

Statement of compliance

We have prepared this unaudited Disclosure Statement of Shinhan Bank, Hong Kong Branch (“the Branch”) as of 31 December 2018. It is compiled according to the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155M) effective from 1 January 2007.

As the Chief Executive of the Branch, I confirm, to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with the Banking (Disclosure) Rules requirement and consistent with the books and records of the Branch.

Shinhan Bank, Hong Kong Branch



Chief Executive
Hong Kong
30 April 2019

Shinhan Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2018
(Expressed in Thousand of Hong Kong dollars)

Branch Information (Hong Kong office only)

Profit and loss information

Income	<u>Dec 2018</u>	<u>Dec 2017</u>
Interest income	644,133	370,872
Interest expense	501,894	259,144
Net interest income	<u>142,239</u>	<u>111,728</u>
Other operating income		
- Gains less losses from trading in foreign currencies	-	-
- Gains less losses from non-trading activities in foreign currencies	2,900	1,969
- Gains less losses from trading in securities	-	-
- Gains less losses from non-trading activities in securities ^{Note}	9,137	10,282
- Gains less losses from other trading activities ^{Note}	27,723	11,095
	<u>39,760</u>	<u>23,346</u>
Net fee and commission income		
- Fee and commission income	54,151	36,472
- Fee and commission expense	(3,099)	(2,127)
	<u>51,052</u>	<u>34,345</u>
Other income	867	1,551
Total operating income	<u>233,918</u>	<u>170,970</u>
Expenses		
Operating expenses		
- Staff expenses	14,002	11,054
- Rental expenses	5,503	5,361
- Other operating expenses	6,044	3,303
Total Operating expenses	<u>25,549</u>	<u>19,718</u>
Operating profit before impairment losses	208,369	151,252
Impairment losses and charges for allowances on impaired loans and receivables		
- Collective impairment allowances	14,233	6,486
- Individual impairment allowances	-	-
	<u>14,233</u>	<u>6,486</u>
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	<u>222,602</u>	<u>157,738</u>
Tax expense	25,986	18,034
Profit after taxation	<u>196,616</u>	<u>139,704</u>

Note : including gains less losses from changes of fair value of derivative instruments

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Branch Information (Hong Kong office only)

Balance sheet information

Assets	<u>At 31 Dec 2018</u>	<u>At 30 Jun 2018</u>
Cash and balances with banks	2,316,393	2,969,431
Placements with banks which have a residual contractual maturity		
not more than 1 month	1,257,510	2,983,741
more than 1 month but not more than 1 year	1,057,293	1,114,388
more than 1 year	-	-
	<u>2,314,803</u>	<u>4,098,129</u>
Amount due from overseas offices of Shinhan Bank	1,744,736	1,130,372
Trade bills	5,557,172	5,915,175
Advances and other accounts		
- Advances to customers	9,061,549	6,521,803
- Advances to banks and other financial institutions	-	-
- Accrued interest and other accounts	104,159	84,761
- Collective allowances for impaired advances to customers	(38,447)	(27,381)
- Collective allowances for impaired advances to banks	-	-
- Individual allowances for impaired advances to customers	-	-
- Individual allowances for impaired advances to banks	-	-
	<u>9,127,261</u>	<u>6,579,183</u>
Investment Securities		
- Available-for-sale securities	7,313,541	3,519,581
	<u>7,313,541</u>	<u>3,519,581</u>
Property, plant and equipment and investment properties	1,579	294
Other assets	267,478	42,774
Total assets	<u>26,328,160</u>	<u>20,156,810</u>
Liabilities		
Deposits and balances from banks	7,171,174	3,166,278
Deposits from customers		
- Demand deposits and current accounts	197,750	14,739
- Savings deposits	1,330,578	679,877
- Time, call and notice deposits	2,274,900	805,389
	<u>3,803,228</u>	<u>1,500,005</u>
Amount due to overseas offices of Shinhan Bank	8,823,972	4,645,898
Certificates of deposit issued	5,021,189	2,778,121
Issued debt securities	4,855,716	7,745,779
Other liabilities	456,109	320,729
Provisions	-	-
Total liabilities	<u>26,328,160</u>	<u>20,156,810</u>

