



**First Abu Dhabi Bank PJSC
Hong Kong Branch**

第一阿布扎比銀行

香港分行

**Financial Information Disclosure Statement
as of 30 June 2019**

截至 2019 年 6 月 30 日止之財務資料披露聲明

First Abu Dhabi Bank PJSC, Hong Kong Branch 第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

This disclosure of the financial information as at 30 June 2019 of First Abu Dhabi Bank PJSC, Hong Kong Branch is pursuant to the module on “Guideline on the Application of the Banking (Disclosure) Rules” in the Supervisory Manual issued by the Hong Kong Monetary Authority.

General Information

Incorporated in Abu Dhabi and listed on the Abu Dhabi Securities Exchange (ADX), First Abu Dhabi Bank PJSC (FAB) is the largest bank in the United Arab Emirates (UAE) providing a full range of banking products and services.

FAB Hong Kong branch is a branch of FAB licensed by the Hong Kong Monetary Authority in Hong Kong under the Banking Ordinance.

Chief Executive’s Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the period ended 30 June 2019, that are prepared under the Banking (Disclosure) Rules made pursuant to the Banking Ordinance, and to the best of my knowledge and belief, it is not false or misleading in any material respect.

財務資料披露聲明

本披露聲明根據香港金融管理局刊載於《監管政策手冊》的銀行業《披露》規則的應用指引，披露第一阿布扎比銀行香港分行在2019年6月30日財務資料。

一般資料

“第一阿布扎比銀行”(FAB)在阿布扎比成立並於阿布扎比證券交易所(ADX)上市。作為阿拉伯聯合酋長國(阿聯酋)最大銀行，“第一阿布扎比銀行”為市場提供全方位的銀行產品和服務。“第一阿布扎比銀行香港分行”為“第一阿布扎比銀行”分行，屬香港金融管理局監管之持牌銀行並遵循《銀行業條例》。

First Abu Dhabi Bank PJSC, Hong Kong Branch
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行政總裁之遵從情況聲明

本公司謹將至 2019 年 6 月 30 日的主要財務資料披露聲明告呈覽。本聲明的內容是根據《銀行業條例》所訂立的銀行業《披露》規則編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。



MUI Man Bui, Bill 梅文彪

Alternate Chief Executive

候補行政總裁

24 SEP 2019



First Abu Dhabi Bank PJSC, Hong Kong Branch
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Disclosure Statement Available to The Public

披露聲明書可供公眾索閱

A copy of the Disclosure Statement has been uploaded on the FAB website, and hard copies may be obtained from the reception of First Abu Dhabi Bank PJSC Hong Kong Branch at 18 Floor, Nine Queen's Road Central, Hong Kong.

披露聲明的副本可於第一阿布扎比銀行網站查閱或向香港分行的接待處查詢，地址：香港皇后大道中9號18樓。

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry for public inspection. For any enquiry, please telephone (852) 3413 4388.

本披露聲明書的副本已存放於香港金融管理局的銀行查冊組，供公眾查閱。查詢電話(852) 3413 4388。

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| | 6 months ended 中年結算至 30 Jun 2019 2019年6月30日 HK\$' 000 千港元 | 6 months ended 中年結算至 30 Jun 2018 2018年6月30日 HK\$' 000 千港元 |
|---|--|--|
| 1. Income statement | | |
| 1. 損益結算表 | | |
| Interest income 利息收入 | 543,055 | 285,965 |
| Interest expense 利息支出 | (519,902) | (231,241) |
| Net interest income 利息收入淨額 | 23,153 | 54,724 |
| Other operating income 其他營業收入 | | |
| <i>Fees and commission income</i> 費用及佣金收入 | 43,594 | 26,353 |
| <i>Fees and commission expense</i> 費用及佣金支出 | (472) | (581) |
| Net commission income 費用及佣金收入淨額 | 43,122 | 25,772 |
| Gains less losses arising from trading in foreign currencies 非港元貨幣交易的收益減虧損 | 48,211 | (26,069) |
| Gains less losses from other trading activities 其他交易活動的收益減虧損 | 2,685 | 2,299 |
| Other income 其他收入 | 41,737 | 38,712 |
| Net operating income 營業收入淨額 | 135,755 | 40,714 |
| | 158,908 | 95,438 |



