



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 2021  
截至 2021 年 6 月 30 日止之財務資料披露聲明

# Independent assurance report to the Chief Executive of First Abu Dhabi Bank PJSC Hong Kong Branch's ("the Branch") interim financial disclosures under the Banking (Disclosure) Rules ("the Disclosure Rules") for the period ended 30 June 2021

Pursuant to our engagement letter dated 10 September 2020, we have been requested to report on the Branch's interim financial disclosures for the period ended 30 June 2021 set out in the attached appendix, in the form of an independent reasonable assurance conclusion about whether the Branch's interim financial disclosures are correctly compiled, in all material respects, from the books and records of the Branch in accordance with the Disclosure Rules.

## **Responsibilities of the Branch's senior management**

The Branch's senior management is responsible for the preparation and presentation of the Branch's interim financial disclosures that are correctly compiled from the books and records of the Branch and free from material misstatement in accordance with the Disclosure Rules.

This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the interim financial disclosures that are free from material misstatements, whether due to fraud or error. It also includes ensuring that the Branch complies with the Disclosure Rules, making estimates and judgements that are reasonable in the circumstances and for maintaining adequate records in relation to the interim financial disclosures.

The Branch's senior management is also responsible for preventing and detecting fraud and for identifying and ensuring that the Branch complies with laws and regulations applicable to its activities.

The Branch's senior management is responsible for ensuring that staff involved with the preparation and presentation of the interim financial disclosures are properly trained, information systems are properly updated and that any changes in reporting encompass all significant business units.

## **Our Independence and Quality Control**

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

The firm applies Hong Kong Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.



# Independent assurance report to the Chief Executive of First Abu Dhabi Bank PJSC Hong Kong Branch's ("the Branch") interim financial disclosures under the Banking (Disclosure) Rules ("the Disclosure Rules") for the period ended 30 June 2021 (continued)

## Our responsibilities

Our responsibility is to examine the interim financial disclosures prepared by the Branch and to report thereon in the form of an independent reasonable assurance conclusion based on the evidence obtained. We conducted our engagement in accordance with Hong Kong Standard on Assurance Engagements 3000 (Revised), "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" issued by the Hong Kong Institute of Certified Public Accountants. That standard requires that we plan and perform our procedures to obtain reasonable assurance about whether the Branch's interim financial disclosures are correctly compiled, in all material respects, from the books and records of the Branch in accordance with the Disclosure Rules.

The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the interim financial disclosures, whether due to fraud or error.

In making those risk assessments, we have considered internal controls relevant to the preparation and presentation of the interim financial disclosures in order to design assurance procedures that are appropriate in the circumstances, but not for the purposes of expressing a conclusion as to the effectiveness of the Branch's internal control over the preparation and presentation of the interim financial disclosures.

Our procedures included:

- Obtaining an understanding of the Branch's process for compiling its interim financial disclosures;
- Comparing the Branch's interim financial disclosures to the requirements of the Disclosure Rules;
- Agreeing, on a sample basis, data presented in the Branch's interim financial disclosures to the underlying financial accounting systems; and
- Evaluating the appropriateness of any material manual adjustments made to data extracted from the underlying financial accounting systems.

This report relates only to the interim financial disclosures specified above and does not extend to any financial statements of the Branch, taken as a whole.

As part of this engagement, we have not performed any procedures by way of audit, review or verification of the interim financial disclosures nor of the underlying records or other sources from which the Branch's interim financial disclosures were extracted.

# Independent assurance report to the Chief Executive of First Abu Dhabi Bank PJSC Hong Kong Branch's ("the Branch") interim financial disclosures under the Banking (Disclosure) Rules ("the Disclosure Rules") for the period ended 30 June 2021 (continued)

## Conclusion

Our conclusion has been formed on the basis of, and is subject to, the matters outlined in this report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

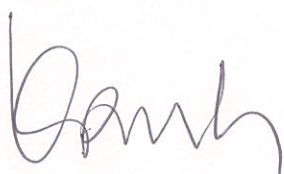
In our opinion, the Branch's interim financial disclosures have been correctly compiled, in all material respects, from the books and records of the Branch in accordance with the Disclosure Rules.

