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Royal Bank of Canada, Hong Kong Branch

加拿大皇家銀行, 香港分行

"In compliance with the disclosure standards set out in the "Banking (Disclosure) Rules" issued by Hong Kong Monetary Authority ("HKMA"), the following key financial information has been provided. The information is also available at the branch of the Bank 42/F One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong and the Public Registry of HKMA.

本公佈內披露的財務資料是參照香港金融管理局發出之銀行披露規則而制定。此資料披露亦可於本銀行分行(香港鰗魚涌英皇道979號 太古坊一座 42樓) 或金融管理局查冊處索閱。"



Income Statement	損益表	For the half year ended 半年結算	
		30 Apr 23 2023年4月30日	30 Apr 22 2022年4月30日
		HKD'000 港幣千元	HKD'000 港幣千元
Interest income	利息收入	837,817	96,396
Interest expenses	利息開支	(848,717)	(70,714)
Net interest income	淨利息收入	(10,900)	25,682
Net gains arising from trading in foreign currencies	來自非港元貨幣交易的收益淨額	45,562	118,246
Net gains on securities held for trading purposes	來自持有作交易用途的收益淨額	1,283	47,174
Net gains from other trading activities	來自其他交易活動的收益淨額	15,840	748
Income from non-trading investment	來自非持作買賣用途的投資的收入	23,376	(8,189)
Dividend from equity investments	股權投資的股息收入	-	-
Net fees and commission income	費用及佣金收入	159,030	395,691
Gain from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益	2	-
Total other operating income	總其他營運收入	245,093	553,670
Total operating income	總營運收入	234,193	579,352
Operating Expenses	經營開支		
Staff expenses	職員開支	(164,949)	(328,565)
Rental expenses	租金開支	(26,573)	(51,119)
Other expenses	其他開支	(83,295)	(132,903)
Provisions for loans and receivables	減值損失和減值貸款和應收款項的準備金	(89)	(129)
Total operating expenses	總經營開支	(274,906)	(512,716)
Profit before taxation	除稅前利潤	(40,713)	66,636
Tax expense	稅項開支	(70)	61
Profit after taxation	除稅後利潤	(40,783)	66,575



Balance Sheet	資產負債表	At 30 Apr 23 於 2023 年 4 月 30 日 HKD'000 港幣千元	At 31 Oct 22 於 2022 年 10 月 31 日 HKD'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	287,070	398,525
Amounts due from overseas offices	存放於海外辦事處的數額	28,322,008	20,485,282
Securities held for trading purposes	持有作交易用途的證券	-	-
Loans and advances to customers	客戶貸款	1,370,533	1,213,166
Investment securities	投資證券	24,090,175	22,017,437
Accrued interest	應計利息	430,472	181,984
Trade receivables	應收賬款	167,253	306,134
Other accounts	其他賬目	412,146	685,906
Property, plant and equipment	物業、工業裝置及設備	269,517	289,639
Total assets	資產總額	55,349,174	45,578,073
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	7,861,900	6,342,396
Deposit from customers	客戶存款		
- Demand deposits and current accounts	活期存款及往來賬戶	1,055,452	1,598,726
- Time, call and notice deposits	定期及通知存款	6,414,247	7,782,440
Amounts due to overseas offices	結欠海外辦事處的數額	38,937,227	29,040,736
Trade payables	應付賬款	169,098	146,362
Other liabilities and provision	其他負債及準備金	911,250	667,413
Total liabilities	負債總額	55,349,174	45,578,073



Additional Information

其他資料

1) Net Fees and Commission Income

費用及佣金收入

	30 Apr 23	30 Apr 22
	2023 年 4 月 30 日	2022 年 4 月 30 日
	HKD'000	HKD'000
	港幣千元	港幣千元
Fees and commission income	208,841	608,096
費用及佣金收入		
Fees and commission expenses	(49,811)	(212,405)
費用及佣金開支		
	<u>159,030</u>	<u>395,691</u>