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| | 6 months ended 中年結算至 30 Jun 2019 2019年6月30日 HK\$' 000 千港元 | 6 months ended 中年結算至 30 Jun 2018 2018年6月30日 HK\$' 000 千港元 |
|--|--|--|
| 1. Income statement (Cont'd) | | |
| 1. 損益結算表(續) | | |
| Operating expenses | | |
| 營業支出 | | |
| - Staff and rental expenses • 人事費及租金支出 | (55,427) | (53,651) |
| - Head Office charges • 總行支出 | (8,413) | (6,133) |
| - Other expenses • 其他支出 | (21,213) | (9,790) |
| - Net credit for debt provision 債務準備金收入淨額 | (13,171) | 11,060 |
| Total operating expenses | (98,224) | (58,514) |
| 營業支出總額 | | |
| Profit before taxation | 60,684 | 36,924 |
| 除稅前利潤 | | |
| Tax (expense)/ income 稅項(支出)/收入 | (10,941) | 26,853 |
| Profit after taxation | 49,743 | 63,777 |
| 除稅後利潤 | | |



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| | As at 30 Jun 2019 2019年6月30日 HK\$' 000 千港元 | As at 31 Dec 2018 2018年12月31日 HK\$' 000 千港元 |
|--|--|---|
| 2. Balance sheet | | |
| 2. 資產負債表 | | |
| ASSETS | | |
| 資產 | | |
| Cash and balance with banks (except those included in amount due from overseas offices of the institution) | 47,262 | 57,168 |
| 現金及銀行餘額 (不包括存放於海外辦事處的金額) | | |
| Placements with banks which have a residual contractual maturity of more than 1 month but not more than 12 months (except those included in amount due from overseas offices of the institution) | - | - |
| 距離合約到期日超逾1個月但不超逾12個月的銀行存款 (不包括存放於海外辦事處的金額) | | |
| Amount due from overseas offices of the institution | 35,245,079 | 25,972,168 |
| 存放於海外辦事處的金額 | | |
| Trade bills | 40,620 | 534,132 |
| 貿易匯票 | | |
| Advances to banks | 2,123,469 | 2,366,465 |
| 對銀行貸款 | | |
| Advances to customers | 14,261,245 | 10,715,927 |
| 對客戶貸款 | | |
| Financial assets measured at fair value through profit or loss | 1,523,053 | - |
| 以公平價值計量經損益表入帳的金融資產-持有作交易用途 | | |
| Investment securities | 3,455,360 | 1,248,868 |
| 投資證券 | | |
| Property, plant, equipment and investment properties | 11,948 | 13,406 |
| 物業、機器、設備及投資物業 | | |
| Other assets | 752,056 | 629,450 |
| 其他資產 | | |
| Total assets | 57,460,092 | 41,537,584 |
| 總資產 | | |



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| | As at 30 Jun 2019 2019年6月30日 HK\$' 000 千港元 | As at 31 Dec 2018 2018年12月31日 HK\$' 000 千港元 |
|---|--|---|
| 2. Balance sheet (Cont'd) 2. 資產負債表(續) | | |
| LIABILITIES 負債 | | |
| Deposits and balances from banks (except those included in amount due to overseas offices) 銀行同業存款及結餘 (不包括結欠海外辦事處的金額) | 6,168,755 | 76 |
| Deposits from customers 客戶存款 | 10,954,355 | 6,731,657 |
| - Demand deposits and current accounts • 活期存款及往來賬戶 | 51,589 | 23,287 |
| - Savings deposits • 儲蓄存款 | - | - |
| - Time deposits • 定期存款 | 10,902,766 | 6,708,370 |
| Certificates of deposit issued 已發行存款證 | 1,205,347 | 1,208,355 |
| Amount due to overseas offices of the institution 結欠海外辦事處的金額 | 38,070,638 | 32,900,663 |
| Other liabilities 其他負債 | 1,037,989 | 727,830 |
| Reserves 儲備 | 23,008 | (30,997) |
| Total liabilities 總負債 | 57,460,092 | 41,537,584 |