## Other matter

Pursuant to Section 8 of the Disclosure Rules, senior management of authorized institutions should ensure the disclosures are scrutinized and subjected to an internal review to ensure that the information is not false or misleading in any material respect. We draw your attention to the fact that our work does not constitute an internal review or a verification of the disclosures for that purpose.

## Restriction on distribution and use

This report has been prepared for the purpose of assisting the Branch to comply with the Disclosure Rules. It should not be relied upon by any other party for any other purpose and we expressly disclaim any liability or duty to any other party in this respect. It should not be disclosed, referred to or quoted in whole or in part without our prior written consent.



Certified Public Accountants

8th Floor, Prince's Building  
10 Chater Road  
Central, Hong Kong

30 September 2021

**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 2021**

截至 2021 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 2021 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 2021, 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 2021 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  
第一阿布扎比銀行香港分行

行政總裁之遵從情況聲明

本公司謹將至2021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。



Andy Poon

Chief Executive  
行政總裁

30 SEP 2021

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

### **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 Suites 705-8, 7 Floor, ICBC Tower, 3 Garden 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：香港中環花園道3號中國工商銀行大廈7樓705-8室。

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。



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

	6 months ended 中年結算至 30 Jun 2021 2021 年 6 月 30 日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2020 2020 年 6 月 30 日 HK\$' 000 千港元
<b>1. Income statement</b> <b>1. 損益結算表</b>		
Interest income 利息收入	239,034	456,827
Interest expense 利息支出	(191,185)	(389,267)
<b>Net interest income</b> <b>利息收入淨額</b>	<b>47,849</b>	<b>67,560</b>
<b>Other operating income</b> <b>其他營業收入</b>		
<i>Fees and commission income</i> 費用及佣金收入	(206)	12,070
<i>Fees and commission expense</i> 費用及佣金支出	(463)	(584)
<b>Net commission income</b> 費用及佣金收入淨額	(669)	11,486
Gains less losses arising from trading in foreign currencies 非港元貨幣交易的收益減虧損	26,676	28,801
Gains less losses from other trading activities 其他交易活動的收益減虧損	12,038	73,850
Other income 其他收入	67,728	15,891
	<b>105,773</b>	<b>130,028</b>
<b>Net operating income</b> 營業收入淨額	<b>153,622</b>	<b>197,588</b>



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

	6 months ended 中年結算至 30 Jun 2021 2021 年 6 月 30 日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2020 2020 年 6 月 30 日 HK\$' 000 千港元
<b>1. Income statement (Cont'd)</b>		
<b>1. 損益結算表(續)</b>		
<b>Operating expenses</b>		
<b>營業支出</b>		
- Staff and rental expenses	(31,666)	(53,841)
• 人事費及租金支出		
- Head Office charges	(7,260)	(9,421)
• 總行支出		
- Other expenses	(10,132)	(16,823)
• 其他支出		
- Impairment losses and provisions for impaired loans and receivables	12,647	(504,533)
• 減值損失及為已減值貸款及應收款項而提撥的準 備金		
<b>Total operating expenses</b>	<b>(36,411)</b>	<b>(584,618)</b>
<b>營業支出總額</b>		
<b>Profit / (loss) before taxation</b>	<b>117,211</b>	<b>(387,030)</b>
<b>除稅前利潤/(虧損)</b>		
Tax (expense)/ income	(16,632)	55,902
稅項(支出)/收入		
<b>Profit / (loss) after taxation</b>	<b>100,579</b>	<b>(331,128)</b>
<b>除稅後利潤/(虧損)</b>		



