



遠東國際商業銀行  
Far Eastern Int'l Bank

誠勤 慎 創 新

# 遠東國際商業銀行 香港分行

(於台灣成立的有限責任公司)

主要財務資料披露聲明書  
截至二零二零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

截至二零二零年十二月三十一日止

內容及章節	頁數
<b>A. 部 – 分行資料〈只包括香港分行〉</b>	
I. 損益帳資料	1
II. 資產負債表資料	2
III. 資產負債表附加資料	3-4
IV. 資產負債表以外項目	5
V. 其他財務資料	6-9
VI. 薪酬披露	9
VII. 流動性資料披露	10-12
VIII. 參閱披露聲明之網站	12
 <b>B. 部 – 整體銀行資料</b>	
I. 資本及資本適足率	13
II. 其他財務資料	13
 <b>聲明</b>	14

# 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

截至二零二零年十二月三十一日止

港幣仟元

	全年至 2020 年 12 月 31 日	全年至 2019 年 12 月 31 日
利息收入	97,395	159,380
利息支出	-42,476	-97,143
	<u>54,919</u>	<u>62,237</u>
其他營業收入		
- 交易性外匯買賣的淨利潤	0	135
- 非交易性外匯買賣的淨利潤	2,511	2,860
- 其他衍生性工具買賣的淨利潤	-337	798
- 淨手續費收入		
手續費收入	13,966	10,715
手續費支出	-735	-670
- 其他	1,028	1,442
	<u>16,433</u>	<u>15,280</u>
營業支出		
- 員工及租金費用	31,297	28,883
- 其他開支 (不含手續費支出)	9,533	7,469
- 其他準備金支出淨額	-34	26
資產減損及為已減值貸款及應收款項而提撥的準備金	130,945	59,327
	<u>171,741</u>	<u>95,705</u>
稅前利益	-100,389	-18,188
稅款準備金支出	5,217	-10,135
稅後淨利	<u>-95,172</u>	<u>-28,323</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

截至二零二零年十二月三十一日止

港幣仟元

	2020 年 12 月 31 日	2020 年 6 月 30 日
<b>資產</b>		
現金及銀行結餘 (不含存放於本行海外聯行的數額)	1,502,589	441,194
存放於外匯基金	57,187	6,198
距到期日超逾一個月但不超逾 12 個月的銀行存款 (不包括存放於本行海外聯行的數額)		
存放於本行海外聯行的數額	202,225	362,335
貿易匯票	191,428	
按攤銷後成本之債券扣除累計減損後淨額	293,032	578,438
透過損益按公允價值衡量之債券淨額		
貸款及應收款項扣減準備金後淨額	1,944,932	2,307,767
對銀行的貸款及墊款扣減準備金後淨額		
機器及設備	17,485	18,973
資產總額	4,208,878	3,714,905
<b>負債</b>		
銀行同業存款及結餘 (不含本行海外聯行的存款)	259,895	619,076
客戶存款		
- 活期存款及往來帳戶	1,486	1,296
- 儲蓄存款	1,208,762	1,139,540
- 定期、短期通知及通知存款	2,200,993	1,549,877
結欠本行海外聯行的數額	615,012	358,155
其他負債	17,901	34,669
負債總額	4,304,049	3,702,613
資本及盈餘	-95,171	12,292
總權益與負債	4,208,878	3,714,905

# 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、墊款及應收款項

##### A. 對客戶的貸款及墊款

	2020 年 12 月 31 日	2020 年 6 月 30 日
對客戶的貸款及墊款	1,965,045	2,312,151
對銀行的貸款及墊款		
其他帳戶		
- 應計利息	4,628	5,909
- 其他帳目	15,029	18,240
合計	1,984,702	2,336,300
減：已減值資產之減值準備		
綜合減值準備	26,335	28,533
個別減值準備	13,435	
其他帳目減值準備		
合計	39,770	28,533
貸款、墊款及應收款項 – 總計	1,944,932	2,307,767

##### B. 減值準備政策

遠東國際商業銀行總行於二零二零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

	2020 年 12 月 31 日	2020 年 6 月 30 日
- 本金和利息	67,164	-
- 個別減值準備	13,435	-
- 擔保品價值	-	-
該等貸款佔貸款的百分率	3.41%	0.00%