Shinhan Bank, Hong Kong Branch
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1 Additional Balance Sheet Information

(a) Loans and receivables	At 31 Dec 2018	At 30 Jun 2018
Advances to customers	9,061,549	6,521,803
Advances to banks	-	-
Accrued interest and other accounts	104,159	84,761
Impairment allowances for impaired advances		
- Collective allowances for impaired advances to customers	(38,447)	(27,381)
- Collective allowances for impaired advances to banks	-	-
- Individual allowances for impaired advances to customers	-	-
- Individual allowances for impaired advances to banks	-	-
	<u>9,127,261</u>	<u>6,579,183</u>

As at 31 Dec 2018	Gross amount	Impairment allowances (individually)	Market Value of collateral held	% to total loans and advances to customers
Impaired loans and advances to customers (individually determined)	-	-	-	0.00%

	Gross amount	Impairment allowances (individually)	Market Value of collateral held	% to total loans and advances to banks
Impaired loans and advances to banks (individually determined)	-	-	-	-

As at 30 Jun 2018	Gross amount	Impairment allowances (individually)	Market Value of collateral held	% to total loans and advances to customers
Impaired loans and advances to customers (individually determined)	-	-	-	0.00%

	Gross amount	Impairment allowances (individually)	Market Value of collateral held	% to total loans and advances to banks
Impaired loans and advances to banks (individually determined)	-	-	-	-

Shinhan Bank, Hong Kong Branch
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I Additional Balance Sheet Information (continued)

(b) Overdue and rescheduled assets

	<u>At 31 Dec 2018</u>		<u>At 30 Jun 2018</u>	
Overdue advances				
Advances to customers overdue for	<u>Gross amount</u>	<u>% to total advances to customers</u>	<u>Gross amount</u>	<u>% to total advances to customers</u>
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue advances	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Advances to banks overdue for	<u>Gross amount</u>	<u>% to total advances to banks</u>	<u>Gross amount</u>	<u>% to total advances to banks</u>
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue advances	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Market value of collateral held against the secured overdue advances		<u>Gross amount</u>		<u>Gross amount</u>
		-		-
Secured overdue advances		-		-
Unsecured overdue advances		-		-
		<u>-</u>		<u>-</u>
Specific provision made on overdue advances		-		-
		<u>-</u>		<u>-</u>
Rescheduled advances				
Rescheduled advances to customers	<u>Gross amount</u>	<u>% to total advances to customers</u>	<u>Gross amount</u>	<u>% to total advances to customers</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Rescheduled advances to banks	<u>Gross amount</u>	<u>% to total advances to banks</u>	<u>Gross amount</u>	<u>% to total advances to banks</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Shinhan Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2018
(Expressed in Thousand of Hong Kong dollars)

I Additional Balance Sheet Information *(continued)*

(b) Overdue and rescheduled assets *(continued)*

	At 31 Dec 2018		At 30 Jun 2018	
	Gross amount	% to total other assets	Gross amount	% to total other assets
Other overdue assets				
Other assets overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total other overdue assets	-	-	-	-
Repossessed assets				
Repossessed assets held		Gross amount		Gross amount
		-		-

(c) The breakdown of the gross amount of loans and advances to customers by industry categories

As at 31 Dec 2018	Gross advances	Extent advances are covered by collateral or other security
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
- Property development	-	-
- Property investment	-	-
- Civil engineering works	32,500	12,000
- Financial concerns	-	-
- Stockbrokers	-	-
- Wholesale and retail trade	502,579	34,097
- Manufacturing	80,190	89,674
- Transport and transport equipment	101,813	-
- Recreational activities	-	-
- Information technology	227,737	-
- Others	599,381	150,377
Sub-total	1,544,200	286,148
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	-	-
Sub-total	-	-
Total loans and advances for use in Hong Kong	1,544,200	286,148
Trade finance	-	-
Loans and advances for use outside Hong Kong	7,517,349	1,907,196
	9,061,549	2,193,344

