



Intesa Sanpaolo S.p.A. - Hong Kong Branch
意大利聯合聖保羅銀行股份有限公司 - 香港分行

Disclosure Statements
財務披露報表

For the period end 30 June 2023
截至2023年6月30日

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PROFIT AND LOSS ACCOUNT**損益表**

For the period ended 30 June 2023

截至 2023 年 6 月 30 日期間之損益表

	Notes	30 June 2023 2023 年 6 月 30 日 HK\$'000 港幣千元	30 June 2022 2022 年 6 月 30 日 HK\$'000 港幣千元
NET INTEREST INCOME			
淨利息收入			
Interest income		1,550,060	478,633
利息收入			
Interest expenses		(1,200,593)	(248,480)
利息開支			
		<u>349,467</u>	<u>230,153</u>
OTHER OPERATING INCOME			
其他經營收入			
Gains less losses arising from trading in foreign currencies		(28,514)	(83,488)
來自外幣交易的收益減虧損			
Gains less losses on securities held for trading purpose		555	64
來自持有作交易用途的證券的收益減虧損			
Gains less losses from other trading activities		(11,743)	66,189
來自其他交易活動的收益減虧損			
Gains less losses from non-trading activities		(9,118)	(14,993)
來自非交易活動的收益減虧損			
Net fees and commission income	1	24,681	71,186
費用及佣金收入淨額(附註一)			
Other income		11	-
其他收入			
		<u>325,339</u>	<u>269,111</u>
TOTAL INCOME			
總收入			
OPERATING EXPENSES			
經營開支			
Staff expenses		(49,376)	(52,166)
員工開支			
Rental expenses		(15,330)	(15,475)
租金開支			
Other expenses		(8,356)	(9,090)
其他開支			
		<u>(73,062)</u>	<u>(76,731)</u>
TOTAL OPERATING EXPENSES			
總經營開支			
Net charges for impairments on loans and advances		(70,741)	(91,544)
貸款及應收款項減值損失			
PROFIT/(LOSS) BEFORE TAXATION		<u>181,536</u>	<u>100,836</u>
除稅利潤 / (虧損)			
Tax (Expense)/Income		(1,636)	(13,257)
稅項(開支) / 收入			
Extraordinary Profit/Loss		2,747	95
除稅後非經常盈利			
		<u>182,647</u>	<u>87,674</u>
PROFIT/(LOSS) AFTER TAXATION			
除稅後利潤 / (虧損)			

BALANCE SHEET**資產負債表**

Period ended 30 June 2022

截至 2023 年 6 月 30 日期間之資產負債表

		30 June 2023 2023 年 6 月 30 日 HK\$'000 港幣千元	31 December 2022 2022 年 12 月 31 日 HK\$'000 港幣千元
	Notes		
ASSETS			
資產			
Cash and balances with banks		61,616	100,307
現金及銀行結餘			
Due from Exchange Fund		9,271	-
存於外匯基金款項			
Amount due from overseas offices of the institution		29,604,486	32,491,456
存放於本機構的海外辦事處的數額			
Trade bills		11,784	258,225
貿易匯票			
Financial assets measured at fair value through other comprehensive income		10,576,860	10,275,435
以公允價值計入其他全面收益的金融資產			
Loans and receivables	2	17,104,372	19,586,859
貸款及應收款項(附註二)			
Property, plant and equipment and investment properties		58,948	16,352
物業、工業裝置及設備以及投資物業			
TOTAL ASSETS		57,427,337	62,728,634
資產總額			
LIABILITIES			
負債			
Deposits and balances from banks		1,929,782	3,246,962
尚欠銀行存款和結餘			
Deposits from customers	3	8,078,413	6,730,371
客戶存款(附註三)			
Due to Exchange Fund		-	12,772
結欠外匯基金款項			
Amount due to overseas offices of the institution		42,846,439	48,285,536
結欠本機構的海外辦事處的數額			
Other liabilities		4,572,703	4,452,993
其他負債			
TOTAL LIABILITIES		57,427,337	62,728,634
負債總額			

