



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, 2025**

**Far Eastern International Bank Hong Kong Branch**

**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT  
FOR THE HALF YEAR ENDED JUNE 30, 2025**

<b><u>CONTENTS</u></b>	<b><u>PAGE(S)</u></b>
 <b>SECTION A. - INFORMATION OF THE BRANCH (INCLUDE HONG KONG BRANCH ONLY)</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 (CONSOLIDATED BASIS)</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, 2025**

Figures in HK\$ thousands

	<u>2025-06-30</u>	<u>2024-06-30</u>
INTEREST INCOME	108,122	99,480
INTEREST EXPENSE	<u>-61,421</u>	<u>-49,363</u>
	<u>46,701</u>	<u>50,117</u>
OTHER OPERATING INCOME		
Gains less losses arising from trading in foreign exchange currencies	0	0
Gains less losses arising from non-trading in foreign exchange currencies	518	-15
Gains less losses arising from trading in other activities	0	0
Net fee and commission income		
- Fee and commission income	1,468	2,030
- Fee and commission expense	-410	-394
Others	<u>0</u>	<u>0</u>
	<u>1,576</u>	<u>1,621</u>
OPERATING EXPENSES		
Staff and rental expenses	16,171	15,714
Other expenses (excluding fees and commission expenses)	3,944	4,331
Net charge for other provisions	266	25
Impairment Losses and Provisions for Impaired Loans & Receivables	<u>-881</u>	<u>-1,437</u>
	<u>19,500</u>	<u>18,633</u>
PROFIT/(LOSS) BEFORE TAX	28,777	33,105
NET CHARGE FOR TAX PROVISION	4,758	0
PROFIT/(LOSS) AFTER TAX	<u>24,019</u>	<u>33,105</u>

**Far Eastern International Bank Hong Kong Branch****II. BALANCE SHEET INFORMATION  
AS AT JUNE 30, 2025****Figures in HKD thousands**

	<b><u>2025-06-30</u></b>	<b><u>2024-12-31</u></b>
<b><u>ASSETS</u></b>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,637,083	1,300,214
Due from Exchange Fund	42,370	5,282
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	24,861	505,816
Trade bills	-	-
Debt instruments after cost amortization and impairment loss	784,799	795,204
Other debt instrument after revaluation through profit & loss	-	-
Loans and receivables after provisions	1,270,595	1,264,461
Loans and advances to banks after provisions	924,798	914,783
Fixed and Intangible assets	<u>9,481</u>	<u>14,119</u>
Total assets	<u><u>4,693,987</u></u>	<u><u>4,799,879</u></u>
<b><u>LIABILITIES</u></b>		
Deposits and balances from banks and other financial institutions (except those included in amount due to overseas offices)	530,994	671,810
Deposits from customers		
- demand deposits and current accounts	539	529
- savings deposits	1,350,475	1,259,379
- time, call and notice deposits	2,324,011	2,081,439
Amount due to overseas offices	433,883	691,784
Other liabilities	<u>30,066</u>	<u>34,389</u>
Total liabilities	4,669,968	4,739,330
Capital and reserves	<u>24,019</u>	<u>60,549</u>
Total equity and liabilities	<u><u>4,693,987</u></u>	<u><u>4,799,879</u></u>

**III. ADDITIONAL BALANCE SHEET INFORMATION**

Figures in HKD thousands

**1. LOANS AND RECEIVABLES**

	<u>2025-06-30</u>	<u>2024-12-31</u>
A. Loans and advances to customers	1,252,388	1,247,736
Loans and advances to banks	934,139	924,023
Accrued interest and other accounts		
-Accrued interest	24,900	23,610
-Other accounts	12,124	11,911
Total	<u>2,223,551</u>	<u>2,207,280</u>
Less : Provision for impairment of assets		
Collective impairment allowances	28,158	28,036
Individual impairment allowances	-	-
Impairment allowances for others	-	-
Total	<u>28,158</u>	<u>28,036</u>
Total loans and receivables	<u>2,195,393</u>	<u>2,179,244</u>

**B. Impairment allowances policy**

There were no collective impairment allowances maintained at Head Office as at the half year end of 30 June 2025.