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I Additional Balance Sheet Information (continued)

(c) The breakdown of the gross amount of loans and advances to customers by industry categories
(continued)

As at 30 Jun 2018

	<u>Gross advances</u>	<u>Extent advances are covered by collateral or other security</u>
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
- Property development	-	-
- Property investment	-	-
- Civil engineering works	32,500	36,000
- Financial concerns	301,956	156,192
- Stockbrokers	-	-
- Wholesale and retail trade	1,073,518	702,906
- Manufacturing	96,507	89,857
- Transport and transport equipment	125,565	-
- Recreational activities	115,381	95,381
- Information technology	77,826	78,478
- Others	-	-
Sub-total	<u>1,823,253</u>	<u>1,158,814</u>
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	-	-
Sub-total	<u>-</u>	<u>-</u>
Total loans and advances for use in Hong Kong	<u>1,823,253</u>	<u>1,158,814</u>
Trade finance	-	-
Loans and advances for use outside Hong Kong	<u>4,698,550</u>	<u>1,344,631</u>
	<u>6,521,803</u>	<u>2,503,445</u>

Shinhan Bank, Hong Kong Branch
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(Expressed in Thousand of Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(d) Analysis of gross loans and advances to customer by geographical areas

As at 31 Dec 2018	Gross loans and advances	Overdue loans and advances to customers	Impaired loans (individually determined)	Collectively assessed impairment allowances
- Asia & Pacific				
of which	8,099,746	-	-	24,496
- China	1,790,048	-	-	3,797
- Hong Kong	3,872,710	-	-	12,945
- South Korea	384,788	-	-	133
- Vietnam	9,999,823	-	-	4,485
- Caribbean				
of which	762,081	-	-	5,347
- Cayman Island	683,763	-	-	5,138
- North America				
of which	199,722	-	-	473
- United States	199,722	-	-	473
- Others	-	-	-	E
Total	9,061,549	-	-	#VALUE!

As at 30 Jun 2018	Gross loans and advances	Overdue loans and advances to customers	Impaired loans (individually determined)	Collectively assessed impairment allowances
- Asia & Pacific				
of which	6,133,798	-	-	21,011
- China	3,108,611	-	-	8,273
- Hong Kong	1,823,253	-	-	5,719
- South Korea	357,783	-	-	128
- Vietnam	378,452	-	-	6,505
- Caribbean				
of which	38,785	-	-	210
- Panama	38,785	-	-	210
- Middle East				
of which	-	-	-	-
- Saudi Arabia	-	-	-	-
- Others	349,220	-	-	-
Total	6,521,803	-	-	21,221

Note: Classification of gross amount of loans and advances to customers by countries or geographical areas constitutes 10% or more of the relevant disclosure amount. The analysis is based on the location of the counterparty.

Shinhan Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2018

(Expressed in Thousand of Hong Kong dollars)

I Additional Balance Sheet Information (continued)

(e) Non-bank Mainland China exposures

As at 31 Dec 2018			
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	224,205	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,522,572	-	1,522,572
4. Other entities of central government not reported in item 1 above	-	-	-
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	1,068,354	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,898,718	779,891	2,678,609
Total	4,713,849	779,891	4,201,181
Total assets after provision	26,328,160		
On-balance sheet exposures as percentage of total assets	17.90%		

Shinhan Bank, Hong Kong Branch
Financial Disclosure as of 31 December 2018
(Expressed in Thousand of Hong Kong dollars)

I Additional Balance Sheet Information *(continued)*

(e) Non-bank Mainland China exposures

As at 30 Jun 2018	On-balance sheet exposure	Off-balance sheet exposure	Total
Types of counterparties			
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	227,115	-	227,115
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,577,191	-	1,577,191
4. Other entities of central government not reported in item 1 above	-	-	-
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	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,801,988	708,742	2,510,730
Total	3,606,294	708,742	4,315,036
Total assets after provision	20,156,810		
On-balance sheet exposures as percentage of total assets	17.89%		

Shinhan Bank, Hong Kong Branch
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(Expressed in Million of Hong Kong dollars)

II Cross-border claims (excluding claims from Head Office, branches and subsidiaries) by geographical areas after taking into consideration of transfer of risks

Cross-border claims are on-balance sheet exposures to counterparties after taking into account the transfer of risk.