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3. Additional balance sheet information

3. 其他資產負債表資料

(a) Impaired loans and advances to customers

(a) 個別評估已減值客戶貸款

| | 30 Jun 2019 2019年6月30日 | | | |
|--------------------------------|--|---|--|-------------------|
| | Stage 3 expected credit loss allowances | Stage 1 and 2 expected credit loss allowances | Net advances to customers and banks | |
| Gross Advance | 第三階段預期信貸 損失撥備 | 第一及第二階段預 期信貸損失撥備 | 已減值貸款(客戶及銀 行) | |
| 放款毛額 | 損失撥備 | 期信貸損失撥備 | 行) | |
| HK\$' 000 千港元 | HK\$' 000 千港元 | HK\$' 000 千港元 | HK\$' 000 千港元 | |
| Advances to Customers 對客戶貸款 | 14,222,333 | - | 27,149 | 14,195,184 |
| Advances to Banks 對銀行貸款 | 2,116,117 | - | 394 | 2,115,723 |
| Accrued Interest 應計利息 | 46,264 | - | 73 | 46,191 |
| Other Accounts 其他賬目 | - | - | - | - |
| | <u>16,384,714</u> | <u>-</u> | <u>27,616</u> | <u>16,357,098</u> |

| | 31 Dec 2018 2018年12月31日 | | | |
|--------------------------------|--|---|--|-------------------|
| | Stage 3 expected credit loss allowances | Stage 1 and 2 expected credit loss allowances | Net advances to customers and banks | |
| Gross Advance | 第三階段預期信貸 損失撥備 | 第一及第二階段預期信 貸損失撥備 | 已減值貸款(客戶及銀 行) | |
| 放款毛額 | 損失撥備 | 貸損失撥備 | 行) | |
| HK\$' 000 千港元 | HK\$' 000 千港元 | HK\$' 000 千港元 | HK\$' 000 千港元 | |
| Advances to Customers 對客戶貸款 | 10,690,421 | - | 11,709 | 10,678,712 |
| Advances to Banks 對銀行貸款 | 2,357,387 | - | 1,551 | 2,355,836 |
| Accrued Interest 應計利息 | 34,584 | - | 35 | 34,549 |
| Other Accounts 其他賬目 | - | - | - | - |
| | <u>13,082,392</u> | <u>-</u> | <u>13,295</u> | <u>13,069,097</u> |



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3. Additional balance sheet information (Cont'd)
3. 其他資產負債表資料(續)

(a) Impaired loans and advances to customers (Cont'd)
(a) 個別評估已減值客戶貸款(續)

From 1st January 2018, impairment allowances are booked in Hong Kong Branch, and determined based on the expected credit loss provision requirement of IFRS9. Booking of expected credit loss allowances are based on assessment completed by the Head Office in the UAE.

As there is no impaired loan in Hong Kong Branch, no stage 3 expected credit loss allowance was made at the branch level as at 30 June 2019 and 31 December 2018.

自 2018 年 1 月 1 日起，減值撥備是於香港分行賬上提撥，並根據 IFRS9 預期信用損失撥備金的要求而釐定。香港分行的預期信用損失撥備金是由阿聯酋總行評估決定。

香港分行於 2019 年 6 月 30 日年度止及 2018 年 12 月 31 日年度止均沒有減值貸款，故本分行均沒有提撥第三階段預期信貸損失撥備。



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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

