



遠東國際商業銀行  
Far Eastern Int'l Bank  
誠勤 穩慎 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, 2021**

**Far Eastern International Bank Hong Kong Branch**

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE HALF YEAR ENDED JUNE 30, 2021**

<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
VIII. DISCLOSURE STATEMENT ON WEBSITE	9
 <b>SECTION B. - INFORMATION OF THE BANK AS A WHOLE</b>	
I. CAPITAL AND CAPITAL ADEQUACY RATIO	10
II. OTHER FINANCIAL INFORMATION	10
DECLARATION	11

**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 HALF YEAR ENDED JUNE 30, 2021****Figures in HK\$ thousands**

	<u>2021-06-30</u>	<u>2020-06-30</u>
INTEREST INCOME	32,012	54,911
INTEREST EXPENSE	<u>-11,175</u>	<u>-29,849</u>
	<u>20,837</u>	<u>25,062</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign exchange currencies	0	-118
Gains less losses arising from non-trading in foreign exchange currencies	612	1,283
Gains less losses arising from trading in other activities	-239	36
Net fee and commission income		
- Fee and commission income	3,104	13,454
- Fee and commission expense	-1,382	-374
Others	<u>255</u>	<u>515</u>
	<u>2,350</u>	<u>14,796</u>
OPERATING EXPENSES		
Staff and rental expenses	15,180	16,097
Other expenses (excluding fees and commission expenses)	3,702	4,779
Net charge for other provisions	-28	-38
Impairment Losses and Provisions for Impaired Loans & Receivables	<u>42,619</u>	<u>3,457</u>
	<u>61,473</u>	<u>24,295</u>
PROFIT/(LOSS) BEFORE TAX	-38,286	15,563
CHARGE FOR TAX	0	-3,271
PROFIT/(LOSS) AFTER TAX	<u>-38,286</u>	<u>12,292</u>

**Far Eastern International Bank Hong Kong Branch****II. BALANCE SHEET INFORMATION  
AS AT JUNE 30, 2021**

Figures in HKD thousands

	<u>2021-06-30</u>	<u>2020-12-31</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,089,929	1,502,589
Due from Exchange Fund	18,552	57,187
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	170,565	202,225
Trade bills	3,969	191,428
Debt instruments after cost amortization and impairment loss	138,722	293,032
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	1,967,483	1,944,932
Loans and advances to banks after provisions	-	-
Fixed and Intangible assets	<u>15,350</u>	<u>17,485</u>
Total assets	<u>3,404,570</u>	<u>4,208,878</u>
<u>LIABILITIES</u>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	80,000	259,895
Deposits from customers		
- demand deposits and current accounts	2,822	1,486
- savings deposits	1,140,866	1,208,762
- time, call and notice deposits	1,874,619	2,200,993
Amount due to overseas offices	330,813	615,012
Other liabilities	<u>13,737</u>	<u>17,901</u>
Total liabilities	3,442,857	4,304,049
Capital and reserves	<u>(38,287)</u>	<u>(95,171)</u>
Total equity and liabilities	<u>3,404,570</u>	<u>4,208,878</u>

**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES**

	<b><u>2021-06-30</u></b>	<b><u>2020-12-31</u></b>
<b>A.</b> Loans and advances to customers	1,983,899	1,965,045
Loans and advances to banks		
Accrued interest and other accounts		
-Accrued interest	3,209	4,628
-Other accounts	4,593	15,029
Total	<u>1,991,701</u>	<u>1,984,702</u>
Less : Provision for impairment of assets		
Collective impairment allowances	24,218	26,335
Individual impairment allowances		13,435
Impairment allowances for others		
Total	<u>24,218</u>	<u>39,770</u>
Total loans and receivables	<u>1,967,483</u>	<u>1,944,932</u>

**B.** Impairment allowances policy

There were no collective impairment allowances maintained at Head Office as at the half year end of 30 June 2021.

