



華美銀行
EAST WEST BANK

(Incorporated with limited liability under the laws of California, United States of America)

**East West Bank
Hong Kong Branch**

**Key Financial Information Disclosure Statement
as of December 31, 2022**



華美銀行
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(Incorporated with limited liability under the laws of California, United States of America)

Hong Kong Branch Key Financial Information Disclosure Statement as of December 31, 2022

Principal activities

The Branch provides a range of banking, financial and related services, including commercial banking, wealth management and transactional banking services.

Chief Executive's Declaration of Compliance

I certify that the information disclosed in this statement is prepared in compliance with the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority and, to the best of my knowledge and belief, it is not false or misleading in any material respect.

A handwritten signature in black ink, appearing to read 'Brenda Wang'.

Brenda Wang
General Manager

April 25, 2023

Disclosure Statement Available to The Public

Copies of the Disclosure Statement may be obtained from the reception of East West Bank, Hong Kong Branch on Suite 1108, 11/F., Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and our website for public inspection.

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
1. Income statement

	For the year ended December 31, 2022	For the year ended December 31, 2021
	HK\$000	HK\$000
Interest income	428,481	143,776
Interest expense	(120,846)	(23,447)
Net interest income	307,635	120,329
Commission and fee income	21,150	28,107
Commission and fee expense	(3,167)	(3,484)
Net fees and commission income	17,983	24,623
Gains less losses arising from trading in foreign currencies	40,732	48,046
Income from investment held for trading	66	-
Other operating income	2,075	-
Total operating income before impairment losses and provision	42,873	48,046
(Increase)/decrease of provision of impairment losses on loans and receivables	(1,655)	(19,271)
Net operating income	366,836	173,727
Staff and rental expenses	(110,769)	(108,452)
Other expenses	(31,016)	(31,000)
Total operating expenses	(141,785)	(139,452)
Profit before taxation	225,051	34,275
Tax expense	(36,900)	(9,460)
Profit after taxation	188,151	24,815

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
2. Balance sheet

	<u>December 31, 2022</u>	<u>June 30, 2022</u>
	HK\$000	HK\$000
ASSETS		
Cash and balances with banks (except for those included in amount due from overseas offices)	523,443	1,834,927
Placements with banks (except for those included in amount due from overseas offices)	1,001,034	741,462
Amount due from overseas offices	5,768,628	4,197,800
Trade bills	-	288
Loans to customers (net of provisions)	7,495,760	7,970,714
Government bills and notes	1,528,302	1,578,976
Investment securities	669,160	702,266
Fixed assets	22,026	22,435
Other assets	180,054	122,335
Total assets	<u>17,188,407</u>	<u>17,171,203</u>
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	16,411	6,467
Deposits from customers		
- demand deposits and current accounts	1,699,914	1,320,868
- savings deposits	4,996,301	6,514,928
- time, call and notice deposits	5,620,411	5,521,289
	12,316,626	13,357,085
Amount due to overseas offices	4,306,277	3,419,841
Other liabilities	187,391	88,979
Total liabilities	<u>16,826,705</u>	<u>16,872,372</u>
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	173,551	246,974
Current profit	188,151	51,857
Total capital and reserves	<u>361,702</u>	<u>298,831</u>
Total liabilities and capital and reserves	<u>17,188,407</u>	<u>17,171,203</u>

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
3. Additional balance sheet information
(a) Loans and advances to customers

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
Gross amount of loans to customers:		
- Hong Kong	4,243,939	5,120,772
- China	2,013,985	1,446,849
- Singapore	681,714	753,855
- Cayman Islands	390,050	478,474
- British Virgin Islands	155,957	156,923
- Australia	38,989	39,231
- United States	23,393	23,538
- Taiwan	15,797	23,741
- Others	7,798	7,846
	<u>7,571,622</u>	<u>8,051,229</u>
Trade bills	-	288
Total loans and advances to customers	<u>7,571,622</u>	<u>8,051,517</u>
Less : Impairment allowances for impaired loans and advances		
- individual impairment allowances	-	-
- collective impairment allowances	<u>(75,862)</u>	<u>(80,515)</u>
	<u>(75,862)</u>	<u>(80,515)</u>
	<u>7,495,760</u>	<u>7,971,002</u>

The individual impairment allowances are treated as specific provisions at the head office of East West Bank (EWB). Moreover, additional individual impairment allowances and country risk provisions are made by the head office against the exposures of the Hong Kong Branch on a monthly basis.