- (b) Analysis of advances to customers by industry sector based on categories and definitions used by the Hong Kong Monetary Authority ('HKMA').
 (b) 根據香港金融管理局「香港金管局」所用類別及定義按行業分析客戶貸款。

| | 30 Jun 2019 2019年6月30日 | | 31 Dec 2018 2018年12月31日 | |
|--|---------------------------|-----------------------------------|----------------------------|-----------------------------------|
| | Gross Loans and Advances | Amount covered by collateral | Gross Loans and Advances | Amount covered by collateral |
| | 貸款總額 HK\$' 000 千港元 | 受抵押品覆蓋 的金額 HK\$' 000 千港元 | 貸款總額 HK\$' 000 千港元 | 受抵押品覆蓋 的金額 HK\$' 000 千港元 |
| Loans and advances for use in Hong Kong 在香港使用之貸款總額 | 8,330,620 | 1,200,000 | 7,604,996 | 1,529,000 |
| Industrial, commercial, and financial: 工業、商業及金融業 | | | | |
| - Manufacturing • 製造業 | 260,000 | - | 260,000 | - |
| - Property development • 物業發展 | - | - | 690,000 | - |
| - Property investment • 物業投資 | 1,000,000 | - | 1,000,000 | - |
| - Wholesale and retail trade • 批發及零售業 | 2,732,064 | - | 2,360,363 | - |
| - Financial concerns • 金融業 | 2,948,556 | - | 1,765,633 | - |
| - Others • 其他 | 1,390,000 | 1,200,000 | 1,529,000 | 1,529,000 |
| Trade Finance 貿易融資 | 155,688 | - | 61,179 | - |
| Loans and advances for use outside Hong Kong 在香港以外使用的貸款 | 5,736,025 | 208,228 | 3,024,246 | 208,849 |
| Gross advances to customers 貸款總額 | 14,222,333 | 1,408,228 | 10,690,421 | 1,737,849 |

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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(c) Analysis of gross amount of advances to customers by countries or geographical areas are as follows:

(c) 按照貸方所在國家或區域的分類的客戶貨總額分析如下:

| | 30 Jun 2019 2019年6月30日 | 31 Dec 2018 2018年12月31日 |
|---|---------------------------|----------------------------|
| | HK\$' 000 千港元 | HK\$' 000 千港元 |
| By countries or geographical areas | | |
| 按照貸方所在國家或區域的分類 | | |
| - Hong Kong • 香港 | 9,164,872 | 7,923,727 |
| - China • 中國 | 2,869,642 | 1,636,972 |

Advances to customers by geographical area are reported where it constitutes 10% or more of the total advances to customers and classified according to the location of the counterparties.

如按地區劃分的客戶貸款總額10%或以上，則予以呈報，並按交易對手地點分類。

(d) Overdue and rescheduled assets
 (d) 逾期及重組資產

As of 30 June 2019 and 31 December 2018, there were no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於二零一九年六月三十日及二零一八年十二月三十一日，本分行並沒有任何予客戶，銀行及其他資產(包括貿易匯票)的逾期貸款和重整貸款。

As at 30 June 2019 and 31 December 2018, the Branch had no repossessed assets.

於二零一九年六月三十日及二零一八年十二月三十一日，本分行並沒有任何收回資產。



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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures

(e) 中國內地非銀行客戶風險承擔

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.

以下對內地非銀行對手的風險承擔乃根據香港金管局貸款、墊款及準備金分析季報(表格 MA(BS)20) 填報指示而編製。

| | 30 Jun 2019 2019年6月30日 | | |
|--|---|--|-------------------|
| Type of counterparty 交易對手類別 | On-balance sheet exposure 資產負債表內的 承受風險項目 | Off-balance sheet exposure 資產負債表外的承 受風險項目 | Total 總額 |
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業 | 2,156,209 | 554,268 | 2,710,477 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業 | - | - | - |
| 3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業 | 6,085,575 | 941,088 | 7,026,663 |
| 4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構 | - | - | - |
| 5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構 | - | - | - |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸 | - | - | - |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險 | 1,860,773 | - | 1,860,773 |
| Total 總額 | 10,102,557 | 1,495,356 | 11,597,913 |
| Total assets after provision 扣除撥備後總資產 | 57,468,561 | | |
| On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例 | 17.6% | | |