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

	<u>2025-06-30</u>	<u>2024-12-31</u>
- Gross loans and advances to customers	-	-
- Individual impairment allowances	-	-
- Value of Collateral	-	-
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>2025-06-30</u>		<u>2024-12-31</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	-	-	-	-
more than 3 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>2025-06-30</u>	<u>2024-12-31</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	-	-

	<u>2025-06-30</u>	<u>2024-12-31</u>
d. Individual impairment allowances on such overdue loans and advances	-	-

**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>2025-06-30</u>	<u>2024-12-31</u>
Direct credit substitutes	-	-
Transaction-related contingencies	-	-
Trade-related contingencies	-	-
Other commitments	500,965	509,102
Sales and repurchase agreements	-	-
Exchange rate contracts	-	-
Interest rate contracts	-	-
Others	-	-
	<u>500,965</u>	<u>509,102</u>
 Fair Value of the above derivatives		
- Direct credit substitutes	-	-
- Exchange rate contracts	-	-
- Interest rate contracts	-	-
- Others	-	-
	<u>-</u>	<u>-</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>2025-06-30</u>		<u>2024-12-31</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	1,075,668	-	1,205,328	-
- Stockbrokers	-	-	-	-
- Wholesale and retail trade	-	-	-	-
- Manufacturing	-	-	-	-
- Transport and transport equipment	-	-	-	-
- Recreational activities	-	-	-	-
- Information technology	100,000	-	-	-
- Electricity and gas	-	-	-	-
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	-	-	-	-
C. Loans and advances for use outside Hong Kong	76,720	-	42,408	-
Total	<u>1,252,388</u>	<u>-</u>	<u>1,247,736</u>	<u>-</u>

2. LOANS TO CUSTOMERS BY COUNTRIES OR GEOGRAPHICAL AREAS ANALYSIS

A. GROSS LOANS AND ADVANCES TO CUSTOMERS

	<u>2025-06-30</u>	<u>2024-12-31</u>
- Hong Kong	1,175,668	739,434
- China	76,720	508,302
- Others	-	-
Total	<u>1,252,388</u>	<u>1,247,736</u>

B. OVERDUE AND IMPAIRED LOANS

	<u>2025-06-30</u>	<u>2024-12-31</u>
- Hong Kong	-	-
Total	<u>-</u>	<u>-</u>



## V. OTHER FINANCIAL INFORMATION - continued

Figures in HKD millions

## 3. INTERNATIONAL CLAIMS DISCLOSURE

The following tables analyze international claims by locations and types of counterparties. Country or geographical segment classification is based upon the locations of counterparties after taking into account any recognized risk transfer. They are prepared in accordance with the completion Instruction of the HKMA Return "Return of International Banking Statistics". Countries or geographical segments constituting not less than 10% of the total cross-border claims are disclosed.

AS AT 30 JUNE 2025

		<u>Non-bank private sector</u>				<u>Others</u>	<u>Total</u>
		<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1	Developed countries/jurisdictions	1,138	-	-	-	-	1,138
	of which Australia	178	-	-	-	-	178
	of which United Kingdom	641	-	-	-	-	641
	of which France	119	-	-	-	-	119
2	Offshore centres	15	62	1,184	12	-	1,273
	of which Hong Kong	15	62	1,184	12	-	1,273
3	Developing Africa and Middle East	319	-	81	-	-	400
	of which United Arab Emirates	319	-	-	-	-	319
4	Developing Asia and Pacific	1,830	-	77	-	-	1,907
	of which China	986	-	-	-	-	986
	of which Korea	230	-	-	-	-	230
	of which Taiwan	614	-	77	-	-	691
Total		3,302	62	1,342	12	-	4,718

AS AT 31 DECEMBER 2024

		<u>Non-bank private sector</u>				<u>Others</u>	<u>Total</u>
		<u>Banks</u>	<u>Official Sector</u>	<u>Non-bank financial institutions</u>	<u>Non-financial private sector</u>		
1	Developed countries/jurisdictions	1,284	-	-	-	-	1,284
	of which United Kingdom	691	-	-	-	-	691
2	Offshore centres	21	5	1,211	12	-	1,249
	of which Hong Kong	21	5	1,211	12	-	1,249
3	Developing Africa and Middle East	237	-	79	-	-	316
	of which United Arab Emirates	237	-	-	-	-	237
4	Developing Asia and Pacific	1,926	-	43	-	-	1,969
	of which Taiwan	1,353	-	43	-	-	1,396
Total		3,468	5	1,333	12	-	4,818