Impairment allowances made by the head office of EWB against the exposure of Hong Kong Branch as follows:

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
- individual impairment allowances	-	-
- collective impairment allowances	20,211	27,783
- country risk provisions	<u>38,890</u>	<u>33,860</u>
	<u>59,101</u>	<u>61,643</u>
Gross value of assets against which individual impairment allowances have been made	<u>-</u>	<u>-</u>

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
(b) Overdue loans and advances to customers

Gross amount of loans and advances to customers which are more than one month overdue and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	December 31, 2022		June 30, 2022	
	HK\$000	%	HK\$000	%
Hong Kong:				
- more than 1 month but not more than 3 months	-	0.00	-	0.00
- more than 3 months but not more than 6 months	-	0.00	-	0.00
- more than 6 months but not more than one year	-	0.00	-	0.00
- more than one year	-	0.00	-	0.00
	<u>-</u>	<u>0.00</u>	<u>-</u>	<u>0.00</u>

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
- individual impairment allowances	-	-
- covered portion of overdue loans and advances	-	-
- uncovered portion of overdue loans and advances	-	-
- current market value of collateral held against the covered portion of overdue loans and advances	-	-
	<u>-</u>	<u>-</u>

(c) Impaired loans and advances to customers

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
Gross impaired loans and advances	0	0
Individual impairment allowances	0	0
Net impaired loans and advances	<u>0</u>	<u>0</u>

Gross impaired loans and advances as a percentage of gross loans and advances to customers	<u>0.00%</u>	<u>0.00%</u>
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Individual impairment allowances as a percentage of gross impaired loans and advances	<u>0.00%</u>	<u>0.00%</u>
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Current market value of collateral related to impaired loans and advances	<u>0</u>	<u>0</u>
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Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
(d) Rescheduled loans and advances to customers

Rescheduled loans and advances to customers excluding those which have been overdue for more than 3 months and their expression as a percentage of its total amount of loans and advances to customers are as follows:

	December 31, 2022		June 30, 2022	
	HK\$000	%	HK\$000	%
Rescheduled loans and advances to customers	-	0.00	-	0.00

(e) Loans and advances to customers by industry sector

	December 31, 2022		June 30, 2022	
	HK\$000	The percentage covered by collateral	HK\$000	The percentage covered by collateral
Gross amount of loans to customers for use in Hong Kong:				
Industrial, commercial and financial				
- property development	288,962	94.92	154,181	98.78
- property investment	185,426	100.00	192,012	100.00
- financial concerns	3,072,590	27.42	3,134,990	27.26
- stockbrokers	0	0.00	0	0.00
- wholesale and retail trade	70,930	78.01	182,785	91.41
- manufacturing	349,567	96.90	293,308	91.08
- transport and transport equipment	0	0.00	0	0.00
- recreational activities	38,989	0.00	39,231	0.00
- information technology	101,983	100.00	103,281	100.00
- others	1,428,173	44.00	1,365,743	48.77
	5,536,620	43.83	5,465,531	43.96
Individuals				
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0.00	0	0.00
- loans for the purchase of other residential properties	0	0.00	0	0.00
- credit card advances	0	0.00	0	0.00
- others	382,056	93.88	349,712	93.27
	382,056	93.88	349,712	93.27
Total loans for use in Hong Kong	5,918,676	47.06	5,815,243	46.93
Trade finance	83,196	88.53	113,451	71.16
Loans for use outside Hong Kong	1,569,750	91.63	2,122,535	88.58
	7,571,622	56.76	8,051,229	58.25

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
(f) Non-bank Mainland exposures

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures with reference to the Completion Instruction for the HKMA return of non-bank Mainland exposures.

