



國泰世華銀行
Cathay United Bank

國泰世華銀行 香港分行
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**CATHAY UNITED BANK COMPANY, LIMITED
HONG KONG BRANCH**

**國泰世華商業銀行股份有限公司
香港分行**

**Key Financial Information Disclosure Statement
For The Period 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**

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH
國泰世華商業銀行股份有限公司 - 香港分行

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截至二零二一年六月三十日止

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
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I. PROFIT AND LOSS INFORMATION		I. 損益帳資料		HK\$'000 港幣仟元	
For The Period Ended 30 June 2021		截至二零二一年六月三十日止			
		For The Period	For The Period		
		Ended 30 June 2021	Ended 30 June 2020		
		半年至	半年至		
		2021年06月30日止	2020年06月30日止		
INTEREST INCOME	利息收入	193,920	310,874		
INTEREST EXPENSES	利息支出	(43,398)	(161,222)		
		<u>150,522</u>	<u>149,652</u>		
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	1,011	38,938		
Gain less losses on securities held for trading purposes	持作買賣用途的證券的收益減虧損	(394)	(1,794)		
Gains less losses from other trading activities	其他買賣收益減虧損	(6,628)	(17,954)		
Income from non-trading investments	來自非持作買賣用途的投資收入	29,244	-		
Net fees and commission income	收費及佣金淨收入				
Income from fees and commissions	收費及佣金的收入	36,289	43,744		
Fees and commission expenses	收費及佣金的開支	(7,182)	(9,093)		
Other income	其他收入	5	17		
		<u>52,345</u>	<u>53,858</u>		
OPERATING EXPENSES	營運支出				
Staff and rental expenses	職員及租金開支費用	(81,086)	(88,859)		
Other expenses (less fees and commission expenses)	其他開支 (減去收費及佣金的開支)	(14,852)	(14,718)		
Net recoveries (charges) for other provisions	其他準備金回撥(支出)淨額	1,099	(400)		
		<u>(94,839)</u>	<u>(103,977)</u>		
NET (CHARGE) / CREDIT FOR DEBT PROVISION	壞帳及呆壞帳準備金收入淨額	(100,155)	3,763		
DISPOSAL OF TANGIBLE FIXED ASSETS	出售有形固定資產收益減虧損	(5)	-		
PROFIT BEFORE TAXATION	稅前盈利	7,868	103,296		
TAXATION	稅項	3,600	(19,012)		
PROFIT AFTER TAXATION	除稅後盈利	<u>11,468</u>	<u>84,284</u>		

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II. BALANCE SHEET INFORMATION
For The Period Ended 30 June 2021

II. 資產負債表資料
截至二零二一年六月三十日止

HKS'000 港幣千元

		2021/6/30	2020/12/31
ASSETS	資產		
Cash and short term funds (except those included in amounts due from overseas offices)	現金及短期資金 (不包括存放於認可機構海外辦事處的金額)	1,155,761	156,677
Placements with banks maturing between one and twelve months (except those included in amounts due from overseas offices)	在銀行並於1至12個月內到期的存款 (不包括存放於認可機構海外辦事處的金額)	698,837	-
Amounts due from overseas offices	存放於認可機構海外辦事處的金額	383,539	64,262
Certificates of deposit held	持有的存款證	-	1,842,658
Advances and other accounts (net of provision)	貸款及其他項目	14,182,035	17,245,766
Securities held for trading purpose	持作買賣用途的證券	2,164,133	327,578
Investment securities	投資證券	6,000,220	3,979,061
Tangible fixed assets	有形固定資產	10,432	12,533
Total assets	總資產	24,594,957	23,628,535
LIABILITIES	負債		
Deposits and balances of banks (except those included in amounts due to overseas offices)	銀行同業的存款及結餘 (不包括結欠認可機構海外辦事處的金額)	2,712,042	3,600,282
Current, fixed, saving and other deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	195,937	249,385
Savings deposits	儲蓄存款	4,541,589	3,810,141
Time deposits	定期存款	6,901,828	5,104,116
Amounts due to overseas offices	結欠認可機構海外辦事處的金額	3,981,362	4,125,641
NCDs issued and outstanding	已發行的存款證	2,540,863	2,928,054
Amount payable under repos	在回購協議下的應付款項	337,696	-
Other accounts and provisions	其他帳目及準備金		
Interest payables and other accounts	應付利息及其他帳目	3,280,569	3,701,098
Total liabilities	總負債	24,491,886	23,518,717
Reserves	儲備	103,071	109,818
Total equities and liabilities	總權益與負債	24,594,957	23,628,535