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

	<b><u>2021-06-30</u></b>	<b><u>2020-12-31</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>0.00%</u>	<u>3.41%</u>

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

Figures in HKD thousands

**1. LOANS AND RECEIVABLES - continued**

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

	<u>2021-06-30</u>		<u>2020-12-31</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	-	-	-	-
	-	-	29,538	-
<b>b. Rescheduled advances to customers</b>	-	-	-	-
<b>Total</b>	-	-	29,538	-

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

	<u>2021-06-30</u>	<u>2020-12-31</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	-	29,538

	<u>2021-06-30</u>	<u>2020-12-31</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>2021-06-30</u>	<u>2020-12-31</u>
Direct credit substitutes	-	77,510
Transaction-related contingencies	-	-
Trade-related contingencies	49,055	119,706
Other commitments	100,800	528,945
Sales and repurchase agreements	-	-
Exchange rate contracts	-	15,982
Interest rate contracts	-	-
Others	-	-
	<u>149,855</u>	<u>742,143</u>
 Fair Value of the above derivatives		
- Direct credit substitutes	-	239
- Exchange rate contracts	-	-
- Interest rate contracts	-	-
- Others	-	-
	<u>-</u>	<u>239</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>2021-06-30</u>		<u>2020-12-31</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	348,995	-	348,366	-
- Stockbrokers	179,000			
- Wholesale and retail trade	44,000		93,500	
- 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	62,120	-	62,008	-
C. Loans and advances for use outside Hong Kong	964,784		1,076,171	
Total	<u>1,983,899</u>	<u>-</u>	<u>1,965,045</u>	<u>-</u>

2. LOANS TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

A. GROSS LOANS AND ADVANCES TO CUSTOMERS

	<u>2021-06-30</u>	<u>2020-12-31</u>
- Hong Kong	1,619,204	1,608,547
- China	232,950	232,530
- Others	131,745	123,968
Total	<u>1,983,899</u>	<u>1,965,045</u>

B. OVERDUE AND IMPAIRED LOANS

	<u>2021-06-30</u>	<u>2020-12-31</u>
- Hong Kong	-	29,538
Total	<u>-</u>	<u>29,538</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 30 JUNE 2021

<u>AS AT 30 JUNE 2021</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	257	-	93	-	-	350
	<i>of which Australia</i>	51	-	-	-	-	51
	<i>of which Japan</i>	-	-	31	-	-	31
	<i>of which UK</i>	12	-	-	-	-	12
	<i>of which USA</i>	37	-	-	-	-	37
	<i>of which IE</i>	-	-	62	-	-	62
2	Offshore centres	27	19	629	491	-	1,166
	<i>of which Hong Kong SAR</i>	27	19	629	433	-	1,108
3	Developing Africa and Middle East	-	-	-	-	-	-
4	Developing Asia and Pacific	1,005	-	777	-	-	1,782
	<i>of which China</i>	185	-	738	-	-	923
	<i>of which Chinese Taipei</i>	820	-	-	-	-	820
5	International Organisations	-	-	120	-	-	120
Total		1,289	19	1,619	491	-	3,418

## 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

## 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 30 JUNE 2021				
1	Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	505	-	505
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	132	-	132
4	Other entities of central government not reported in item 1 above	486	-	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	233	-	233
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		1,356	-	1,356
Total assets after provision		3,405		
On-balance sheet exposures as percentage of total assets		39.82%		

## AS AT 31 DECEMBER 2020

		On-balance sheet	Off-balance sheet	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%		

**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 30 JUNE 2021</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	2,110	31	490	27	2,658
Spot liabilities	(2,093)	(31)	(488)	(27)	(2,639)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net options position	-	-	-	-	-
Net long (short) position	17	-	2	-	19
<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

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**

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 2021</u>	<u>Year 2020</u>
Apr-Jun	<b>62.87%</b>	49.46%
Jan-Mar	<b>54.37%</b>	52.41%