	December 31, 2022		
	HK\$000		
	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	309,812	-	309,812
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,360,027	216,319	1,576,346
4. Other entities of central governments not reported in item 1 above	219,951	-	219,951
5. Other entities of local governments not reported in item 2 above	156,683	1,608	158,291
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	601,915	786,026	1,387,941
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure.	2,087,241	996,161	3,083,402
Total	4,735,629	2,000,114	6,735,743
Total assets after provisions	17,188,407		
On-balance sheet exposures as percentage of total assets	27.55%		

	June 30, 2022		
	HK\$000		
	On-balance sheet exposure	Off-balance sheet exposure	Total exposures
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	336,795	-	336,795
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,593,287	144,577	1,737,864
4. Other entities of central governments not reported in item 1 above	220,468	-	220,468
5. Other entities of local governments not reported in item 2 above	103,288	100,000	203,288
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	685,973	195,939	881,912
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures.	1,225,520	570,749	1,796,269
Total	4,165,331	1,011,265	5,176,596
Total assets after provisions	17,171,203		
On-balance sheet exposures as percentage of total assets	24.26%		

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
4. International claims (by ultimate nation)

International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk and by types of counterparties. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, are shown as follows:

						December 31, 2022
						HK\$million
			<i>Non-bank private sector</i>			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	6,909	1,385	-	134	-	8,428
- of which United States	5,769	1,385	-	4	-	7,158
- of which France	1,003	-	-	-	-	1,003
- of which Luxembourg	-	-	-	90	-	90
- of which United Kingdom	73	-	-	-	-	73
- of which Australia	14	-	-	40	-	54
- of which Germany	34	-	-	-	-	34
- of which Canada	15	-	-	-	-	15
Offshore centres	180	-	302	4,156	-	4,638
- of which Cayman Islands	-	-	24	2,793	-	2,817
- of which Hong Kong	180	-	278	239	-	697
- of which Singapore	-	-	-	683	-	683
- of which West Indies UK	-	-	-	239	-	239
- of which Bermuda	-	-	-	177	-	177
- of which Mauritius	-	-	-	16	-	16
Developing Asia and Pacific	-	-	-	1,606	-	1,606
- of which China	-	-	-	1,606	-	1,606
International Organisations	-	674	-	-	-	674
						June 30, 2022
						HK\$million
			<i>Non-bank private sector</i>			
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed countries	5,097	1,434	-	75	-	6,606
- of which United States	4,469	1,434	-	4	-	5,907
- of which France	393	-	-	-	-	393
- of which United Kingdom	214	-	-	-	-	214
- of which Australia	-	-	-	40	-	40
- of which New Zealand	-	-	-	31	-	31
Offshore centres	1,151	-	253	4,529	-	5,933
- of which Cayman Islands	-	-	16	3,153	-	3,169
- of which Hong Kong	1,151	-	237	338	-	1,726
- of which Singapore	-	-	-	521	-	521
- of which West Indies UK	-	-	-	365	-	365
- of which Bermuda	-	-	-	128	-	128
Developing Asia and Pacific	314	-	-	1,787	-	2,101
- of which China	-	-	-	1,779	-	1,779
- of which Chinese Taipei	314	-	-	8	-	322
International Organisations	-	705	-	-	-	705

Key Financial Information Disclosure Statement
Section A - Hong Kong Branch Information
5. Off-balance sheet exposures and derivative transactions

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
Contingent liabilities and commitments		
- direct credit substitutes	62,383	132,993
- trade-related contingencies	3,109	2,110
- other commitments	5,069,057	2,583,927
	<u>5,134,549</u>	<u>2,719,030</u>

	December 31, 2022	June 30, 2022
	HK\$000	HK\$000
Derivative transactions		
- exchange rate contracts	<u>2,307,065</u>	<u>3,175,052</u>

The contract amounts of the above instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk. The above instruments are used for position squaring or hedging purposes and there are no replacement costs reported.

6. Currency risk

Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

	December 31, 2022	
	US dollars	HK\$million
Non-structural position		
Spot assets	13,910	13,910
Spot liabilities	(15,403)	(15,403)
Forward purchases	1,914	1,914
Forward sales	(417)	(417)
Net options position	-	-
Net long position	<u>4</u>	<u>4</u>
Structural position	<u>-</u>	<u>-</u>

	June 30, 2022	
	US dollars	HK\$million
Non-structural position		
Spot assets	14,485	14,485
Spot liabilities	(14,346)	(14,346)
Forward purchases	1,452	1,452
Forward sales	(1,585)	(1,585)
Net options position	-	-
Net short position	<u>6</u>	<u>6</u>
Structural position	<u>-</u>	<u>-</u>