## 4. NON-BANK MAINLAND EXPOSURES

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

		<u>On-balance sheet exposure</u>	<u>Off-balance sheet exposure</u>	<u>Total</u>
<u>AS AT 30 JUNE 2025</u>				
1	Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	-	-	-
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	-	-	-
4	Other entities of central government not reported in item 1 above	934	344	1,278
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	77	-	77
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		1,011	344	1,355
Total assets after provision		4,694		
On-balance sheet exposures as percentage of total assets		21.54%		

		<u>On-balance sheet</u>	<u>Off-balance sheet</u>	<u>Total</u>
<u>AS AT 31 DECEMBER 2024</u>				
1	Central government, central government-owned entities and their subsidiaries and Joint Ventures (JVs)	-	-	-
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	-	-	-
4	Other entities of central government not reported in item 1 above	1,058	205	1,263
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	43	32	75
7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total		1,101	237	1,338
Total assets after provision		4,800		
On-balance sheet exposures as percentage of total assets		22.94%		

**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 2025</u></b>	<b><u>USD</u></b>	<b><u>EUR</u></b>	<b><u>CNY</u></b>	<b><u>AUD</u></b>	<b><u>Total</u></b>
Spot assets	2,830	7	1,439	1	4,277
Spot liabilities	(2,808)	(7)	(1,437)	(1)	(4,253)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net options position	-	-	-	-	-
Net long (short) position	<u>22</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>24</u>
<b><u>AS AT 31 DECEMBER 2024</u></b>	<b><u>USD</u></b>	<b><u>EUR</u></b>	<b><u>CNY</u></b>	<b><u>AUD</u></b>	<b><u>Total</u></b>
Spot assets	2,955	3	1,398	1	4,357
Spot liabilities	(2,932)	(3)	(1,397)	(1)	(4,333)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net options position	-	-	-	-	-
Net long (short) position	<u>23</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>24</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 refer to our Hong Kong Branch Internet Banking Website (<https://www.feib.com.hk>) under the Disclosure Items/Key Financial Information Disclosure/2024 December/Section A/Part VI Disclosure on Remuneration .

**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 2025</u>	<u>Year 2024</u>
Apr-Jun	66.54%	81.53%
Jan-Mar	69.48%	80.20%

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 <https://www.feib.com.hk> .

**Far Eastern International Bank Hong Kong Branch****SECTION B. - INFORMATION OF THE BANK (Consolidated Basis)****FAR EASTERN INTERNATIONAL BANK****I. CAPITAL AND CAPITAL ADEQUACY RATIO****A. Capital adequacy ratio**

<u>2025-06-30</u>	<u>2024-12-31</u>
<u>14.38%</u>	<u>14.50%</u>

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

<u>2025-06-30</u>	<u>2024-12-31</u>
TWD '000	TWD '000
<u>61,096,200</u>	<u>61,249,789</u>

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>2025-06-30</u>	<u>2024-12-31</u>
Total assets	<u>873,942,381</u>	<u>853,463,050</u>
Total liabilities	<u>812,846,181</u>	<u>792,213,261</u>
Total loans advances	<u>496,651,600</u>	<u>488,805,319</u>
Total customer deposits	<u>715,732,388</u>	<u>698,869,200</u>
	<u>Year of</u>	<u>Year of</u>
	<u>2025-06-30</u>	<u>2024-06-30</u>
Profit / (Loss) before taxation	<u>2,106,307</u>	<u>2,744,807</u>

## **Declaration**

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of authorized institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Far Eastern International Bank Hong Kong Branch for the half year ended June 30, 2025. 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)

2025-09-22

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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  
截至二零二五年六月三十日止