# 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、墊款及應收款項 〈續〉

#### D. i) 過期或經重組資產

	2020 年 12 月 31 日		2020 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墊款毛額	-		-	
超逾 1 個月但不超逾 3 個月	29,538		-	
超逾 3 個月但不超逾 12 個月	-		-	
超逾 1 年	-		-	
	29,538		-	
b. 經重組之客戶貸款及墊款毛額	-		-	
合計	29,538		-	

#### c. 該等逾期貸款及墊款所持抵押品的價值

	2020年12月31日	2020年6月30日
抵押品的現行市值	-	-
所涵蓋之逾期貸款	-	-
不被涵蓋之逾期貸款	29,538	-

	2020年12月31日	2020年6月30日
d. 為該等過期貸款及墊款而提撥的特定準備金數額	5,886	-

#### ii) 其他資產

上述各報表日期並無其他過期已達以上期間的資產。

#### iii) 收回資產

在報告日期當日並無持有經收回資產。

#### 2. 對銀行的貸款及墊款

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墊款。

ii) 上述各報表日期給予銀行及其他金融機構的貸款及墊款並無減值。

# 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。

	2020 年 12 月 31 日	2020 年 6 月 30 日
直接信貸替代項目	77,510	77,500
與交易有關聯的或有項目	-	-
與貿易有關聯的或有項目	119,706	
其他承諾	528,945	431,536
銷售及回購協議		-
匯率合約	15,982	100,750
利率合約	-	-
其他	-	-
	<u>742,143</u>	<u>609,786</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	239	612
- 匯率合約	-	-
- 利率合約	-	-
- 其他	-	-
	<u>239</u>	<u>612</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墊款的毛額之分析

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墊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墊款

	2020 年 12 月 31 日		2020 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	-	-	-	-
- 物業投資	-	-	-	-
- 金融企業	348,366	-	580,125	116,250
- 股票經紀	-	-	-	-
- 批發及零售業	93,500	-	111,440	-
- 製造業	-	-	-	-
- 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	-	-	-	-
- 信用咭墊款	-	-	-	-
- 其他	-	-	-	-
B. 貿易融資	62,008	-	62,000	-
C. 在香港以外使用的貸款及墊款	1,076,171		1,173,586	
總計	1,965,045		2,312,151	116,250

### 2. 按國家或區域劃分的客戶貸款及墊款明細

#### A. 客戶貸款及墊款明細

	2020年12月31日	2020年6月30日
- 香港	1,608,547	1,783,595
- 中國	232,530	232,500
- 其他	123,968	296,056
總計	1,965,045	2,312,151

#### B. 逾期貸款及不履行貸款明細

	2020年12月31日	2020年6月30日
- 香港	29,538	-
總計	29,538	-

# 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「國際銀行統計申報表」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。

2020 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	159		62	62		283
其中：澳洲	25	-	-	29	-	54
日本	85			33		118
英國	25					25
美國	24	-	-	-	-	24
愛爾蘭			62			62
2. 離岸中心	199	57	430	565	-	1,251
其中：香港特別行政區	199	57	409	494	-	1,159
3. 發展中國家－非洲及中東地區		-	156	-	-	156
4. 發展中國家－亞太地區	1,564	-	737	126	-	2,427
其中：中國		-	737	126	-	863
中華台北	1,372	-	-	-	-	1,372
5. 國際金融機構	-		121	-	-	121
總計	1,922	57	1,506	753	-	4,238

2020 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	43	-	100	26	-	169
其中：澳洲		-	-	26	-	26
日本			38			38
英國	14					14
美國	28	-	-	-	-	28
愛爾蘭			62			62
2. 離岸中心	51	6	757	576	-	1,390
其中：香港特別行政區	51	6	757	489	-	1,303
3. 發展中國家－非洲及中東地區		-	155	-	-	155
4. 發展中國家－亞太地區	711	-	737	137	-	1,585
其中：中國		-	737	137	-	874
中華台北	711	-	-	-	-	711
5. 國際金融機構	-	434	-	-	-	434
總計	805	440	1,749	739	-	3,733

# 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。

##### 2020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	600	194	794
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	54		54
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	466	19	485
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）	263		263
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	1,383	213	1,596
撥備後總資產	4,209		
資產負債表內的風險為總資產的百分比	32.85%		

##### 2020年06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	613	194	807
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	194		194
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	481	4	485
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）	317		317
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	1,605	198	1,803
撥備後總資產	3,715		
資產負債表內的風險為總資產的百分比	43.20%		