ADDITIONAL INFORMATION**附加資料****1. NET FEES AND COMMISSION INCOME****收費及佣金收入淨額**

	30 June 2023 2023年6月30日	30 June 2022 2022年6月30日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Commission income, gross 佣金收入總額	28,297	77,191
Commission expenses, gross 佣金支出總額	(3,616)	(6,005)
Net fees and commission income 收費及佣金收入淨額	<u>24,681</u>	<u>71,186</u>

2. LOANS AND RECEIVABLE**貸款及應收款項**

	Notes	30 June 2023 2023年6月30日	31 December 2022 2022年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
(i) Loans and advances to customers Provisions for impaired loans 對客戶貸款及放款(附註五)	5	13,747,605	16,005,441
- Collective provisions 集體準備金(附註二(丁)、附註四)	2 (iv), 4	(13,682)	(63,725)
- Specific provisions 特定準備金(附註四)	4	(951,403)	(912,396)
		<u>12,782,520</u>	<u>15,029,320</u>
(ii) Loans and advances to banks Provisions for impaired loans 對銀行貸款及放款		240,120	499,235
- Collective provisions 集體準備金(附註二(丁)、(附註四))	2 (iv), 4	(20)	(43)
		<u>240,100</u>	<u>499,192</u>
(iii) Other accounts 其他帳戶 Provisions for impaired loans 為已減值貸款及應收款項而提撥的準備金		4,725,265	4,611,994
- Collective provisions 集體準備金(附註二(丁)、(附註四))	2 (iv), 4	(5,332)	(15,909)
- Specific provisions 特定準備金(附註四)	4	(638,181)	(537,738)
		<u>4,081,752</u>	<u>4,058,347</u>
		<u>17,104,372</u>	<u>19,586,859</u>

ADDITIONAL INFORMATION

附加資料

2. LOANS AND RECEIVABLE (continued)

貸款及應收款項(續)

- (iv) With the implementation of IFRS9 since 1 January 2018, the collective provisions for impaired loans and advance was calculated and recorded by the Branch.
自二零一八年一月一日採納國際財務報告準則第 9 號後，減值貸款及放款的集體準備金由本分行計算及記錄。

- (v) Impaired loans and advances:
已減值貸款及放款總額如下:

	30 June 2023 2023 年 6 月 30 日	31 December 2022 2022 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Impaired loans and advances to customers 對客戶的已減值貸款及放款	1,267,254	1,222,971
Specific Provisions 特定準備金	951,403	912,396
Percentage of such advances to total advances to customers 以上貸款及放款佔對客戶貸款總額的百分比	<u>9.22%</u>	<u>7.64%</u>

As of 30 June 2023 and 31 December 2022, there were collaterals of HK\$56,415,554 and HK\$71,839,779 for impaired loans and advances to customers respectively.
2023 年 6 月 30 日及 2022 年 12 月 31 日，持有作為對減值的貸款及放款的抵押品分別為港幣 56,415,554 元及港幣 71,839,779 元。

- (vi) There was no impaired loans and advances to banks as of 30 June 2023 and 31 December 2022.
於 2023 年 6 月 30 日及 2022 年 12 月 31 日，本分行並沒有對銀行貸款及放款作出減值。

3. DEPOSITS FROM CUSTOMERS

客戶存款

	30 June 2023 2023 年 6 月 30 日	31 December 2022 2022 年 12 月 31 日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Demand deposits and current accounts 活期存款及往來帳戶	7,865,268	6,342,658
Time, call and notice deposits 定期、短期通知及通知存款	213,145	387,713
	<u>8,078,413</u>	<u>6,730,371</u>

ADDITIONAL INFORMATION

附加資料

4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES

貸款及應收款項的減值準備金

30 June 2023 2023年6月30日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2022 於2022年12月31日	79,677	1,450,134	1,529,811
Charge for the period 本期準備	9,595	132,012	141,607
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(70,866)	-	(70,866)
Amounts written-off 本期撇帳	-	-	-
Exchange differences 匯兌差額	628	7,438	8,066
As of 30 June 2023 於2023年6月30日	<u>19,034</u>	<u>1,589,584</u>	<u>1,608,618</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	20	-	20
Advances to customers 客戶之貸款	13,682	951,403	965,085
Trade bills 貿易匯票	6	-	6
Contingent liabilities and commitments 或然負債及承擔	5,326	-	5,326
Accrued interest 應計利息	-	638,181	638,181
	<u>19,034</u>	<u>1,589,584</u>	<u>1,608,618</u>

