



遠東國際商業銀行  
Far Eastern Int'l Bank

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# 遠東國際商業銀行 香港分行

主要財務資料披露聲明書  
截至二零一八年十二月三十一日止

# 遠東國際商業銀行 香港分行

主要財務資料披露聲明書

截至二零一八年十二月三十一日止

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# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行)

### I. 損益帳資料

截至二零一八年十二月三十一日止

港幣仟元

	全年至 2018年 12月31日	全年至 2017年 12月31日
利息收入	174,558	128,378
利息支出	-94,500	-66,530
	<u>80,058</u>	<u>61,848</u>
其他經營收入		
- 交易性外匯買賣的利潤減去虧損	1,703	2,429
- 非交易性外匯買賣的利潤減去虧損	1,649	3,014
- 其他衍生性工具買賣的利潤減去虧損	-771	-904
- 收費及佣金收入淨額		
收費及佣金收入	12,678	6,652
收費及佣金開支	-773	-795
- 其他	3,811	4,504
	<u>18,297</u>	<u>14,900</u>
經營開支		
- 職員及租金開支	24,660	20,576
- 其他開支 (減去收費及佣金開支)	6,735	5,609
- 其他準備金支出淨額	-264	312
資產減值損失及為已減值貸款及應收款項而提撥的準備金	7,462	-5,055
	<u>38,593</u>	<u>21,442</u>
除稅前盈利	59,762	55,306
稅款準備金支出淨額	9,860	7,548
除稅後盈利	<u>49,902</u>	<u>47,758</u>

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### II. 資產負債表資料

截至二零一八年十二月三十一日止

港幣仟元

	2018年 12月31日	2018年 6月30日
<b>資產</b>		
現金及銀行結餘 (存放於該機構的 海外辦事處的 數額除外)	1,803,210	1,306,554
存放於外匯基金	14,962	12,258
距離合約到期日超逾一個月但不超逾 12 個月的銀行存款 (不包括存放於該機構的 海外辦事處的 數額)	-	-
存放於該機構的 海外辦事處的 數額	793,930	323,548
貿易匯票	-	-
按攤銷後成本之債券累計減損後淨額	659,692	546,608
透過損益按公允價值衡量之債券淨額	-	78,115
貸款及應收款項扣減準備金後淨額	2,749,351	2,835,756
對銀行的貸款及放款扣減準備金後淨額	182,211	182,607
機器及設備	2,632	2,519
	<hr/>	<hr/>
資產總額	<u>6,205,988</u>	<u>5,287,965</u>
<b>負債</b>		
尚欠銀行存款及結餘 (結欠該機構的 海外辦事處的 數額除外)	1,644,721	2,221,454
客戶存款		
- 活期存款及往來帳戶	12,764	176,201
- 儲蓄存款	997,130	665,639
- 定期、短期通知及通知存款	3,092,354	1,802,495
結欠該機構的 海外辦事處的 數額	378,435	372,174
其他負債	30,682	33,176
負債總額	<hr/> 6,156,086	<hr/> 5,271,139
資本及盈餘	49,902	16,826
	<hr/>	<hr/>
總權益與負債	<u>6,205,988</u>	<u>5,287,965</u>

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### III. 資產負債表附加資料

港幣仟元

#### 1. 貸款、放款及應收款項

##### A. 對客戶的貸款及放款

	2018年 12月31日	2018年 6月30日
對客戶的貸款及放款	2,756,123	2,846,824
對銀行的貸款及放款	184,052	184,452
其他帳戶		
- 應計利息	14,439	10,028
- 其他帳目	13,877	14,009
合計	<u>2,968,491</u>	<u>3,055,313</u>
減：已減值資產之減值準備		
綜合減值準備	36,929	36,950
個別減值準備		
其他帳目減值準備		
合計	<u>36,929</u>	<u>36,950</u>
貸款、放款及應收款項 – 總計	<u>2,931,562</u>	<u>3,018,363</u>

##### B. 減值準備政策

遠東國際商業銀行總行於二零一八年十二月三十一日未有為香港分行提撥綜合減值準備。

##### C. 已減值客戶之貸款明細

	2018年 12月31日	2018年 6月30日
- 對客戶的貸款及放款	-	-
- 個別減值準備	-	-
- 擔保品價值	-	-
該等貸款佔貸款的百分率	<u>0.00%</u>	<u>0.00%</u>

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料〈只包括香港分行〉〈續〉

### III. 資產負債表附加資料〈續〉

港幣仟元

#### 1. 貸款、放款及應收款項〈續〉

##### D. i) 過期或經重組資產

	2018年 12月31日		2018年 6月30日	
	金額	百分率	金額	百分率
a. 已過期達以下期間的對客戶的貸款及放款毛額	-	0.00%	-	0.00%
超逾3個月但不超逾6個月	-	0.00%	-	0.00%
超逾6個月但不超逾1年	-	0.00%	-	0.00%
其中經重組之客戶貸款及放款	-	0.00%	-	0.00%
超逾1年	-	0.00%	-	0.00%
	-	0.00%	-	0.00%
b. 經重組之客戶貸款及放款毛額	-	0.00%	-	0.00%
合計	-	0.00%	-	0.00%