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III. ADDITIONAL BALANCE SHEET INFORMATION III. 資產負債表附加資料			
For The Period Ended 30 June 2021		截至二零二一年六月三十日止	
		HK\$'000 港幣仟元	
ADVANCES AND OTHER ACCOUNTS	貸款及其他項目		
A. Breakdown of advances and other accounts	A. 貸款及其他項目	2021/6/30	2020/12/31
Advances to customers (except advances to banks)	客戶貸款 (不包括銀行)	12,019,334	13,527,995
Accrued interest and other accounts	應計利息及其他帳目		
Accrued interest	應計利息	30,057	35,371
Other accounts	其他	2,369,278	3,879,615
Total	合計	14,418,669	17,442,981
Less: Provisions against advances and other accounts	減少: 客戶貸款及其他帳目準備		
General	呆壞帳一般準備	(120,126)	(137,978)
Specific	呆壞帳特別準備	(116,508)	(59,237)
Total	合計	(236,634)	(197,215)
Total advances and other accounts	貸款及其他項目－總計	14,182,035	17,245,766
B. Details of the impaired advances to customers	B. 已減值客戶貸款之明細	2021/6/30	2020/12/31
Gross advances to customers	本金	233,016	296,114
Specific provisions	特別準備金	116,508	59,223
Value of collateral	抵押品之市價	-	-
Percentage of such advances to total gross advances	該等貸款佔客戶貸款的百分比	1.94%	2.19%

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III. ADDITIONAL BALANCE SHEET INFORMATION III. 資產負債表附加資料
For The Period Ended 30 June 2021 截至二零二一年六月三十日止

HK\$'000 港幣仟元

ADVANCES AND OTHER ACCOUNTS (CONTINUED) 貸款及其他項目(續)

C. Overdue and rescheduled advances to customers

C. 逾期及經重組之客戶貸款明細

a. Advances to customers overdue for
more than 3 months and up to 6 months
more than 6 months and up to 1 year
more than 1 year

a. 逾期客戶貸款
3個月以上至6個月
6個月以上至1年
1年以上

2021/6/30		2020/12/31	
Amount 金額	%	Amount 金額	%
-	0.00%	-	0.00%
233,016	1.94%	-	0.00%
-	0.00%	-	0.00%
233,016	1.94%	-	0.00%

b. Other assets overdue for
more than 3 months and up to 6 months
more than 6 months and up to 1 year
more than 1 year

b. 其他逾期資產
3個月以上至6個月
6個月以上至1年
1年以上

-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

c. Rescheduled advances and other assets

c. 經重組貸款及其他資產

Rescheduled advances to customers
of which rescheduled advances included in
item (a) above

經重組客戶貸款總額
-其中已包括在在(a)項內列明
的貸款

2021/6/30		2020/12/31	
Amount 金額	%	Amount 金額	%
-	0.00%	-	0.00%

Rescheduled other assets
of which rescheduled other assets included
in item (b) above

經重組其他資產
-其中已包括在在(b)項內列明
的資產

-	-	-	-
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There were no collateral held against overdue loans as at the above respective reporting dates.
上述各報表日期並無就逾期貸款所持有的抵押品。

**D. Reconciliation for advances to customers between
rescheduled, overdue advances and non-performing
advances is as follows:**

D. 逾期及不履約客戶貸款對帳表

Advances to customers overdue for more than 3 months
Less: Overdue loans for more than 3 months and on which
interest is still being accrued
Add: Overdue loans for 3 months or less and on which
interest is still being placed in suspense or interest
accrual has ceased
Total non-performing advances

逾期3個月以上的客戶貸款
減: 3個月以上的逾期的客戶貸款, 並
仍在累記利息
加: 逾期不超過3個月, 但利息被撥入
暫記帳 或已停止累記利息的客戶
貸款
不履約客戶貸款總額

2021/6/30	2020/12/31
Amount 金額	Amount 金額
233,016	-
-	-
-	-
233,016	-

E. There were no repossessed assets held as at the above respective reporting dates.
E. 上述各報表日期並無持有收回資產。

F. There were no overdue and rescheduled advances to banks and other financial institutions as at the above respective reporting dates.
F. 上述各報表日期無給予銀行及其他金融機構的逾期及重組貸款。

