



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, 2023**



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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, 2023

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 blue ink, appearing to read 'Emma Wang'.

Emma Wang
General Manager

April 24, 2024

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, 2023 HK\$000	For the year ended December 31, 2022 HK\$000
Interest income	846,673	428,481
Interest expense	(487,371)	(120,846)
Net interest income	359,302	307,635
Commission and fee income	23,720	21,150
Commission and fee expense	(3,110)	(3,167)
Net fees and commission income	20,610	17,983
Gains less losses arising from trading in foreign currencies	50,507	40,732
Income from investment held for trading	798	66
Other operating income	20	2,075
Total operating income before impairment losses and provision	51,325	42,873
(Increase)/ decrease of provision of impairment losses on loans and receivables	11,943	(1,655)
Net operating income	443,180	366,836
Staff and rental expenses	(108,734)	(110,769)
Other expenses	(30,199)	(31,016)
Total operating expenses	(138,933)	(141,785)
Profit before taxation	304,247	225,051
Tax expense	(50,416)	(36,900)
Profit after taxation	253,831	188,151

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

2. Balance sheet

	<u>December 31, 2023</u>	<u>June 30, 2023</u>
	HK\$000	HK\$000
ASSETS		
Cash and balances with banks (except for those included in amount due from overseas offices)	1,418,287	986,608
Placements with banks (except for those included in amount due from overseas offices)	1,805,595	1,696,722
Amount due from overseas offices	1,515,820	1,928,350
Trade bills	-	-
Loans to customers (net of provisions)	7,224,270	6,922,605
Government bills and notes	3,576,099	2,349,482
Investment securities	692,107	691,696
Fixed assets	15,259	18,447
Other assets	135,715	179,440
Total assets	<u>16,383,152</u>	<u>14,773,350</u>
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	25,294	13,536
Deposits from customers		
- demand deposits and current accounts	744,041	1,079,119
- savings deposits	3,198,144	3,637,318
- time, call and notice deposits	8,193,205	6,008,098
	12,135,390	10,724,535
Amount due to overseas offices	3,383,131	3,283,794
Other liabilities	159,345	231,442
Total liabilities	<u>15,703,160</u>	<u>14,253,307</u>
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	426,161	387,538
Current profit	253,831	132,505
Total capital and reserves	<u>679,992</u>	<u>520,043</u>
Total liabilities and capital and reserves	<u>16,383,152</u>	<u>14,773,350</u>

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	<u>December 31, 2023</u>	<u>June 30, 2023</u>
	HK\$000	HK\$000
Gross amount of loans to customers:		
- Hong Kong	3,849,552	4,157,179
- China	2,247,533	1,624,276
- Singapore	933,740	640,902
- British Virgin Island	156,203	156,693
- Cayman Islands	73,978	226,030
- United States	23,431	23,504
- Taiwan	12,805	15,871
- Guernsey	-	108,902
- Australia	-	39,173
	<u>7,297,242</u>	<u>6,992,530</u>
Trade bills	-	-
Total loans and advances to customers	<u>7,297,242</u>	<u>6,992,530</u>
Less: Impairment allowances for impaired loans and advances		
- individual impairment allowances	-	-
- collective impairment allowances	<u>(72,972)</u>	<u>(69,925)</u>
	<u>(72,972)</u>	<u>(69,925)</u>
	<u>7,224,270</u>	<u>6,922,605</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:

	<u>December 31, 2023</u>	<u>June 30, 2023</u>
	HK\$000	HK\$000
- individual impairment allowances	-	-
- collective impairment allowances	70,763	10,787
- country risk provisions	36,005	47,339
	<u>106,768</u>	<u>58,126</u>
Gross value of assets against which individual impairment allowances have been made	-	-

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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, 2023		June 30, 2023	
	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, 2023	June 30, 2023
	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, 2023	June 30, 2023
	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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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, 2023		June 30, 2023	
	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, 2023		June 30, 2023	
	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	94,237	84.00	375,000	96.09
- property investment	929,688	57.53	167,870	100.00
- financial concerns	3,072,131	24.70	3,057,216	27.28
- stockbrokers	200,000	0.00	0	0.00
- wholesale and retail trade	7,029	0.00	15,669	0.00
- manufacturing	131,241	100.00	219,223	100.00
- transport and transport equipment	0	0.00	0	0.00
- recreational activities	0	0.00	39,173	0.00
- information technology	23,430	100.00	100,752	100.00
- others	1,460,399	16.31	1,297,826	19.11
	5,918,155	29.83	5,272,729	36.61
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	340,681	93.12	389,894	93.97
	340,681	93.12	389,894	93.97
Total loans for use in Hong Kong	6,258,836	33.28	5,662,623	40.56
Trade finance	0	0.00	79,429	52.21
Loans for use outside Hong Kong	1,038,406	60.89	1,250,478	95.14
	7,297,242	37.21	6,992,530	50.45

