



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

**Key Financial Information Disclosure Statement**  
**FOR THE YEAR ENDED JUNE 30, 2020**

**Far Eastern International Bank Hong Kong Branch**

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE YEAR ENDED JUNE 30, 2020**

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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 JUNE 30, 2020**

Figures in HK\$ thousands

	<u>2020-06-30</u>	<u>2019-06-30</u>
INTEREST INCOME	54,911	87,690
INTEREST EXPENSE	<u>-29,849</u>	<u>-54,732</u>
	<u>25,062</u>	<u>32,958</u>
<b>OTHER OPERATING INCOME</b>		
Gains less losses arising from trading in foreign exchange currencies	-118	254
Gains less losses arising from non-trading in foreign exchange currencies	1,283	1,053
Gains less losses arising from trading in other activities	36	774
Net fee and commission income		
- Fee and commission income	13,454	5,030
- Fee and commission expense	-374	-373
Others	<u>515</u>	<u>957</u>
	<u>14,796</u>	<u>7,695</u>
<b>OPERATING EXPENSES</b>		
Staff and rental expenses	16,097	9,404
Other expenses (excluding fees and commission expenses)	4,779	8,177
Net charge for other provisions	-38	26
Impairment Losses and Provisions for Impaired Loans & Receivables	<u>3,457</u>	<u>-4,757</u>
	<u>24,295</u>	<u>12,850</u>
<b>PROFIT/(LOSS) BEFORE TAX</b>	15,563	27,803
<b>NET CHARGE FOR TAX</b>	-3,271	-5,651
<b>PROFIT/(LOSS) AFTER TAX</b>	<u>12,292</u>	<u>22,152</u>

**Far Eastern International Bank Hong Kong Branch**

**II. BALANCE SHEET INFORMATION  
AS AT JUNE 30, 2020**

Figures in HKD thousands

	<u>2020-06-30</u>	<u>2019-12-31</u>
<b><u>ASSETS</u></b>		
Cash and balances with banks (except those included in amount due from overseas offices)	441,194	604,229
Due from Exchange Fund	6,198	28,636
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	362,335	673,210
Trade bills	-	-
Debt instruments after cost amortization and impairment loss	578,438	657,982
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	2,307,767	2,133,514
Loans and advances to banks after provisions		
Fixed and Intangible assets	<u>18,973</u>	<u>23,740</u>
Total assets	<u>3,714,905</u>	<u>4,121,311</u>
<b><u>LIABILITIES</u></b>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	619,076	775,391
Deposits from customers		
- demand deposits and current accounts	1,296	1,550
- savings deposits	1,139,540	917,472
- time, call and notice deposits	1,549,877	1,974,291
Amount due to overseas offices	358,155	433,761
Other liabilities	<u>34,669</u>	<u>47,169</u>
Total liabilities	3,702,613	4,149,634
Capital and reserves	<u>12,292</u>	<u>(28,323)</u>
Total equity and liabilities	<u>3,714,905</u>	<u>4,121,311</u>

**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES**

	<u>2020-06-30</u>	<u>2019-12-31</u>
<b>A.</b> Loans and advances to customers	2,312,151	2,206,775
Loans and advances to banks		
Accrued interest and other accounts		
-Accrued interest	5,909	8,707
-Other accounts	18,240	14,304
Total	<u>2,336,300</u>	<u>2,229,786</u>
Less : Provision for impairment of assets		
Collective impairment allowances	28,533	25,224
Individual impairment allowances		71,048
Impairment allowances for others		
Total	<u>28,533</u>	<u>96,272</u>
Total loans and receivables	<u>2,307,767</u>	<u>2,133,514</u>
<b>B.</b> Impairment allowances policy		
There were no collective impairment allowances maintained at Head Office as at the year end of 30 June 2020.		
<b>C.</b> Details of the impaired loans to customers	<u>2020-06-30</u>	<u>2019-12-31</u>
- Gross loans and advances to customers		71,048
- Individual impairment allowances		71,048
- Value of Collateral	-	-
<b>D.</b> Percentage of such loans and advances to total gross loans and advances	<u>0.00%</u>	<u>3.21%</u>

