



**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 2024**  
**截至2024年6月30日**

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**PROFIT AND LOSS ACCOUNT****損益表**

For the period ended 30 June 2024

截至 2024 年 6 月 30 日期間之損益表

	Notes	30 June 2024 2024 年 6 月 30 日 HK\$'000 港幣千元	30 June 2023 2023 年 6 月 30 日 HK\$'000 港幣千元
NET INTEREST INCOME			
淨利息收入			
Interest income		1,605,409	1,550,060
利息收入			
Interest expenses		(1,342,569)	(1,200,593)
利息開支			
		<u>262,840</u>	<u>349,467</u>
OTHER OPERATING INCOME			
其他經營收入			
Gains less losses arising from trading in foreign currencies 來自外幣交易的收益減虧損		58,438	(28,514)
Gains less losses on securities held for trading purpose 來自持有作交易用途的證券的收益減虧損		(32)	555
Gains less losses from other trading activities 來自其他交易活動的收益減虧損		16,093	(11,743)
Gains less losses from non-trading activities 來自非交易活動的收益減虧損		25,072	(9,118)
Net fees and commission income 費用及佣金收入淨額	1	20,476	24,681
Other income 其他收入		-	11
		<u>382,887</u>	<u>325,339</u>
TOTAL INCOME			
總收入			
OPERATING EXPENSES			
經營開支			
Staff expenses 員工開支		(46,160)	(49,376)
Rental expenses 租金開支		(14,593)	(15,330)
Other expenses 其他開支		(7,314)	(8,356)
		<u>(68,067)</u>	<u>(73,062)</u>
TOTAL OPERATING EXPENSES			
總經營開支			
Net charges for impairments on loans and advances 貸款及應收款項減值損失		(67,099)	(70,741)
PROFIT/(LOSS) BEFORE TAXATION		247,721	181,536
除稅利潤 / (虧損)			
Tax (Expense) / Income 稅項(開支) / 收入		(30,519)	(1,636)
Extraordinary Profit/Loss 除稅後非經常盈利		(550)	2,747
		<u>216,652</u>	<u>182,647</u>
PROFIT/(LOSS) AFTER TAXATION			
除稅後利潤 / (虧損)			

**BALANCE SHEET****資產負債表**

Period ended 30 June 2024

截至 2024 年 6 月 30 日期間之資產負債表

		30 June 2024 2024 年 6 月 30 日 HK\$'000 港幣千元	31 December 2023 2023 年 12 月 31 日 HK\$'000 港幣千元
	Notes		
<b>ASSETS</b>			
資產			
Cash and balances with banks		80,118	86,752
現金及銀行結餘			
Due from Exchange Fund		6,248	120,603
存於外匯基金款項			
Amount due from overseas offices of the institution		27,648,137	31,693,098
存放於本機構的海外辦事處的數額			
Trade bills		20,698	24,608
貿易匯票			
Financial assets measured at fair value through other comprehensive income		14,689,341	10,635,330
以公允價值計入其他全面收益的金融資產			
Loans and receivables	2	14,518,436	15,143,304
貸款及應收款項			
Property, plant and equipment and investment properties		40,836	50,456
物業、工業裝置及設備以及投資物業			
<b>Total assets</b>		<b>57,003,814</b>	<b>57,754,151</b>
資產總額			
<b>LIABILITIES</b>			
負債			
Deposits and balances from banks		1,407,246	843,196
尚欠銀行存款和結餘			
Deposits from customers	3	7,685,192	8,834,506
客戶存款			
Due to Exchange Fund		-	-
結欠外匯基金款項			
Amount due to overseas offices of the institution		44,510,946	44,692,837
結欠本機構的海外辦事處的數額			
Other liabilities		3,400,430	3,383,612
其他負債			
<b>Total liabilities</b>		<b>57,003,814</b>	<b>57,754,151</b>
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 2024 2024年6月30日	30 June 2023 2023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	23,701	28,297
Commission expenses, gross 佣金支出總額	(3,225)	(3,616)
Net fees and commission income 收費及佣金收入淨額	<u>20,476</u>	<u>24,681</u>