##### c. 該等逾期貸款及放款所持抵押品的價值

	2018年12月31日	2018年6月30日
抵押品的現行市值	-	-
有擔保數額	-	-
無擔保數額	-	-

##### d. 為該等逾期貸款及放款而提撥的特定準備金數額

	2018年12月31日	2018年6月30日
	-	-

ii) 上述各報表日期並無其他過期已達以上期間的資產。

iii) 在報告日期當日並無持有經收回資產。

#### 2. 對銀行的貸款及放款

i) 上述各報表日期並無已過期達以上期間或經重組的對銀行及其他金融機構的貸款及放款。

ii) 上述各報表日期給予銀行及其他金融機構的貸款及放款並無減值。

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### IV. 資產負債表以外項目

港幣仟元

#### 1. 或有負債及承諾

以下或有負債及承諾項目下之合約金額乃是依各別重要項目作摘要性之分類。

	2018年 12月31日	2018年 6月30日
直接信貸替代項目	313,280	313,960
與交易有關聯的或有項目	-	-
與貿易有關聯的或有項目	7,886	6,283
其他承諾	614,167	1,165,854
銷售及回購協議	-	-
匯率合約	525,462	1,213,428
利率合約	-	-
其他	-	-
	<u>1,460,795</u>	<u>2,699,525</u>
衍生工具的公平價值(指上述衍生工具而言)		
- 直接信貸替代項目	562	560
- 匯率合約	108	804
- 利率合約	-	-
- 其他	-	-
	<u>670</u>	<u>1,364</u>

或有負債及承諾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時所涉及之風險金額。公平價值指重訂按市價估值，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。

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### V. 其他財務資料

港幣仟元

#### 1. 按行業類別劃分的對客戶的貸款及放款的毛額之分析

下列分析乃根據香港金融管理局之〔貸款、墊款及準備金分析季報〕之指引而編制。  
各報表日期給予個別海外國家之客戶貸款及放款不少於總貸款額百分之十，便應予以披露。

##### A. 在香港使用的貸款及放款

	2018年 12月31日		2018年 6月30日	
	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. 工業、商業及金融				
- 物業發展	60,694	60,000	50,225	50,225
- 物業投資	-	-	-	-
- 金融企業	995,780	284,960	1,279,716	442,450
- 股票經紀	93,046	-	97,734	-
- 批發及零售業	340,410	-	80,000	-
- 製造業	90,000	-	90,000	-
- 運輸及運輸設備	-	-	-	-
- 康樂活動	-	-	-	-
- 資訊科技	-	-	-	-
- 電力和天然氣	385,000	-	385,000	-
b. 個人				
- 為購買居者有其屋計劃、私人機構參建 居屋計劃、租者置其屋計劃或其各別的 繼承計劃的單位的貸款	-	-	-	-
- 為購買其他住宅物業的貸款	-	-	-	-
- 信用咭放款	-	-	-	-
- 其他	-	-	-	-
B. 貿易融資	45,844	-	47,748	-
C. 在香港以外使用的貸款及放款	745,349	152,724	816,401	178,946
總計	<u>2,756,123</u>	<u>497,684</u>	<u>2,846,824</u>	<u>671,621</u>

#### 2. 按國家或區域劃分的客戶貸款及放款明細

##### A. 客戶貸款及放款明細

	2018年12月31日	2018年6月30日
- 香港	2,000,241	2,068,386
- 中國	507,760	508,695
- 其他	248,122	269,743
總計	<u>2,756,123</u>	<u>2,846,824</u>

##### B. 逾期貸款及不減值貸款明細

	2018年12月31日	2018年6月30日
- 其他	-	-
總計	<u>-</u>	<u>-</u>



# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

## V. 其他財務資料 (續)

港幣百萬元

### 3. 國際債權披露

下列是以交易對手類別而分析的國際債權表。有關國家或地域分部分類是以交易對手之所在地為基準，並已顧及認可國家風險轉移之因素。此分析乃根據香港金融管理局之「國際銀行統計申請表」之指引而編制。該等國家或地域分類佔國際債權總額不少於百分之十，便應予以揭露。

2018年12月31日

	銀行	官方 機構	非銀行私營機構		其他	總計
			非銀 行金 融機 構	非金 融私 營機 構		
1. 已發展國家	293	-	-	88	-	381
其中：澳洲	170	-	-	25	-	195
其中：美國	107	-	-	-	-	107
2. 離岸中心	172	15	1,039	996	-	2,222
其中：香港特別行政區	172	15	1,004	602	-	1,793
3. 發展中國家－非洲及中東地區	158	-	-	157	-	315
4. 發展中國家－亞太地區	2,241	-	118	537	-	2,896
其中：中國	-	-	118	537	-	655
中華台北	2,135	-	-	-	-	2,135
5. 國際金融機構	-	426	-	-	-	426
總計	2,864	441	1,157	1,778	-	6,240

2018年6月30日

	銀行	官方 機構	非銀行私營機構		其他	總計
			非銀行 金融機 構	非金 融私 營機 構		
1. 已發展國家	164	-	-	89	-	253
其中：澳洲	4	-	-	26	-	30
其中：美國	149	-	-	-	-	149
2. 離岸中心	32	12	1,139	1,008	-	2,191
其中：香港特別行政區	32	12	1,092	523	-	1,659
3. 發展中國家－非洲及中東地區	158	-	-	157	-	315
4. 發展中國家－亞太地區	1,541	-	419	276	-	2,236
其中：中國	397	-	419	276	-	1,092
中華台北	1,038	-	-	-	-	1,038
5. 國際金融機構	-	312	-	-	-	312
總計	1,895	324	1,558	1,530	-	5,307

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### V. 其他財務資料 (續)