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

Figures in HKD thousands

**1. LOANS AND RECEIVABLES - continued**

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

	<u>2020-06-30</u>		<u>2019-12-31</u>	
	<u>Amount</u>	<u>%</u>	<u>Amount</u>	<u>%</u>
a. Loans and Advances to customers overdue for more than 1 month but not more than 3 months	-	-	71,048	3.21
more than 3 months but not more than one year	-	-	-	-
more than one year	-	-	-	-
	-	-	71,048	3.21
b. Rescheduled advances to customers	-	-	-	-
Total	-	-	71,048	3.21

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

	<u>2020-06-30</u>	<u>2019-12-31</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	-	71,048

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

	<u>2020-06-30</u>	<u>2019-12-31</u>
	-	71,048

**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>2020-06-30</u>	<u>2019-12-31</u>
Direct credit substitutes	77,500	77,870
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Other commitments	431,536	965,913
Sales and repurchase agreements	-	-
Exchange rate contracts	100,750	171,314
Interest rate contracts	-	-
Others	-	-
	<u>609,786</u>	<u>1,215,097</u>
Fair Value of the above derivatives		
- Direct credit substitutes	612	576
- Exchange rate contracts	-	-
- Interest rate contracts	-	-
- Others	-	-
	<u>612</u>	<u>576</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>2020-06-30</u>		<u>2019-12-31</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	-	-	-	-
- Property investment				
- Financial concerns	580,125	116,250	741,197	233,610
- Stockbrokers				
- Wholesale and retail trade	111,440		146,470	
- Manufacturing	-		80,000	
- 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	62,000	-	62,296	-
C. Loans and advances for use outside Hong Kong	1,173,586		791,812	
<b>Total</b>	<b>2,312,151</b>	<b>116,250</b>	<b>2,206,775</b>	<b>233,610</b>

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

	<u>2020-06-30</u>	<u>2019-12-31</u>
- Hong Kong	1,783,595	1,368,808
- China	232,500	607,386
- Others	296,056	230,581
<b>Total</b>	<b>2,312,151</b>	<b>2,206,775</b>

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

	<u>2020-06-30</u>	<u>2019-12-31</u>
- Hong Kong	-	70,083
<b>Total</b>	<b>-</b>	<b>70,083</b>



## 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 30 JUNE 2020**

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

**AS AT 31 DECEMBER 2019**

	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
1 Developed countries	64	-	127	24	-	215
of which Australia	-	-	-	24	-	24
of which Japan	-	-	64	-	-	64
of which UK	50	-	-	-	-	50
of which USA	10	-	-	-	-	10
2 Offshore centres	45	29	757	782	-	1,613
of which Hong Kong SAR	45	29	756	611	-	1,441
3 Developing Africa and Middle East	78	-	156	-	-	234
4 Developing Asia and Pacific	1,169	-	305	232	-	1,706
of which China	1	-	305	153	-	459
of which Chinese Taipei	1,168	-	-	-	-	1,168
5 International Organisations	-	426	-	-	-	426
Total	1,356	455	1,345	1,038	-	4,194

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
<b>AS AT 30 JUNE 2020</b>			
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%		

	On-balance sheet exposure	Off-balance sheet exposure	Total
<b>AS AT 31 DECEMBER 2019</b>			
1 Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	120	506	626
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	355	-	355
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	408	-	408
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	1,354	521	1,875
Total assets after provision	4,121		
On-balance sheet exposures as percentage of total assets	32.86%		

**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 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
	<u>19</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>20</u>
<b><u>AS AT 31 DECEMBER 2019</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	2,882	64	75	25	3,046
Spot liabilities	(2,969)	(64)	(76)	(25)	(3,134)
Forward purchases	171				171
Forward sales					
Net options position	-	-	-	-	-
Net long (short) position	84	-	(1)	-	83
	<u>84</u>	<u>-</u>	<u>(1)</u>	<u>-</u>	<u>83</u>