ADDITIONAL INFORMATION

附加資料

4. PROVISIONS FOR IMPAIRED LOANS AND ADVANCES (continued)

貸款及應收款項的減值準備金(續)

31 December 2022 2022年12月31日	Collective 集體 HK\$'000 港幣千元	Specific 特定 HK\$'000 港幣千元	Total 合計 HK\$'000 港幣千元
As of 31 December 2021 於2021年12月31日	118,184	1,159,068	1,277,252
Charge for the period 本期準備	27,783	293,853	321,636
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(65,933)	-	(65,933)
Amounts written-off 本期撇帳	-	(2,456)	(2,456)
Exchange differences 匯兌差額	(357)	(331)	(688)
As of 31 December 2022 於2022年12月31日	<u>79,677</u>	<u>1,450,134</u>	<u>1,529,811</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	43	-	43
Advances to customers 客戶之貸款	63,725	912,396	976,121
Trade bills 貿易匯票	66	-	66
Contingent liabilities and commitments 或然負債及承擔	15,843	-	15,843
Accrued interest 應計利息	-	537,738	537,738
	<u>79,677</u>	<u>1,450,134</u>	<u>1,529,811</u>

ADDITIONAL INFORMATION

附加資料

5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS

客戶貸款及放款之分析

(i) Sectoral analysis of gross advances to customers

客戶貸款及放款總額 – 按行業類別之分析

The information concerning gross amount of loans and advances to customers by industrial sectors has been classified according to the business activity of the borrowers or usage of the loans.

按行業分類的客戶貸款及放款總額資料是根據借款人的業務活動或貸款用途所分類。

	30 June 2023 2023年6月30日		31 December 2022 2022年12月31日	
	Loan 貸款額 HK\$'000 港幣千元	Collateral 抵押品 HK\$'000 港幣千元	Loan 貸款額 HK\$'000 港幣千元	Collateral 抵押品 HK\$'000 港幣千元
Loans and advances for use in Hong Kong 在香港使用的貸款及放款				
Industrial, Commercial and financial: 工商金融:				
Wholesale and retail trade 批發及零售業	985,389	-	1,784,924	-
Manufacturing 製造業	12,580	-	12,377	-
Transport and transport equipment 運輸及運輸設備	579	-	566	-
Information Technology 資訊科技	1,258,429	-	1,252,007	-
Electricity and gas 電力及氣體燃料	391,851	-	389,851	-
Others 其他	8,378	-	-	-
Trade finance 貿易融資	785,601	8,635	129,986	8,442
Loans and advances for use outside Hong Kong 在香港以外使用的貸款及放款	10,304,798	1,112,254	12,435,730	1,086,184
Total gross amount of loans and advances to customers 客戶貸款及放款總額	<u>13,747,605</u>	<u>1,120,889</u>	<u>16,005,441</u>	<u>1,094,626</u>

ADDITIONAL INFORMATION**附加資料****5. ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS (continued)****客戶貸款及放款之分析(續)**

(ii) Geographical analysis of loans and advances to customers

客戶貸款及放款總額 – 按區域之分析

The analysis of loans and advances to customers by geographical segment is classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when the loans and advances are guaranteed by a party in a country which is different from that of the customers. The loans and advances to customers by major geographical segment are as follows:

按區域分類的客戶貸款及放款分析乃經計及風險轉移後按交易對手所在地而分類。一般而言，風險轉移適用於當該貸款及放款由某人擔保，而該人所在的國家與該客戶所在的國家不同。有關按主要區域分類的客戶貸款及放款分析如下：

30 June 2023**2023年6月30日**

Countries 國家	Gross amount of loans and advances to customers 客戶貸款放款總額 HK\$'000 港幣千元	Overdue loans and advances to customers 客戶逾期貸款及放款 HK\$'000 港幣千元	Impaired loans and advances to customers 客戶減值貸款及放款 HK\$'000 港幣千元
Hong Kong 香港	3,013,285	8,944	8,944
China 中國	2,412,641	720,159	486,399
Australia 澳洲	1,454,160	-	-
United States 美國	1,227,081	-	-
Others 其他	5,640,438	530,081	456,060
	<u>13,747,605</u>	<u>1,259,183</u>	<u>951,403</u>