港幣百萬元

#### 4. 對內地非銀行對手的風險承擔

對內地非銀行對手的風險承擔乃根據金融管理局之「內地業務申報表」之填報指示而編制。

#### 2018年12月31日

	資產負債表內的風險額	資產負債表以外的風險額	總計
1. 中國中央政府，中央政府擁有之企業及其附屬公司及合資公司	558	37	595
2. 地方政府，地方政府擁有之企業及其附屬公司及合資公司	-	-	-
3. 在中國境內居住的中國國民不論是用於境內外或在中國境內註冊成立的企業，包括由中央政府或地方政府擁有少數股東權益的企業	547	92	639
4. 在中國境外註冊成立的企業及沒有在項目(1)申報由中央政府擁有少數股東權益的企業	476	10	486
5. 在中國境外註冊成立的企業及沒有在項目(2)申報由地方政府擁有少數股東權益的企業	-	-	-
6. 中國境外居住的中國公民或在中國境外註冊成立的企業，其貸款是用於中國內地，沒有歸類於前述項目(1)-(5)	204	1	205
7. 申報機構認為風險承擔是在中國內地之其他非銀行客戶	-	-	-
總計	1,785	140	1,925
撥備後總資產	6,206		
資產負債表內的風險為總資產的百分比	28.77%		

#### 2018年6月30日

	資產負債表內的風險額	資產負債表以外的風險額	總計
1. 中國中央政府，中央政府擁有之企業及其附屬公司及合資公司	476	28	504
2. 地方政府，地方政府擁有之企業及其附屬公司及合資公司	-	-	-
3. 在中國境內居住的中國國民不論是用於境內外或在中國境內註冊成立的企業，包括由中央政府或地方政府擁有少數股東權益的企業	556	87	643
4. 在中國境外註冊成立的企業及沒有在項目(1)申報由中央政府擁有少數股東權益的企業	496	7	503
5. 在中國境外註冊成立的企業及沒有在項目(2)申報由地方政府擁有少數股東權益的企業	-	78	78
6. 中國境外居住的中國公民或在中國境外註冊成立的企業，其貸款是用於中國內地，沒有歸類於前述項目(1)-(5)	204	63	267
7. 申報機構認為風險承擔是在中國內地之其他非銀行客戶	-	-	-
總計	1,732	263	1,995
撥備後總資產	5,288		
資產負債表內的風險為總資產的百分比	32.75%		

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

## V. 其他財務資料 (續)

港幣百萬元

### 5. 持有外匯情況

外匯風險額乃根據金融管理局之「關乎非港元貨幣持倉的申報表」內之規定計算所得。持有某非港元貨幣之淨持倉量佔所有非港元貨幣的總持倉量的不少於百分之十，便應予以揭露。

<u>2018年12月31日</u>	<u>美元</u>	<u>日元</u>	<u>人民幣</u>	<u>澳元</u>	<u>合計</u>
現貨資產	4,046	63	168	551	4,828
現貨負債	-4,221	-63	-168	-606	-5,058
遠期買入	470	-	-	55	525
遠期賣出	-274	-	-	-	-274
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	<u>21</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>21</u>
<u>2018年6月30日</u>	<u>美元</u>	<u>日元</u>	<u>人民幣</u>	<u>澳元</u>	<u>合計</u>
現貨資產	3,194	63	114	260	3,631
現貨負債	-4,019	-63	-113	-260	-4,455
遠期買入	1,031	-	-	-	1,031
遠期賣出	-186	-	-	-	-186
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	<u>20</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>21</u>

以上述各報表日期，並沒有非港元貨幣的結構性淨持倉量。

## VI. 薪酬披露

有關於香港金融管理局監管政策手冊(CG-5) – 穩健的薪酬制度指引之薪酬披露要求，請參閱總行的2018年報。

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### VII. 流動性資料披露

	2018 年 第四季	2018 年 第三季	2017 年度
季度平均流動性維持比率	50.02%	48.92%	49.67%

流動性維持比率 (LMR) 是根據香港金融管理局發出的 (銀行業流動性規則) (BLR) 之方法計算。平均流動性比率 (LMR)，係根據報告期間內每個月向金管局申報之流動性狀況申報表的平均 LMR，以算術平均數計算得出。

#### 流動性風險管理

##### (a) 流動性風險管理的治理

董事會和總行負責決定香港分行可以容忍的流動性風險類型和程度，並確保有適當的組織結構管理流動性風險。分行制定並執行流動性策略、政策，並確實遵守董事會設定的流動性風險限額。分行亦負責與董事會溝通各項業務的流動性風險策略、政策和執行情形。流動性風險管理是分行整體風險管理以及資產負債管理的一部分，由董事會委派資產負債管理委員會負責 (簡稱 “ALCO”)，成員來自於資金管理、風險管理以及主要業務單位。流動性管理由分行經理領導的 ALCO 執行。內部流動性報告包含每日、每月和每季度報告，皆經各管理層審核。

##### (b) 融資策略

分行已制定融資策略，有效的分散資金來源和到期日，同時顧及市場狀況對獲取不同資金來源的影響，不同的資金來源包括但不限於：(i) 採取適當步驟增加不同來源存款，(ii) 延長負債期限，(iii) 出售資產或將其用作抵押以從交易對手獲得資金，(iv) 從總部獲得資金，以及 (v) 附買回協議。