**2. LOANS AND RECEIVABLES**

## 貸款及應收款項

	Notes	30 June 2024 2024年6月30日	31 December 2023 2023年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
(i) Loans and advances to customers 對客戶貸款及放款	5	12,107,938	13,202,775
Provisions for impaired loans 集體準備金	2 (iv), 4	(16,341)	(15,768)
- Specific provisions 特定準備金	4	(806,203)	(1,100,000)
		<u>11,285,394</u>	<u>12,087,007</u>
(ii) Loans and advances to banks 對銀行貸款及放款		-	223,849
Provisions for impaired loans 集體準備金	2 (iv), 4	-	(8)
		<u>-</u>	<u>223,841</u>
(iii) Other accounts 其他帳戶		3,957,191	3,586,195
Provisions for impaired loans 為已減值貸款及應收款項而提撥的準金			
- Collective provisions 集體準備金	2 (iv), 4	(3,907)	(3,026)
- Specific provisions 特定準備金	4	(720,242)	(750,713)
		<u>3,233,042</u>	<u>2,832,456</u>
		<u>14,518,436</u>	<u>15,143,304</u>

**ADDITIONAL INFORMATION**

## 附加資料

**2. LOANS AND RECEIVABLES (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 2018 年 1 月 1 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 2024 2024 年 6 月 30 日	31 December 2023 2023 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	944,353	1,258,511
Specific Provisions 特定準備金	806,203	1,100,000
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>7.80%</u>	<u>9.53%</u>

As of 30 June 2024 and 31 December 2023, there were collaterals of HK\$51,759,313 and HK\$56,229,882 for impaired loans and advances to customers respectively.  
2024 年 6 月 30 日及 2023 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 51,759,313 元及港幣 56,229,882 元。

- (vi) There was no impaired loans and advances to banks as of 30 June 2024 and 31 December 2023.  
於 2024 年 6 月 30 日及 2023 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 2024 2024 年 6 月 30 日	31 December 2023 2023 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	7,554,063	8,526,760
Time, call and notice deposits 定期、短期通知及通知存款	131,129	307,746
	<u>7,685,192</u>	<u>8,834,506</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 2024 2024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 2023 於2023年12月31日	18,802	1,850,713	1,869,515
Charge for the period 本期準備	10,444	85,234	95,678
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(8,871)	(19,709)	(28,580)
Amounts written-off 本期撇帳	-	(385,434)	(385,434)
Exchange differences 匯兌差額	(127)	(4,359)	(4,486)
As of 30 June 2024 於2024年6月30日	<u>20,248</u>	<u>1,526,445</u>	<u>1,546,693</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	5	-	5
Advances to customers 客戶之貸款	16,341	806,203	822,544
Trade bills 貿易匯票	3	-	3
Contingent liabilities and commitments 或然負債及承擔	3,899	-	3,899
Accrued interest 應計利息	-	720,242	720,242
	<u>20,248</u>	<u>1,526,445</u>	<u>1,546,693</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 2023 2023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 2022 於2022年12月31日	79,678	1,450,133	1,529,811
Charge for the period 本期準備	15,475	403,602	419,077
Amounts recoveries 本期收回款項	-	-	-
Amounts released 本期釋放	(76,912)	-	(76,912)
Amounts written-off 本期撇帳	-	(5,364)	(5,364)
Exchange differences 匯兌差額	561	2,342	2,903
As of 31 December 2023 於2023年12月31日	<u>18,802</u>	<u>1,850,713</u>	<u>1,869,515</u>
Provisions against: 準備金給予:			
Advances to banks 銀行及其他金融機構之貸款	8	-	8
Advances to customers 客戶之貸款	15,768	1,100,000	1,115,768
Trade bills 貿易匯票	3	-	3
Contingent liabilities and commitments 或然負債及承擔	3,023	-	3,023
Accrued interest 應計利息	-	750,713	750,713
	<u>18,802</u>	<u>1,850,713</u>	<u>1,869,515</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 2024 2024年6月30日		31 December 2023 2023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	972,616	-	910,714	-
Manufacturing 製造業	23,461	-	28,448	-
Building and construction, property development and investment 建築與施工、房地產開發與投資	-	-	1	-
Transport and transport equipment 運輸及運輸設備	64,919	-	591	-
Information Technology 資訊科技	1,253,910	-	1,254,287	-
Electricity and gas 電力及氣體燃料	390,444	-	390,561	-
Others 其他	270	-	10,745	-
Trade finance 貿易融資	949,205	8,111	1,031,084	8,767
Loans and advances for use outside Hong Kong 香港以外使用的貸款及放款	8,453,113	1,340,259	9,576,344	976,213
Total gross amount of loans and advances to customers 客戶貸款及放款總額	<u>12,107,938</u>	<u>1,348,370</u>	<u>13,202,775</u>	<u>984,980</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以及考慮其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 2024