2) Derivative Transactions

衍生工具交易

	At 30 Apr 23	At 31 Oct 22
	於 2023 年 4 月 30 日	於 2022 年 10 月 31 日
	HKD'000	HKD'000
	港幣千元	港幣千元
Exchange rate-related derivative contracts	10,933,374	17,109,644
匯率關聯衍生工具合約		
(Nominal Amounts)		
(名義總額)		
Interest rate-related derivative contracts	24,644,977	16,973,658
利率關聯衍生工具合約		
(Nominal Amounts)		
(名義總額)		
Others derivative contracts	1,004,215	938,848
其他衍生工具合約		
(Nominal Amounts)		
(名義總額)		



Additional Information (Continued)

其他資料(續)

	Positive	Negative	Positive	Negative
Fair value of exchange rate- related derivative transactions 匯率關聯衍生工具合約之公平價值	26,461	61,110	37,807	26,383
Fair value of interest rate- related derivative transactions 利率關聯衍生工具合約之公平價值	219,760	105,598	317,715	82,250
Fair value of other derivative transactions 其他衍生工具合約之公平價值	9,956	9,956	8,068	8,068

There are no bilateral netting agreements in place for settlement of derivative contracts.
衍生工具合約之結算並沒有訂下雙邊淨額結算協議。

3) Off-Balance Sheet Exposures

資產負債表外風險承擔

	At 30 Apr 23 於 2023 年 4 月 30 日 HKD'000 港幣千元	At 31 Oct 22 於 2022 年 10 月 31 日 HKD'000 港幣千元
Direct credit substitutes 直接信貸替代項目	-	-
Transaction-related contingencies 交易相關或然項目	-	-
Other commitments 其他承諾	5,399,205	5,254,894
Others 其他	80,000	29,263



Additional Information (Continued)

其他資料(續)

4) International Claims

國際債權

International claims are exposures of counterparties based on the location of the counterparties after taking into account any recognized risk transfer. International claims on individual geographical areas amounting to 10% or more of the total international claims are as follows:

國際債權是在顧及風險轉移因素後，按照交易對手所在地區的風險承擔。國際債權總額 10%或以上之個別地區債權分析如下：

	Non-bank private sector 非銀行私人機構				Total 總額
	Banks	Official sector	Non-bank financial institutions	Non-financial sector	
	銀行	官方機構	非銀行金融機構	非金融私人機構	
	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
At 30 Apr 23 於 2023 年 4 月 30 日					
Developed countries 發達國家					
of which: Canada 其中: 加拿大	39,147,434	-	133,334	-	39,280,768
of which: Germany 其中: 德國	992,917	-	-	-	992,917
of which: Australia 其中: 澳洲	8,133,269	-	9,656	2	8,142,927
Offshore centres 離岸中心					
of which: Singapore 其中: 新加坡	1,058,342	-	-	387,343	1,445,685
International organisations 國際組織					
	-	2,957,977	-	-	2,957,977
	49,331,962	2,957,977	142,990	387,345	52,820,274



Additional Information (Continued)

其他資料(續)

	Banks	Official sector	Non-bank private sector 非銀行私人機構		Total
	銀行	官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial sector 非金融私人機構	總額
	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
At 31 Oct 22 於 2022 年 10 月 31 日					
Developed countries 發達國家					
of which: Canada 其中: 加拿大	28,696,508	-	3,569	-	28,700,077
of which: Germany 其中: 德國	2,139,526	-	-	-	2,139,526
of which: Australia 其中: 澳洲	6,128,119	-	10,726	-	6,138,845
Offshore centres 離岸中心					
of which: Singapore 其中: 新加坡	973,238	-	1,634	285,248	1,260,120
International organisations 國際組織	-	1,827,915	-	-	1,827,915
	37,937,391	1,827,915	15,929	285,248	40,066,483



Additional Information (Continued)

其他資料(續)

