



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 HALF-YEAR ENDED JUNE 30, 2019

Far Eastern International Bank Hong Kong Branch

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
FOR THE HALF-YEAR ENDED JUNE 30, 2019**

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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 HALF-YEAR ENDED JUNE 30, 2019

Figures in HK\$ thousands

	<u>2019-06-30</u>	<u>2018-06-30</u>
INTEREST INCOME	87,690	69,516
INTEREST EXPENSE	<u>-54,732</u>	<u>-39,589</u>
	<u>32,958</u>	<u>29,927</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign exchange currencies	254	2,888
Gains less losses arising from non-trading in foreign exchange currencies	1,053	442
Gains less losses arising from trading in other activities	774	-67
Net fee and commission income		
- Fee and commission income	5,030	8,506
- Fee and commission expense	-373	-330
Others	957	1,782
	<u>7,695</u>	<u>13,221</u>
OPERATING EXPENSES		
Staff and rental expenses	9,404	11,748
Other expenses (excluding fees and commission expenses)	8,177	7,025
Net charge for other provisions	26	-412
Impairment Losses and Provisions for Impaired Loans & Receivables	<u>-4,757</u>	<u>7,961</u>
	<u>12,850</u>	<u>26,322</u>
PROFIT/(LOSS) BEFORE TAX	27,803	16,826
NET CHARGE FOR TAX	-5,651	0
PROFIT/(LOSS) AFTER TAX	<u>22,152</u>	<u>16,826</u>

Far Eastern International Bank Hong Kong Branch

**II. BALANCE SHEET INFORMATION
AS AT JUNE 30, 2019**

Figures in HKD thousands

	<u>2019-06-30</u>	<u>2018-12-31</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,101,521	1,803,210
Due from Exchange Fund	24,367	14,962
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	546,767	793,930
Trade bills	-	-
Debt instruments after cost amortization and impairment loss	658,598	659,692
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	2,448,421	2,749,351
Loans and advances to banks after provisions	104,341	182,211
Fixed and Intangible assets	<u>13,354</u>	<u>2,632</u>
Total assets	<u>4,897,369</u>	<u>6,205,988</u>
<u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	78,070	1,644,721
Deposits from customers		
- demand deposits and current accounts	4,807	12,764
- savings deposits	1,402,072	997,130
- time, call and notice deposits	2,974,545	3,092,354
Amount due to overseas offices	378,619	378,435
Other liabilities	<u>37,104</u>	<u>30,682</u>
Total liabilities	4,875,217	6,156,086
Capital and reserves	<u>22,152</u>	<u>49,902</u>
Total equity and liabilities	<u>4,897,369</u>	<u>6,205,988</u>

Far Eastern International Bank Hong Kong Branch**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

1. LOANS AND RECEIVABLES

	<u>2019-06-30</u>	<u>2018-12-31</u>
A. Loans and advances to customers	2,453,993	2,756,123
Loans and advances to banks	105,395	184,052
Accrued interest and other accounts		
-Accrued interest	13,728	14,439
-Other accounts	11,822	13,877
Total	<u>2,584,938</u>	<u>2,968,491</u>
Less : Provision for impairment of assets		
Collective impairment allowances	31,868	36,929
Individual impairment allowances		
Impairment allowances for others		
Total	<u>31,868</u>	<u>36,929</u>
Total loans and receivables	<u>2,553,070</u>	<u>2,931,562</u>
B. Impairment allowances policy		
There were no collective impairment allowances maintained at Head Office as at the half year end of 30 June 2019.		
C. Details of the impaired loans to customers		
	<u>2019-06-30</u>	<u>2018-12-31</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>2019-06-30</u>		<u>2018-12-31</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>2019-06-30</u>		<u>2018-12-31</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>2019-06-30</u>		<u>2018-12-31</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>2019-06-30</u>	<u>2018-12-31</u>
Direct credit substitutes	78,070	313,280
Transaction-related contingencies	-	-
Trade-related contingencies	41,255	7,886
Other commitments	897,699	614,167
Sales and repurchase agreements	-	-
Exchange rate contracts	-	525,462
Interest rate contracts	-	-
Others	-	-
	<u>1,017,024</u>	<u>1,460,795</u>
 Fair Value of the above derivatives		
- Direct credit substitutes	552	562
- Exchange rate contracts	-	108
- Interest rate contracts	-	-
- Others	-	-
	<u>552</u>	<u>670</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.