##### (c) 流動性風險緩解措施

分行設立了流動性風險預警指標和容忍限額，以識別、監測和緩減流動性風險。分行可以透過貨幣市場融資或出售債券從市場獲得資金，以迅速滿足短期流動性需求。如有必要，分行將啟動緊急融資計劃，以從流動性短缺復原。緊急融資計劃和流動性風險管理架構中的緩解方案有助於減輕分行的壓力並恢復到正常的業務狀況。

##### (d) 壓力測試

分行考慮市場狀況，業務的性質、規模和複雜度，以及在壓力情況下的實務經驗，設定其壓力測試模型。分行 ALCO 將定期審視所採用的壓力測試情境和假設，其中任何重大變更需由董事會或總行批准。經董事會或總行認可的任何重大變更亦在分行執行，以確保與當地各方面作業保持一致。根據壓力來源，分行對以下方面做出了假設：(i) 個別銀行的危機情境；(ii) 一般市場危機情境；(iii) 兩者的組合。壓力測試結果與分行的整體流動資金風險管理程序是有關聯的。

# 遠東國際商業銀行 香港分行

## A. 部 – 分行資料 (只包括香港分行) (續)

### VII. 流動性資料披露 (續)

#### (e) 應急融資計劃

分行的應急融資計劃 (“CFP”) 明確規定了解決流動性緊急情況的行動方案。如遇緊急情況，分行將通知總行，總行將提供必要的資金。

CFP 包括但不限於：

- (i) CFP 的觸發條件，以及設定早期階段識別、監測和報告機制。
- (ii) CFP 的程序和行動計劃，以便分行處理壓力測試中假定的流動性壓力事件，並建立分層負責和通報程序；
- (iii) 明定優先順序，詳細說明應採取的行動；
- (iv) 可能採行的步驟，以完成日中重要的付款，以及當日中流動資源變得稀少時，識別重要款項並根據優先順序排列以安排付款

CFP 需要定期審查和測試，以確保其有效性和可行性，特別是在緊急融資來源方面。

#### (f) 制定衡量工具或指標

分行利用一系列衡量工具和設定內部限額以計算、監控和管理流動性風險。分行擁有可靠的管理資訊系統 (MIS)，為董事會、總行、分行的 ALCO 和其他相關人員提供即時有用的流動資金部位資訊。MIS 報告旨在給予董事會和高階管理層鑑定潛在的流動性隱憂，以及管理流動性壓力事件。分行建立了不同的流動性指標，用於評估分行的資產負債表結構，包括但不限於流動性規管比率、存放比率、重定價期差缺口和到期日期差缺口等。

#### (g) 資金來源的集中限制

截至 2018 年 12 月 31 日，分行的資金集中度分析如下：

重要資金來源	總金額為港幣千元	佔總負債的百分比
零售客戶存款	1,182,852	19.06%
來自其他客戶的存款	2,929,502	47.20%
從本行籌集的資金	1,714,501	27.63%
*總行籌集的資金	313,280	5.05%

#### (h) 流動性風險和資金需求

在流動性風險管理程序中，分行會考量執行面移轉資金和抵押品所需的操作時間、可能影響資金和抵押品轉讓所潛在的監管、法律、會計、作業限制以及信用、稅務和內部限制（例如外匯限制或監管機構的事先批准等）。

## 遠東國際商業銀行 香港分行

### A. 部 – 分行資料〈只包括香港分行〉〈續〉

#### VII. 流動性資料披露〈續〉

(i) 截至 2018 年 12 月 31 日的資產負債表內外項目，細分為到期時段以及由此產生的流動性缺口如下：

(HK\$'000)

	明天到 1 個月	1 個月至 3 個月	3 個月至 6 個月	6 個月至 1 年	超過 1 年
總資產負債表內的資產總額	3,533,015	349,773	272,542	436,680	1,903,214
總資產負債表外索賠					
總資產負債表內的負債總額	3,988,141	1,889,578	264,771	780	314,059
總資產負債表外債務	33,575	72,710	36,990	426,600	52,177
合約期限錯配差額	-488,701	-1,612,515	-29,219	9,300	1,536,978
累計合約期限錯配總差額	-488,701	-2,101,216	-2,130,435	-2,121,135	-584,157

#### VIII. 參閱披露聲明之網站

本流動性資料披露可參閱於遠東國際商業銀行香港分行及其網站 <http://www.feib.com.hk>

# 遠東國際商業銀行 香港分行

## B. 部 – 整體銀行資料

遠東國際商業銀行股份有限公司

### I. 資本及資本適足率

	2018年 12月31日	2018年 6月30日
A. 資本適足率	13.50%	12.58%
	2018年 12月31日 台幣仟元	2018年 6月30日 台幣仟元
B. 股東資金	44,744,740	43,061,011

資本適足率是等於銀行自有資本除以風險性資產的比率。該項比率的計算是依照巴塞爾資本協定及符合國際結算銀行建議的風險加權方案，在計算以上比率時，已把市場風險因素計算在內。

### II. 其他財務資料

台幣仟元

	2018年 12月31日	2018年 6月30日
資產總額	627,351,150	608,666,426
負債總額	582,606,410	565,605,415
貸款總額	379,688,118	378,287,470
存款總額	508,407,972	496,833,047
	2018年 12月31日	2017年 12月31日
除稅前(虧損)盈利	4,068,479	3,267,644

## 聲 明

根據香港金融管理局所發出之 CA-D-1「適用於銀行(披露)條例的指引」，本行現附上截至二零一八年十二月三十一日止之年度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已遵從香港金融管理局披露方案之各項建議，並且就本人所知及相信，乃真確無訛，亦不具誤導成份。

