



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, 2024**



華美銀行
EAST WEST BANK

(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, 2024

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 blue ink signature of Emma Wang, consisting of a large 'W' followed by a stylized 'E' and 'W'.

Emma Wang
General Manager

April 25, 2025

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, 2024 HK\$000	For the year ended December 31, 2023 HK\$000
Interest income	932,107	846,673
Interest expense	(467,981)	(487,371)
Net interest income	464,126	359,302
Commission and fee income	31,113	23,720
Commission and fee expense	(3,605)	(3,110)
Net fees and commission income	27,508	20,610
Gains less losses arising from trading in foreign currencies	55,272	50,507
Income from investment held for trading	1,394	798
Other operating income	6	20
Total operating income before impairment losses and provision	56,672	51,325
(Increase)/decrease of provision of impairment losses on loans and receivables	(5,730)	11,943
Net operating income	542,576	443,180
Staff and rental expenses	(103,808)	(108,734)
Other expenses	(28,848)	(30,199)
Total operating expenses	(132,656)	(138,933)
Profit before taxation	409,920	304,247
Tax expense	(70,433)	(50,416)
Profit after taxation	339,487	253,831

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

2. Balance sheet

	December 31, 2024 HK\$000	June 30, 2024 HK\$000
ASSETS		
Cash and balances with banks (except for those included in amount due from overseas offices)	1,010,543	1,497,241
Placements with banks (except for those included in amount due from overseas offices)	727,771	2,065,364
Amount due from overseas offices	3,906,802	682,481
Trade bills	-	-
Loans to customers (net of provisions)	7,457,565	6,877,711
Government bills and notes	1,596,570	1,569,463
Investment securities	4,249,046	3,017,268
Fixed assets	12,823	14,629
Other assets	239,414	150,729
Total assets	19,200,534	15,874,886
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	67,931	11,026
Deposits from customers		
- demand deposits and current accounts	1,125,385	732,356
- savings deposits	4,445,617	3,400,454
- time, call and notice deposits	9,559,507	9,706,327
	15,130,509	13,839,137
Amount due to overseas offices	2,755,412	1,039,978
Other liabilities	209,819	140,063
Total liabilities	18,163,671	15,030,204
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	697,376	671,870
Current profit	339,487	172,812
Total capital and reserves	1,036,863	844,682
Total liabilities and capital and reserves	19,200,534	15,874,886

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	December 31, 2024	June 30, 2024
	HK\$000	HK\$000
Gross amount of loans to customers:		
- Hong Kong	4,798,583	3,778,331
- China	1,695,005	2,004,159
- Singapore	714,812	831,730
- British Virgin Island	116,471	156,176
- Mauritius	100,942	124,941
- Cayman Islands	74,821	15,618
- United States	23,294	23,426
- Taiwan	12,730	12,802
	<u>7,536,658</u>	<u>6,947,183</u>
Trade bills	-	-
Total loans and advances to customers	<u>7,536,658</u>	<u>6,947,183</u>
Less : Impairment allowances for impaired loans and advances		
- individual impairment allowances	(79,093)	(69,472)
- collective impairment allowances	(79,093)	(69,472)
	<u>7,457,565</u>	<u>6,877,711</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, 2024	June 30, 2024
	HK\$000	HK\$000
- individual impairment allowances	-	-
- collective impairment allowances	58,957	58,726
- country risk provisions	35,885	37,448
	<u>94,842</u>	<u>96,174</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, 2024		June 30, 2024	
	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, 2024	June 30, 2024
	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, 2024	June 30, 2024
	HK\$000	HK\$000
Gross impaired loans and advances	372,647	0
Individual impairment allowances	0	0
Net impaired loans and advances	<u>372,647</u>	<u>0</u>

Gross impaired loans and advances as a percentage of gross loans and advances to customers	<u>4.94%</u>	<u>0.00%</u>
--	--------------	--------------

Individual impairment allowances as a percentage of gross impaired loans and advances	<u>0.00%</u>	<u>0.00%</u>
---	--------------	--------------

Current market value of collateral related to impaired loans and advances	<u>297,648</u>	<u>0</u>
---	----------------	----------