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IV. OFF-BALANCE SHEET INFORMATION
For The Period Ended 30 June 2021

IV. 資產負債表以外項目
截至二零二一年六月三十日止

HK\$'000 港幣仟元

CONTINGENT LIABILITIES AND COMMITMENTS 或然負債及承擔

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments: 以下或然負債及承擔項目下之合約金額乃是依各別重要項目作摘要性之分類。

		2021/6/30	2020/12/31
Direct credit substitutes	直接信貸替代項目	177,250	182,566
Other commitments	其他承擔	2,997,491	3,470,151
		<u>3,174,741</u>	<u>3,652,717</u>
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	266,165,868	249,958,210
Interest rate contracts	利率合約	77,683,836	59,563,380
		<u>343,849,704</u>	<u>309,521,590</u>
Replacement costs of derivatives (of the above derivatives)	衍生工具的重置成本 (指以上衍生工具而言)		
Exchange rate contracts	匯率合約	1,876,702	3,478,907
Interest rate contracts	利率合約	176,595	220,247
		<u>2,053,297</u>	<u>3,699,154</u>

For contingent liabilities and commitments, the contractual amounts at risk should the contracts be fully drawn upon and the clients default the contracts. The replacement costs represent the costs of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

或然負債及承擔項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還款時所涉及之風險金額。重置成本指重訂按市價估值，其價值為正數的所有合約成本。此等數額並未計及雙邊淨額結算安排的影響。

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V. OTHER FINANCIAL INFORMATION
For The Period Ended 30 June 2021

V. 其他財務資料
截至二零二一年六月三十日止

HKS'000 港幣仟元

1. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR

1. 按行業類別劃分的客戶貸款明細

		2021/6/30		2020/12/31	
		Amount	Covered by collateral or other security	Amount	Covered by collateral or other security
		金額	持有抵押品或其他抵押的價值	金額	持有抵押品或其他抵押的價值
A. Loans for use in Hong Kong	A. 在香港使用的貸款				
- Property development	- 物業發展	507,091	41,200	878,520	412,058
- Property investment	- 物業投資	1,939,210	1,508,257	1,924,091	1,442,975
- Financial concerns	- 金融企業	1,352,135	225,192	1,603,990	227,487
- Stockbrokers	- 股票經紀	60,000	-	60,000	-
- Wholesale and retail trade	- 批發及零售業	658,227	8,727	695,875	8,875
- Manufacturing	- 製造業	2,301,815	-	2,496,043	-
- Transport and Transport equipment	- 運輸及運輸設備	233,029	144,385	388,260	266,220
- Information technology	- 資訊科技	551,477	-	548,579	-
- Others	- 其他	726,497	578,498	766,768	567,371
b. Individuals	b. 個人				
- Loans for the purchase of other residential properties	- 購買其他住宅樓宇	2,224	2,224	2,273	2,273
- Others	- 其他	434,151	434,151	405,274	405,275
B. Trade finance	B. 貿易融資	9,692	9,692	10,551	10,551
C. Loan for use outside Hong Kong	C. 在香港以外使用的貸款	3,243,786	521,934	3,747,771	563,516
Total	總計	<u>12,019,334</u>	<u>3,474,260</u>	<u>13,527,995</u>	<u>3,906,601</u>

2A. GROSS ADVANCES TO CUSTOMERS ANALYZED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2A. 按國家或區域劃分的客戶貸款明細

		2021/6/30	2020/12/31
- Hong Kong	- 香港	9,161,009	9,998,769
- Mainland China	- 中國大陸地區	1,361,085	1,894,680
- Others	- 其他	1,497,240	1,634,546
Total	總計	<u>12,019,334</u>	<u>13,527,995</u>

2B. OVERDUE ADVANCES ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2B. 按國家或區域劃分的逾期貸款明細

		2021/6/30	2020/12/31
- Hong Kong	- 香港	-	-
- Mainland China	- 中國大陸地區	233,016	-
- Others	- 其他	-	-
Total	總計	<u>233,016</u>	<u>-</u>

2C. IMPAIRED ADVANCES ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2C. 按國家或區域劃分的已減值貸款明細

		2021/6/30	2020/12/31
- Hong Kong	- 香港	-	63,553
- Mainland China	- 中國大陸地區	233,016	232,561
- Others	- 其他	-	-
Total	總計	<u>233,016</u>	<u>296,114</u>

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority ("HKMA"). Only exposures to a single country or geographical area outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customers as at the above respective reporting dates are disclosed.