30 APR 2019



行政總裁

遠東國際商業銀行股份有限公司 香港分行

日期





遠東國際商業銀行  
Far Eastern Int'l Bank  
誠勤 慎慎 創新

## Far Eastern International Bank Hong Kong Branch

**Key Financial Information Disclosure Statement  
FOR THE YEAR ENDED DECEMBER 31, 2018**

**Far Eastern International Bank Hong Kong Branch**

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2018**

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**Far Eastern International Bank Hong Kong Branch**

**SECTION A. - INFORMATION OF THE BRANCH (Include Hong Kong Branch Only)**

**1. PROFIT AND LOSS INFORMATION**

**FOR THE YEAR ENDED DECEMBER 31, 2018**

**Figures in HK\$ thousands**

	<u>2018-12-31</u>	<u>2017-12-31</u>
INTEREST INCOME	174,558	128,378
INTEREST EXPENSE	<u>-94,500</u>	<u>-66,530</u>
	<u>80,058</u>	<u>61,848</u>
<b>OTHER OPERATING INCOME</b>		
Gains less losses arising from trading in foreign exchange currencies	1,703	2,429
Gains less losses arising from non-trading in foreign exchange currencies	1,649	3,014
Gains less losses arising from trading in other activities	-771	-904
Net fee and commission income		
- Fee and commission income	12,678	6,652
- Fee and commission expense	-773	-795
Others	<u>3,811</u>	<u>4,504</u>
	<u>18,297</u>	<u>14,900</u>
<b>OPERATING EXPENSES</b>		
Staff and rental expenses	24,660	20,576
Other expenses (excluding fees and commission expenses)	6,735	5,609
Net charge for other provisions	-264	312
Impairment Losses and Provisions for Impaired Loans and Receivables	<u>7,462</u>	<u>-5,055</u>
	<u>38,593</u>	<u>21,442</u>
<b>PROFIT/(LOSS) BEFORE TAX</b>	59,762	55,306
<b>CHARGE FOR TAX</b>	9,860	7,548
<b>PROFIT/(LOSS) AFTER TAX</b>	<u>49,902</u>	<u>47,758</u>

**Far Eastern International Bank Hong Kong Branch****II. BALANCE SHEET INFORMATION  
AS AT DECEMBER 31, 2018**

Figures in HKD thousands

	<u>2018-12-31</u>	<u>2018-06-30</u>
<b><u>ASSETS</u></b>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,803,210	1,306,554
Due from Exchange Fund	14,962	12,258
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices)	-	-
Amount due from overseas offices	793,930	323,548
Trade bills	-	-
Debt instruments after cost amortization and impairment loss	659,692	546,608
Other debt instrument after revaluation through profit & loss	-	78,115
Loans and receivables after provisions	2,749,351	2,835,756
Loans and advances to banks after provisions	182,211	182,607
Fixed and Intangible assets	<u>2,632</u>	<u>2,519</u>
Total assets	<u>6,205,988</u>	<u>5,287,965</u>
<b><u>LIABILITIES</u></b>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	1,644,721	2,221,454
Deposits from customers		
- demand deposits and current accounts	12,764	176,201
- savings deposits	997,130	665,639
- time, call and notice deposits	3,092,354	1,802,495
Amount due to overseas offices	378,435	372,174
Other liabilities	<u>30,682</u>	<u>33,176</u>
Total liabilities	6,156,086	5,271,139
Capital and reserves	<u>49,902</u>	<u>16,826</u>
Total equity and liabilities	<u>6,205,988</u>	<u>5,287,965</u>

**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES**

	<u>2018-12-31</u>	<u>2018-06-30</u>
A. Loans and advances to customers	2,756,123	2,846,824
Loans and advances to banks	184,052	184,452
Accrued interest and other accounts		
-Accrued interest	14,439	10,028
-Other accounts	13,877	14,009
Total	<u>2,968,491</u>	<u>3,055,313</u>
Less : Provision for impairment of assets		
Collective impairment allowances	36,929	36,950
Individual impairment allowances		-
Impairment allowances for others		-
Total	<u>36,929</u>	<u>36,950</u>
Total loans and receivables	<u>2,931,562</u>	<u>3,018,363</u>

**B. Impairment allowances policy**

There were no collective impairment allowances maintained at Head Office as at end of December 2018.

**C. Details of the impaired loans to customers**

	<u>2018-12-31</u>	<u>2018-06-30</u>
- Gross loans and advances to customers	-	-
- Individual impairment allowances	-	-
- Value of Collateral	-	-

D. Percentage of such loans and advances to total gross loans and advances	<u>0.00%</u>	<u>0.00%</u>
--	--------------	--------------

**III. ADDITIONAL BALANCE SHEET INFORMATION - continued**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES - continued**

**D. i) Overdue or rescheduled assets**

	<u>2018-12-31</u>		<u>2018-06-30</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
a. Loans and Advances to customers overdue for more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than one year	-	-	-	-
more than one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
b. Rescheduled advances to customers	-	-	-	-
Total	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**c. Value of collateral held against such overdue loans and advances**

	<u>2018-12-31</u>	<u>2018-06-30</u>
- Current market value of collateral held against the covered portion of overdue loans and advances	-	-
- Covered portion of overdue loans and advances	-	-
- Uncovered portion of overdue loans and advances	-	-

**d. Individual impairment allowances on such overdue loans and advances**

	<u>2018-12-31</u>	<u>2018-06-30</u>
	-	-

**ii) Other Assets**

There were no overdue or rescheduled other assets as at the above respective reporting dates.