# 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「外匯持倉的申報表」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。

2020 年 12 月 31 日	美元	日元	人民幣	澳元	合計
現貨資產	2,105	33	1,306	30	3,474
現貨負債	-2,079	-33	-1,305	-30	-3,447
遠期買入	6	-	9	-	15
遠期賣出	-9	-	-7	-	-16
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	23	-	3	-	26
2020 年 6 月 30 日	美元	日元	人民幣	澳元	合計
現貨資產	2,249	38	398	27	2,712
現貨負債	-2,331	-37	-398	-27	-2,793
遠期買入	101	-	-	-	101
遠期賣出	-	-	-	-	-
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	19	1	-	-	20

以上述各報表日期，並沒有外匯結構性淨持倉量。

## 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 2020 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

流動性維持比率 (LMR) 是根據香港金融管理局 2015 年 1 月發出的 (銀行業流動性規則) (BLR) 之方法計算。

		2020 年	2019 年
季度平均流動性維持比率	第四季	51.30%	51.05%
	第三季	48.18%	54.61%

平均流動性比率 (LMR)，是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

常董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，並確實遵守常董會設定的流動性風險限額。分行亦負責與常董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。

#### (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 ALCO 將每年審視所採用的壓力測試情境和假設，任何重大變更需由總行批准。經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。分行依現金流入/流出及資產價值評估，找出未來資金缺口，以因應不同壓力狀況/不同壓力來源之現金流量變化，就每一壓力情境，按重要貨幣分類制訂壓力測試模型。壓力測試包括機構自身受壓情境、市場整體受壓情境及合併受壓情境。

# 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) 緊急融資計劃

分行的緊急融資計劃（“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報告，為總行、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。管理資訊報告旨在給予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 2020 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	158,986	3.78%
來自其他客戶的存款	3,254,385	77.32%
從其它銀行籌集的資金	259,970	6.18%
從總行籌集的資金	615,173	14.62%

#### (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所需的操作時間、可能影響資金轉讓所潛在的監管、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 2020 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)

	1 個月內	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	2,137,112	184,586	142,479	226,967	1,493,930
總資產負債表外索賠					
總資產負債表內的負債總額	2,356,787	944,491	545,339	56,624	310,040
總資產負債表外債務	88,781	238,285	224,700	96,885	0
合約期限錯配差額	-308,456	-998,190	-627,560	73,458	1,183,899
累計合約期限錯配總差額	-308,456	-1,306,646	-1,934,206	-1,860,748	-676,858

### 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

	2020 年 12 月 31 日	2020 年 6 月 30 日
A. 資本適足率	14.56%	14.05%
	2020 年 12 月 31 日 台幣仟元	2020 年 6 月 30 日 台幣仟元
B. 股東資金	48,743,705	47,703,918

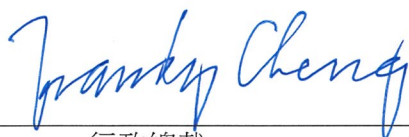
資本適足率是等於銀行自有資本除以風險性資產的比率。該項比率的計算是依照臺灣金管會”銀行資本適足性及資本等級管理辦法”。

### II. 其他財務資料

	2020 年 12 月 31 日	2020 年 6 月 30 日
資產總額	680,047,467	653,717,644
負債總額	631,303,762	606,013,726
貸款總額	383,192,769	393,297,001
存款總額	582,152,911	535,513,079
	2020 年 12月31日	2019 年 12 月 31 日
除稅前(虧損)盈利	2,888,234	4,256,877

# 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」，本行現附上截至二零二零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。



---

行政總裁

遠東國際商業銀行 香港分行  
(於台灣成立的有限責任公司)

---

2021 年 4 月 27 日

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**  
**(Incorporated in Taiwan with limited liability)**

**Key Financial Information Disclosure Statement**  
**FOR THE YEAR ENDED DECEMBER 31, 2020**

**Far Eastern International Bank Hong Kong Branch**

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2020**

<b><u>CONTENTS</u></b>	<b><u>PAGE(S)</u></b>
 <b>SECTION A. - INFORMATION OF THE BRANCH &lt;INCLUDE HONG KONG BRANCH ONLY&gt;</b>	
I. PROFIT AND LOSS INFORMATION	1
II. BALANCE SHEET INFORMATION	2
III. ADDITIONAL BALANCE SHEET INFORMATION	3~4
IV. OFF-BALANCE SHEET INFORMATION	5
V. OTHER FINANCIAL INFORMATION	6~8
VI. DISCLOSURE ON REMUNERATION	8
VII. LIQUIDITY INFORMATION DISCLOSURE	9~12
VIII. DISCLOSURE STATEMENT ON WEBSITE	12
 <b>SECTION B. - INFORMATION OF THE BANK AS A WHOLE</b>	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	13
II. OTHER FINANCIAL INFORMATION	13
DECLARATION	14