以上分析乃根據香港金融管理局所採用的類別及定義分類。於以上報表日期對個別海外國家或區域之客戶貸款超過總客戶貸款百分之十，便應予以披露。

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V. OTHER FINANCIAL INFORMATION

V. 其他財務資料

For The Period Ended 30 June 2021

截至二零二一年六月三十日止

HKS million 港幣百萬元

3. INTERNATIONAL CLAIMS

3. 國際債權

The following tables analyse international claims by types of counterparties. Country or geographical classification is based upon the locations of counterparties after taking into account any recognized risk transfer. They are prepared in accordance with the completion instructions of "Return of International Banking Statistics" issued by HKMA. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

下列是以交易對手類別而分析的國際債權表，有關國家或區域分類是以交易對手之所在地為基準，並已顧及任何認可風險轉移。此分析乃根據香港金融管理局之"國際銀行業統計資料申報表"之填報指示編制。該等國家或區域分類佔國際債權總額百分之十以上，便應予以披露。

2021/6/30		Banks	Official Sector	Non-bank private sector		Others	Total
				非銀行私營機構			
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	1,359	3,003	567	535	-	5,464
of which:- United States	其中:美國	12	3,003	61	20	-	3,096
2. Offshore centres	2. 離岸金融中心	1,152	-	1,438	4,249	-	6,839
of which:- Hong Kong SAR	其中:香港	819	-	524	3,051	-	4,394
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	390	-	-	-	-	390
5. Developing Africa and Middle East	5. 非洲及中東	1	-	195	-	-	196
6. Developing Asia-Pacific	6. 亞太區	1,941	-	61	3,018	-	5,020
of which:- Mainland China	其中:中國大陸地區	1,255	-	-	1,379	-	2,634
7. International organisations	7. 國際組織	-	122	-	-	-	122
8. Unallocated by country	8. 其他	-	-	-	-	-	-
Total	總計	4,843	3,125	2,261	7,802	-	18,031

2020/12/31		Banks	Official Sector	Non-bank private sector		Others	Total
				非銀行私營機構			
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	1,401	721	372	202	-	2,696
of which:- United States	其中:美國	13	721	-	-	-	734
2. Offshore centres	2. 離岸金融中心	2,084	-	1,001	4,109	-	7,194
of which:- Hong Kong SAR	其中:香港	1,509	-	692	3,477	-	5,678
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	392	-	-	-	-	392
5. Developing Africa and Middle East	5. 非洲及中東	2	-	195	-	-	197
6. Developing Asia-Pacific	6. 亞太區	1,346	927	107	2,658	-	5,038
of which:- Mainland China	其中:中國大陸地區	1,092	927	97	1,801	-	3,917
7. International organisations	7. 國際組織	-	267	-	-	-	267
8. Unallocated by country	8. 其他	-	-	-	-	-	-
Total	總計	5,225	1,915	1,675	6,969	-	15,784

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH

國泰世華商業銀行股份有限公司 - 香港分行

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V. OTHER FINANCIAL INFORMATION

For The Period Ended 30 June 2021

V. 其他財務資料

截至二零二一年六月三十日止

HKS million 港幣百萬元

4. NON-BANK MAINLAND CHINA EXPOSURES

4. 對中國大陸地區非銀行交易對手風險承擔

The non-bank Mainland China exposures are prepared in accordance with the completion instructions of "Return of Mainland Activities" issued by HKMA.