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**

<b><u>2021-06-30</u></b>	<b><u>2020-12-31</u></b>
14.41%	14.56%

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

<b><u>2021-06-30</u></b>	<b><u>2020-12-31</u></b>
TWD '000	TWD '000
48,781,960	48,743,705

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

	<b><u>2021-06-30</u></b>	<b><u>2020-12-31</u></b> <b><u>(Restated*)</u></b>
<b>Total assets</b>	699,581,419	680,290,956 *
<b>Total liabilities</b>	650,799,459	631,547,251 *
<b>Total loans advances</b>	415,859,730	383,192,769
<b>Total customer deposits</b>	583,843,941	582,152,911
	<b><u>Year of</u></b> <b><u>2021-06-30</u></b>	<b><u>Year of</u></b> <b><u>2020-06-30</u></b>
<b>Profit / (Loss) before taxation</b>	1,642,052	1,815,659

## 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 half year ended June 30, 2021. 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)

2021-09-29

---

Date



遠東國際商業銀行  
Far Eastern Int'l Bank

誠勤 模慎 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  
截至二零二一年六月三十日止

# 遠東國際商業銀行 香港分行

## 主要財務資料披露聲明書

截至二零二一年六月三十日止

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
VIII. 參閱披露聲明之網站	10
 <b>B. 部 – 整體銀行資料</b>	
I. 資本及資本適足率	11
II. 其他財務資料	11
 <b>聲明</b>	12

# 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

截至二零二一年六月三十日止

港幣仟元

	半年至 2021 年 6 月 30 日	半年至 2020 年 6 月 30 日
利息收入	32,012	54,911
利息支出	-11,175	-29,849
	<u>20,837</u>	<u>25,062</u>
其他營業收入		
- 交易性外匯買賣的淨利潤	0	-118
- 非交易性外匯買賣的淨利潤	612	1,283
- 其他衍生性工具買賣的淨利潤	-239	36
- 淨手續費收入		
手續費收入	3,104	13,454
手續費支出	-1,382	-374
- 其他	255	515
	<u>2,350</u>	<u>14,796</u>
營業支出		
- 員工及租金費用	15,180	16,097
- 其他開支 (不含手續費支出)	3,702	4,779
- 其他準備金支出淨額	-28	-38
資產減損及為已減值貸款及應收款項而提撥的準備金	42,619	3,457
	<u>61,473</u>	<u>24,295</u>
稅前利益	-38,286	15,563
稅款準備金支出	0	-3,271
稅後淨利	<u>-38,286</u>	<u>12,292</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

截至二零二一年六月三十日止

港幣仟元

	2021 年 6 月 30 日	2020 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聯行的數額)	1,089,929	1,502,589
存放於外匯基金	18,552	57,187
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	170,565	202,225
貿易匯票	3,969	191,428
按攤銷後成本之債券扣除累計減損後淨額	138,722	293,032
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	1,967,483	1,944,932
對銀行的貸款及墊款扣減準備金後淨額		
機器及設備	15,350	17,485
<b>資產總額</b>	<b>3,404,570</b>	<b>4,208,878</b>
<b>負債</b>		
銀行同業存款及結餘 (不含本行海外聯行的存款)	80,000	259,895
客戶存款		
- 活期存款及往來帳戶	2,822	1,486
- 儲蓄存款	1,140,866	1,208,762
- 定期、短期通知及通知存款	1,874,619	2,200,993
結欠本行海外聯行的數額	330,813	615,012
其他負債	13,737	17,901
<b>負債總額</b>	<b>3,442,857</b>	<b>4,304,049</b>
資本及盈餘	-38,287	-95,171
<b>總權益與負債</b>	<b>3,404,570</b>	<b>4,208,878</b>

# 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

	2021 年 6 月 30 日	2020 年 12 月 31 日
對客戶的貸款及墊款	1,983,899	1,965,045
對銀行的貸款及墊款		
其他帳戶		
- 應計利息	3,209	4,628
- 其他帳目	4,593	15,029
合計	1,991,701	1,984,702
減：已減值資產之減值準備		
綜合減值準備	24,218	26,335
個別減值準備	-	13,435
其他帳目減值準備	-	-
合計	24,218	39,770
貸款、墊款及應收款項 – 總計	1,967,483	1,944,932