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, 2023		
	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	242,220	-	242,220
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	751,813	127,380	879,193
4. Other entities of central governments not reported in item 1 above	165,777	-	165,777
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	476,079	767,125	1,243,204
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure.	2,280,607	885,962	3,166,569
Total	3,916,496	1,780,467	5,696,963
Total assets after provisions	16,383,152		
On-balance sheet exposures as percentage of total assets	23.91%		

	June 30, 2023		
	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	240,349	-	240,349
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	867,673	144,793	1,012,466
4. Other entities of central governments not reported in item 1 above	221,287	-	221,287
5. Other entities of local governments not reported in item 2 above	100,792	-	100,792
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	589,706	774,775	1,364,481
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures.	1,719,414	1,112,741	2,832,155
Total	3,739,221	2,032,309	5,771,530
Total assets after provisions	14,773,350		
On-balance sheet exposures as percentage of total assets	25.31%		

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, 2023
						HK\$million
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	2,347	2,411	-	91	-	4,849
- of which United States	1,541	2,411	-	-	-	3,952
- of which United Kingdom	739	-	-	-	-	739
- of which Luxembourg	-	-	-	91	-	91
Offshore centres	466	-	195	5,138	-	5,799
- of which Cayman Islands	-	-	-	3,711	-	3,711
- of which Hong Kong	246	-	180	653	-	1,079
- of which Singapore	220	-	-	519	-	739
- of which West Indies UK	-	-	-	242	-	242
Developing Asia and Pacific	1,570	-	-	1,034	-	2,604
- of which China	-	-	-	1,034	-	1,034
- of which Chinese Taipei	1,570	-	-	-	-	1,570
International Organisations	-	698	-	-	-	698

						June 30, 2023
						HK\$million
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	4,045	2,207	-	101	-	6,353
- of which United States	1,933	2,207	-	-	-	4,140
- of which France	1,697	-	-	-	-	1,697
- of which United Kingdom	337	-	-	-	-	337
- of which Australia	15	-	-	40	-	55
- of which Luxembourg	-	-	-	61	-	61
Offshore centres	323	-	264	4,568	-	5,155
- of which Cayman Islands	-	-	31	3,008	-	3,039
- of which Hong Kong	323	-	233	504	-	1,060
- of which Singapore	-	-	-	591	-	591
- of which West Indies UK	-	-	-	240	-	240
- of which Guernsey	-	-	-	109	-	109
- of which Bermuda	-	-	-	101	-	101
Developing Asia and Pacific	-	-	-	1,036	-	1,036
- of which China	-	-	-	1,036	-	1,036
International Organisations	-	697	-	-	-	697

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

5. Off-balance sheet exposures and derivative transactions

	December 31, 2023	June 30, 2023
	HK\$000	HK\$000
Contingent liabilities and commitments		
- trade-related contingencies	0	1,031
- other commitments	5,051,439	5,447,402
	<u>5,051,439</u>	<u>5,448,433</u>
	December 31, 2023	June 30, 2023
	HK\$000	HK\$000
Derivative transactions		
- exchange rate contracts	1,204,744	3,776,561
- interest rate contracts	0	391,733
	<u>1,204,744</u>	<u>4,168,294</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, 2023			
	Swiss francs	Chinese renminbi	US dollars	Total
	HK\$million			
Non-structural position				
Spot assets	1	1,871	12,943	14,815
Spot liabilities	-	(993)	(14,154)	(15,147)
Forward purchases	-	-	1,203	1,203
Forward sales	-	(877)	(2)	(879)
Net options position	-	-	-	-
Net long position	<u>1</u>	<u>1</u>	<u>(10)</u>	<u>(8)</u>
Structural position	-	-	-	-