2024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
China 中國	3,314,486	457,288	394,038
Hong Kong 香港	3,138,886	-	-
Italy 意大利	1,519,653	-	-
United States 美國	1,080,627	-	-
Others 其他	3,054,286	463,924	412,165
	<u>12,107,938</u>	<u>921,212</u>	<u>806,203</u>

31 December 2023

2023年12月31日

Hong Kong 香港	3,175,710	3,550	3,550
China 中國	2,782,930	717,789	641,022
Italy 意大利	1,383,632	-	-
United States 美國	1,153,592	-	-
Others 其他	4,706,911	529,649	455,428
	<u>13,202,775</u>	<u>1,250,988</u>	<u>1,100,000</u>

The overdue and impaired loans and advances to customers are attributed to the exposures in Brazil and China. (31 December 2023 : Brazil, Hong Kong, United Kingdom, China and Panama.)  
逾期及減值的客戶貸款及放款是源自於巴西及中國。(2023年12月31日：巴西、香港、英國、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 2024 2024年6月30日		31 December 2023 2023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 1個月以上至3個月	-	-	-	-
6 months or less but over 3 months 3個月以上至6個月	-	-	53,074	0.40%
1 year or less but over 6 months 6個月以上至1年	-	-	-	-
Over 1 year 1年以上	921,212	7.61%	1,197,914	9.07%
Total overdue advances 已逾期放款合計	<u>921,212</u>	<u>7.61%</u>	<u>1,250,988</u>	<u>9.47%</u>

- (ii) There was no rescheduled loan as of 30 June 2024 and 31 December 2023.  
於2024年6月30日及2023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 2024 and 31 December 2023.  
於2024年6月30日及2023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\$51,759,313 and HK\$56,229,882 in respect of the overdue loans and advances, consisted mainly of the equity shares of the borrower as of 30 June 2024 and 31 December 2023 respectively.  
於2024年6月30日及2023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51,759,313元及港幣56,229,882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 2024 and 31 December 2023.  
於2024年6月30日及2023年12月31日，並沒有收回資產。
- (vi) There were HK\$806,203,100 and HK\$1,100,000,021 specific provisions for overdue loans and advances as of 30 June 2024 and 31 December 2023 respectively.  
於2024年6月30日及2023年12月31日，對逾期貸款及放款的特定準備金分別為港幣806,203,100元及港幣1,100,000,021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 2024

2024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	391	-	391
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	4,099	3,582	7,681
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	576	147	723
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	-	-	-
<b>Total 合計</b>	<b>5,066</b>	<b>3,729</b>	<b>8,795</b>
<b>Total assets after provision 扣除準備金後的資產總額</b>	<b>57,004</b>		
<b>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</b>	<b>8.89%</b>		

**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 2023

2023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	391	-	391
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	4,978	3,371	8,349
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	56	-	56
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	615	256	871
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	-	-	-
<b>Total 合計</b>	<b>6,040</b>	<b>3,627</b>	<b>9,667</b>
<b>Total assets after provision 扣除準備金後的資產總額</b>	<b>57,754</b>		
<b>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</b>	<b>10.46%</b>		