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3. Additional balance sheet information (Cont'd)
3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures (Cont'd)
(e) 中國內地非銀行客戶風險承擔(續)

| | 31 Dec 2018 2018年12月31日 | | Total 總額 |
|--|--|---|------------------|
| | On-balance sheet exposure 資產負債表內的 承受風險項目 | Off-balance sheet exposure 資產負債表外的承 受風險項目 | |
| Type of counterparty 交易對手類別 | | | |
| 1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業 | 2,144,008 | 470,594 | 2,614,602 |
| 2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業 | - | - | - |
| 3. PRC nationals residing in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業 | 2,304,347 | 1,384,052 | 3,688,399 |
| 4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構 | - | - | - |
| 5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構 | - | - | - |
| 6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸 | - | - | - |
| 7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險 | 1,239,530 | 783,185 | 2,022,715 |
| Total 總額 | 5,687,885 | 2,637,831 | 8,325,716 |
| Total assets after provision 扣除撥備後總資產 | 41,520,550 | | |
| On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例 | 13.7% | | |



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3. Additional balance sheet information (Cont'd)
 3. 其他資產負債表資料(續)

(f) International claims
 (f) 國際債權

Analysis of international claims by location and by type of counterparty is as follows:
 個別國家或地區國際債權分類如下:

Countries or geographical area constituting 10% or more of the total international claims are disclosed.

下表顯示佔國際債權總額 10% 或以上的個別國家或地區之債權。

| | 30 Jun 19 2019 年 6 月 30 日 | | | | | Total 總計 |
|---|------------------------------|----------------------------|--|--|--------------|-------------|
| | Banks 銀行 | Official sector 公營機構 | Non-bank private sector 非銀行私人機構 | | Others 其他 | |
| | | | Non- bank financial institutions 非銀行私人 金融機構 | Non- financial private sector 非金融業私 人機構 | | |
| Offshore Center 離岸中心 | 1 | - | 1,109 | 1,186 | - | 2,296 |
| of which Hong Kong 其中香港 | 1 | - | 1,024 | 1,186 | - | 2,211 |
| Developing Africa and Middle East 非洲和中東 | 35,929 | - | - | 379 | - | 36,308 |
| of which United Arab Emirates 其中阿拉伯聯合酋長國 | 35,929 | - | - | 379 | - | 36,308 |



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3. Additional balance sheet information (Cont'd)
3. 其他資產負債表資料(續)

(f) International claims (Cont'd)
(f) 國際債權(續)

| | 31 Dec 2018 2018年12月31日 | | | | | Total 總計 |
|---|----------------------------|----------------------------|------------------------------------|--|--------------|-------------|
| | Banks 銀行 | Official sector 公營機構 | HK\$' million 百萬港元 | | Others 其他 | |
| | | | Non-bank private sector 非銀行私人機構 | Non- financial private sector 非金融業私 人機構 | | |
| Offshore Center 離岸中心 | 2 | - | 987 | 2,737 | - | 3,726 |
| of which Hong Kong 其中香港 | 2 | - | 789 | 2,539 | - | 3,330 |
| Developing Africa and Middle East 非洲和中東 | 26,607 | - | - | 363 | - | 26,970 |
| of which United Arab Emirates 其中阿拉伯聯合酋長國 | 26,607 | - | - | 363 | - | 26,970 |

The above country / geographical segment classification is based on the head office location of the counterparties and is derived according to the location of the counterparties after taking into account any risk transfer.

上述國家或地域分佈均按照交易對方總辦事處所在地而劃分，及已計及風險轉移因素。

The geographical segment classification of international claims is disclosed in accordance with the new guidelines of Return of International Banking Statistics (MA (BS) 21) submitted to HKMA.