31 December 2022**2022年12月31日**

Hong Kong 香港	3,099,200	8,898	8,898
China 中國	2,951,664	716,484	483,917
Australia 澳洲	2,139,785	-	-
United States 美國	1,288,884	-	-
Others 其他	6,525,908	491,421	419,581
	<u>16,005,441</u>	<u>1,216,803</u>	<u>912,396</u>

The overdue and impaired loans and advances to customers are attributed to the exposures in Brazil, Hong Kong, China, Panama and United Kingdom (31 December 2022 : Brazil, Hong Kong, China and Panama.)

逾期及減值的客戶貸款及放款是源自於巴西、香港、中國、巴拿馬及英國。(2022年12月31日：巴西、香港、中國及巴拿馬)。

ADDITIONAL INFORMATION**附加資料****6. ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES****逾期貸款及重整放款分析**

- (i) Overdue loans and advances to customers
客戶的逾期貸款及放款

	30 June 2023 2023年6月30日		31 December 2022 2022年12月31日	
	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例	Amount 金額 HK\$'000 港幣千元	% of total advances to customers 佔給予客戶貸 款總額的比例
Gross advances overdue for: 貸款逾期				
3 months or less but over 1 month 一個月以上至三個月	-	-	-	-
6 months or less but over 3 months 三個月以上至六個月	-	-	-	-
1 year or less but over 6 months 六個月以上至一年	-	-	-	-
Over 1 year 一年以上	1,207,252	8.78%	1,216,803	7.60%
Total overdue advances 已逾期放款合計	1,207,252	8.78%	1,216,803	7.60%

- (ii) There was no rescheduled loan as of 30 June 2023 and 31 December 2022.
於2023年6月30日及2022年12月31日，並沒有重整貸款項目。
- (iii) There were no overdue or rescheduled advances to banks and other assets (trade bills and debt securities) as of 30 June 2023 and 31 December 2022.
於2023年6月30日及2022年12月31日，本分行並沒有對銀行和其他資產(包括貿易匯票和債務證券)有任何逾期貸款或重整貸款。
- (iv) There were collaterals of HK\$56,415,554 and HK\$71,839,779 in respect of the overdue loans and advances, consisted mainly of the equity shares of the borrower as of 30 June 2023 and 31 December 2022 respectively.
於2023年6月30日及2022年12月31日，本分行持有作為逾期貸款及放款的抵押品分別為港幣56,415,554元及港幣71,839,779元。逾期貸款及放款的抵押品主要包括借款人的股權。
- (v) There were no repossessed assets held as of 30 June 2023 and 31 December 2022.
於2023年6月30日及2022年12月31日，並沒有收回資產。
- (vi) There were HK\$951,403,009 and HK\$912,396,014 specific provisions for overdue loans and advances as of 30 June 2023 and 31 December 2022 respectively.
於2023年6月30日及2022年12月31日，對逾期貸款及放款的特定準備金分別為港幣951,403,009元及港幣912,396,014元。

ADDITIONAL INFORMATION

附加資料

7. NON-BANK MAINLAND EXPOSURES

對內地非銀行業的風險承擔

30 June 2023

2023年6月30日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$m 港幣百萬元	Off-balance sheet exposure 資產負債表外 風險承擔 HK\$m 港幣百萬元	Total 合計 HK\$m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	392	-	392
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	4,725	3,090	7,815
4. Other entities of central government not reported in item 1 above 在上述第 1 項中未報告的其他中央政府企業	53	-	53
5. Other entities of local governments not reported in item 2 above 在上述第 2 項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	544	349	893
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	-	-	-
Total 合計	5,714	3,439	9,153
Total assets after provision 扣除準備金後的資產總額	57,427		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	9.95%		

ADDITIONAL INFORMATION**附加資料****7. NON-BANK MAINLAND EXPOSURES (continued)****對內地非銀行業的風險承擔(續)**