5) Loans and Advances to Customers

客戶貸款

i) By industry

按行業分類

Analysis of gross loans and advances to customers by industry sector

按行業分類的客戶貸款總額分析

	At 30 Apr 23 於 2023 年 4 月 30 日 HKD'000 港幣千元	% of advances covered by collateral or other securities	At 31 Oct 22 於 2022 年 10 月 31 日 HKD'000 港幣千元	% of advances covered by collateral or other securities
Gross loans and advances for use in Hong Kong 在香港使用的貸款總額				
Industrial, commercial and financial 工商及金融				
- Others 其他	164,481	100%	116,314	100%
Individuals 個人				
- Others 其他	1,170,658	100%	1,062,490	100%
Gross loans and advances to customers 客戶貸款總額	<u>1,335,139</u>		<u>1,178,804</u>	

ii) By Geographical Areas

按區域分類

The Branch has allocated exposures to regions based on the country of loan usage.

本分行根據貸款用途所在地區而分配風險

	At 30 Apr 23 於 2023 年 4 月 30 日 HKD'000 港幣千元	At 31 Oct 22 於 2022 年 10 月 31 日 HKD'000 港幣千元
Hong Kong 香港	1,335,139	1,178,804
Australia 澳洲	35,394	34,362



Additional Information (Continued)

其他資料(續)

6) Impaired Loans and Advances, Overdue or Rescheduled Assets

已減值或已重整之資產

There were no impaired loans and advances or overdue or rescheduled assets as at 30 Apr 2023 and 31 Oct 2022.
於 2023 年 4 月 30 日及 2022 年 10 月 31 日，並無已減值之貸款或逾期未還或已重整之資產。

7) Non-Bank Mainland Exposures

對中國內地非銀行對手的風險承擔

	On-balance sheet exposure 資產負債表 內之風險承擔 HKD'000 港幣千元	Off-balance sheet exposure 資產負債表 外之風險承擔 HKD'000 港幣千元	Total 總額 HKD'000 港幣千元
At 30 Apr 23 於 2023 年 4 月 30 日			
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府擁有的實體及其子公司和合營企業	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的實體及其子公司和合營企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住在國內的中國國民或在國內註冊成立的其他實體及其子公司和合營企業	122,981	-	122,981
Total 合計	122,981	-	122,981
Total assets after provision 扣除撥備後總資產	55,349,174		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	0.22%		



Additional Information (Continued)

其他資料(續)

	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
At 31 Oct 22 於 2022 年 10 月 31 日			
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府擁有的實體及其子公司和合營企業	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的實體及其子公司和合營企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住在國內的中國國民或在國內註冊成立的其他實體及其子公司和合營企業	89,159	-	89,159
Total 合計	89,159	-	89,159
Total assets after provision 扣除撥備後總資產	45,578,073		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	0.20%		



Additional Information (Continued)

其他資料(續)

8) Currency Risk 貨幣風險

At 30 Apr 23
於 2023 年 4 月 30 日
Equivalent in millions of HKD
相等於百萬港元

	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 options position 期權淨持倉量	Net long (or net short) position 長倉(或短倉)淨持倉量	Net structural position 結構性淨持倉量
- US\$ 美元	14,603	15,619	5,502	4,544	-	(58)	-
- GBP 英鎊	13,772	13,782	78	79	-	(11)	-
- JPY 日元	5,999	5,896	143	236	-	10	-
- EUR 歐元	2,629	115	2,788	5,315	-	(13)	-
- CNY 人民幣	17	17	24	24	-	-	-
- CAD 加拿大元	414	416	6	6	-	(2)	-
- AUD 澳元	15,876	15,951	446	342	-	29	-
- SGD 新加坡元	11	31	10	-	-	(10)	-
- NZD 紐西蘭元	2	1	-	-	-	1	-
- NT\$ 新台幣	-	-	27	27	-	-	-



Additional Information (Continued)

其他資料(續)