以上對國際債權的地區分類乃根據香港金管局國際銀行業務統計資料申請表(表格 MA(BS)21)填報指引而編制。



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4. Off-balance sheet exposures
 4. 資產負債表以外的項目

| | 30 Jun 2019 2019年6月30日 HK\$' 000 千港元 | 31 Dec 2018 2018年12月31日 HK\$' 000 千港元 |
|---|---|--|
| Contingent liabilities and commitments 或然負債及承諾 | | |
| Notional Amounts 名義金額 | | |
| - Direct credit substitutes • 直接信貸替代項目 | - | - |
| - Transaction-related contingencies items • 交易關聯或有項目 | 203,515 | 254,330 |
| - Trade-related contingencies • 貿易關聯或有項目 | 955,992 | - |
| - Other commitments • 其他承諾 | 5,364,336 | 5,563,166 |
| <i>Commitments which have an original maturity of not more than one year or are unconditionally cancellable</i> <i>原訂到期期限不超過一年的承諾或無條件地取消</i> | 2,245,996 | 212,936 |
| <i>Commitments which have an original maturity of more than one year</i> <i>原訂到期期限超過一年的承諾</i> | 3,118,340 | 5,350,230 |
| | 6,523,843 | 5,817,496 |

The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers.

這些與信貸有關的工具所涉及的風險基本上與給予客戶備用信用時所承擔的信貸風險相同。



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4. Off-balance sheet exposures (Cont'd)
4. 資產負債表以外的項目(續)

| | <u>30 Jun 2019</u> <u>2019年6月30日</u> | <u>31 Dec 2018</u> <u>2018年12月31日</u> |
|---|---|--|
| | HK\$' 000 千港元 | HK\$' 000 千港元 |
| Derivatives 衍生工具 | | |
| Notional Amounts 名義金額 | | |
| - Exchange rate-related contracts • 匯率關聯合約 | 49,036,077 | 25,394,908 |
| - Interest rate contracts • 利率合約 | 34,349,411 | 26,008,429 |
| | <u>83,385,488</u> | <u>51,403,337</u> |
| Total Fair Value 公平價值總額 | | |
| - Exchange rate-related contracts • 匯率關聯合約 | (109,587) | (54,830) |
| - Interest rate contracts • 利率合約 | (9,559) | 4,980 |
| | <u>(119,146)</u> | <u>(49,850)</u> |

These derivatives are used to manage the branch's own exposures to market risk as part of its asset and liability management process.

作為資產與負債管理流程的一環，這些工具會用作本分行本身所承擔的市場風險。

There are no bilateral netting arrangements for above derivative transactions.

以上衍生工具不適用於任何雙邊淨額結算協議。



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5. Currency risk
5. 貨幣風險

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.

以下之外匯持有額乃該等外匯之淨持有額佔外匯淨盤總額不少於百分之十。

| | 30 Jun 2019 2019年6月30日 | | | |
|--|---------------------------------------|-------------|------------|-------------|
| | Equivalent in HK\$' million 百萬港元等同 | | | |
| | USD 美元 | EUR 歐羅 | CNY 人民幣 | TOTAL 總計 |
| Spot assets 現貨資產 | 19,577 | 31,741 | 126 | 51,444 |
| Spot liabilities 現貨負債 | (24,886) | (26,833) | (716) | (52,435) |
| Forward purchases 遠期買入 | 25,815 | 7,224 | 8,476 | 41,515 |
| Forward sales 遠期賣出 | (20,475) | (12,176) | (7,891) | (40,542) |
| Net options position 期權淨持倉量 | - | - | - | - |
| Net long (short) position 長(短)盤淨額 | 31 | (44) | (5) | (18) |



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5. Currency risk (Cont'd)
5. 貨幣風險(續)

| | 31 Dec 2018 2018年12月31日 | | | |
|--|--------------------------------------|-----------|------------|-------------|
| | Equivalent in HKS' million 百萬港元等同 | | | |
| | USD 美元 | EUR 歐羅 | CNY 人民幣 | TOTAL 總計 |
| Spot assets 現貨資產 | 22,571 | 14,243 | 119 | 36,933 |
| Spot liabilities 現貨負債 | (20,629) | (13,716) | (835) | (35,180) |
| Forward purchases 遠期買入 | 10,742 | 603 | 5,709 | 17,054 |
| Forward sales 遠期賣出 | (12,686) | (1,141) | (5,010) | (18,837) |
| Net options position 期權淨持倉量 | - | - | - | - |
| Net long (short) position 長(短)盤淨額 | (2) | (11) | (17) | (30) |

There is no structural position in any particular currency as at 30 June 2019 and 31 December 2018.