**Far Eastern International Bank Hong Kong Branch****SECTION A. - INFORMATION OF THE BRANCH (Include Hong Kong Branch Only)****I. PROFIT AND LOSS INFORMATION****FOR THE YEAR ENDED DECEMBER 31, 2020****Figures in HK\$ thousands**

	<u>2020-12-31</u>	<u>2019-12-31</u>
INTEREST INCOME	97,395	159,380
INTEREST EXPENSE	<u>-42,476</u>	<u>-97,143</u>
	<u>54,919</u>	<u>62,237</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign exchange currencies	0	135
Gains less losses arising from non-trading in foreign exchange currencies	2,511	2,860
Gains less losses arising from trading in other activities	-337	798
Net fee and commission income		
- Fee and commission income	13,966	10,715
- Fee and commission expense	-735	-670
Others	<u>1,028</u>	<u>1,442</u>
	<u>16,433</u>	<u>15,280</u>
OPERATING EXPENSES		
Staff and rental expenses	31,297	28,883
Other expenses (excluding fees and commission expenses)	9,533	7,469
Net charge for other provisions	-34	26
Impairment Losses and Provisions for Impaired Loans & Receivables	<u>130,945</u>	<u>59,327</u>
	<u>171,741</u>	<u>95,705</u>
PROFIT/(LOSS) BEFORE TAX	-100,389	-18,188
CHARGE FOR TAX	5,217	-10,135
PROFIT/(LOSS) AFTER TAX	<u>-95,172</u>	<u>-28,323</u>

**Far Eastern International Bank Hong Kong Branch****II. BALANCE SHEET INFORMATION  
AS AT DECEMBER 31, 2020****Figures in HKD thousands**

	<b><u>2020-12-31</u></b>	<b><u>2020-06-30</u></b>
<b><u>ASSETS</u></b>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,502,589	441,194
Due from Exchange Fund	57,187	6,198
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	202,225	362,335
Trade bills	191,428	-
Debt instruments after cost amortization and impairment loss	293,032	578,438
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	1,944,932	2,307,767
Loans and advances to banks after provisions		
Fixed and Intangible assets	<u>17,485</u>	<u>18,973</u>
Total assets	<u>4,208,878</u>	<u>3,714,905</u>
<b><u>LIABILITIES</u></b>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	259,895	619,076
Deposits from customers		
- demand deposits and current accounts	1,486	1,296
- savings deposits	1,208,762	1,139,540
- time, call and notice deposits	2,200,993	1,549,877
Amount due to overseas offices	615,012	358,155
Other liabilities	<u>17,901</u>	<u>34,669</u>
Total liabilities	4,304,049	3,702,613
Capital and reserves	<u>(95,171)</u>	<u>12,292</u>
Total equity and liabilities	<u>4,208,878</u>	<u>3,714,905</u>

**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES**

	<b><u>2020-12-31</u></b>	<b><u>2020-06-30</u></b>
<b>A.</b> Loans and advances to customers	1,965,045	2,312,151
Loans and advances to banks		
Accrued interest and other accounts		
-Accrued interest	4,628	5,909
-Other accounts	15,029	18,240
Total	<u>1,984,702</u>	<u>2,336,300</u>
Less : Provision for impairment of assets		
Collective impairment allowances	26,335	28,533
Individual impairment allowances	13,435	
Impairment allowances for others		
Total	<u>39,770</u>	<u>28,533</u>
Total loans and receivables	<u>1,944,932</u>	<u>2,307,767</u>

**B. Impairment allowances policy**

There were no collective impairment allowances maintained at Head Office as at the year end of 31 December 2020

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

	<b><u>2020-12-31</u></b>	<b><u>2020-06-30</u></b>
- Gross loans and advances to customers	67,164	
- Individual impairment allowances	13,435	
- Value of Collateral	-	-
Percentage of such loans and advances to total gross loans and advances	<u>3.41%</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>2020-12-31</u>		<u>2020-06-30</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
<b>a. Loans and Advances to customers overdue for</b>				
more than 1 month but not more than 3 months	29,538	-	-	-
more than 3 months but not more than one year	-	-	-	-
more than one year	-	-	-	-
	<u>29,538</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>b. Rescheduled advances to customers</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total</b>	<u><u>29,538</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