# 遠東國際商業銀行 香港分行

## 主要財務資料披露聲明書

截至二零二五年六月三十日止

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

截至二零二五年六月三十日止

港幣仟元

	半年至 2025 年 6 月 30 日	半年至 2024 年 6 月 30 日
利息收入	108,122	99,480
利息支出	-61,421	-49,363
	<u>46,701</u>	<u>50,117</u>
其他營業收入		
- 交易性外匯買賣的淨利潤	0	0
- 非交易性外匯買賣的淨利潤	518	-15
- 其他衍生性工具買賣的淨利潤	0	0
- 淨手續費收入		
手續費收入	1,468	2,030
手續費支出	-410	-394
- 其他	0	0
	<u>1,576</u>	<u>1,621</u>
營業支出		
- 員工及租金費用	16,171	15,714
- 其他開支 (不含手續費支出)	3,944	4,331
- 其他準備金支出淨額	266	25
資產減損及為已減值貸款及應收款項而提撥的準備金	-881	-1,437
	<u>19,500</u>	<u>18,633</u>
稅前利益	28,777	33,105
淨稅款準備金支出	4,758	0
稅後淨利	<u>24,019</u>	<u>33,105</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

截至二零二五年六月三十日止

港幣仟元

	2025 年 6 月 30 日	2024 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)	1,637,083	1,300,214
存放於外匯基金	42,370	5,282
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	24,861	505,816
貿易匯票	-	-
按攤銷後成本之債券扣除累計減損後淨額	784,799	795,204
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	1,270,595	1,264,461
對銀行的貸款及墊款扣減準備金後淨額	924,798	914,783
機器及設備	9,481	14,119
<b>資產總額</b>	<b>4,693,987</b>	<b>4,799,879</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)	530,994	671,810
客戶存款		
- 支票存款	539	529
- 儲蓄存款	1,350,475	1,259,379
- 定期、短期通知及通知存款	2,324,011	2,081,439
結欠本行海外聯行的數額	433,883	691,784
其他負債	30,066	34,389
<b>負債總額</b>	<b>4,669,968</b>	<b>4,739,330</b>
資本及盈餘	24,019	60,549
<b>總權益與負債</b>	<b>4,693,987</b>	<b>4,799,879</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

	2025 年 6 月 30 日	2024 年 12 月 31 日
對客戶的貸款及墊款	1,252,388	1,247,736
對銀行的貸款及墊款	934,139	924,023
其他帳戶		
- 應計利息	24,900	23,610
- 其他帳目	12,124	11,911
合計	2,223,551	2,207,280
減：已減值資產之減值準備		
綜合減值準備	28,158	28,036
個別減值準備	-	-
其他帳目減值準備	-	-
合計	28,158	28,036
貸款、墊款及應收款項 – 總計	2,195,393	2,179,244

##### B. 減值準備政策

遠東國際商業銀行總行於二零二五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

	2025 年 6 月 30 日	2024 年 12 月 31 日
- 本金和利息	-	-
- 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、墊款及應收款項 〈續〉

##### D. i) 過期或經重組資產

	2025 年 6 月 30 日		2024 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	-	-	-	-
超逾 3 個月但不超逾 12 個月	-	-	-	-
超逾 1 年	-	-	-	-
	-	-	-	-
b. 經重組之客戶貸款及墊款毛額	-	-	-	-
合計	-	-	-	-

##### c. 該等逾期貸款及墊款所持抵押品的價值

	2025年6月30日	2024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	-	-

##### d. 為該等過期貸款及墊款而提撥的特定準備金數額

2025年6月30日	2024年12月31日
------------	-------------

- -

##### 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。

	2025 年 6 月 30 日	2024 年 12 月 31 日
直接信貸替代項目	-	-
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	500,965	509,102
銷售及回購協議	-	-
匯率合約	-	-
利率合約	-	-
其他	-	-
	<u>500,965</u>	<u>509,102</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	-	-
- 匯率合約	-	-
- 利率合約	-	-
- 其他	-	-
	<u>-</u>	<u>-</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

	2025 年 6 月 30 日		2024 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	1,075,668	-	1,205,328	-
- 股票經紀	-	-	-	-
- 批發及零售業	-	-	-	-
- 製造業	-	-	-	-
- 運輸及運輸設備	-	-	-	-
- 康樂活動	-	-	-	-
- 資訊科技	100,000	-	-	-
- 電力和天然氣	-	-	-	-
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	-	-	-	-
- 信用卡墊款	-	-	-	-
- 其他	-	-	-	-
B. 貿易融資	-	-	-	-
C. 在香港以外使用的貸款及墊款	76,720	-	42,408	-
總計	1,252,388	-	1,247,736	-