**iii) Repossessed Assets**

There were no repossessed assets held as at the reporting date, irrespective of the accounting treatment of the related loans and advances.

**2. LOANS AND ADVANCES TO BANKS**

**i)** There were no overdue or rescheduled loans and advances to banks and other financial institutions as at the above respective reporting dates.

**ii)** There were no impaired loans to banks and other financial institutions as at the above respective reporting dates.

**IV. OFF-BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. CONTINGENT LIABILITIES AND COMMITMENTS**

The following is a summary of the contractual amounts of each material class of contingent liability and commitments:

	<u>2018-12-31</u>	<u>2018-06-30</u>
Direct credit substitutes	313,280	313,960
Transaction-related contingencies	-	-
Trade-related contingencies	7,886	6,283
Other commitments	614,167	1,165,854
Sales and repurchase agreements	-	-
Exchange rate contracts	525,462	1,213,428
Interest rate contracts	-	-
Others	-	-
	<u>1,460,795</u>	<u>2,699,525</u>
Fair Value of the above derivatives		
- Direct credit substitutes	562	560
- Exchange rate contracts	108	804
- Interest rate contracts	-	-
- Others	-	-
	<u>670</u>	<u>1,364</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. The fair value represents the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting agreements.

V. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

1. GROSS LOANS AND ADVANCES TO CUSTOMERS BY MAJOR SECTORS ANALYSIS

The following analysis of gross loans and advances to customers by major sectors are prepared in accordance with the definitions and the detailed descriptions in the completion instructions for the "Return of Quarterly Analysis of Loans and Advances and Provisions". Only exposures to a single country outside Hong Kong not less than 10% of the aggregate gross amount of loans and advances to customers as at the above respective reporting dates are disclosed.

A. Loans and advances for use in Hong Kong	2018-12-31		2018-06-30	
	Amount	Amount covered by collateral or other security	Amount	Amount covered by collateral or other security
a. Industrial, commercial and financial				
- Property development	60,694	60,000	50,225	50,225
- Property investment			-	-
- Financial concerns	995,780	284,960	1,279,716	442,450
- Stockbrokers	93,046		97,734	-
- Wholesale and retail trade	340,410		80,000	-
- Manufacturing	90,000		90,000	-
- Transport and transport equipment			-	-
- Recreational activities			-	-
- Information technology			-	-
- Electricity and gas	385,000		385,000	-
b. Individuals				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	-	-	-	-
B. Trade finance	45,844	-	47,748	-
C. Loans and advances for use outside Hong Kong	745,349	152,724	816,401	178,946
<b>Total</b>	<b>2,756,123</b>	<b>497,684</b>	<b>2,846,824</b>	<b>671,621</b>

2.A. GROSS LOANS AND ADVANCES TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

	2018-12-31	2018-06-30
- Hong Kong	2,000,241	2,068,386
- China	507,760	508,695
- Others	248,122	269,743
<b>Total</b>	<b>2,756,123</b>	<b>2,846,824</b>

2.B. OVERDUE AND IMPAIRED LOANS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

	2018-12-31	2018-06-30
- Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



## V. OTHER FINANCIAL INFORMATION - continued

## 3. INTERNATIONAL CLAIMS DISCLOSURE

Figures in HKD millions

The following tables analyse international claims by location and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognised risk transfer. They are prepared in accordance with the Completion Instructions for the "Return of International Banking Statistics – MA(BS)21A". Countries or geographical segments constituting not less than 10% of the total international claims are disclosed.

AS AT 31 DECEMBER 2018

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	293	-	-	88		381
<i>of which Australia</i>	170	-	-	25		195
<i>of which USA</i>	107	-	-	-		107
2 Offshore centres	172	15	1,039	996		2,222
<i>of which Hong Kong SAR</i>	172	15	1,004	602		1,793
3 Developing Africa and Middle East	158	-	-	157		315
4 Developing Asia and Pacific	2,241	-	118	537		2,896
<i>of which China</i>	-	-	118	537		655
<i>of which Chinese Taipei</i>	2,135	-	-	-		2,135
5 International Organisations	-	426	-	-		426
Total	2,864	441	1,157	1,778	-	6,240

AS AT 30 JUNE 2018

	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank private sector</u>		<u>Others</u>	<u>Total</u>
			<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1 Developed countries	164	-	-	89		253
<i>of which Australia</i>	4	-	-	26		30
<i>of which USA</i>	149	-	-	-		149
2 Offshore centres	32	12	1,139	1,008		2,191
<i>of which Hong Kong SAR</i>	32	12	1,092	523		1,659
3 Developing Africa and Middle East	158	-	-	157		315
4 Developing Asia and Pacific	1,541	-	419	276		2,236
<i>of which China</i>	397	-	419	276		1,092
<i>of which Chinese Taipei</i>	1,038	-	-	-		1,038
5 International Organisations	-	312	-	-		312
Total	1,895	324	1,558	1,530	-	5,307

## 4. NON-BANK MAINLAND EXPOSURES

Figures in HKD millions

The Non-Bank Mainland exposures are prepared in accordance with the Completion Instructions for the "Return of Mainland Activities".