As at 31 Dec 2018	Banks and others financial institutions	Public sector entities	Others	Total
- Asia & Pacific excluding Hong Kong				
of which	9,782	-	8,618	18,400
- China	650	-	1,811	2,461
- South Korea	8,386	-	5,065	13,451
- Vietnam	219	-	1,000	1,219
- North America	264	-	302	566
- Middle East	650	-	-	650
- Caribbean	-	-	-	-
- Western Europe	425	-	43	468
	<u>11,121</u>	<u>-</u>	<u>8,963</u>	<u>20,084</u>

As at 30 Jun 2018	Banks and others financial institutions	Public sector entities	Others	Total
- Asia & Pacific excluding Hong Kong				
of which	4,013	-	4,131	8,144
- China	-	-	1,818	1,818
- South Korea	1,130	-	1,469	2,599
- Vietnam	240	-	378	618
- North America	85	-	-	85
- Middle East	235	-	-	235
- Caribbean	-	-	39	39
- Western Europe	455	-	32	487
	<u>4,788</u>	<u>-</u>	<u>4,202</u>	<u>8,990</u>

Note: Amounts represent cross-border claims based on countries or geographical classification and constitutes 10% or more of the total amount. Claims arising between branches and subsidiaries are excluded.

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(Expressed in Million Hong Kong dollars)

III Currency risk

As at 31 Dec 2018	HK\$ Million Equivalent			Total
	US Dollar	JPY & Others	CNY	
Spot assets	23,718	1,565	5	25,288
Spot liabilities	(23,892)	(370)	(5)	(24,267)
Forward purchases	1,224	11	-	1,235
Forward sales	(1,033)	(1,206)	-	(2,239)
Net option position	-	-	-	-
Net long / (net short) position	17	-	-	17
Structural position	-	-	-	-

As at 30 Jun 2018	HK\$ Million Equivalent			Total
	US Dollar	JPY & Others	CNY	
Spot assets	18,537	275	9	18,821
Spot liabilities	(19,710)	(5)	(9)	(19,724)
Forward purchases	1,349	-	-	1,349
Forward sales	(175)	(270)	-	(445)
Net option position	-	-	-	-
Net long / (net short) position	1	-	-	1
Structural position	-	-	-	-

Shinhan Bank, Hong Kong Branch
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(Expressed in Thousand Hong Kong dollars)

IV Off-balance sheet exposures

(a) The contractual or notional amounts of each of the following class of off-balance sheet exposures outstanding are:

	<u>At 31 Dec 2018</u>	<u>At 30 Jun 2018</u>
Contingent liabilities and commitments		
- Direct credit substitutes	-	-
- Transaction-related contingencies	768,353	818,115
- Trade-related contingencies	238,203	1,036,513
- Note issuance and revolving underwriting facilities	-	-
- Other commitments	1,145,140	1,059,009

Contingent liabilities and commitments arises from credit-related instruments which include letters of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contract amounts represent the amounts at risk should the contract be fully drawn upon and the customers default. As the facilities may expire without being drawn upon, the contracts amounts do not represent expected future cash flows.

	<u>At 31 Dec 2018</u>	<u>At 30 Jun 2018</u>
Derivative transactions		
- Exchange rate-related derivative contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	4,993,249	3,088,192
- Interest rate derivative contracts		
- Others	525,369	-

The above derivative contracts amounts are the notional amount of the contract, they do not represent amounts at risk. All the derivative contracts held by the Branch are to offset gains/losses on fixed rate bonds and loans.

(b) The total fair value of the above derivative transactions	<u>At 31 Dec 2018</u>	<u>At 30 Jun 2018</u>
- Exchange rate-related derivative contracts	13,749	31,571
- Interest rate derivative contracts	-	-

No bilateral netting arrangements for above derivative transactions.