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

7. Liquidity

		<u>Year 2022</u>	<u>Year 2021</u>
		%	%
Average liquidity maintenance ratio	for the quarter ended December 31	42.00	
	for the quarter ended December 31		44.13

The Branch's average liquidity maintenance ratio for the period is the simple average of each calendar month's average liquidity maintenance ratio. The liquidity maintenance ratio is computed in accordance with the Banking (Liquidity) Rules with effect from 1 January 2015. The liquidity ratio is computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

Assets and Liability Committee ("ALCO") is mainly responsible for the liquidity risk management in our branch. The management of liquidity is in compliance with the branch's Liquidity Management Policy to ensure compliance with local regulatory requirements and limits set by ALCO.

Liquidity is managed on a daily basis by establishing liquidity risk management indicators and limits to identify, measure, monitor and control the liquidity risk. The branch also performs cash flow forecast and stress testing regularly to identify liquidity risk exposures and possible impact.

8. Remuneration system

With reference to HKMA Supervisory Policy Manual CG-5 "Guideline on a sound remuneration system", remuneration information for senior management and key personnel is disclosed by EWB head office, hence it is not separately disclosed by EWB HK Branch.

Key Financial Information Disclosure Statement
Section B - Bank Information
1. Capital and capital adequacy

	<u>December 31, 2022</u>	<u>June 30, 2022</u>
	%	%
Capital adequacy ratio	13.51	12.76

The capital adequacy ratio of the Bank is computed in accordance with the Basel Capital Accord. The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

	<u>December 31, 2022</u>	<u>June 30, 2022</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total amount of shareholders' funds	45,928	43,288

2. Other financial information

	<u>December 31, 2022</u>	<u>June 30, 2022</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total assets	499,748	489,438
Total liabilities	453,820	446,150
Total loans and advances	371,682	362,940
Total customer deposits	438,809	428,801

	<u>For the year ended December 31, 2022</u>	<u>For the year ended December 31, 2021</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Profit before taxation	11,122	8,315

Note:

a) The exchange rates for translation of US\$ against HK\$:

Dec 31, 2022	7.79785
Jun 30, 2022	7.84615
Dec 31, 2021	7.79650

Liquidity Risk Management

The framework, qualitative disclosure, and quantitative figures of liquidity risk management are demonstrated as follows:

Qualitative disclosures

(a) The governance of liquidity risk management, including

1) Risk Tolerance

East West Bank, Hong Kong Branch (“EWHK” or “Branch”) is a full-service branch of East West Bank (“EWB” or “Head Office”). EWHK has in place policies and procedures for effective liquidity risk management. Its Assets and Liabilities Committee (“ALCO”) is the governing body responsible for overseeing liquidity risk management of the Branch.

EWB has established enterprise-wide risk appetite statements that clearly articulate and communicate the amount of risk EWB is willing to accept consistent with strategic goals for all major risk categories and its associated risk indicators, including liquidity risk. EWB’s enterprise-wide liquidity risk appetite statement is as follows:

“Seek to maintain sufficient liquidity and diversity of funding sources to allow East West Bancorp, Inc. to meet expected and unexpected obligations consistent with its business strategy and goals.”

EWHK maintains the same liquidity risk appetite and tolerance objectives as those at the enterprise level and has established liquidity risk indicators to ensure the risk level is appropriately monitored, managed, and controlled. The liquidity risk indicators are regularly reported to the ALCO.

2) Structure and Responsibilities for Liquidity Risk Management

The ALCO is the designated governing body that is responsible for overseeing liquidity risk management of the Branch. A Charter has been established for the ALCO, which clearly outlines the Mission, Structure and Membership, key responsibilities, and meeting guidelines of the ALCO.

3) Internal Liquidity Reporting

EWHK has an established liquidity risk monitoring and reporting system that enable timely identification and communication of liquidity risk exposures and control measures to stakeholders in both the Branch and at the Head Office. EWHK’s Risk Management function monitors a set of liquidity risk indicators and reports any breaches in liquidity risk limits in accordance with an established escalation procedure.

(b) Funding Strategy

The diversification of funding sources is an important component of liquidity management. In general, fundings are diversified across a range of sources, consistent with the nature and complexity of EWHK's business activities. EWHK's funding strategy is decentralized with the support from the Head Office.