##### B. 減值準備政策

遠東國際商業銀行總行於二零二一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

	2021 年 6 月 30 日	2020 年 12 月 31 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	0.00%	3.41%

# 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

	2021 年 6 月 30 日		2020 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

	2021年6月30日	2020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	-	29,538

	2021年6月30日	2020年12月31日
d. 為該等逾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。

	2021 年 6 月 30 日	2020 年 12 月 31 日
直接信貸替代項目	-	77,510
與交易有關聯的或有項目	-	-
與貿易有關聯的或有項目	49,055	119,706
其他承諾	100,800	528,945
銷售及回購協議	-	-
匯率合約	-	15,982
利率合約	-	-
其他	-	-
	<u>149,855</u>	<u>742,143</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
- 匯率合約	-	-
- 利率合約	-	-
- 其他	-	-
	<u>-</u>	<u>239</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

	2021 年 6 月 30 日		2020 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	348,995	-	348,366	-
- 股票經紀	179,000	-	-	-
- 批發及零售業	44,000	-	93,500	-
- 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	62,120	-	62,008	-
C. 在香港以外使用的貸款及墊款	964,784	-	1,076,171	-
總計	1,983,899	-	1,965,045	-

#### 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

	2021年6月30日	2020年12月31日
- 香港	1,619,204	1,608,547
- 中國	232,950	232,530
- 其他	131,745	123,968
總計	1,983,899	1,965,045

##### B. 逾期貸款及不履行貸款明細

	2021年6月30日	2020年12月31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。

2021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	257	-	93	-	-	350
其中：澳洲	51	-	-	-	-	51
日本	-	-	31	-	-	31
英國	12	-	-	-	-	12
美國	37	-	-	-	-	37
愛爾蘭	-	-	62	-	-	62
2. 離岸中心	27	19	629	491	-	1,166
其中：香港特別行政區	27	19	629	433	-	1,108
3. 發展中國家－非洲及中東地區	-	-	-	-	-	-
4. 發展中國家－亞太地區	1,005	-	777	-	-	1,782
其中：中國	185	-	738	-	-	923
中華台北	820	-	-	-	-	820
5. 國際金融機構	-	-	120	-	-	120
總計	1,289	19	1,619	491	-	3,418

2020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	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

# 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。

2021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	505	-	505
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	132		132
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	486	-	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）	233		233
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	1,356	-	1,356
撥備後總資產	3,405		
資產負債表內的風險為總資產的百分比	39.82%		

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%		

# 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。

<u>2021 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	2,110	31	490	27	2,658
現貨負債	-2,093	-31	-488	-27	-2,639
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	<u>17</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>19</u>
 <u>2020 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	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	<u>23</u>	<u>-</u>	<u>3</u>	<u>-</u>	<u>26</u>

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。

		<u>2021 年</u>	<u>2020 年</u>
季度平均流動性維持比率	第二季	62.87%	49.46%
	第一季	54.37%	52.41%

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

	2021 年 6 月 30 日	2020 年 12 月 31 日
A. 資本適足率	14.41%	14.56%
	2021 年 6 月 30 日 台幣仟元	2020 年 12 月 31 日 台幣仟元
B. 股東資金	48,781,960	48,743,705

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

	2021 年 6 月 30 日	2020 年 12 月 31 日 (重整*)
資產總額	699,581,419	680,290,956*
負債總額	650,799,459	631,547,251*
貸款總額	415,859,730	383,192,769
存款總額	583,843,941	582,152,911
	2021 年 6 月 30 日	2020 年 6 月 30 日
除稅前(虧損)盈利	1,642,052	1,815,659

## 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」，本行現附上截至二零二一年六月三十日止之半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 9 月 29 日  
日期