8) Currency Risk

貨幣風險

At 31 Oct 22

於 2022 年 10 月 31 日

Equivalent in millions of HKD

相等於百萬港元

	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 options position 期權淨持倉量	Net long (or net short) position 長倉(或短倉)淨持倉量	Net structural position 結構性淨持倉量
- US\$ 美元	13,566	16,792	9,851	6,617	-	8	-
- GBP 英鎊	16,519	16,583	45	54	-	(73)	-
- JPY 日元	38	30	2,081	2,081	-	8	-
- EUR 歐元	350	301	129	170	-	8	-
- CNY 人民幣	6	6	-	-	-	-	-
- CAD 加拿大元	207	170	7	64	-	(20)	-
- AUD 澳元	13,148	10,367	4,702	7,541	-	(58)	-
- SGD 新加坡元	9	15	-	-	-	(6)	-
- NZD 紐西蘭元	32	1	-	30	-	1	-
- NT\$ 新台幣	-	-	58	58	-	-	-

A particular foreign currency that constitutes no less than 10% of total net position in all foreign currencies is disclosed. The net option position is calculated using the delta equivalent approach.

披露構成不少於所有非港元貨幣的總淨持倉量 10% 的非港元貨幣。期權盤淨額按對沖值等值方式計。



Additional Information (Continued)

其他資料(續)

9) Liquidity Maintenance Ratio

平均流動性維持比率

Starting from 2015, the Branch has applied liquidity maintenance ratio due to regulatory changes.
由 2015 年度開始,本分行根據香港金融管理局要求採納平均流動性維持比率。

	3 months ended 30 Apr 2023 季度結算 2023 年 4 月 30 日	3 months ended 30 Apr 2022 季度結算 2022 年 4 月 30 日
The average liquidity maintenance ratio for the financial period 平均流動性維持比率	99%	106%

The average liquidity maintenance ratio is the simple average of each months' average liquidity maintenance ratio for the reporting period.

平均流動性維持比率是按照結算期間之每月平均流動性維持比率以簡易平均法計算。

The calculation of the average liquidity maintenance ratio is in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance.

平均流動性維持比率之計算符合香港金融管理局訂定之綜合基準, 及香港銀行業條例。

Liquidity Risk Management

Liquidity risk is the risk that we may be unable to generate sufficient cash or its equivalents in a timely and cost-effective manner to meet our commitments as they come due. Liquidity risk arises from mismatches in the timing and value of on-balance sheet and off-balance sheet cash flows.

Our Liquidity Risk Management Framework ("LRMF") is designed to ensure sufficient liquidity resources to satisfy current and prospective commitments in both business-as-usual and stressed conditions. The LRMF identifies two types of liquidity risk: "liquidity and funding risk" and "illiquid market risk". This is mitigated through achieving liquidity risk goal whereby liquidity management activities are designed to ensure that there is sufficient liquidity to withstand stresses and ensure the safety and soundness of the organization. To achieve safety and soundness, RBC will ensure it can generate or obtain sufficient liquidity in a cost-effective manner to meet contractual and contingent commitments as they fall due under normal and extreme-but-plausible stress conditions, and meet regulatory liquidity expectations. This is achieved via a combination of policies (Local & Enterprise) including, but not limited to, the Hong Kong Branch Addendum to Liquidity Risk Management Framework ("LRMF"), Liquidity Contingency Plan ("LCP") and Liquidity Stress Testing. All of the local policies are approved or acknowledged by APAC Asset and Liability Committee ("ALCO").



Additional Information (Continued)

其他資料(續)

9) Liquidity Maintenance Ratio

平均流動性維持比率

Liquidity Risk Management Governance in the Branch

The Asia Risk Oversight Committee ("AROC") and APAC ALCO collectively provides liquidity risk management oversight. The APAC ALCO meets on at least a bi-monthly basis. The general objective of APAC ALCO is to monitor the structure and growth of the balance sheet and review the positions in relation to funding and liquidity against internal and regulatory limits. The Asia Risk Oversight Committee meets at least quarterly. The general objective of AROC is to review, monitor, manage, and report on the risks in Asia including liquidity risk.