EWHK maintains sufficient liquid assets as a source of liquidity for intraday local operation needs and meeting emergency funding needs. To control the level of liquid assets and ensure the assets are sufficient for EWHK, Liquidity Cushion Ratio, as one of liquidity risk indicators, has been established to calculate the proportion of liquidity cushion to total asset portfolio.

(c) Liquidity Risk Mitigation Techniques

EWHK conducts liquidity stress tests and reports test results to the ALCO on a regular basis. In order to respond to relevant liquidity stress events, EWHK has developed the Contingency Funding Plan ("CFP") that has commensurate with its risk profile and scope of operations. The CFP is regularly reviewed and tested to ensure that it is operationally robust.

Liquidity risks are identified with the calculation of cash flow shortfall arising from cash inflows and outflows of deposits, loans, interbank activities, etc. Mismatch of tenor between assets and liabilities is monitored and controlled to ensure that EWHK has the ability to meet its liquidity obligations in a timely manner.

Early warning indicators ("EWI") are an essential component of a sound liquidity risk management framework. They help in identifying at an early stage emerging risks of the onset of a liquidity stress event as the result of material changes in the Branch's funding needs so that the Branch management can take mitigating measures promptly. EWHK monitors the early warning indicators regularly.

(d) An Explanation of How Stress Testing is Used

EWHK performs liquidity stress testing to assess how changes in economic conditions or market shocks can have on its financial condition and overall safety and soundness, and determine its ability to meet near-term obligations, under plausible stress conditions, without seeking Head Office's funding support.

Liquidity stress testing is conducted on a regular basis and reported to ALCO. In the liquidity stress test, institution specific, general market crisis and combined crisis scenarios have been set up. EWHK evaluates the stress-testing results and considers any possible remedial actions. The results are used to assist EWHK to gauge potential liquidity concerns that may arise from changes in the economic environment or events that are specific to EWHK that could have a negative impact on the ability to access funding.

(e) An Outline of Contingency Funding Plan ("CFP")

EWHK has developed a dynamic liquidity contingency plan to cope with the various simulated situations. EWHK's objective in contingency funding management is to ensure that there is sufficient liquidity to meet customers' obligations timely and tide EWHK over the crises while maintaining customer relationships.

The funding sources are tested to measure and analyze the impact on market perception, the ability to raise funding through different sources. The CFP reflects the previous experiences and expert judgement, market practice and insights gained through stress-testing. The operation process to transfer liquidity and collateral are included in CFP so that operation related issues can be evaluated in CFP including counterparties, legal, regulatory, operational and time zone restrictions and related controls over such transfers.

The CFP should be subject to regular testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding.

Through the testing of CFP, the ability to obtain funding, roles and responsibilities of relevant parties, contact information of internal and external parties, the transferability of cash and collateral, and the validity of necessary legal and operational documentation are being assessed and evaluated.

Quantitative disclosures 量化披露

(f) Cash flow maturity mismatch

現金流部位不對稱

The on- and off-balance items broken down into maturity buckets of the branch as of December 31, 2022 are as below, 於 2022 年 12 月 31 日，香港分行資產負債表內及表外項目按到期日分析如下

On-balance sheet liabilities
資產負債表內之負債

(HK\$'000)
港幣千元

	Total amount 總額	現金流按到期日分析										Balancing amount 餘額	
		Next day 翌日	2 to 7 days 2 至 7 日	8 days to 1 month 8 日至 1 個月	Over 1 month, up to 3 months 1 個月以上至 3 個月	Over 3 months, up to 6 months 3 個月以上至 6 個月	Over 6 months, up to 1 year 6 個月以上至 1 年	Over 1 year up to 2 years 1 年以上至 2 年	Over 2 years up to 3 years 2 年以上至 3 年	Over 3 years up to 5 years 3 年以上至 5 年	Over 5 years 超過 5 年		
1 Deposits from non-bank customers 非銀行客戶存款	12,357,007	6,962,182	1,587,930	1,463,669	1,552,015	666,021	125,190	0	0	0	0	0	0
2 Amount payable arising from derivative contracts 應付衍生工具合約的金額	28,072	23,452	0	568,560	268,473	0	0	0	0	0	0	0	0
3 Due to banks 結欠銀行同業的金額	4,361,351	166,449	314,132	784,977	2,916,277	0	179,516	0	0	0	0	0	0
4 Other liabilities 其他負債	94,893	14,813	0	910	49,324	0	0	0	0	0	0	0	29,846
5 Capital and reserves 資本及儲備	361,702	0	0	0	0	0	0	0	0	0	0	0	361,702
6 Total 資產負債表內之總負債	17,203,025	7,166,896	1,902,062	2,818,116	4,786,089	666,021	304,706	0	0	0	0	0	391,548