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>2019-06-30</u>		<u>2018-12-31</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	-	-	60,694	60,000
- Property investment				
- Financial concerns	826,781	284,210	995,780	284,960
- Stockbrokers	-	-	93,046	-
- Wholesale and retail trade	218,029	-	340,410	-
- Manufacturing	80,000	-	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	12,679	-	45,844	-
C. Loans and advances for use outside Hong Kong	931,504	152,237	745,349	152,724
Total	<u>2,453,993</u>	<u>436,447</u>	<u>2,756,123</u>	<u>497,684</u>

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

	<u>2019-06-30</u>	<u>2018-12-31</u>
- Hong Kong	1,481,720	2,000,241
- China	732,789	507,760
- Others	239,484	248,122
Total	<u>2,453,993</u>	<u>2,756,123</u>

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

	<u>2019-06-30</u>	<u>2018-12-31</u>
- Others	-	-
Total	<u>-</u>	<u>-</u>

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 30 JUNE 2019

	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1 Developed countries	172	-	65	24	-	261
of which Australia	67	-	-	24	-	91
of which Japan	-	-	65	-	-	65
of which USA	53	-	-	-	-	53
2 Offshore centres	52	24	873	704	-	1,653
of which Hong Kong SAR	52	24	873	634	-	1,583
3 Developing Africa and Middle East	78	-	157	-	-	235
4 Developing Asia and Pacific	1,533	-	423	385	-	2,341
of which China	-	-	423	385	-	808
of which Chinese Taipei	1,428	-	-	-	-	1,428
5 International Organisations	-	426	-	-	-	426
Total	1,835	450	1,518	1,113	-	4,916

AS AT 31 DECEMBER 2018

	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1 Developed countries	293	-	-	88	-	381
of which Australia	170	-	-	25	-	195
of which USA	107	-	-	-	-	107
2 Offshore centres	172	15	1,039	996	-	2,222
of which Hong Kong SAR	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
of which China	-	-	118	537	-	655
of which Chinese Taipei	2,135	-	-	-	-	2,135
5 International Organisations	-	426	-	-	-	426
Total	2,864	441	1,157	1,778	-	6,240

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".

	On-balance sheet exposure	Off-balance sheet exposure	Total
AS AT 30 JUNE 2019			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	293	130	423
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	434	-	434
4 Other entities of central government not reported in item 1 above	471	15	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	424	-	424
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,622	145	1,767
Total assets after provision	4,897	-	4,897
On-balance sheet exposures as percentage of total assets	33.13%	-	33.13%

	On-balance sheet exposure	Off-balance sheet exposure	Total
AS AT 31 DECEMBER 2018			
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	-	6,206
On-balance sheet exposures as percentage of total assets	28.77%	-	28.77%

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.

<u>AS AT 30 JUNE 2019</u>	<u>USD</u>	<u>JPY</u>	<u>CNY</u>	<u>AUD</u>	<u>Total</u>
Spot assets	2,858	65	104	351	3,378
Spot liabilities	(2,839)	(64)	(105)	(351)	(3,359)
Forward purchases	-	-	-	153	153
Forward sales	-	-	-	(153)	(153)
Net options position	-	-	-	-	-
Net long (short) position	19	1	(1)	-	19
<u>AS AT 31 DECEMBER 2018</u>	<u>USD</u>	<u>JPY</u>	<u>CNY</u>	<u>AUD</u>	<u>Total</u>
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

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

Figures in HKD millions

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 2019</u>	<u>Year 2018</u>
Apr-Jun	59.44%	44.99%
Jan-Mar	57.38%	46.37%

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.