對中國大陸地區非銀行交易對手的風險承擔，依據香港金融管理局之“內地業務申報表”之填報指示編製。

2021/6/30		On-balance sheet exposure 資產負債表以內的揭露	Off-balance sheet exposure 資產負債表以外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,271	45	1,316
2.	Local governments, local government-owned entities and their subsidiaries and JVs	49	-	49
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,519	764	3,283
4.	Other entities of central government not reported in item 1 above	78	-	78
5.	Other entities of local governments not reported in item 2 above	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	2,007	221	2,228
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		5,924	1,030	6,954
Total assets after provisions		24,595		
On-balance sheet exposures as % of total assets		24.09%		
2020/12/31		On-balance sheet exposure 資產負債表以內的揭露	Off-balance sheet exposure 資產負債表以外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	2,087	45	2,132
2.	Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,600	1,125	4,725
4.	Other entities of central government not reported in item 1 above	190	-	190
5.	Other entities of local governments not reported in item 2 above	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,571	557	2,128
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		7,448	1,727	9,175
Total assets after provisions		23,629		
On-balance sheet exposures as % of total assets		31.52%		

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH

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V. OTHER FINANCIAL INFORMATION

For The Period Ended 30 June 2021

V. 其他財務資料

截至二零二一年六月三十日止

HK\$ million 港幣百萬元

5. FOREIGN CURRENCY POSITION

5. 持有外匯情況

The foreign currency exposures are prepared in accordance with the completion instructions of "Foreign Currency Position" issued by HKMA. The net position for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

外匯風險額乃根據香港金融管理局之"持有外匯情況申報表"之填報指示編制。持有某單一貨幣之淨持有額佔所有外匯淨盤總額的百分之十以上，便應予以披露。

2021/6/30		USD	JPY	CNY	AUD	NTD	Others	Total
		美元	日圓	人民幣	澳幣	新台幣	其他	總計
Spot assets	現貨資產	14,587	6	1,400	91	-	153	16,237
Spot liabilities	現貨負債	(17,275)	(37)	(2,224)	(39)	-	(102)	(19,677)
Forward purchases	遠期買入	133,604	62	73,312	122	42,599	400	250,099
Forward sales	遠期賣出	(130,871)	(40)	(72,630)	(186)	(42,669)	(466)	(246,862)
Net option position	期權盤淨額	-	-	-	-	-	-	-
Net long (short) position	長/(短)盤淨額	45	(9)	(142)	(12)	(70)	(15)	(203)

2020/12/31		USD	JPY	CNY	AUD	NTD	Others	Total
		美元	日圓	人民幣	澳幣	新台幣	其他	總計
Spot assets	現貨資產	10,461	42	2,058	160	-	285	13,006
Spot liabilities	現貨負債	(15,736)	(37)	(1,743)	(48)	-	(93)	(17,657)
Forward purchases	遠期買入	125,134	-	83,135	131	25,504	499	234,403
Forward sales	遠期賣出	(120,267)	-	(83,545)	(252)	(24,960)	(698)	(229,722)
Net option position	期權盤淨額	-	-	-	-	-	-	-
Net long (short) position	長/(短)盤淨額	(408)	5	(95)	(9)	544	(7)	30

There were no foreign currency structural positions as at the above respective reporting dates.

於以上報表日期，並沒有外匯的結構性淨持有額。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH
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VI. LIQUIDITY MAINTENANCE RATIO VI 流動性維持比率
For The Period Ended 30 June 2021 截至二零二一年六月三十日止

The liquidity maintenance ratio ("LMR") is prepared in accordance with the completion instructions of "Liquidity Position" issued by HKMA.
以下期內流動性維持比率("LMR")是依據香港金融管理局之"認可機構的流動性狀況申報表"之填報指示規定計算所得。

	For the quarter ended 30 June 2021 2021年第二季 %	For the quarter ended 30 June 2020 2020年第二季 %
The average value of LMR 平均流動性維持比率	58.68%	38.68%

LMR for quarter ended is calculated at 3 months simple average of each calendar month's average ratio for the quarter.
平均流動性維持比率是按照季度每月平均流動性維持比率以簡單平均法計算。

Governance of liquidity risk management:

Liquidity risk means the potential risk when the Branch is unable to meet its financial obligations in a timely manner at reasonable cost. Financial obligations include liabilities to counterparties, lending and investment commitments. Effective liquidity risk management is essential to maintain the confidence of counterparties, manage the Branch's cost of funds and to support core business activities, even under adverse circumstances.