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, 2024		June 30, 2024	
	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, 2024		June 30, 2024	
	The percentage covered by collateral		The percentage covered by collateral	
	HK\$000	%	HK\$000	%
Gross amount of loans to customers for use in Hong Kong:				
Industrial, commercial and financial				
- property development	114,687	86.84	151,687	90.06
- property investment	172,483	100.00	769,747	2.21
- financial concerns	4,100,555	18.39	3,170,284	19.96
- stockbrokers	0	0.00	0	0.00
- wholesale and retail trade	0	0.00	7,028	0.00
- manufacturing	85,000	100.00	118,426	100.00
- transport and transport equipment	0	0.00	0	0.00
- recreational activities	0	0.00	0	0.00
- information technology	295,060	100.00	70,279	100.00
- others	1,492,895	16.18	1,370,630	17.66
	6,260,680	26.32	5,658,081	21.51
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	307,803	92.43	326,974	92.84
	307,803	92.43	326,974	92.84
Total loans for use in Hong Kong	6,568,483	29.42	5,985,055	25.41
Trade finance	5,043	0.00	104,726	51.89
Loans for use outside Hong Kong	963,132	30.37	857,402	49.80
	7,536,658	29.52	6,947,183	28.82

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, 2024		
	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	119,629	-	119,629
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	357,820	246,203	604,023
4. Other entities of central governments not reported in item 1 above	155,876	-	155,876
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	507,850	1,029,560	1,537,410
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures.	1,776,016	787,192	2,563,208
Total	2,917,191	2,062,955	4,980,146
Total assets after provisions	19,200,534		
On-balance sheet exposures as percentage of total assets	15.19%		

	June 30, 2024		
	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	156,577	-	156,577
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	476,787	308,571	785,358
4. Other entities of central governments not reported in item 1 above	119,053	-	119,053
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	328,904	802,980	1,131,884
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures.	2,212,826	724,570	2,937,396
Total	3,294,147	1,836,121	5,130,268
Total assets after provisions	15,874,886		
On-balance sheet exposures as percentage of total assets	20.75%		

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, 2024					HK\$million
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	4,321	5,030	-	261	-	9,612
- of which United States	3,907	5,030	-	-	-	8,937
- of which United Kingdom	388	-	-	-	-	388
- of which Luxembourg	-	-	-	261	-	261
Offshore centres	115	-	182	5,296	-	5,593
- of which Cayman Islands	-	-	12	4,272	-	4,284
- of which Hong Kong	115	-	170	289	-	574
- of which Singapore	-	-	-	433	-	433
- of which British Virgin Islands	-	-	-	186	-	186
- of which Mauritius	-	-	-	115	-	115
Developing Asia and Pacific	859	-	5	958	-	1,822
- of which China	859	-	5	958	-	1,822
International Organisations	-	681	-	-	-	681
	June 30, 2024					HK\$million
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed countries	1,301	3,381	-	181	-	4,863
- of which United States	707	3,381	-	-	-	4,088
- of which France	428	-	-	-	-	428
- of which Luxembourg	-	-	-	181	-	181
- of which United Kingdom	145	-	-	-	-	145
Offshore centres	984	-	140	5,002	-	6,126
- of which Cayman Islands	-	-	15	3,611	-	3,626
- of which Hong Kong	396	-	125	612	-	1,133
- of which Singapore	588	-	-	416	-	1,004
- of which West Indies UK	-	-	-	224	-	224
- of which Mauritius	-	-	-	139	-	139
Developing Asia and Pacific	1,750	-	-	1,081	-	2,831
- of which Chinese Taipei	1,643	-	-	-	-	1,643
- of which China	-	-	-	1,081	-	1,081
International Organisations	-	686	-	-	-	686

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

5. Off-balance sheet exposures and derivative transactions

	December 31, 2024 HK\$000	June 30, 2024 HK\$000
Contingent liabilities and commitments		
- direct credit substitutes	173,751	175,327
- trade-related contingencies	25,780	31,450
- other commitments	5,404,150	5,180,979
	<u>5,603,681</u>	<u>5,387,756</u>
	December 31, 2024 HK\$000	June 30, 2024 HK\$000
Derivative transactions		
- exchange rate contracts	1,352,897	895,639
	<u>1,352,897</u>	<u>895,639</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, 2024 HK\$million	
Non-structural position	US dollars	Total
Spot assets	15,588	15,588
Spot liabilities	(16,411)	(16,411)
Forward purchases	1,100	1,100
Forward sales	(253)	(253)
Net options position	-	-
Net long position	<u>24</u>	<u>24</u>
Structural position	<u>-</u>	<u>-</u>