Treasury Services ("TS") business as the Liquidity Manager is responsible for daily operational management of the Branch's liquidity position, both in business-as-usual conditions and in crisis situation. The goals and objectives of the function are to provide funding to various business lines, with an optimized cost of liquidity, whilst maintaining adequate liquidity buffers. Its activity is governed by dedicated mandate and accompanied by limits set by both Corporate Treasury and Group Risk Management function. Group Risk Management is responsible for providing independent liquidity oversight and maintaining Hong Kong Branch Addendum to LRMF.

Liquidity Risk Monitoring in the Branch

On daily basis, Corporate Treasury calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and a stressed liquidity maintenance ratio with internally defined parameters and reports to TS business. Corporate Treasury also produces a daily cash-flow report for TS business detailing liquidity positions of the Branch. Net Cash Flows ("NCF") are monitored daily against established limits over specified short-term horizons. The results of NCF are reported to APAC ALCO.

Internal Liquidity Stress Testing

The objective of the liquidity stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios to ensure compliance with survival horizon established for the Branch. The Branch adheres the Enterprise's infrastructure and methodology for liquidity stress testing. The three stresses include idiosyncratic, systemic and a combined scenario, and reported and monitored daily against established limits. The results of the stress testing are reported to APAC ALCO.

Liquidity Contingency Plan ("LCP")

An APAC Liquidity Contingency Plan is maintained which includes Hong Kong Branch as part of APAC region, reviewed annually. The objective of the LCP is to achieve and maintain funding sufficiency in a manner that allows the Branch to emerge from a potential crisis with the best possible reputation and financial condition for continuing operations. The plan includes:

- Clear roles and responsibilities in the event of a liquidity crisis
- Articulate clear invocation and escalation procedures
- Support effective management of liquidity and funding risk under stressed conditions



Additional Information (Continued)

其他資料(續)

9) Liquidity Maintenance Ratio

平均流動性維持比率

流動資金風險管理

流動資金風險是指加拿大皇家銀行香港分行("本分行")可能無法及時以符合成本效益的方式產生足夠的現金或同等價物,以便履行承諾。流動資金風險源於資產負債表和資產負債表外之流動資金在時間上和價值上的不相配。

本集團的流動性風險管理框架 ("LRMF") 旨在確保本集團在業務如常和壓力情況下,有足夠的流動資金資源以滿足目前和未來的承諾。LRMF 辨認兩種類型的流動性風險:"流動資金及融資風險"和"低流動性市場風險"。通過既定及旨在確保有足夠的流動資金來承受壓力的流動資金管理活動來實現流動資金風險目標以緩和風險,並確保機構的安全和穩健。為了實現安全和穩健,本集團將確保能夠以符合成本效益的方式產生或獲得足夠的流動資金,以滿足在正常和極端但似乎合理的壓力條件下到期的合同和或有承諾,並滿足監管流動性預期。這是通過多項政策(本地和企業),包括但不限於本分行流動資金管理架構的附錄、流動資金應急計劃 ("LCP") 和流動資金壓力測試政策來實現的。所有本地政策均經亞太資產及負債委員會批准及確認。

分行流動性風險管理治理

亞洲風險委員會及亞太區資產及負債委員會共同提供流動資金管理的監督。亞太區資產及負債委員會最少每半個月舉行一次會議來監測資產負債表的結構和增長,並審查有關資金和融資的內部及監管限額。亞洲風險委員會至少每季度舉行一次會議來審查、監測、管理和報告風險,包括流動性風險。