	<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
<u>AS AT 31 DECEMBER 2018</u>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	558	37	595
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	547	92	639
4 Other entities of central government not reported in item 1 above	476	10	486
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	204	1	205
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,785	140	1,925
Total assets after provision	6,206		
On-balance sheet exposures as percentage of total assets	28.77		

	<u>On-balance sheet</u>	<u>Off-balance sheet</u>	<u>Total</u>
<u>AS AT 30 JUNE 2018</u>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	476	28	504
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	556	87	643
4 Other entities of central government not reported in item 1 above	496	7	503
5 Other entities of local governments not reported in item 2 above	-	78	78
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	204	63	267
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,732	263	1,995
Total assets after provision	5,288		
On-balance sheet exposures as percentage of total assets	32.75		

**V. OTHER FINANCIAL INFORMATION - continued**

Figures in HKD millions

**5. FOREIGN CURRENCY POSITION**

The foreign currency exposures are prepared in accordance with the H.K.M.A. Return of "Foreign Currency Position" completion instructions. The net position (in absolute terms) in a particular currency which constitutes not less than 10% of the total net position in all foreign currencies are disclosed.

<b><u>AS AT 31 DECEMBER 2018</u></b>	<b><u>USD</u></b>	<b><u>JPY</u></b>	<b><u>CNY</u></b>	<b><u>AUD</u></b>	<b><u>Total</u></b>
Spot assets	4,046	63	168	551	4,828
Spot liabilities	(4,221)	(63)	(168)	(606)	(5,058)
Forward purchases	470	-	-	55	525
Forward sales	(274)	-	-	-	(274)
Net options position	-	-	-	-	-
Net long (short) position	21	-	-	-	21
<b><u>AS AT 30 JUNE 2018</u></b>	<b><u>USD</u></b>	<b><u>JPY</u></b>	<b><u>CNY</u></b>	<b><u>AUD</u></b>	<b><u>Total</u></b>
Spot assets	3,194	63	114	260	3,631
Spot liabilities	(4,019)	(63)	(113)	(260)	(4,455)
Forward purchases	1,031	-	-	-	1,031
Forward sales	(186)	-	-	-	(186)
Net options position	-	-	-	-	-
Net long (short) position	20	-	1	-	21

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

**VI. DISCLOSURE ON REMUNERATION**

Pursuant to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, please refers to the Bank's 2018 Annual Report.

## **VII. LIQUIDITY INFORMATION DISCLOSURE**

Liquidity maintenance ratio (“LMR”) is compiled in accordance with the Banking (Liquidity) Rules (“BLR”) under Hong Kong Banking Ordinance, which became effective on 1 January 2015.

Average value of LMR for the period:

	2018	2018	2017
	Oct-Dec	Jul-Sept	Jan-Dec
	<b>50.02%</b>	<b>48.92%</b>	<b>49.67%</b>

The average LMR is calculated based on the arithmetic mean of the average value of the LMR of the Branch reported in the liquidity position return of the Branch for each calendar month during the reporting period.

## **LIQUIDITY RISK MANAGEMENT**

### **(a) Governance of liquidity risk management**

The Board and the Head Office are responsible for determining the types and magnitude of liquidity risk that the Branch can tolerate, and ensuring that there is an appropriate organizational structure for the liquidity risk management. The Branch then sets and implements the liquidity strategy, policies and practices, and ensures that the liquidity risk tolerance set by the Board is adhered to. The Branch also executes the communication of liquidity risk strategy, policies and practices across business lines and with the Board. Liquidity risk management forms as one part of the Branch’s overall risk management as well as asset and liability management, the responsibility for which is delegated by the Board to a senior management committee (referred to as the Asset and Liability Committee “ALCO”), the members of which include personnel from the treasury function, the risk management function and the principal business areas that affect the Branch’s liquidity risk profile. The management of liquidity is carried out by the Branch’s ALCO which is headed by the Chief Executive (“General Manager”) of the Branch. For the internal liquidity reporting, there are daily, monthly and quarterly reports which are reviewed by all levels of governance.

### **(b) Funding strategy**

The Branch has established funding strategy that provides effective diversification of their funding sources and maturities, taking into account correlations between market

conditions and the ability to access funds from different sources which includes but not limited to: (i) taking appropriate steps to increase different sources of deposits, (ii) extending liabilities tenor, (iii) selling assets or using them as collateral to obtain secured funding from counterparties in the market, (iv) obtaining funding from Head Office, and (v) repurchase agreement.

**(c) Liquidity risk mitigation techniques**

The Branch has set up early warning indicators and tolerance limits for identifying, monitoring and mitigating liquidity risk. The Branch can obtain funding from the market by means of money market funding or selling bond to raise cash quickly to meet short-term liquidity needs. If necessary, the Branch would activate the Contingency Funding Plan to recover from liquidity shortage event. Mitigation options in the Contingency Fund Plan and the liquidity risk management framework are facilitated to ease the Branch from stress and recover to the usual business position.

**(d) Stress testing**

The Branch has taken into account market conditions, its business nature, size and complexity, as well as its actual experience in stressed situations to set its stress testing model. The stress testing scenarios and assumptions adopted by the Branch will be reviewed regularly by the ALCO, any major changes endorsed by the Board or the Head Office will be accessed locally to ensure they are in line with the local operation in all material aspects. According to stress sources, the Branch has made assumptions on: (i) the Branch-specific crisis scenario; (ii) general market crisis scenario; (iii) a combination of both. The stress testing results are linked to the overall liquidity risk management process of the Branch.