	June 30, 2023		
	Chinese renminbi	US dollars	Total
	HK\$million		
Non-structural position			
Spot assets	1,808	11,190	12,998
Spot liabilities	(810)	(12,697)	(13,507)
Forward purchases	1,060	2,664	3,724
Forward sales	(2,057)	(1,121)	(3,178)
Net options position	-	-	-
Net short position	<u>1</u>	<u>36</u>	<u>37</u>
Structural position	-	-	-

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

7. Liquidity

	<u>Year 2023</u>	<u>Year 2022</u>
	%	%
Average liquidity maintenance ratio for the quarter ended December 31	48.58	
for the quarter ended December 31		42.00

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, 2023</u>	<u>June 30, 2023</u>
	%	%
Capital adequacy ratio	13.75	14.08

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, 2023</u>	<u>June 30, 2023</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total amount of shareholders' funds	51,101	49,662

2. Other financial information

	<u>December 31, 2023</u>	<u>June 30, 2023</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total assets	542,640	536,742
Total liabilities	491,540	487,080
Total loans and advances	402,552	385,432
Total customer deposits	442,004	438,690

	<u>For the year ended December 31, 2023</u>	<u>For the year ended December 31, 2022</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Profit before taxation	11,555	11,122

Note:

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

Dec 31, 2023	7.81015
Jun 30, 2023	7.83465
Dec 31, 2022	7.79785

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”)

EWBK has developed a dynamic liquidity contingency plan to cope with the various simulated situations. EWBK’s objective in contingency funding management is to ensure that there is sufficient liquidity to meet customers’ obligations timely and tide EWBK 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, 2023 are as below,
於 2023 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 余額			
		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	12,237,440	4,503,274	2,679,702	2,449,546	1,589,451	737,222	278,245	0	0	0	0	0
2 Amount payable arising from derivative contracts 應付衍生工具合約的金額	19,527	0	50,000	280,000	877,483	0	8,791	0	0	0	0	0
3 Due to banks 結欠銀行同業的金額	3,460,726	120,359	0	713,368	2,201,564	237,813	187,622	0	0	0	0	0
4 Other liabilities 其他負債	57,523	3,868	2,696	4,579	20,220	0	0	0	0	0	0	26,160
5 Capital and reserves 資本及儲備	679,992	0	0	0	0	0	0	0	0	0	0	679,992
6 Total 資產負債表內之總負債	16,455,208	4,627,501	2,732,398	3,447,493	4,688,718	975,035	474,658	0	0	0	0	706,152

Off-balance sheet obligations

資產負債表外之承擔

7 Irrevocable loan commitments or facilities granted 授予的不可撤回的貸款承諾	5,031,290	0	0	0	0	0	0	0	0	0	0	0	5,031,290
8 Other Off-balance sheet obligations 其他資產負債表外之承擔	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Total 資產負債表外之總承擔	5,031,290	0	0	0	0	0	0	0	0	0	0	0	5,031,290

On-balance sheet assets
資產負債表內之資產

	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		
10 Currency notes and coins 現金	0	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	230	0	49,983	280,297	863,025	0	8,373	0	0	0	0	0	0
12 Due from MA for a/c of Exchange Fund 存於外匯基金款項	148,264	148,264	0	0	0	0	0	0	0	0	0	0	0
13 Due from banks 應收銀行同業款項	4,599,189	2,785,842	806,871	985,944	0	20,532	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	4,280,107	4,280,107	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	0
16 Loans and advances to non-bank customers 非銀行客戶貸款及墊款	7,542,185	1,516,949	261,560	1,809,586	1,685,283	783,577	99,599	594,354	36,415	7,832	0	0	0
17 Other assets 其他資產	77,540	30,946	2,693	594	0	0	0	0	0	0	0	0	43,307
18 Total 資產負債表內之總資產	16,647,515	8,762,108	1,121,107	3,076,421	2,548,308	747,030	812,482	99,599	594,354	36,415	7,832	0	43,307

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	4,134,607	(1,611,291)	(371,072)	(2,140,410)	(228,005)	337,824	99,599	594,354	36,415	7,832	0	0	0
21 Cumulative Contractual Maturity Mismatch 累計錯配	4,134,607	2,523,316	2,152,244	11,834	(216,171)	121,653	221,252	815,606	852,021	859,853	0	0	0

(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	16,383,152	100.0
Customers deposits 客戶存款	12,135,390	74.1
which: from top 10 depositors 其中：首十大存戶	4,614,559	28.2
Balance from banks 銀行存款	3,408,425	20.8