	June 30, 2024 HK\$million		
Non-structural position	Chinese renminbi	US dollars	Total
Spot assets	2,138	12,641	14,779
Spot liabilities	(1,365)	(13,373)	(14,738)
Forward purchases	-	819	819
Forward sales	(772)	(77)	(849)
Net options position	-	-	-
Net short position	<u>1</u>	<u>10</u>	<u>11</u>
Structural position	<u>-</u>	<u>-</u>	<u>-</u>

Key Financial Information Disclosure Statement

Section A - Hong Kong Branch Information

7. Liquidity

		Year 2024	Year 2023
		%	%
Average liquidity maintenance ratio	for the quarter ended December 31	59.75	
	for the quarter ended December 31		48.58

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

	December 31, 2024	June 30, 2024
	%	%
Capital adequacy ratio	14.69	14.31

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.

	December 31, 2024	June 30, 2024
	Equivalent to HK\$million	Equivalent to HK\$million
Total amount of shareholders' funds	56,303	53,359

2. Other financial information

	December 31, 2024	June 30, 2024
	Equivalent to HK\$million	Equivalent to HK\$million
Total assets	588,893	564,847
Total liabilities	532,590	511,488
Total loans and advances	411,723	406,862
Total customer deposits	494,003	471,367

	For the year ended December 31, 2024	For the year ended December 31, 2023
	Equivalent to HK\$million	Equivalent to HK\$million
Profit before taxation	11,616	11,555

Note:

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

Dec 31, 2024	7.76475
Jun 30, 2024	7.80880
Dec 31, 2023	7.81015

Liquidity Risk Management

The framework, qualitative disclosure, and quantitative figures of liquidity risk management of EWHK 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 a sound 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 net 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. EWHK monitors the early warning indicators regularly. 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.

(d) Liquidity Stress Testing

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 drill should be conducted regularly 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, 2024 are as below,
於 2024 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

(HK\$'000)
港幣千元

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

	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	15,218,918	6,870,507	2,088,945	3,639,702	2,002,300	357,291	260,173	0	0	0	0	0
2 Amount payable arising from derivative contracts 應付衍生工具合約的金額	43	250,541	987	688,797	392,084	0	0	0	0	0	0	0
3 Due to banks 結欠銀行同業的金額	2,842,870	723,390	313,530	332,881	1,286,545	0	186,524	0	0	0	0	0
4 Other liabilities 其他負債	124,211	5,870	55,445	7,622	9,286	0	32,949	0	0	0	0	13,039
5 Capital and reserves 資本及儲備	1,036,864	0	0	0	0	0	0	0	0	0	0	1,036,864
6 Total 資產負債表內之總負債	19,222,906	7,850,308	2,458,907	4,669,002	3,690,215	357,291	479,646	0	0	0	0	1,049,903

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	5,404,150	0	0	0	0	0	0	0	0	0	0	5,404,150
8 Other Off-balance sheet obligations 其他負債表外之承擔	199,531	0	0	0	0	0	0	0	0	0	0	199,531
9 Total 資產負債表外之總承擔	5,603,681	0	0	0	0	0	0	0	0	0	0	5,603,681

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
11 Amount receivable arising from derivative contracts 應收衍生工具合約款項	17,628	250,574	988	704,856	394,059	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	86,129	86,129	0	0	0	0	0	0	0	0	0	0
13 Due from banks 應收銀行同業款項	5,559,570	4,831,290	728,280	0	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	5,860,506	5,860,506	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	7,778,554	1,660,021	473,718	1,377,664	2,050,394	1,201,183	204,297	523,366	254,199	6,113	4,301	23,298
17 Other assets 其他資產	142,976	25,847	55,583	2,496	0	0	0	0	0	0	0	59,050
18 Total 資產負債表內之總資產	19,445,363	12,714,367	1,258,569	2,085,016	2,444,453	1,201,183	204,297	523,366	254,199	6,113	4,301	82,348

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
20 Contractual Maturity Mismatch 淨流動資金錯	4,864,059	(1,200,338)	(2,583,986)	(1,245,762)	843,892	(275,349)	523,366	254,199	6,113	4,301		
21 Cumulative Contractual Maturity Mismatch 累計錯配	4,864,059	3,663,721	1,079,735	(166,027)	677,865	402,516	925,882	1,180,081	1,186,194	1,190,495		

(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	19,200,534	100.0
Customers deposits 客戶存款	15,130,509	79.0
which: from top 10 depositors 其中：首十大存戶	4,523,917	24.0
Balance from banks 銀行存款	2,823,343	15.0