Off-balance sheet obligations
負債表外之承擔

7 Irrevocable loan commitments or facilities granted 授予的不可撤回的貸款承諾	5,043,116	0	0	0	0	0	0	0	0	0	0	0	0	5,043,116
8 Other Off-balance sheet obligations 其他負債表外之承擔	65,492	0	0	0	0	0	0	0	0	0	0	0	0	65,492
9 Total 資產負債表外之總承擔	5,108,608	0	0	0	0	0	0	0	0	0	0	0	0	5,108,608

On-balance sheet assets
資產負債表內之資產

		現金流按到期日分析										Total amount 總額	Balancing amount 餘額
	Next day 翌日	2 to 7 days 2至7日	8 days to 1 month 8日至1個月	Over 1 month, up to 3 months 1個月以上至3個月	Over 3 months, up to 6 months 3個月以上至6個月	Over 6 months, up to 1 year 6個月以上至1年	Over 1 year up to 2 years 1年以上至2年	Over 2 years up to 3 years 2年以上至3年	Over 3 years up to 5 years 3年以上至5年	Over 5 years 超過5年			
10	Currency notes and coins 現金	0	0	0	0	0	0	0	0	0	0	0	0
11	Amount receivable arising from derivative contracts 應收衍生工具合約款項	23,847	0	566,111	268,761	0	0	0	0	0	0	0	0
12	Due from MA for a/c of Exchange Fund 存於外匯基金款項	191,469	0	0	0	0	0	0	0	0	0	0	0
13	Due from banks 應收銀行同業款項	6,100,602	0	844,092	160,582	0	0	0	0	0	0	0	0
14	Debt securities, prescribed instruments and structured financial instruments held (net of short positions) 債務證券	2,208,480	0	0	0	0	0	0	0	0	0	0	0
15	Acceptances and bills of exchange held 承兌及匯票	0	0	0	0	0	0	0	0	0	0	0	0
16	Loans and advances to non-bank customers 非銀行客戶貸款及墊款	1,739,292	656,168	2,199,393	673,285	267,291	900,697	1,091,050	273,308	3,301	9,313	0	0
17	Other assets 其他資產	30,904	0	0	47,887	0	0	0	0	0	0	49,752	0
18	Total 資產負債表內之總資產	10,294,594	656,168	3,609,596	1,150,515	267,291	900,697	1,091,050	273,308	3,301	9,313	49,752	49,752

Off-balance sheet claims
資產負債表外之債權

19	Total 資產負債表外之總債權	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Contractual Maturity Mismatch 淨流動資金錯	3,127,698	(1,245,894)	791,480	(3,635,574)	(398,730)	595,991	1,091,050	273,308	3,301	9,313			
21	Cumulative Contractual Maturity Mismatch 累計錯配	3,127,698	1,881,804	2,673,284	(962,290)	(1,361,020)	(765,029)	326,021	599,329	602,630	611,943			

(g) Concentration on collateral and sources of funding
抵押品及資金來源集中

The Branch holds highly-rated debt securities which can be qualified as collateral for Repo transactions. The major funding sources for the branch were customer deposits. The analysis of source of funding and concentration are as below,

香港分行持有的高評級債券可作為抵押品用於債券回購交易上。香港分行的資金主要來源為客戶存款。有關香港分行的資金來源以及集中程度如下：

	Amount 金額 (HK\$000)	Percentage to total liabilities 佔總負債百分比 (%)
Total liabilities 總負債	17,188,407	100.0
Customers deposits 客戶存款	12,316,626	71.7
which: from top 10 depositors 其中：首十大存戶	4,307,149	25.1
Balance from banks 銀行存款	4,322,688	25.1