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

	<u>2020-12-31</u>	<u>2020-06-30</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	29,538	-

	<u>2020-12-31</u>	<u>2020-06-30</u>
<b>d. Individual impairment allowances on such overdue loans and advances</b>	5,886	-

**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>2020-12-31</u>	<u>2020-06-30</u>
Direct credit substitutes	77,510	77,500
Transaction-related contingencies	-	-
Trade-related contingencies	119,706	-
Other commitments	528,945	431,536
Sales and repurchase agreements	-	-
Exchange rate contracts	15,982	100,750
Interest rate contracts	-	-
Others	-	-
	<u>742,143</u>	<u>609,786</u>
 Fair Value of the above derivatives		
- Direct credit substitutes	239	612
- Exchange rate contracts	-	-
- Interest rate contracts	-	-
- Others	-	-
	<u>239</u>	<u>612</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	<u>2020-12-31</u>		<u>2020-06-30</u>	
	<u>Amount</u>	<u>Amount covered by collateral or other security</u>	<u>Amount</u>	<u>Amount covered by collateral or other security</u>
a. Industrial, commercial and financial				
- Property development	-	-	-	-
- Property investment				
- Financial concerns	348,366		580,125	116,250
- Stockbrokers				
- Wholesale and retail trade	93,500		111,440	
- Manufacturing	-		-	
- 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	62,008	-	62,000	-
C. Loans and advances for use outside Hong Kong	1,076,171		1,173,586	
Total	<u>1,965,045</u>	<u>-</u>	<u>2,312,151</u>	<u>116,250</u>

## 2. LOANS TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

## A. GROSS LOANS AND ADVANCES TO CUSTOMERS

	<u>2020-12-31</u>	<u>2020-06-30</u>
- Hong Kong	1,608,547	1,783,595
- China	232,530	232,500
- Others	123,968	296,056
Total	<u>1,965,045</u>	<u>2,312,151</u>

## B. OVERDUE AND IMPAIRED LOANS

	<u>2020-12-31</u>	<u>2020-06-30</u>
- Hong Kong	29,538	-
Total	<u>29,538</u>	<u>-</u>

## V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

## 3. INTERNATIONAL CLAIMS DISCLOSURE

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 2020

<u>AS AT 31 DECEMBER 2020</u>		<u>Non-bank private sector</u>					
		<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
1	Developed countries	159	-	62	62		283
	<i>of which Australia</i>	25	-	-	29		54
	<i>of which Japan</i>	85	-	-	33		118
	<i>of which UK</i>	25	-	-	-		25
	<i>of which USA</i>	24	-	-	-		24
	<i>of which IE</i>	-	-	62	-		62
2	Offshore centres	199	57	430	565		1,251
	<i>of which Hong Kong SAR</i>	199	57	409	494		1,159
3	Developing Africa and Middle East		-	156	-		156
4	Developing Asia and Pacific	1,564	-	737	126		2,427
	<i>of which China</i>	-	-	737	126		863
	<i>of which Chinese Taipei</i>	1,372	-	-	-		1,372
5	International Organisations	-		121	-		121
Total		1,922	57	1,506	753	-	4,238

## AS AT 30 JUNE 2020

<u>AS AT 30 JUNE 2020</u>		<u>Non-bank private sector</u>				
	<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>	<u>Others</u>	<u>Total</u>
1	Developed countries	43	-	100	26	169
	<i>of which Australia</i>	-	-	-	26	26
	<i>of which Japan</i>	-	-	38	-	38
	<i>of which UK</i>	14	-	-	-	14
	<i>of which USA</i>	28	-	-	-	28
	<i>of which IE</i>	-	-	62	-	62
2	Offshore centres	51	6	757	576	1,390
	<i>of which Hong Kong SAR</i>	51	6	757	489	1,303
3	Developing Africa and Middle East	-	-	155	-	155
4	Developing Asia and Pacific	711	-	737	137	1,585
	<i>of which China</i>	-	-	737	137	874
	<i>of which Chinese Taipei</i>	711	-	-	-	711
5	International Organisations	-	434	-	-	434
Total		805	440	1,749	739	3,733