The Branch has formulated an effective governance framework for liquidity risk management in accordance with the Branch's "Liquidity Risk Management Rules" and HKMA related liquidity management supervisory policy manual. The governance structure is described below:

- (i) Asset-Liability Committee ("ALCO"): The committee is delegated by Head Office's Board of Directors to decide the liquidity risk appetite of the Branch, manage the Branch's liquidity position, review the sensitivity of the Branch's earnings under different scenarios and provide senior management an overview of liquidity risk profile and ensure they understand the above approaches;
- (ii) Financial Trading Department: Responsible for the daily cash flow execution and liquidity position management to maintain an adequate level of liquidity, including buffering cushion of liquid assets;
- (iii) Risk Management Department: Responsible for identifying and measuring the full range of liquidity risk, setting up liquidity risk monitoring indicators matching the Branch's liquidity risk tolerance level, conducting stress testing and reporting the results to senior management;
- (iv) Compliance: Positioned as the contact window with HKMA, responsible for notifying and reporting any rectification process to HKMA in case of any potential liquidity problem is anticipated by the Branch.
- (v) Finance and Accounting: Providing financial information and regulatory liquidity report in accordance with Banking (Disclosure) Rules.

Liquidity risk is managed within the framework of the Branch's related policies and limits approved by the Head Office. The Head Office will receive periodic reports on the Branch's liquidity position. In case of any significant movement/limit breach of the monitoring indicators, the corresponding responsible party should report to the ALCO and escalate to the Head Office (if required) in a timely manner.

流動性風險管理的管制:

流動性風險是指本分行未能及時以合理的價格償還財務債務的風險。財務債務包括對交易對手負債、貸款和投資承諾。有效的流動性風險管理對於即使處於不利市場環境下能維持交易對手對分行的信心，管理分行的資金成本以支持核心業務活動至關重要。

分行依據內部《流動性風險管理規則》及香港金融管理局流動性相關《監管政策手冊》，為流動性風險管理制定有效的管制架構，內部分工如下:

- (i) 資產負債管理委員會("資管會"): 由總行董事會授予分行職權，負責制定流動性風險容忍度，以取得流動性風險與短期利潤的平衡，並為管理階層提供流動性風險概況，並確保管理階層對各項評估方式充分理解；
- (ii) 金融交易部門: 負責日常資金調度和流動性部位調整，以確保分行保持足夠流動性，並具備流動性緩衝；
- (iii) 風險管理部門: 辨識與衡量分行流動性風險，在分行風險容忍度下建立流動性風險監控指標與進行壓力測試，並向管理階層彙報流動性風險概況；
- (iv) 合規部門: 做為分行聯繫監理機關之窗口。如分行預期會有任何潛在的流動性問題，則由該部門對香港金融管理局提出報告和改善計劃；
- (v) 財務會計部門: 根據《銀行業(披露)規則》，定期提供財務資料及相關流動性報告。

流動性風險管理框架與相關限額均經由總行批准，總行將定期收到分行流動性風險概況之報告。如分行發生監控指標或流動性異常情事，相關部門將即時於資管會呈報，嚴重時將依內部規定呈報總行。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH

國泰世華商業銀行股份有限公司-香港分行

VII. REMUNERATION SYSTEM For The Period Ended 30 June 2021

VII. 薪酬制度 截至二零二一年六月三十日止

The Remuneration Principles of the Branch is formulated in accordance with the SPM CG-5 “Guideline on a Sound Remuneration System” issued by the HKMA, as well as the policies of the Head Office and Cathay Financial Holding Co. Ltd. (“the Group”). The Remuneration Principles conforms with the objectives of maintaining a fair, market aligned and equitable remuneration mechanism; promoting prudent risk management culture and behavior; and supporting long-term business strategy, corporate values and financial soundness of the Branch.

The Branch strives to maintain an appropriate balance of fixed and variable incentive-based remuneration. The amount of the fixed remuneration is determined with regard to the job role, seniority, qualification and market benchmark. The fixed remuneration is set at a level that is sufficient to attract & retain employees with relevant skills, knowledge and expertise. The variable remuneration is discretionary and set at a level to advocate the pay-for-performance values on both the financial and non-financial key performance indicators (“KPIs”), so as to achieve the long-term financial soundness, to support the risk management framework, to promote corporate values and to avoid excessive risk-taking behavior. The variable remuneration of each staff is subject to a rigorous review process involving the relevant local and matrix functional managers, with the final approval by the Head Office and the Group. The Branch has in place a deferral mechanism, applicable to the Senior Managers and Key Personnel, to defer the payment of a portion of variable remuneration if such amount exceeds a prescribed threshold.

Further relevant remuneration information is disclosed under the Corporate Governance of the Annual Report of the Bank.