**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 2024 截至 2024 年 6 月 30 日					
1. Developed countries 已發展國家	31,964	3,066	2,137	5,839	43,006
of which 其中：					
- Italy 意大利	27,771	144	-	529	28,444
2. Offshore centres 離岸中心	4	62	-	4,079	4,145
3. Developing Asia and Pacific 發展中的亞太區國家	840	93	34	2,276	3,243
As at 31 December 2023 截至 2023 年 12 月 31 日					
1. Developed countries 已發展國家	35,874	1,654	1,521	5,521	44,570
of which 其中：					
- Italy 意大利	31,839	144	-	529	32,512
2. Offshore centres 離岸中心	8	62	-	5,095	5,165
3. Developing Asia and Pacific 發展中的亞太區國家	856	-	90	2,062	3,008



**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 2024 2024年6月30日	31 December 2023 2023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	1,617,716	1,400,757
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	726,898	1,279,643
Note issuance and revolving underwriting facilities 票據發行及循環包銷安排	-	-
Other commitments 其他承擔	13,378,557	13,384,887
Others - Forward forward deposits placed 其他 - 遠期有期存款	1,987,702	1,562,244
	<u>17,710,873</u>	<u>17,627,531</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 2024 2024年6月30日	31 December 2023 2023年12月31日
	HK\$'000 港幣千元	HK\$'000 港幣千元
Exchange rate-related derivative contracts (excluded forward foreign exchange contracts arising from swap deposit arrangements) 匯率合約類衍生工具 (不包括掉期存款安排所產生之遠期外匯合約)	44,008,240	26,946,936
Interest rate derivative contracts 利率衍生工具合約	93,209,986	87,746,969
Others 其他	-	-
	<u>137,218,226</u>	<u>114,693,905</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 2024 2024年6月30日	31 December 2023 2023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	622,675	291,002
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>622,675</u>	<u>291,002</u>
Interest rate derivative contracts 利率合約	657,579	617,714
Valid bilateral netting agreement 雙邊淨額合約	-	-
	<u>657,579</u>	<u>617,714</u>
Others 其他	-	-
	<u>1,280,254</u>	<u>908,716</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 01.04.2024 To 30.06.2024	For the period From 01.01.2024 To 31.03.2024	For the period From 01.01.2023 To 30.06.2023
	截至 2024年4月1日至 2024年6月30日	截至 2024年1月1日至 2024年3月31日	截至 2023年1月1日至 2023年6月30日
Average Liquidity Maintenance Ratio ("LMR")			
平均流動資金比率	<u>51.67%</u>	<u>46.86%</u>	<u>45.01%</u>

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。

## 11. 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](http://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](http://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 2024, 31 December 2023 and 30 June 2023.

以下資料乃根據於 2024 年 6 月 30 日、2023 年 12 月 31 日及 2023 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 2024 2024 年 6 月 30 日	31 December 2023 2023 年 12 月 31 日
Capital adequacy ratio 資本充足比率	<u>19.30%</u>	<u>19.20%</u>

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 2024 2024 年 6 月 30 日	31 December 2023 2023 年 12 月 31 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Aggregate amount of shareholders' funds 股東資金總額	<u>65,275</u>	<u>63,963</u>

(ii) Other financial information  
其他財務資料

	30 June 2024 2024 年 6 月 30 日	31 December 2023 2023 年 12 月 31 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Total assets 資產總額	934,422	965,251
Total liabilities 負債總額	869,147	901,288
Total loans and advances 貸款及放款總計	514,168	518,950
Total customer deposits 客戶存款總計	<u>761,642</u>	<u>750,289</u>
	Period ended 30 June 2024 期末 2024 年 6 月 30 日	Period ended 30 June 2023 期末 2023 年 6 月 30 日
	EUR'm 歐羅百萬元	EUR'm 歐羅百萬元
Profit before taxation 除稅前盈利	<u>6,908</u>	<u>6,091</u>

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。



Rosario Pedicini  
Chief Executive  
行政總裁



Francesco Rinaldi  
Alternate Chief Executive  
副行政總裁

26 September 2024  
2024年9月26日