31 December 2022

2022年12月31日

Types of Counterparties 交易對手種類	On-balance sheet exposure 資產負債表內 風險承擔 HK\$m 港幣百萬元	Off-balance sheet exposure 資產負債表外 風險承擔 HK\$m 港幣百萬元	Total 合計 HK\$m 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and JVs 中央政府、中央政府擁有的企業及其子公司和合資企業	441	-	441
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的企業及其子公司和合資企業	105	-	105
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 於中國內地居住的中國公民或於中國內地註冊成立的其他企業及其子公司和合資企業	4,487	2,963	7,450
4. Other entities of central government not reported in item 1 above 在上述第1項中未報告的其他中央政府企業	-	-	-
5. Other entities of local governments not reported in item 2 above 在上述第2項中未報告的其他地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 於中國內地境外居住的中國公民或於中國內地境外註冊成立的其他企業，其貸款用於中國內地	289	443	732
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手被本機構考慮為內地非銀行業的風險承擔	990	-	990
Total 合計	6,312	3,406	9,718
Total assets after provision 扣除準備金後的資產總額	62,729		
On-balance sheet exposures as percentage of total assets 資產負債表內風險承擔佔資產總額的百分比	10.06%		

ADDITIONAL INFORMATION

附加資料

8. INTERNATIONAL CLAIMS

國際債權

International claims are disclosed by country or geographical segment based on the physical location of the counterparty in which not less than 10% of total international claims (including Hong Kong) after taking into account the transfer of risks. In general, such transfer of risk takes place if the claims are guaranteed by party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

國家或區域分類的國際債權資料披露是在計算認可風險轉移後，該國家或區域有不少於本分行的國際債權總額的10% (包括香港)。一般而言，當有關貸款及放款的債權獲得並非由交易對手所在地的國家之一方擔保，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，風險便會轉移。

	<u>Banks</u> 銀行	<u>Official sector</u> 官方機構	<u>Non-bank private sector</u> 非銀行私營機構		<u>Total</u> 合計
			<u>Non-bank financial institutions</u> 非銀行金融機構	<u>Non-financial private sectors</u> 非金融私營機構	
	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元	HK\$m 港幣百萬元
As at 30 June 2023 截至 2023 年 6 月 30 日					
1. Developed countries 已發展國家	33,329	2,126	1,986	6,137	43,578
of which 其中：					
- Italy 意大利	29,854	75	-	650	30,579
2. Offshore centres 離岸中心	6	230	265	4,816	5,317
3. Developing Asia and Pacific 發展中的亞太區國家	772	-	-	2,119	2,891
As at 31 December 2022 截至 2022 年 12 月 31 日					
1. Developed countries 已發展國家	35,911	2,223	2,238	6,781	47,153
of which 其中：					
- Italy 意大利	32,737	73	-	679	33,489
2. Offshore centres 離岸中心	489	95	49	6,109	6,742
3. Developing Asia and Pacific 發展中的亞太區國家	921	-	-	3,638	4,559

ADDITIONAL INFORMATION

附加資料

9. FOREIGN CURRENCY EXPOSURES

外匯風險

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. Foreign currencies, which constitutes not less than 10% of the total net position in all foreign currencies of the Branch, are disclosed as follows:

外匯風險額乃根據金融管理局「持有外匯情況申報表之填報指示」準備所得。本分行的外幣倉盤淨額佔整體外幣倉盤淨額不少於 10% 的外幣倉盤資料如下：

30 June 2023 2023 年 6 月 30 日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
				HK\$m 港幣百萬元		
Spot assets 現貨資產	35,580	5,924	5,954	8,899	476	56,833
Spot liabilities 現貨負債	(32,198)	(18,021)	(1,235)	(5,341)	(663)	(57,458)
Forward purchases 遠期買入	8,657	17,802	1,630	2,298	567	30,954
Forward sales 遠期賣出	(11,944)	(5,686)	(6,355)	(5,875)	(378)	(30,238)
Net long / (short) position 長/(短) 盤淨額	95	19	(6)	(19)	2	91
Net structural position 結構性持有淨額	-	-	-	-	-	-
31 December 2022 2022 年 12 月 31 日	USD 美元	EUR 歐羅	JPY 日元	AUD 澳元	Others 其他	Total 合計
				HK\$m 港幣百萬元		
Spot assets 現貨資產	38,194	8,788	4,044	9,016	1,134	61,176
Spot liabilities 現貨負債	(36,361)	(17,775)	(1,469)	(5,343)	(338)	(61,286)
Forward purchases 遠期買入	4,987	9,023	1,615	43	103	15,771
Forward sales 遠期賣出	(6,798)	(37)	(4,204)	(3,720)	(897)	(15,656)
Net long / (short) position 長/(短) 盤淨額	22	(1)	(14)	(4)	2	5
Net structural position 結構性持有淨額	-	-	-	-	-	-