**(e) Contingency funding plan**

The Branch's Contingency Funding Plan ("CFP") sets out clearly its actions to address liquidity emergency situations. In case of emergency, the Branch will notify the Head Office and the Head Office will provide necessary funding.

The CFP includes, but not limited to:

- (i) A set of triggering indicators and events which will activate the CFP as well as the mechanisms for identifying, monitoring and reporting of these at an early stage;
- (ii) a set of procedures and action plans that prepares the Branch to deal with the relevant liquidity stress events as set in the stress testing scenarios, with

established lines of responsibility, invocation and escalation procedures;

(iii) clear escalation and prioritization procedures detailing what actions to be taken;

(iv) potential steps to meet intra-day critical payments and in case intra-day liquidity resources are becoming scarce, to identify critical payments and to sequence or schedule payment based on the set priority.

The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding.

**(f) Customized measurement tools or metrics**

The Branch makes use of a range of customized tools where internal limits are set to measure, monitor and control liquidity risk exposures. The Branch has reliable management information systems (“MIS”) that provide timely and useful information on its liquidity positions to the Board, the Head Office, the Branch’s ALCO and other relevant parties. The MIS reports have been designed to adequately support the Board and senior management in identifying emerging concerns on liquidity, as well as in managing liquidity stress events.

The Branch has established different liquidity metrics that assess the structure of the Branch’s balance sheet, which is including but not limited to LMR, total loan to deposit ratio, repricing gap and maturity gap, etc.

**(g) Concentration limits on sources of funding**

The funding providers of the Branch as at 31<sup>st</sup> December 2018 is as follows:

Significant funding instruments	Total amount in HK\$'000	As % of total liabilities
Deposit from retail customers	1,182,852	19.06%
Deposits from other non-bank customers	2,929,502	47.20%
Funding raised from banks	1,714,501	27.63%
Funding raised from the Head Office	313,280	5.05%

**(h) Liquidity exposure and funding needs**

The Branch has considered the operation arrangements and time required to transfer funds and collateral across entities for the execution process. The potential regulatory, legal, accounting, operational limitations, as well as credit, tax and internal constraints

(e.g. foreign exchange restrictions or regulator's prior approval) that may affect the transferability of fund and collateral are considered in the liquidity risk management procedures.

**(i) On- and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps as at 31st December 2018 is as follows:**

(HK\$'000)

	next day to 1 month	1 month up to 3 months	3 months up to 6 months	6 months up to 1 year	Over 1 year
Total on-balance sheet assets	3,533,015	349,773	272,542	436,680	1,903,214
Total off-balance sheet claims					
Total on-balance sheet liabilities	3,988,141	1,889,578	264,771	780	314,059
Total off-balance sheet obligations	33,575	72,710	36,990	426,600	52,177
<b>Contractual Maturity Mismatch</b>	<b>-488,701</b>	<b>-1,612,515</b>	<b>-29,219</b>	<b>9,300</b>	<b>1,536,978</b>
<b>Cumulative Contractual Maturity Mismatch</b>	<b>-488,701</b>	<b>-2,101,216</b>	<b>-2,130,435</b>	<b>-2,121,135</b>	<b>-584,157</b>

## VIII. DISCLOSURE STATEMENT ON WEBSITE

This disclosure statement can be found in the Far Eastern International Bank Hong Kong Branch and the website of the Branch at <http://www.feib.com.hk>

**Far Eastern International Bank Hong Kong Branch**

**SECTION B. - INFORMATION OF THE BANK AS A WHOLE**

**FAR EASTERN INTERNATIONAL BANK**

**I. CAPITAL AND CAPITAL ADEQUACY RATIO**

<b>A. Capital adequacy ratio</b>	<b><u>2018-12-31</u></b>	<b><u>2018-06-30</u></b>
	<u>13.50%</u>	<u>12.58%</u>
<b>B. Aggregate amount of shareholders' funds</b>	<b><u>2018-12-31</u></b>	<b><u>2018-06-30</u></b>
	TWD '000	TWD '000
	<u>44,744,740</u>	<u>43,061,011</u>

The capital adequacy ratio is equal to the ratio of a bank's the regulatory capital to its total risk-weighted assets. The computation of capital adequacy ratio is based on the "Basel Capital Accord" in line with the risk-weighted approach proposed by the Bank for International Settlements and the ratio has included all market risk factors.

**II. OTHER FINANCIAL INFORMATION**

Figures in TWD thousands

	<b><u>2018-12-31</u></b>	<b><u>2018-06-30</u></b>
<b>Total assets</b>	<u>627,351,150</u>	<u>608,666,426</u>
<b>Total liabilities</b>	<u>582,606,410</u>	<u>565,605,415</u>
<b>Total loans advances</b>	<u>379,688,118</u>	<u>378,287,470</u>
<b>Total customer deposits</b>	<u>508,407,972</u>	<u>496,833,047</u>
	<b><u>Year of</u></b>	<b><u>Year of</u></b>
	<b><u>2018-12-31</u></b>	<b><u>2017-12-31</u></b>
<b>Profit / (Loss) before taxation</b>	<u>4,068,479</u>	<u>3,267,644</u>

## Declaration

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 Far Eastern International Bank Hong Kong Branch for the year ended December 31, 2018. We confirm that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued on June 30, 2018 and to the best of our knowledge and belief, it is not false or misleading.

30 APR 2019



Chief Executive

Far Eastern International Bank  
Hong Kong Branch

Date