## 4. NON-BANK MAINLAND EXPOSURES

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

		On-balance sheet exposure	Off-balance sheet exposure	Total
AS AT 31 DECEMBER 2020				
1	Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	600	194	794
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	54	-	54
4	Other entities of central government not reported in item 1 above	466	19	485
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	263	-	263
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		1,383	213	1,596
Total assets after provision		4,209		
On-balance sheet exposures as percentage of total assets		32.85%		

		On-balance sheet	Off-balance sheet	Total
AS AT 30 JUNE 2020				
1	Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	613	194	807
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	194	-	194
4	Other entities of central government not reported in item 1 above	481	4	485
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	317	-	317
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		1,605	198	1,803
Total assets after provision		3,715		
On-balance sheet exposures as percentage of total assets		43.20%		

**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 2020</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	2,105	33	1,306	30	3,474
Spot liabilities	(2,079)	(33)	(1,305)	(30)	(3,447)
Forward purchases	6		9		15
Forward sales	(9)		(7)		(16)
Net options position	-	-	-	-	-
Net long (short) position	23	-	3	-	26
<b><u>AS AT 30 JUNE 2020</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	2,249	38	398	27	2,712
Spot liabilities	(2,331)	(37)	(398)	(27)	(2,793)
Forward purchases	101				101
Forward sales					
Net options position	-	-	-	-	-
Net long (short) position	19	1	-	-	20

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 2020 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:

	<u>Year 2020</u>	<u>Year 2019</u>
Oct-Dec	51.30%	51.05%
Jul-Sept	48.18%	54.61%

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 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, and (iv) obtaining funding from Head Office.

**(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 stress testing scenarios and assumptions adopted by the Branch will be reviewed yearly by the ALCO, any major changes endorsed by the Head Office will be accessed locally to ensure they are in line with the local operation in all material aspects. The Branch bases on cash inflow/outflow and asset value assessment to identify future funding shortfalls and uses stress test models for each stress scenario by major currency. Stress tests include an institution-specific stress scenario, a general market stress scenario and a combination of both.

**(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 Head Office, the Branch’s ALCO and other relevant parties. The MIS reports have been designed adequately to support 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 2020 are as follows:

Significant funding instruments	Total amount in HK\$’000	As % of total liabilities
Deposit from retail customers	158,986	3.78%
Deposits from other non-bank customers	3,254,385	77.32%
Funding raised from banks	259,970	6.18%
Funding raised from the Head Office	615,173	14.62%

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

The Branch has considered the operation arrangements and time required to transfer funds 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 is 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 2020 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	2,137,112	184,586	142,479	226,967	1,493,930
Total off-balance sheet claims	0	0	0	0	0
Total on-balance sheet liabilities	2,356,787	944,491	545,339	56,624	310,040
Total off-balance sheet obligations	88,781	238,285	224,700	96,885	0
<b>Contractual Maturity Mismatch</b>	<b>-308,456</b>	<b>-998,190</b>	<b>-627,560</b>	<b>73,458</b>	<b>1,183,890</b>
<b>Cumulative Contractual Maturity Mismatch</b>	<b>-308,456</b>	<b>-1,306,646</b>	<b>-1,934,206</b>	<b>-1,860,748</b>	<b>-676,858</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****A. Capital adequacy ratio**

<u>2020-12-31</u>	<u>2020-06-30</u>
14.56%	14.05%

**B. Aggregate amount of shareholders' funds**

<u>2020-12-31</u>	<u>2020-06-30</u>
TWD '000	TWD '000
48,743,705	47,703,918

The capital adequacy ratio is equal to the ratio of a bank's regulatory capital to its total risk-weighted assets. The computation of capital adequacy ratio is based on the "Regulations Governing the Capital Adequacy Ratio of Banks" in Taiwan.

**II. OTHER FINANCIAL INFORMATION**

Figures in TWD thousands

	<u>2020-12-31</u>	<u>2020-06-30</u>
<b>Total assets</b>	680,047,467	653,717,644
<b>Total liabilities</b>	631,303,762	606,013,726
<b>Total loans advances</b>	383,192,769	393,297,001
<b>Total customer deposits</b>	582,152,911	535,513,079
	<b>Year of</b>	<b>Year of</b>
	<b>2020-12-31</b>	<b>2019-12-31</b>
<b>Profit / (Loss) before taxation</b>	2,888,234	4,256,877

## 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, 2020. 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" and to the best of our knowledge and belief, it is not false or misleading.



---

Chief Executive

Far Eastern International Bank  
Hong Kong Branch  
(Incorporated in Taiwan with limited liability)

---

2021-04-27

Date