V Liquidity

	<u>Year ended 31 Dec 2018</u>	<u>Year ended 31 Dec 2017</u>
The average liquidity maintenance ratio for the period	217.66%	258.73%
The average liquidity maintenance ratio for 4th quarter	145.27%	185.89%

The liquidity maintenance ratio (LMR) is calculated in accordance with the Banking (Liquidity) Rules effective from 01 January 2015.

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average LMR as reported in the "Return of Liquidity Position of an Authorized Institution".

Liquidity Risk Management

The Branch has established a Liquidity Risk Management Policy which is reviewed and approved by the senior management. This policy requires the Branch to maintain a conservative level of liquid funds on a daily basis to meet all financial obligations, and setup the action plan on liquidity contingency.

The liquidity position is monitored through statutory liquidity ratios, cash flow analysis, and inter-bank transactions undertaken by our Branch. The Branch also perform the testing on various type of stress scenarios on monthly basis according to our Liquidity Stress Testing Policy.

**Shinhan Bank, Hong Kong Branch
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The key elements of the liquidity risk framework are:

Liquidity Stress Testing

The Branch performs liquidity stress testing on a regular basis, to evaluate the effect of both general market wide and institutional specific disruptions on the Branch's liquidity position. The internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios. The Branch's liquidity stress tests consider the effect of changes in funding assumptions, and the market value of liquidity assets, the results of which are reviewed by senior management and are considered in making liquidity management decisions. Based on the result of the liquidity stress test, the Branch takes necessary (if needed) rebalancing, restructuring actions by risk mitigation or contingency plans.

Contingency Planning

The Branch maintains the liquidity contingency funding plan in case it faces liquidity problem as part of liquidity risk management. The liquidity contingency plan specifies an approach for monitoring and evaluation of actual and potential liquidity events. The plan outlines liquidity identification, monitoring, and measurement of liquidity events. The plan also specifies possible measures, internal and external communication and action to be taken at various stages of crisis.

Funding Diversification

Apart from taking customer deposits as major sources of funding, the Branch boardens its funding source in retail market, money market and capital market by different terms. The Branch also holds a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed conditions.

Oversight and Reporting

The results of stress testing, Liquidity Maintenance Ratio(LMR) and liquidity gap are reported to the management and head office on a regular basis.

The details of maturity profile refer to Appendix I

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(Expressed in thousand Hong Kong dollars)

VI Bank information (Consolidated basis)

The following table shows the consolidated capital adequacy ratio and the amount of shareholders' funds of Shinhan Financial Group. The basis of preparation is in accordance with the Korean-International Financial Reporting Standards.

(a) Capital and Capital Adequacy	31 Dec 2018	30 Jun 2018
(i) Capital adequacy ratio	14.90%	14.90%
(ii) Total share capital	18,597,012	18,528,908
(iii) Total amount of shareholder funds	257,741,482	240,267,793
 (b) Other Financial Information		
(i) Total assets	3,092,085,919	3,049,431,620
(ii) Total liabilities	2,845,459,365	2,818,680,187
(iii) Total loans and advances	2,015,671,905	1,937,037,850
(iv) Total deposits	1,782,832,279	1,748,594,295
	31 Dec 2018	31 Dec 2017
(v) Pre-tax profit	30,049,852	25,539,942

- 1 Shareholders' fund is the sum total of capital and reserves.
- 2 Total liabilities are equal to total assets minus shareholders' fund.
- 3 The conversion rate of HKD/KRW as at 31 December 2018 is 142.23
- 4 The consolidated capital adequacy ratio was calculated in accordance with the Korean-International Financial Reporting Standards adopting Basel III approach.

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VII Disclosure on Remuneration for CG-5 Guideline on a Sound Remuneration System issued by the HKMA

Pursuant to section 3 of CG-5 Guideline on a Sound Remuneration System issued by the HKMA, the following disclosures are made:

a) The design and implementation of the remuneration systems:

The Bank adopts the remuneration policy and systems which are established by the Remuneration Committee of our Head Office for overseas branch. The objective of the remuneration policy is to attract, motivate reward and retain quality staff. The Board ensures that the remuneration policies are in line with the strategic objectives and corporate values of the Bank, and do not give rise to conflicts between the objectives of the Bank and the interests of individual Directors and key executives.