ADDITIONAL INFORMATION

附加資料

10. OFF-BALANCE SHEET EXPOSURES

資產負債表外之項目

(i) Contingent Liabilities and commitments

或然負債及承擔

The following is a summary of the contractual or notional amounts of each material class of contingent liability and commitment outstanding:

下列為尚未履行之每項重大或然負債及承擔類別之合約或名義數額概要：

	30 June 2023 2023年6月30日	31 December 2022 2022年12月31日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Direct credit substitutes 直接信貸替代項目	747,350	1,265,764
Transaction-related contingencies 與交易有關的或然項目	-	-
Trade-related contingencies 與貿易有關的或然項目	2,547,822	2,840,685
Note issuance and revolving underwriting facilities 票據發行及循環包銷安排	-	-
Other commitments 其他承擔	13,844,689	15,223,195
Others - Forward forward deposits placed 其他 - 遠期有期存款	1,112,874	1,875
	<u>18,252,735</u>	<u>19,331,519</u>

(ii) Derivatives

衍生工具

The following is a summary of the total contractual or notional amount of derivative transactions:

下列為每項重大衍生工具類別之合約或名義數額概要：

	30 June 2023 2023年6月30日	31 December 2022 2022年12月31日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related derivative contracts 匯率合約類衍生工具 (不包括掉期 (excluded forward foreign exchange contracts arising from swap deposit arrangements) 存款安排所產生之遠期外匯合約)	34,673,356	15,926,536
Interest rate derivative contracts 利率衍生工具合約	117,402,214	85,115,474
Others 其他	-	-
	<u>152,075,570</u>	<u>101,042,010</u>

ADDITIONAL INFORMATION

附加資料

10. OFF-BALANCE SHEET EXPOSURES (continued)

資產負債表外之項目(續)

(ii) Derivatives (continued)

衍生工具 (續)

The total fair value of the above off-balance sheet derivative transactions which have been taken into account the effects of bilateral netting arrangement are as follows:

有關對上述資產負債表外之衍生工具項目計入雙邊淨額安排影響的總公平價值，詳情如下：

	30 June 2023 2023年6月30日	31 December 2022 2022年12月31日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related contracts 匯率合約	474,008	321,519
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>474,008</u>	<u>321,519</u>
Interest rate derivative contracts 利率合約	841,338	836,207
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>841,338</u>	<u>836,207</u>
Others 其他	-	-
	<u>1,315,346</u>	<u>1,157,726</u>

The notional amounts of the off-balance sheet instruments indicate the volume of transactions outstanding at the balance sheet date and do not represent amounts at risk.

資產負債表外之工具的合約或名義數額僅為顯示資產負債表上業務額的指標，與所涉及的潛在風險無關。

ADDITIONAL INFORMATION

附加資料

11. LIQUIDITY RATIOS

流動性資料

	For the period From 01.04.2023 To 30.06.2023 截至 2023年4月1日 至2023年6月 30日	For the period From 01.01.2023 To 31.03.2023 截至 2023年1月1日 至2023年3月 31日	For the period From 01.01.2022 To 30.06.2022 截至 2022年1月1日至 2022年6月30日
Average Liquidity Maintenance Ratio ("LMR") 平均流動資金比率	44.40%	45.61%	48.99%

The average LMR is calculated based on the arithmetic mean of each calendar month's average LMR calculated during the reporting period in accordance with the Banking (Liquidity) Rules and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA).