### 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

	2025年6月30日	2024年12月31日
- 香港	1,175,668	739,434
- 中國	76,720	508,302
- 其他	-	-
總計	1,252,388	1,247,736

#### B. 逾期貸款及不履行貸款明細

	2025年6月30日	2024年12月31日
- 香港	-	-
總計	-	-

# 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

下列是以交易對手所在地和類別而分析的國際債權表。有關國家或地域區塊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「國際銀行業務統計資料申報表」之指引而編制。該等國家或地域區塊佔跨國債權總額不少於百分之十，便應予以揭露。

2025 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/地區	1,138	-	-	-	-	1,138
其中：澳洲	178	-	-	-	-	178
英國	641	-	-	-	-	641
法國	119	-	-	-	-	119
2. 離岸中心	15	62	1184	12	-	1,273
其中：香港	15	62	1184	12	-	1,273
3. 發展中國家/地區－非洲及中東	319	-	81	-	-	400
其中：阿拉伯聯合酋長國	319	-	-	-	-	319
4. 發展中國家/地區－亞太	1,830	-	77	-	-	1,907
其中：中國	986	-	-	-	-	986
韓國	230	-	-	-	-	230
台灣	614	-	77	-	-	691
總計	3,302	62	1,342	12	-	4,718

2024 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/地區	1,284	-	-	-	-	1,284
其中：英國	691	-	-	-	-	691
2. 離岸中心	21	5	1,211	12	-	1,249
其中：香港	21	5	1,211	12	-	1,249
3. 發展中國家/地區－非洲及中東	237	-	79	-	-	316
其中：阿拉伯聯合酋長國	237	-	-	-	-	237
4. 發展中國家/地區－亞太	1,926	-	43	-	-	1,969
其中：台灣	1,353	-	43	-	-	1,396
總計	3,468	5	1,333	12	-	4,818

# 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。

2025 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	-	-	-
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	-	-	-
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	934	344	1,278
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）	77	-	77
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	1,011	344	1,355
撥備後總資產	4,694		
資產負債表內的風險為總資產的百分比	21.54%		

2024 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	-	-	-
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	-	-	-
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	1,058	205	1,263
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）	43	32	75
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	1,101	237	1,338
撥備後總資產	4,800		
資產負債表內的風險為總資產的百分比	22.94%		

# 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。

2025 年 6 月 30 日	美元	歐元	人民幣	澳元	合計
現貨資產	2,830	7	1,439	1	4,277
現貨負債	-2,808	-7	-1,437	-1	-4,253
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	22	-	2	-	24
2024 年 12 月 31 日	美元	歐元	人民幣	澳元	合計
現貨資產	2,955	3	1,398	1	4,357
現貨負債	-2,932	-3	-1,397	-1	-4,333
遠期買入	-	-	-	-	-
遠期賣出	-	-	-	-	-
期權淨持倉量	-	-	-	-	-
長(短)倉淨持倉量	23	-	1	-	24

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，請參閱遠東商銀香港分行網路銀行 (<https://www.feib.com.hk>) 公開揭露事項項下主要財務資料披露 2024 December 第 A 部第 VI 項之薪酬披露。



# 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

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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>2025 年</u>	<u>2024 年</u>
季度平均流動性維持比率	第二季	66.54%	81.53%
	第一季	69.48%	80.20%

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 <https://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

	2025 年 6 月 30 日	2024 年 12 月 31 日
A. 資本適足率	14.38%	14.50%
	2025 年 6 月 30 日 台幣仟元	2024 年 12 月 31 日 台幣仟元
B. 股東資金	61,096,200	61,249,789

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

	2025 年 6 月 30 日	2024 年 12 月 31 日
資產總額	873,942,381	853,463,050
負債總額	812,846,181	792,213,261
貸款總額	496,651,600	488,805,319
存款總額	715,732,388	698,869,200
	2025 年 6 月 30 日	2024 年 6 月 30 日
除稅前(虧損)盈利	2,106,307	2,744,807

## 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」，本行現附上截至二零二五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)

2025 年 9 月 22 日

日期