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>2019-06-30</u>	<u>2018-12-31</u>
13.49%	13.50%

B. Aggregate amount of shareholders' funds

<u>2019-06-30</u> TWD '000	<u>2018-12-31</u> TWD '000
46,032,725	44,744,740

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

	<u>2019-06-30</u>	<u>2018-12-31</u>
Total assets	633,598,160	627,351,150
Total liabilities	587,565,435	582,606,410
Total loans advances	381,957,894	379,688,118
Total customer deposits	520,600,275	508,407,972
	<u>Half Year of</u> <u>2019-06-30</u>	<u>Half Year of</u> <u>2018-06-30</u>
Profit / (Loss) before taxation	2,591,543	1,877,151

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 June 30, 2019. 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)

25 SEP 2019

Date



遠東國際商業銀行
Far Eastern Int'l Bank

誠勤 慎慎 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
截至二零一九年六月三十日止

遠東國際商業銀行 香港分行

主要財務資料披露聲明書

截至二零一九年六月三十日止

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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. 損益資料

截至二零一九年六月三十日止

港幣仟元

	全年至 2019年 6月30日	全年至 2018年 6月30日
利息收入	87,690	69,516
利息支出	-54,732	-39,589
	<u>32,958</u>	<u>29,927</u>
其他營業收入		
- 交易性外匯買賣的淨利潤	254	2,888
- 非交易性外匯買賣的淨利潤	1,053	442
- 其他衍生性工具買賣的淨利潤	774	-67
- 淨手續費收入		
手續費收入	5,030	8,506
手續費支出	-373	-330
- 其他	957	1,782
	<u>7,695</u>	<u>13,221</u>
營業支出		
- 員工及租金費用	9,404	11,748
- 其他開支 (不含手續費支出)	8,177	7,025
- 其他準備金支出淨額	26	-412
資產減損及為已減值貸款及應收款項而提撥的準備金	-4,757	7,961
	<u>12,850</u>	<u>26,322</u>
稅前利益	27,803	16,826
稅款準備金支出淨額	-5,651	-
稅後淨利	<u>22,152</u>	<u>16,826</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

截至二零一九年六月三十日止

港幣仟元

	2019年 6月30日	2018年 6月30日
資產		
現金及銀行結餘 (不含存放於本行海外辦事處的數額)	1,101,521	1,803,210
存放於外匯基金	24,367	14,962
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辦事處的數額)	-	-
存放於本行海外辦事處的數額	546,767	793,930
貿易匯票	-	-
按攤銷後成本之債券扣除累計減損後淨額	658,598	659,692
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	2,448,421	2,749,351
對銀行的貸款及放款扣減準備金後淨額	104,341	182,211
機器及設備	13,354	2,632
	<hr/>	<hr/>
資產總額	<u>4,897,369</u>	<u>6,205,988</u>
負債		
銀行同業存款及結餘 (不含本行海外辦事處的存款)	78,070	1,644,721
客戶存款		
- 活期存款及往來帳戶	4,807	12,764
- 儲蓄存款	1,402,072	997,130
- 定期、短期通知及通知存款	2,974,545	3,092,354
結欠本行海外辦事處的數額	378,619	378,435
其他負債	37,104	30,682
負債總額	<hr/> 4,875,217	<hr/> 6,156,086
資本及盈餘	22,152	49,902
	<hr/>	<hr/>
總權益與負債	<u>4,897,369</u>	<u>6,205,988</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.	2019年 6月30日	2018年 12月31日
對客戶的貸款及墊款	2,453,993	2,756,123
對銀行的貸款及墊款	105,395	184,052
應收利息和其他帳目		
- 應收利息	13,728	14,439
- 其他帳目	11,822	13,877
合計	2,584,938	2,968,491
減：已減值資產之減值準備		
綜合減值準備	31,868	36,929
個別減值準備		
其他帳目減值準備		
合計	31,868	36,929
貸款、放款及應收款項 – 總計	2,553,070	2,931,562

B. 減值準備政策

遠東國際商業銀行總行於二零一九年六月三十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

	2019年 6月30日	2018年 12月31日
- 本金	-	-
- 個別減值準備	-	-
- 擔保品價值	-	-
該等貸款佔貸款的百分率	0.00%	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、放款及應收款項 (續)