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 2019 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 2020</u>	<u>Year 2019</u>
Apr-Jun	<b>49.46%</b>	59.44%
Jan-Mar	<b>52.41%</b>	57.38%

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>2020-06-30</u>	<u>2019-12-31</u>
14.05%	14.02%

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

<u>2020-06-30</u> TWD '000	<u>2019-12-31</u> TWD '000
47,703,918	47,284,413

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>2020-06-30</u>	<u>2019-12-31</u>
<b>Total assets</b>	653,717,644	654,887,550
<b>Total liabilities</b>	606,013,726	607,603,137
<b>Total loans advances</b>	393,297,001	384,624,817
<b>Total customer deposits</b>	535,513,079	537,396,140
	<u>Year of</u> <u>2020-06-30</u>	<u>Year of</u> <u>2019-06-30</u>
<b>Profit / (Loss) before taxation</b>	1,815,659	2,591,543

## 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, 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.



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

29/09/2020

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Date





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

截至二零二零年六月三十日止

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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. 損益帳資料

截至二零二零年六月三十日止

港幣仟元

	全年至 2020年 6月30日	全年至 2019年 6月30日
利息收入	54,911	87,690
利息支出	-29,849	-54,732
	<u>25,062</u>	<u>32,958</u>
其他營業收入		
- 交易性外匯買賣的淨利潤	-118	254
- 非交易性外匯買賣的淨利潤	1,283	1,053
- 其他衍生性工具買賣的淨利潤	36	774
- 淨手續費收入		
手續費收入	13,454	5,030
手續費支出	-374	-373
- 其他	515	957
	<u>14,796</u>	<u>7,695</u>
營業支出		
- 員工及租金費用	16,097	9,404
- 其他開支 (不含手續費支出)	4,779	8,177
- 其他準備金支出淨額	-38	26
資產減損及為已減值貸款及應收款項而提撥的準備金	3,457	-4,757
	<u>24,295</u>	<u>12,850</u>
稅前利益	15,563	27,803
稅款準備金支出淨額	-3,271	-5,651
稅後淨利	<u>12,292</u>	<u>22,152</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

截至二零二零年六月三十日止

港幣仟元

	2020年 6月30日	2019年 12月31日
<b>資產</b>		
現金及銀行結餘 (不含存放於本行海外辦事處的數額)	441,194	604,229
存放於外匯基金	6,198	28,636
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	362,335	673,210
貿易匯票	-	-
按攤銷後成本之債券扣除累計減損後淨額	578,438	657,982
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	2,307,767	2,133,514
對銀行的貸款及放款扣減準備金後淨額	-	-
固定資產及無形資產	18,973	23,740
	<hr/>	<hr/>
資產總額	<u>3,714,905</u>	<u>4,121,311</u>
<b>負債</b>		
銀行同業存款及結餘 (不含本行海外辦事處的存款)	619,076	775,391
客戶存款		
- 活期存款及往來帳戶	1,296	1,550
- 儲蓄存款	1,139,540	917,472
- 定期、短期通知及通知存款	1,549,877	1,974,291
結欠本行海外辦事處的數額	358,155	433,761
其他負債	34,669	47,169
負債總額	<hr/> 3,702,613	<hr/> 4,149,634
資本及盈餘	12,292	(28,323)
	<hr/>	<hr/>
總權益與負債	<u>3,714,905</u>	<u>4,121,311</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

	2020年 6月30日	2019年 12月31日
對客戶的貸款及放款	2,312,151	2,206,775
對銀行的貸款及放款		
其他帳戶		
- 應計利息	5,909	8,707
- 其他帳目	18,240	14,304
合計	2,336,300	2,229,786
減：已減值資產之減值準備		
綜合減值準備	28,533	25,224
個別減值準備		71,048
其他帳目減值準備		
合計	28,533	96,272
貸款、放款及應收款項 – 總計	2,307,767	2,133,514

##### B. 減值準備政策

遠東國際商業銀行總行於二零二零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

	2020年 6月30日	2019年 12月31日
- 本金和利息		71,048-
- 個別減值準備		71,048-
- 擔保品價值	-	-
該等貸款佔貸款的百分率	0.00%	3.21%