本分行的薪酬要點是根據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》以及總行和國泰金融控股有限公司（“集團”）的薪酬政策而制定。本分行薪酬要點的目的為符合維持公平、市場一致和合理的薪酬機制；提倡審慎的風險管理文化與行為；並支持長遠的業務發展策略，企業價值觀和財政穩健性。

本分行致力維持固定薪酬與浮動薪酬之間的適當平衡。固定薪酬的金額取決於僱員的工作角色、職級、資歷和市場基準；固定薪酬的水平設定為足以吸納及挽留具備相關技能、知識及專業水平的僱員。而浮動薪酬為酌情發放，取決於財務性及非財務性績效指標(“KPIs”)的達成，以使本分行得以維持持久穩健的財政實力、支援風險管理架構、提倡企業價值觀和避免過度承擔風險的行為。每名僱員的浮動薪酬均經過嚴謹的檢討程序，當中包括本地和矩陣功能主管的審視，並需要總行和集團的最終批核。本分行也建立了適用於高級管理層及重要人員的遞延獎勵機制，金額超過指定的門檻則遞延發放部分浮動薪酬。

其它的薪酬資料可參閱本銀行最新公佈年報內的公司治理報告。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH
國泰世華商業銀行股份有限公司 - 香港分行

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

B部 - 銀行資料 <綜合數字>

I. CAPITAL AND CAPITAL ADEQUACY RATIO

For The Period Ended 30 June 2021

I. 資本及資本充足比率

截至二零二一年六月三十日止

	2021/6/30	2020/12/31
	%	%
A. Capital adequacy ratio		
A. 資本充足比率	<u>16.10%</u>	<u>17.20%</u>
	2021/6/30	2020/12/31
	NTD'000	NTD'000
	新台幣仟元	新台幣仟元
B. Aggregate amount of shareholders' funds		
B. 股東資金	<u>242,180,411</u>	<u>246,655,621</u>

The capital adequacy ratio is equal to the ratio of the regulatory capital in Taiwan to the total risk weighted assets. The computation of capital adequacy ratio is in accordance with the "Regulations Governing the Capital Adequacy and Capital Category of Banks" in Taiwan and that ratio has included all market risk factors.

資本充足比率是等於自有資本除以加權風險性資產。該項比率是依照台灣所規定的《銀行資本適足性及資本等級管理辦法》所計算。在計算以上資本比率時，已把市場風險因素計算在內。

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH
國泰世華商業銀行股份有限公司 - 香港分行

SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

B部 - 銀行資料 <綜合數字>

II. OTHER FINANCIAL INFORMATION II. 其他財務資料

For The Period Ended 30 June 2021		截至二零二一年六月三十日止		NTD'000 新台幣仟元	
		2021/6/30	2020/12/31		
Total assets	資產總額	<u>3,389,517,721</u>	<u>3,229,460,260</u>		
Total liabilities	負債總額	<u>3,147,337,310</u>	<u>2,982,804,639</u>		
Total advances	貸款總額	<u>1,846,612,649</u>	<u>1,696,445,302</u>		
Total customers deposits	存款總額	<u>2,865,600,447</u>	<u>2,712,994,860</u>		
		For The Period Ended 30 June 2021	For The Period Ended 30 June 2020		
		半年至 2021年06月30日止	半年至 2020年06月30日止		
Profit before taxation	除稅前盈利	<u>14,083,816</u>	<u>16,088,552</u>		

Declaration 聲明

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Cathay United Bank Company, Limited - Hong Kong Branch for the period ended 30 June 2021. We confirmed that the information contained therein complies, in all material respects, with the Banking (Disclosure) Rules and supervisory policy manual CA-D-1 "Guideline on the application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.

根據香港金融管理局發出的《銀行業(披露)規則》及《監管政策手冊》單元CA-D-1「《銀行業(披露)規則》的應用指引」之指引及建議，本行現附上截至2021年6月30日止主要財務資料披露報告。本人茲證明此份聲明書所披露之資料，在所有重要的方面，已遵從香港金融管理局披露方案之各種建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成份。



Kan Kai Yuen, Chief Executive
Cathay United Bank Company, Limited
Hong Kong Branch
簡啟源, 行政總裁
國泰世華商業銀行股份有限公司
香港分行

14 SEP 2021

Date

日期