



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**

**Financial Disclosure Statement
for the year ended December 31, 2025**

Hong Kong Branch Financial Disclosure Statement for the year ended December 31, 2025

Principal activities

East West Bank Hong Kong Branch ("Branch") provides a range of banking, financial and related services, including commercial banking, wealth management and transactional banking services.

Statement 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 ("HKMA") and, to the best of my knowledge and belief, it is not false or misleading in any material respect.



Emma Wang
Chief Executive

April 30, 2026

Disclosure Statement Available to The Public

Copies of the Disclosure Statement can 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 <https://investor.eastwestbank.com/financial-information/regulatory-disclosures/default.aspx> for public inspection.

Financial Disclosure Statement

Section A - Hong Kong Branch Information

1. Income statement

	For the year ended	
	December 31, 2025	December 31, 2024
	HK\$000	HK\$000
Interest income	967,836	932,107
Interest expense	(482,158)	(467,981)
Net interest income	485,678	464,126
Fees and commission income	35,306	31,113
Fees and commission expenses	(3,831)	(3,605)
Net fees and commission income	31,475	27,508
Gains less losses arising from trading in foreign currencies	31,810	32,778
Gains less losses arising from non-trading activities in foreign currencies	18,423	22,494
Income from investments held for trading	4,233	1,394
Other operating income	-	6
Total operating income before impairment losses and provision	54,466	56,672
Increase of provision of impairment losses on loans and receivables	(10,245)	(5,730)
Net operating income	561,374	542,576
Staff and rental expenses	(139,774)	(103,808)
Other expenses	(34,179)	(28,848)
Total operating expenses	(173,953)	(132,656)
Profit before taxation	387,421	409,920
Tax expense	(64,356)	(70,433)
Profit after taxation	323,065	339,487

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Section A - Hong Kong Branch Information

2. Balance sheet

	December 31, 2025	June 30, 2025
	HK\$000	HK\$000
ASSETS		
Due from Exchange Fund	55,124	626,414
Cash and balances with banks (except for those included in amount due from overseas offices)	382,275	257,714
Placements with banks (except for those included in amount due from overseas offices) which have a residual contractual maturity of less than or equal to one month	1,349,303	632,762
Amount due from overseas offices	4,553,688	6,013,920
Trade bills	-	37,676
Loans to customers (net of provisions)	8,864,739	8,129,032
Government bills and notes	1,380,789	1,370,121
Investment securities	3,947,321	4,272,565
Fixed assets	22,393	10,023
Other assets	237,907	166,932
Total assets	20,793,539	21,517,159
LIABILITIES		
Deposits and balances from banks (except for those included in amount due to overseas offices)	101,214	145,016
Deposits from customers		
- demand deposits and current accounts	1,140,084	918,352
- savings deposits	4,617,070	3,520,296
- time, call and notice deposits	12,264,260	11,695,094
	18,021,414	16,133,742
Amount due to overseas offices	984,307	3,776,328
Other liabilities	229,636	195,559
Total liabilities	19,336,571	20,250,645
CAPITAL AND RESERVES		
Paid up capital	-	-
Reserves	1,133,903	1,097,801
Current profit	323,065	168,713
Total capital and reserves	1,456,968	1,266,514
Total liabilities and capital and reserves	20,793,539	21,517,159

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Section A - Hong Kong Branch Information

3. Additional balance sheet information

(a) Loans and advances to customers

	December 31, 2025	June 30, 2025
	HK\$000	HK\$000
Gross amount of loans to customers by geographic area:		
- Hong Kong	5,448,628	5,066,303
- Mainland China	2,619,485	2,228,584
- Singapore	439,938	558,613
- Cayman Islands	110,413	169,055
- British Virgin Island	116,757	117,749
- Japan	102,304	38,169
- United States	-	23,550
- Mauritius	116,757	-
- Taiwan	-	12,870
	<u>8,954,282</u>	<u>8,214,893</u>
Trade bills	-	37,676
Total loans and advances to customers	<u>8,954,282</u>	<u>8,252,569</u>
Less : Impairment allowances for impaired loans and advances		
- individual impairment allowances	-	-
- collective impairment allowances	(89,543)	(85,861)
	<u>(89,543)</u>	<u>(85,861)</u>
	<u>8,864,739</u>	<u>8,166,708</u>

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

Impairment allowances made by the EWBHO against the exposure of the Branch as follows:

	December 31, 2025	June 30, 2025
	HK\$000	HK\$000
- individual impairment allowances	-	-
- collective impairment allowances	87,487	81,251
- country risk provisions	42,379	36,057
	<u>129,866</u>	<u>117,308</u>
Gross value of assets against which individual impairment allowances have been made	<u>-</u>	<u>-</u>

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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, 2025		June 30, 2025	
	HK\$000	%	HK\$000	%
Hong Kong:				
- more than 1 month but not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than one year	-	-	-	-
- more than one year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