根據「銀行業(流動性)規則」，平均流動性維持比率是基於報告期內每個公曆月的平均流動性維持比率的算術平均數，該比率符合香港金融管理局所訂立的最低 25% 要求。

12. DISCLOSURE ON REMUNERATION

薪酬披露

According to the Supervisory Policy Manual ("SPM") CG-5 "Guideline on a Sound Remuneration System" issued by HKMA, the Branch, as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable to their Hong Kong operations. The disclosures made by Head Office in the Annual Report also cover information as set out in the said Guideline, where appropriate. The relevant Annual Report can be viewed in the Investor Relations section of the Intesa Sanpaolo website: www.group.intesasanpaolo.com

根據香港金融管理局頒佈的監管政策手冊 CG-5《穩健的薪酬制度指引》，本分行作為一間海外註冊成立認可機構，不須對其香港營運的薪酬制度另作披露。本行總行於年報上所作出的披露，如適用，亦已涵蓋上述指引的信息要求。相關年報於意大利聯合聖保羅銀行股份有限公司網站 www.group.intesasanpaolo.com 的投資者關係部分可供參閱。

BANK INFORMATION (CONSOLIDATED BASIS)**銀行資料(按綜合基準)**

The following information is based on the consolidated financial statements of Intesa Sanpaolo S.p.A. as of 30 June 2023, 31 December 2022 and 30 June 2022

以下資料乃根據於 2023 年 6 月 30 日、2022 年 12 月 31 日及 2022 年 6 月 30 日意大利聯合聖保羅銀行股份有限公司的綜合帳目編制。

(i) Capital adequacy ratio and shareholders' funds
資本充足比率和股東資金

	30 June 2023 2023 年 6 月 30 日	31 December 2022 2022 年 12 月 31 日
Capital adequacy ratio 資本充足比率	19.30%	19.00%

The capital adequacy ratio is computed in accordance with the Basel Capital Accord taking into consideration of an allowance for market risk.

資本充足比率是根據《巴塞爾資本協定》計算，並已考慮市場風險因素。

	30 June 2023 2023 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2022 2022 年 12 月 31 日 EUR'm 歐羅百萬元
Aggregate amount of shareholders' funds 股東資金總額	62,309	61,103

(ii) Other financial information
其他財務資料

	30 June 2023 2023 年 6 月 30 日 EUR'm 歐羅百萬元	31 December 2022 2022 年 12 月 31 日 EUR'm 歐羅百萬元
Total assets 資產總額	955,205	974,587
Total liabilities 負債總額	892,896	913,484
Total loans and advances 貸款及放款總計	525,732	528,081
Total customer deposits 客戶存款總計	728,529	719,058
	Period ended 30 June 2023 期末 2023 年 6 月 30 日 EUR'm 歐羅百萬元	Period ended 30 June 2022 期末 2022 年 6 月 30 日 EUR'm 歐羅百萬元
Profit before taxation 除稅前盈利	6,091	3,605

The financial information of Intesa Sanpaolo S.p.A. have been prepared in accordance with International Financial Reporting Standards and the comparative information have been restated to conform with the current period's presentation.

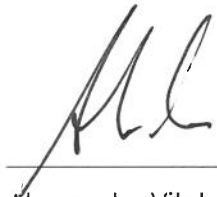
意大利聯合聖保羅銀行股份有限公司的財務資料是按照國際財務報告準則的規定編制，比較數字已作出調整，以符合本期的呈列方式。

CHIEF EXECUTIVE'S DECLARATION

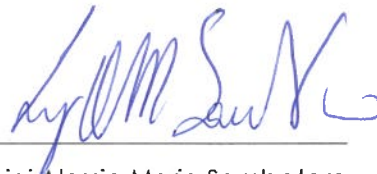
行政總裁聲明

This is to certify that the information disclosed above complies with the Banking (Disclosure) rules and the disclosure standards set out in the Supervisory Policy Manual - "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority and is not false or misleading.

茲證明上述所披露之財務資料乃遵照「銀行業(披露)規則」及由香港金融管理局頒佈之監管政策手冊之披露準則，並無虛假或誤導內容。



Alessandro Vitale
Chief Executive
行政總裁



Luigi Alessio Maria Sambataro
Alternate Chief Executive
副行政總裁

28 September 2023
2023年9月28日