The Remuneration Committee reviews the performance of management and directors over the past fiscal year and settles on remuneration that is proportionate to the individual's responsibilities. It also make sure that the remuneration is on a proper level that improves the long-term interests of the Group and its shareholders.

b) Aggregate quantitative information on remuneration for senior management and key personnel (Note 1) are as follows:

As at 31 Dec 2018

	<u>Amount</u>	<u>Number of Beneficiaries</u>
- Fixed Remuneration	8,201	17
- Variable Remuneration	300	-
- Deferred Remuneration	-	-
Total	<u>8,501</u>	<u>17</u>

As at 31 Dec 2017

	<u>Amount</u>	<u>Number of Beneficiaries</u>
- Fixed Remuneration	5,961	7
- Variable Remuneration	341	-
- Deferred Remuneration	-	-
Total	<u>6,302</u>	<u>7</u>

No senior management or key personnel has been awarded with new sign-on or severance payments.

Note 1: As defined in CG5 Guideline on a Sound Remuneration System issued by the HKMA, senior management are those who are responsible for oversight of either the Bank's company-wide strategy or activities or those of the Bank's main business lines. Key Personnel are individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank.

(HK\$'000)

A. Contractual maturity profile
31-Dec-18

	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	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years			
On-balance sheet liabilities														
1 Deposits from non-bank customers														
(a) Pledged deposits	20,385	0	0	0	18,556	440	1,389	0	0	0	0	0	0	
(b) Demand, savings and current account deposits	715,885	715,885												
(c) Term, call and notice deposits	1,560,143	407,099	113,026	713,162	249,146	64,555	7,525	5,630	0	0	0	0	0	
2 Amount payable arising from securities financing transactions (other than securities swap transactions)	0													
3 Amount payable arising from derivative contracts	0													
4 Due to MA for a/c of Exchange Fund	0													
5 Due to overseas central banks	0													
6 Due to banks	14,773,022	0	1,930,552	1,345,134	4,611,440	4,462,936	2,266,640	0	0	0	0	0	156,320	
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding	4,197,192	0	625,280	0	2,594,912	547,120	429,880	0	0	0	0	0	0	40,065
8 Other liabilities	181,450	0	215	22,756	25,758	89,952	2,704							
9 Capital and reserves	259,274	0	0											259,274
10 Total	21,707,351	1,122,984	2,669,073	2,081,052	7,499,812	5,165,003	2,708,138	5,630	0	0	0	0	156,320	299,339

Off-balance sheet obligations

11 Irrevocable loan commitments or facilities granted														
(a) With dates and amounts of drawdown ascertained														
(b) Others (not included in sub-item (a))														
12 Contractual obligations arising from securities financing transactions (not included in item 2)														
13 Contractual obligations arising from derivative contracts (not included in item 3)	1,829,811	0	569,046	104,324	744,967	375,258	36,216							
14 Off-balance sheet obligations not included in items 11 to 13														
(a) With dates and amounts of payment ascertained														
(b) Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Total	1,829,811	0	569,046	104,324	744,967	375,258	36,216	0	0	0	0	0	0	0

(HK\$'000)