	December 31, 2025	June 30, 2025
	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, 2025	June 30, 2025
	HK\$000	HK\$000
Gross impaired loans and advances	-	-
Individual impairment allowances	-	-
Net impaired loans and advances	<u>-</u>	<u>-</u>

Gross impaired loans and advances as a percentage of gross loans and advances to customers - -

Individual impairment allowances as a percentage of gross impaired loans and advances - -

Current market value of collateral related to impaired loans and advances - -

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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, 2025		June 30, 2025	
	HK\$000	%	HK\$000	%
Rescheduled loans and advances to customers	-	-	-	-

(e) Loans and advances to customers by industry sector

	December 31, 2025		June 30, 2025	
	HK\$000	The percentage covered by collateral	HK\$000	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	25,000	100.00	55,000	89.51
- property investment	211,814	100.00	172,001	100.00
- financial concerns	4,124,918	15.45	4,192,010	13.26
- stockbrokers	-	-	-	-
- wholesale and retail trade	7,784	-	-	-
- manufacturing	357,433	23.78	85,000	100.00
- transport and transport equipment	-	-	-	-
- recreational activities	-	-	-	-
- information technology	901,222	100.00	1,030,260	85.32
- others	2,192,377	13.58	1,400,301	22.00
	7,820,548	27.60	6,934,572	29.55
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	221,619	100.00	273,030	95.11
	221,619	100.00	273,030	95.11
Total loans for use in Hong Kong	8,042,167	29.59	7,207,602	32.03
Trade financing	83,034	31.60	70,244	33.22
Loans for use outside Hong Kong	829,081	36.33	937,047	21.58
	8,954,282	30.23	8,214,893	30.85

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Section A - Hong Kong Branch Information

(f) Non-bank Mainland exposures

The analysis of non-bank Mainland exposures are identified in accordance with the Completion Instruction for the "Return of Mainland Activities" issued by the HKMA.

	December 31, 2025		
	HK\$000		
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
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	119,489	-	119,489
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,096,605	1,185,817	2,282,422
4. Other entities of central governments not reported in item 1 above	156,083	-	156,083
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	409,791	713,763	1,123,554
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,376,432	1,916,467	4,292,899
Total	4,158,400	3,816,047	7,974,447
Total assets after provisions	20,793,539		
On-balance sheet exposures as percentage of total assets	20.00%		

	June 30, 2025		
	HK\$000		
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	120,439	-	120,439
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	772,868	222,750	995,618
4. Other entities of central governments not reported in item 1 above	157,493	-	157,493
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	514,977	927,976	1,442,953
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,979,642	1,091,265	3,070,907
Total	3,545,419	2,241,991	5,787,410
Total assets after provisions	21,517,159		
On-balance sheet exposures as percentage of total assets	16.48%		

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Section A - Hong Kong Branch Information

4. International claims

International claims are on-balance sheet exposures of counterparties based on the location of the counterparties after taking into account the transfer of risk. 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 and territories or areas, after risk transfer, amounting to 10% or more of the international claims are as follows:

HK\$million December 31, 2025

	<i>Non-bank private sector</i>					Total
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	
Developed economies	4,724	4,480	369	-	-	9,573
- of which United States	4,554	4,480	-	-	-	9,034
Offshore centres	712	-	5,194	1,619	-	7,525
- of which Cayman Islands	-	-	5,201	-	-	5,201

HK\$million June 30, 2025

	<i>Non-bank private sector</i>					Total
	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	
Developed economies	6,175	4,799	-	329	-	11,303
- of which United States	6,041	4,799	-	-	-	10,840
Offshore centres	152	-	184	6,060	-	6,396
- of which Cayman Islands	-	-	12	4,568	-	4,580

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Section A - Hong Kong Branch Information

5. Off-balance sheet exposures and derivative transactions

	December 31, 2025	June 30, 2025
	HK\$000	HK\$000
Contingent liabilities and commitments		
- direct credit substitutes	222,799	220,290
- other commitments	7,122,442	5,964,660
	7,345,241	6,184,950
	December 31, 2025	June 30, 2025
	HK\$000	HK\$000
Derivative transactions		
- exchange rate contracts	1,736,978	1,604,516
	1,736,978	1,604,516

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) constitutes 10% or more of the total net positions in all foreign currencies are disclosed.

	December 31, 2025	
	US dollars	HK\$million
Non-structural position		
Spot assets	16,079	16,079
Spot liabilities	(17,291)	(17,291)
Forward purchases	1,478	1,478
Forward sales	(260)	(260)
Net options position	-	-
Net long position	6	6
Net structural position	-	-

	June 30, 2025			
	Swiss francs	Chinese renminbi	US dollars	HK\$million
Non-structural position				
Spot assets	1	2,126	17,411	19,538
Spot liabilities	-	(1,280)	(18,254)	(19,534)
Forward purchases	-	254	1,227	1,481
Forward sales	-	(1,099)	(377)	(1,476)
Net options position	-	-	-	-
Net long position	1	1	7	9
Net structural position	-	-	-	-

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Section A - Hong Kong Branch Information

7. Liquidity

	For the quarter ended	
	December 31, 2025	December 31, 2024
Average liquidity maintenance ratio	%	%
	54.20	59.75

The 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.