財資部門(「金融部門」)作為流動資金經理,負責管理本分行在業務正常和危機情況下的流動資金狀況。金融部門旨在為各種業務部門提供資金,以優化流動性成本,同時保持充足的流動資金緩衝。它的活動受限於它的授權及受庫務部及集團風險部所規定的限制所約束。集團風險管理部負責提供獨立的流動資金監管及維持香港分行 LRMF 的附錄。



Additional Information (Continued)

其他資料(續)

9) Liquidity Maintenance Ratio

平均流動性維持比率

分行流動資金風險監控

庫務部每日根據《銀行業條例》計算流動性維持比率及根據內部定義的參數計算流動資金壓力測試比率，並向財資部門報告。庫務部亦負責編製本分行每日流動資金狀況予財資部門報告。本分行每日會就已制定之限額監控淨短期範圍的現金流量。現金流量結果將匯報給亞太區資產及負債委員會。

內部流動性壓力測試

流動性壓力測試的目的是確保分行在不同的不利情況下有足夠的流動性，以確保為分行遵守監管。本集團採取企業的基本設施和流動性壓力測試方法。三種壓力包括特殊的、系統性的和綜合方案的。本集團每日根據既定的限制報告和監測。壓力測試結果將匯報給亞太區資產及負債委員會。

流動性應急計劃 ("LCP")

香港分行，作為亞太區一分子，每年檢討亞太區流動資金應變計劃。LCP的目標是實現和維持資金充足，讓本分行在潛在危機中維持良好信譽和財務狀況，以進行持續經營。該計劃包括：

- 在發生流動性危機時明確角色和責任
- 清晰的調用上報程序
- 支持在壓力條件下有效管理流動資金和融資風險



Additional Information (Continued)

其他資料(續)

Group Information

集團資料

Expressed in millions of Canadian Dollars

以加拿大元百萬位列示

1) Capital and Capital Adequacy

資本及資本充足程度

	At 30 Apr 23 於 2023 年 4 月 30 日	At 31 Oct 22 於 2022 年 10 月 31 日
	Basel III	Basel III
	巴塞爾協議 III	巴塞爾協議 III
Common Equity Tier 1 ("CET1") ratio 普通股權益第一級資本比率	13.70%	12.6%
Tier 1 capital ratio 第一級資本充足比率	14.90%	13.8%
Total capital ratio 總資本充足比率	16.80%	15.4%
Shareholders' funds 股東資金	111,354	108,175

The Group is required to calculate the capital ratios using the Basel III framework. Under Basel III, regulatory capital includes Common Equity Tier 1 (CET1), Tier 1 and Tier 2 capital. CET1 capital mainly consists of common shares, retained earnings and other components of equity. It is adopted by Office of the Superintendent of Financial Institutions in Canada where the bank is incorporated.

本集團需要使用巴塞爾協議 III 框架計算資本比率。根據巴塞爾協議 III，監管資本包括普通股權益第一級資本，第一級資本和第二級資本。普通股權益第一級資本主要由普通股，累計收益和其他權益部分組成。該框架為加拿大 Office of the Superintendent of Financial Institutions 所採用。



Additional Information (Continued)

其他資料(續)

2) Other Financial Information

其他財務資料

	At 30 Apr 23 於 2023 年 4 月 30 日	At 31 Oct 22 於 2022 年 10 月 31 日
Total assets 資產總額	1,940,302	1,917,219
Total liabilities 負債總額	1,828,948	1,809,044
Total loans and advances 貸款及放款總計	835,519	823,718
Total customer deposits 客戶存款總計	1,162,343	1,164,802

For the half year ended 半年結算

	30 Apr 23 2023 年 4 月 30 日	30 Apr 22 2022 年 4 月 30 日
Pre-tax profit 除稅前利潤	9,762	10,692

Statement of Compliance

遵從情況聲明

The financial information for the half year ended 30 Apr 2023 have been prepared in accordance with the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

截至 2023 年 4 月 30 日止之財務資料是按照銀行業條例項下之銀行業(披露)規則(第 155M)的規定編制。

Terence Chow

Chief Executive