D. i) 過期或經重組資產

	2019年 6月30日		2018年 12月31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

	2019年6月30日	2018年12月31日
抵押品的現行市值	-	-
有擔保數額	-	-
無擔保數額	-	-

	2019年6月30日	2018年12月31日
d. 為該等過期貸款及放款而提撥的特定準備金數額	-	-

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。

	2019年 6月30日	2018年 12月31日
直接信貸替代項目	78,070	313,280
與交易有關聯的或有項目	-	-
與貿易有關聯的或有項目	41,255	7,886
其他承諾	897,699	614,167
銷售及回購協議	-	-
匯率合約	-	525,462
利率合約	-	-
其他	-	-
	<u>1,017,024</u>	<u>1,460,795</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	552	562
- 匯率合約	-	108
- 利率合約	-	-
- 其他	-	-
	<u>552</u>	<u>670</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. 依行業別劃分之客戶貸款及墊款毛額分析

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

	2019年 6月30日		2018年 12月31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				
- 物業開發	-	-	60,694	60,000
- 物業投資	-	-	-	-
- 金融相關	826,781	284,210	995,780	284,960
- 股票經紀	-	-	93,046	-
- 批發及零售業	218,029	-	340,410	-
- 製造業	80,000	-	90,000	-
- 運輸及運輸設備	-	-	-	-
- 娛樂活動	-	-	-	-
- 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	-	-	-	-
- 信用卡放款	-	-	-	-
- 其他	-	-	-	-
B. 貿易融資	12,679	-	45,844	-
C. 在香港以外使用的貸款及墊款	931,504	152,237	745,349	152,724
總計	<u>2,453,993</u>	<u>436,447</u>	<u>2,756,123</u>	<u>497,684</u>

2. 按國家或區域劃分的客戶貸款及墊款明細

A. 客戶貸款及放款明細

	2019年6月30日	2018年12月31日
- 香港	1,481,720	2,000,241
- 中國	732,789	507,760
- 其他	239,484	248,122
總計	<u>2,453,993</u>	<u>2,756,123</u>

B. 逾期貸款及不減值貸款明細

	2019年6月30日	2018年12月31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。

2019年6月30日

	銀行	官方 機構	非銀行民營機構		其他	總計
			非銀 行金 融機 構	非金 融民 營機 構		
1. 已發展國家	172	-	65	24	-	261
其中：澳洲	67	-	-	24	-	91
其中：日本	-	-	65	-	-	65
其中：美國	53	-	-	-	-	53
2. 離岸中心	52	24	873	704	-	1,653
其中：香港特別行政區	52	24	873	634	-	1,583
3. 發展中國家－非洲及中東地區	78	-	157	-	-	235
4. 發展中國家－亞太地區	1,533	-	423	385	-	2,341
其中：中國	-	-	423	385	-	808
中華台北	1,428	-	-	-	-	1,428
5. 國際金融機構	-	426	-	-	-	426
總計	1,835	450	1,157	1,113	-	4,916

2018年12月31日

	銀行	官方 機構	非銀行民營機構		其他	總計
			非銀 行金 融機 構	非金 融民 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

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。

2019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	293	130	423
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	434	-	434
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	471	15	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)	424	-	424
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	1,622	145	1,767
撥備後總資產	4,897		
資產負債表內的風險為總資產的百分比	33.13%		

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%		

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。

2019年6月30日	美元	日元	人民幣	澳元	合計
現貨資產	2,858	65	104	351	3,378
現貨負債	-2,839	-64	-105	-351	-3,359
遠期買入	-	-	-	153	153
遠期賣出	-	-	-	-153	-153
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	19	1	-1	-	19

2018年12月31日	美元	日元	人民幣	澳元	合計
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	21	-	-	-	21

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。

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。

		2019年	2018年
季度平均流動性維持比率	第二季	59.44%	44.99%
	第一季	57.38%	46.37%

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。

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

	2019年 6月30日	2018年 12月31日
A. 資本適足率	13.49%	13.50%
	2019年 6月30日	2018年 12月31日
	台幣仟元	台幣仟元
B. 股東資金	46,032,725	44,744,740

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

	2019年 6月30日	2018年 12月31日
資產總額	633,598,160	627,351,150
負債總額	587,565,435	582,606,410
貸款總額	381,957,894	379,688,118
存款總額	520,600,275	508,407,972
	2019年 6月30日	2018年 6月30日
稅前(虧損)淨利	2,591,543	1,877,151

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」，本行現附上截至二零一九年六月三十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)

25 SEP 2019

日期

