8,830	-	-
NZD	紐西蘭元	-	4,072	4,331	259	-	-
Others	其他	-	-	-	-	-	-
Total	總計	62,936	56,937	25,323	31,200	-	122

As at 30 Apr 2023 於2023年4月30日

		Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net Option Position 期權盤淨額	(short) position 長(短)盤淨額
USD	美元	49,111	45,952	11,234	14,447	-	(54)
GBP	英鎊	11	41	30	-	-	-
JPY	日圓	2,132	-	-	2,132	-	-
EUR	歐羅	1	252	251	-	-	-
RMB	人民幣	292	4,127	3,835	-	-	-
CAD	加元	599	1,168	569	-	-	-
CHF	瑞士法郎	-	-	-	-	-	-
AUD	澳元	1,484	3,090	2,077	471	-	-
SGD	新加坡元	8,537	36	12	8,513	-	-
NZD	紐西蘭元	-	3,191	3,191	-	-	-
Others	其他	-	-	-	-	-	-
Total	總計	62,167	57,857	21,199	25,563	-	(54)

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 (if any) was calculated using the delta-weighted approach. We do not have structural positions as at 31 October 2023 and 30 April 2023.

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(如有)乃採用得爾塔加權法計算。本行於2023年10月31日及2023年4月30日並無結構性倉盤。

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7.) Off-balance sheet exposures

資產負債表以外的風險程度

		31-10-2023 2023年10月31日	30-04-2023 2023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	2,774,550	726,292
Other commitments	其他承擔	-	-
		<u>2,774,550</u>	<u>726,292</u>
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	31,322,550	25,509,281
Interest rate contracts	利率合約	20,699,633	23,285,795
Other	其他	-	-
		<u>52,022,183</u>	<u>48,795,076</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。

		31-10-2023 2023年10月31日	30-04-2023 2023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	29,315	(59,713)
Interest rate contracts	利率合約	(31,873)	(26,441)
Other	其他	-	-
		<u>(2,558)</u>	<u>(86,154)</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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8.) Liquidity information
流動性資料

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

	2023	2022
3rd Quarter ended 31 Jul 第三季季度結算至7月31日	1374.37%	136.43%
4th Quarter ended 31 Oct 第四季季度結算至10月31日	1017.22%	173.35%
Full-year ended 31 Oct 全年期內結算至10月31日	862.36%	122.46%

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序以識別、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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8.) 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制定壓力測試框架，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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8.) 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

企業維持一個完整的流動性, 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整合在一起。

Liquidity Gap 流動性淨差額

As at 31 Oct 2023	於2023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)	22,026,592	12,056,468	5,209,140	3,870,907	-	-	43,163,107
Trade bills 貿易匯票	996,601	1,978,650	171,195	35,871	-	-	3,182,317
Securities 證券	15,773,775	-	-	-	-	-	15,773,775
Customer Loans and receivables 客戶的貸款及放款	-	-	-	-	-	-	-
Other assets 其他資產	1,277,084	308,288	224,850	121,130	-	114,281	2,045,633
Collectively assessed provision for impaired loans 綜合評估貸款減值準備	-	-	-	-	-	(522)	(522)
	40,074,052	14,343,406	5,605,185	4,027,908	-	113,759	64,164,310
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)	12,695,038	21,034,780	5,330,771	3,922,275	-	-	42,982,864
Deposit from customers 客戶存款	1,981,139	-	-	160,873	-	-	2,142,012
Certificates of deposit issued 已發行及未償還存款證	-	9,833,663	3,788,794	3,809,265	-	-	17,431,722
Issued debt securities 已發行及未償還債務證券	-	-	-	-	-	-	-
Other liabilities and provision 其他負債及準備金	890,655	470,826	302,895	91,348	-	(148,012)	1,607,712
	15,566,832	31,339,269	9,422,460	7,983,761	-	(148,012)	64,164,310
On Balance Sheet Gap 資產負債表內淨差額	24,507,220	(16,995,863)	(3,817,275)	(3,955,853)	-	261,771	-
Off Balance Sheet Gap 資產負債表以外淨差額	111,392	(16,693)	(64,959)	92,390	-	-	122,130

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

Liquidity Gap 流動性淨差額

As at 31 Oct 2022	於2022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)	7,614,989	6,327,852	5,333,939	7,530,349	-	-	26,807,129
Trade bills 貿易匯票	1,500,686	3,453,187	62,850	15,554	-	-	5,032,277
Securities 證券	10,874,884	-	-	-	-	-	10,874,884
Customer Loans and receivables 客戶的貸款及放款	-	-	-	-	-	-	-
Other assets 其他資產	2,685,245	1,143,011	60,712	71,706	-	109,542	4,070,216
Collectively assessed provision for impaired loans 綜合評估貸款減值準備	-	-	-	-	-	(517)	(517)
	22,675,804	10,924,050	5,457,501	7,617,609	-	109,025	46,783,989
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)	19,785,390	4,129,792	3,158,958	10,761,020	-	-	37,835,160
Deposit from customers 客戶存款	1,740,529	1,083,427	-	-	-	-	2,823,956
Issued debt securities 已發行及未償還債務證券	-	-	2,707,402	489,816	-	-	3,197,218
Other liabilities and provision 其他負債及準備金	2,253,954	143,140	130,824	291,286	-	108,451	2,927,655
	23,779,873	5,356,359	5,997,184	11,542,122	-	108,451	46,783,989
On Balance Sheet Gap 資產負債表內淨差額	(1,104,069)	5,567,691	(539,683)	(3,924,513)	-	574	-
Off Balance Sheet Gap 資產負債表以外淨差額	(43,841)	(41,036)	(100,028)	(201,503)	-	-	(386,408)

9.) 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。

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

Section B - Bank Information
(Consolidated basis)

乙部 - 銀行資料
(綜合數字)

		31-10-2023 2023年10月31日	30-04-2023 2023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	77,037	76,066
Capital adequacy ratio	資本充足比率	16.2%	16.0%

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


		31-10-2023 2023年10月31日	30-04-2023 2023年4月30日
		CAD Million 加幣百萬元	CAD Million 加幣百萬元
Total assets	總資產	1,293,276	1,250,891
Total liabilities	總負債	1,216,239	1,174,806
Total advances	總貸款	656,478	638,125
Total deposits (including Deposits and balances from banks)	總存款 (包括尚欠銀行存款及結餘)	909,676	875,443
		Year ended 31-10-2023 全年結算 2023年10月31日	Year ended 31-10-2022 全年結算 2022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	5,863	17,886

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

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。



Bourne Fang
Chief Executive

魏雪芳
行政總裁

A copy of Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the web site https://www.bmo.com/asia/bmo_hkbranch_regulatory_disclosure.html for public inspection.

本披露報告副本已存放香港金融管理局公眾查冊處並可於網站 https://www.bmo.com/asia/bmo_hkbranch_regulatory_disclosure.html 供公眾查閱。