# 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

	2020年 6月30日		2019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	-		-	
超逾1個月但不超逾3個月			71,048	3.21%
超逾3個月但不超逾12個月			-	
超逾1年			-	
			71,048	3.21%
			-	
b. 經重組之客戶貸款及放款毛額				
合計			71,048	3.21%
c. 該等逾期貸款及放款所持抵押品的價值				
	2020年6月30日		2019年12月31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	-		71,048	
d. 為該等過期貸款及放款而提撥的特定準備金數額				71,048
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。

	2020 年 6 月 30 日	2019 年 12 月 31 日
直接信貸替代項目	77,500	77,870
與交易有關聯的或有項目	-	-
與貿易有關聯的或有項目		
其他承諾	431,536	965,913
銷售及回購協議		
匯率合約	100,750	171,314
利率合約	-	-
其他	-	-
	<u>609,786</u>	<u>1,215,097</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	612	576
- 匯率合約		
- 利率合約	-	-
- 其他	-	-
	<u>612</u>	<u>576</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

	2020年 6月30日		2019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				
- 物業發展	-	-	-	-
- 物業投資	-	-	-	-
- 金融企業	580,125	116,250	741,197	233,610
- 股票經紀	-	-	-	-
- 批發及零售業	111,440	-	146,470	-
- 製造業	-	-	80,000	-
- 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	62,000	-	62,296	-
C. 在香港以外使用的貸款及放款	1,173,586	-	791,812	-
總計	<u>2,312,151</u>	<u>116,250</u>	<u>2,206,775</u>	<u>233,610</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

	2020年6月30日	2019年12月31日
- 香港	1,783,595	1,368,808
- 中國	235,500	607,386
- 其他	296,056	230,581
總計	<u>2,312,151</u>	<u>2,206,775</u>

##### B. 逾期貸款及不減值貸款明細

	C. 2020年6月30日	2019年12月31日
- 香港	-	70,083
總計	-	<u>70,083</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。

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

2019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	64	-	127	24	-	215
其中：澳洲		-	-	24	-	24
其中：日本	-	-	64			64
其中：英國	50	-	-	-	-	50
其中：美國	10					10
2. 離岸中心	45	29	757	782	-	1,613
其中：香港特別行政區	45	29	756	611	-	1,441
3. 發展中國家－非洲及中東地區	78	-	156	-	-	234
4. 發展中國家－亞太地區	1,169	-	305	232	-	1,706
其中：中國	1	-	305	153	-	459
中華台北	1,168	-	-	-	-	1,168
5. 國際金融機構	-	426	-	-	-	426
總計	1,356	455	1,345	1,038	-	4,194

# 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	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	42.20%		

2019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	120	506	626
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	355		355
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)	408		408
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	1,354	521	1,875
撥備後總資產	4,121		
資產負債表內的風險為總資產的百分比	32.86%		



# 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。

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
2019年12月31日	美元	日元	人民幣	澳元	合計
現貨資產	2,882	64	75	25	3,046
現貨負債	-2,969	-64	-76	-25	-3,134
遠期買入	171	-	-	-	171
遠期賣出	-	-	-	-	-
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	84	-	-1	-	83

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2019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。

		<u>2020 年</u>	<u>2019 年</u>
季度平均流動性維持比率	第二季	49.46%	59.44%
	第一季	52.41%	57.38%

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	2019年 12月31日
A. 資本適足率	14.05%	14.02%
	2020年 6月30日 台幣仟元	2019年 12月31日 台幣仟元
B. 股東資金	47,703,918	47,284,413

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

	2020年 6月30日	2019年 12月31日
資產總額	654,717,644	654,887,550
負債總額	606,013,726	607,603,137
貸款總額	393,297,001	384,624,817
存款總額	535,513,079	537,396,140
	2020年 6月30日	2019年 6月30日
除稅前(虧損)盈利	1,815,659	2,591,543

# 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。



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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)

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2020年9月29日

日期