於 2019 年 6 月 30 日 及 2018 年 12 月 31 日，本分行對任何一種特定貨幣均無結構性倉量。



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6. Liquidity ratio
6. 流動資產比率

| | |
|--|--------|
| Average liquidity maintenance ratio for the second quarter of 2019 | 40.22% |
| 2019年第二季度的平均流動性維持比率 | |

| | |
|--|--------|
| Average liquidity maintenance ratio for the second quarter of 2018 | 78.10% |
| 2018年第二季度的平均流動性維持比率 | |

| | |
|--|--------|
| Average liquidity maintenance ratio for the reporting period | 42.44% |
| 財政期間的平均流動性維持比率 | |

6 months ended
中年結算至
30 Jun 2019
2019年6月30日

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part 3 (II) (D) of 'Return of Liquidity Position of an Authorized Institution'.

期內平均流動性維持比率為根據每個公曆月于《認可機構流動資產狀況申報表》第三部分(II)(D)所呈報的流動資產比率/流動性維持比率的算術平均數。



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6. Liquidity ratio (Cont'd)
6. 流動資產比率(續)

The calculation is in accordance with the guideline of Hong Kong Monetary Authority and Fourth Schedule of the Hong Kong Banking Ordinance.
計算是按照香港金融管理局及香港銀行業條例附表4。

From 1 Jan 2015, the Branch has adopted the Liquidity Maintenance ratio (“LMR”) requirement in accordance with Banking (Liquidity) Rules which Hong Kong Monetary Authority applied the LMR to category 2 financial institutions.

從2015年1月，香港分行已採納流動性維持比率規則而按照香港金融管理局要求第2類金融機構使用流動性維持比率計算。



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Section B - Bank Information (Consolidated Basis)
乙部 - 銀行資料 (綜合數字)

1. Capital and capital adequacy
1. 資本及資本充足比率

| | 30 Jun 2019 2019年6月30日 | 31 Dec 2018 2018年12月31日 |
|----------------------------------|---|--|
| Capital adequacy ratio 資本充足比率 | 16.90% | 15.72% |

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel III 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.

本銀行的綜合資本充足比率數據，是根據巴塞爾III資本協定而計算。比率表示出本銀行在財政報表上資本基礎與風險承擔之比重。該比率已包括市場風險的因素。

| | 30 Jun 2019 2019年6月30日 AED million 百萬阿聯酋迪拉姆 | 31 Dec 2018 2018年12月31日 AED million 百萬阿聯酋迪拉姆 |
|---|--|---|
| Total amount of shareholders' funds 股東資本總額 | 101,115 | 101,973 |



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Section B - Bank Information (Consolidated Basis)

乙部 - 銀行資料 (綜合數字)

2. Other financial information

2. 其他財務資料

| | 30 Jun 2019 2019年6月30日 AED million 百萬阿聯酋迪拉姆 | 31 Dec 2018 2018年12月31日 AED million 百萬阿聯酋迪拉姆 |
|----------------------------------|---|---|
| Total assets 總資產 | 774,960 | 744,125 |
| Total liabilities 總負債 | 673,845 | 642,152 |
| Total loans and advances 總貸款 | 366,016 | 353,205 |
| Total customer deposits 總客戶存款 | 431,613 | 434,896 |
| | 6 months ended 中年結算至 30 Jun 2019 2019年6月30日 AED million 百萬阿聯酋迪拉姆 | 6 months ended 中年結算至 30 Jun 2018 2018年6月30日 AED million 百萬阿聯酋迪拉姆 |
| Pre-tax profit 除稅前利潤 | 6,541 | 6,265 |