Assets and Liability Committee ("ALCO") is mainly responsible for the branch's liquidity risk management. 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

8. Disclosure on remuneration

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



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Section B - Bank Information

1. Capital and capital adequacy

	<u>December 31, 2025</u>	<u>June 30, 2025</u>
	%	%
Capital adequacy ratio	15.11	14.88

The capital adequacy ratio of the Bank is computed in accordance with the Basel Capital Accord.

	<u>December 31, 2025</u>	<u>June 30, 2025</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total equity	63,446	60,382

2. Other financial information

	<u>December 31, 2025</u>	<u>June 30, 2025</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Total assets	620,071	609,312
Total liabilities	556,625	548,930
Total loans and advances	436,425	425,564
Total customer deposits	523,136	511,439

	<u>For the year ended</u>	
	<u>December 31, 2025</u>	<u>December 31, 2024</u>
	Equivalent to HK\$million	Equivalent to HK\$million
Profit before taxation	13,525	11,616

Note:

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

Dec 31, 2025	7.78380
Jun 30, 2025	7.84990
Dec 31, 2024	7.76475

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”)

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 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

The on- and off-balance items broken down into maturity buckets of the branch as of December 31, 2025 are as below,

On-balance sheet liabilities

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount	
		Next day	2 to 7 days	8 days to 1 month	Over 1 month, up to 3 months	Over 3 months, up to 6 months	Over 6 months, up to 1 year	Over 1 year up to 2 years	Over 2 years up to 3 years	Over 3 years up to 5 years	Over 5 years		
1 Deposits from non-bank customers	18,059,392	6,285,838	3,791,099	4,459,676	2,762,609	570,573	189,597	-	-	-	-	-	-
2 Amount payable arising from derivative contracts	8,784	60,120	130,000	380,147	760,603	79,543	-	-	-	-	-	-	-
3 Due to banks	1,087,173	774,169	-	-	188,421	-	124,583	-	-	-	-	-	-
4 Other liabilities	196,854	-	81,465	66,754	16,347	425	15,547	-	-	-	-	-	16,316
5 Capital and reserves	1,456,968	-	-	-	-	-	-	-	-	-	-	-	1,456,968
6 Total	20,809,171	7,120,127	4,002,564	4,906,577	3,727,980	650,541	329,727	-	-	-	-	-	1,473,284

(HK\$'000)

Off-balance sheet obligations

7 Irrevocable loan commitments or facilities granted	7,122,442	-	-	-	-	-	-	-	-	-	-	-	7,122,442
8 Other Off-balance sheet obligations	222,799	-	-	-	-	-	-	-	-	-	-	-	222,799
9 Total	7,345,241	-	-	-	-	-	-	-	-	-	-	-	7,345,241

On-balance sheet assets

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount			
		Next day	2 to 7 days	8 days to 1 month	Over 1 month, up to 3 months	Over 3 months, up to 6 months	Over 6 months, up to 1 year	Over 1 year up to 2 years	Over 2 years up to 3 years	Over 3 years up to 5 years	Over 5 years				
10	Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Amount receivable arising from derivative contracts	60,262	130,120	376,295	758,201	86,122	-	-	-	-	-	-	-	-	-
12	Due from MA for a/c of Exchange Fund	55,124	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Due from banks	4,935,964	1,160,210	189,432	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	5,339,893	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Loans and advances to non-bank customers	214,125	500,069	3,945,113	2,831,946	830,598	296,607	256,131	126,868	4,870	7,649	-	-	-	-
17	Other assets	20,783	88,411	37,378	-	-	-	-	-	-	-	-	-	-	51,870
18	Total	10,626,151	1,878,810	4,548,218	3,590,147	916,720	296,607	256,131	126,868	4,870	7,649	-	-	-	51,870

Off-balance sheet claims

19	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Contractual Maturity Mismatch	3,506,024	(2,123,754)	(358,359)	(137,833)	266,179	(33,120)	256,131	126,868	4,870	7,649	-	-	-	-
21	Cumulative Contractual Maturity Mismatch	3,506,024	1,382,270	1,023,911	886,078	1,152,257	1,119,137	1,375,268	1,502,136	1,507,006	1,514,655	-	-	-	-

(g) Concentration on collateral and sources of funding

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,

	Amount (HK\$000)	Percentage to total liabilities (%)
Total liabilities	20,793,539	100.0
Customers deposits	18,021,414	86.7
Balance from banks	1,085,521	5.2