A. Contractual maturity profile

	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	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years			
On-balance sheet assets														
16 Currency notes and coins	1,747	1,747												
17 Amount receivable arising from securities financing transactions (other than securities swap transactions)	0													
18 Amount receivable arising from derivative contracts	0													
19 Due from MA for a/c of Exchange Fund	46,584	46,584												
20 Due from overseas central banks	0													
21 Due from banks	5,508,837	1,303,673	100,000	2,068,544	1,645,820	156,320	0	234,480	0					
22 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)														
(a) Readily monetizable	3,651,316	3,651,316												
(b) Not readily monetizable	0													
(i) Pledged to customers	0													
(ii) Others	0													
23 Acceptances and bills of exchange held	5,835,216	180,326	264,120	1,307,677	2,613,464	1,310,810	158,819							
24 Loans and advances to non-bank customers	6,552,317	0	0	1,505,589	804,811	715,002	1,196,744	1,004,862	927,684	66,436	333,189			
25 Other assets	138,839	0	7,352	38,594	20,834	14,913	6,374	0						
26 Total	21,734,856	5,183,646	371,472	4,920,404	5,084,929	2,195,045	1,361,937	1,004,862	1,162,164	66,436	333,189			50,772

Off-balance sheet claims

27 Irrevocable loan commitments or facilities received															
(a) With dates and amounts of drawdown ascertained															
(b) Others															
28 Contractual claims arising from securities financing transactions (not included in item 17)															
29 Contractual claims arising from derivative contracts (not included in item 18)	1,829,811	0	569,046	104,324	744,967	375,258	36,216	0	0	0	0				
30 Off-balance sheet claims not included in items 27 to 29															
(a) With dates and amounts of receipt of payment ascertained															
(b) Others															
31 Total	1,829,811	0	569,046	104,324	744,967	375,258	36,216	0	0	0	0				0
32 Contractual Maturity Mismatch	4,060,662	(2,297,601)	2,839,352	(2,414,883)	(2,969,958)	(1,346,201)	999,232	1,162,164	66,436	176,869					
33 Cumulative Contractual Maturity Mismatch	4,060,662	1,763,061	4,602,413	2,187,530	(782,438)	(2,128,629)	(1,129,397)	32,767	99,203	276,072					

A. Contractual maturity profile

30-Jun-18

(HK\$'000)

	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	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years		> 3 years up to 5 years	Over 5 years			
On-balance sheet assets															
16	Currency notes and coins	1,674													
17	Amount receivable arising from securities financing transactions (other than derivative contracts)	0													
18	Amount receivable arising from derivative contracts	0													
19	Due from MA for a/c of Exchange Fund	176,498													
20	Due from overseas central banks	0													
21	Due from banks	3,921,631	370,000	1,380,814	918,192	196,195	0	0	0	0	0	0	0	0	0
22	Debt securities, prescribed instruments and structured financial assets	3,519,581													
	(a) Readily monetizable	0													
	(b) Not readily monetizable	0													
	(i) Pledged to customers	0													
	(ii) Others	0													
23	Acceptances and bills of exchange held	5,915,175	1,049	1,218,019	2,746,490	1,584,249	118,828								
24	Loans and advances to non-bank customers	6,521,803	0	87,895	377,510	1,807,321	1,391,350	975,676	1,044,020	99,206	343,430	0	0	0	0
25	Other assets	127,829	42,774	3,095	27,123	46,644	7,899	0	0	0	0	0	0	0	294
26	Total	20,184,191	4,798,006	3,003,466	4,106,721	3,595,664	1,510,178	975,676	1,044,020	99,206	343,430	0	0	0	294
Off-balance sheet claims															
27	Irrevocable loan commitments or facilities received														
	(a) With dates and amounts of drawdown ascertained														
	(b) Others														
28	Contractual claims arising from securities financing transactions (not included in item 27)														
29	Contractual claims arising from derivative contracts (not included in item 27)	1,524,578	0	110,182	567,808	249,473	227,115	0	0	0	0	0	0	0	0
30	Off-balance sheet claims not included in items 27 to 29														
	(a) With dates and amounts of receipt of payment ascertained														
	(b) Others														
31	Total	1,524,578	0	110,182	567,808	249,473	227,115	0	0	0	0	0	0	0	0
32	Contractual Maturity Mismatch	3,971,864	19,756	(375,651)	(2,070,603)	(2,306,314)	(1,291,069)	969,554	1,044,020	99,206	186,474				
33	Cumulative Contractual Maturity Mismatch	3,971,864	3,991,620	3,615,969	1,545,366	(760,948)	(2,052,017)	(1,082,463)	(38,443)	60,763	247,237				