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

	As at 30 Jun 2021 2021 年 6 月 30 日 HK\$' 000 千港元	As at 31 Dec 2020 2020 年 12 月 31 日 HK\$' 000 千港元
<b>2. Balance sheet</b> <b>2. 資產負債表</b>		
<b>ASSETS</b> <b>資產</b>		
Cash and balance with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘額 (不包括存放於海外辦事處的金額)	64,763	173,953
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 存放於海外辦事處的金額	35,338,026	38,101,731
Trade bills 貿易匯票	-	-
Advances to banks 對銀行貸款	155,571	155,341
Advances to customers 對客戶貸款	7,332,095	9,572,458
Financial assets measured at fair value through profit or loss 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	3,605,114	1,937,708
Investment securities 投資證券	5,401,398	3,433,850
Property, plant, equipment and investment properties 物業、機器、設備及投資物業	24,887	11,726
Other assets 其他資產	718,439	1,131,793
<b>Total assets</b> <b>總資產</b>	<b>52,640,293</b>	<b>54,518,560</b>





First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

	As at 30 Jun 2021 2021 年 6 月 30 日 HK\$' 000 千港元	As at 31 Dec 2020 2020 年 12 月 31 日 HK\$' 000 千港元
<b>2. Balance sheet (Cont'd)</b> <b>2. 資產負債表(續)</b>		
<b>LIABILITIES</b> <b>負債</b>		
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）	13,179,011	4,393,263
Deposits from customers 客戶存款	14,282,521	11,764,035
- Demand deposits and current accounts • 活期存款及往來賬戶	67,487	170,307
- Savings deposits • 儲蓄存款	-	-
- Time deposits • 定期存款	14,215,034	11,593,728
Certificates of deposit issued 已發行存款證	1,415,065	1,359,717
Amount due to overseas offices of the institution 結欠海外辦事處的金額	23,186,686	36,100,968
Other liabilities 其他負債	794,296	1,209,376
Reserves 儲備	(217,286)	(308,799)
<b>Total liabilities</b> <b>總負債</b>	<b>52,640,293</b>	<b>54,518,560</b>



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

**3. Additional balance sheet information**

**3. 其他資產負債表資料**

**(a)(i) Loans and advances**

**(a)(i) 貸款**

	30 Jun 2021 2021 年 6 月 30 日			
	Gross Advances	Stage 3 expected credit loss allowances	Stage 1 and 2 expected credit loss allowances	Net advances to customers and banks
	放款毛額	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)
	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	7,325,696	-	9,389	7,316,307
Advances to Banks 對銀行貸款	155,325	-	1	155,324
Accrued Interest 應計利息	6,645	-	23	6,622
Other Accounts 其他帳目	-	-	-	-
	7,487,666	-	9,413	7,478,253

	31 Dec 2020 2020 年 12 月 31 日			
	Gross Advances	Stage 3 expected credit loss allowances	Stage 1 and 2 expected credit loss allowances	Net advances to customers and banks
	放款毛額	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)
	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	9,562,579	-	22,005	9,540,575
Advances to Banks 對銀行貸款	155,066	-	4	155,062
Accrued Interest 應計利息	10,154	-	53	10,100
Other Accounts 其他帳目	-	-	-	-
	9,727,799	-	22,062	9,705,737



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

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

**(a)(ii) Impaired loans and advances to customers**  
**(a)(ii) 個別評估已減值客戶貸款**

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.

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。

As there were no impaired loans and advances to customers as of 30 June 2021 and 31 December 2020, no stage 3 expected credit loss allowance were made at the branch level as at 30 June 2021 and 31 December 2020.

香港分行於 2021 年 6 月 30 日年度及 2020 年 12 月 31 日年度止沒有減值貸款，故本分行沒有提撥第三階段預期信貸損失撥備。

	<u>30 Jun 2021</u> <u>2021 年 6 月 30 日</u> HK\$' 000 千港元	<u>31 Dec 2020</u> <u>2020 年 12 月 31 日</u> HK\$' 000 千港元
<b>Impaired loans and advances:</b> <b>個別評估已減值客戶貸款:</b>		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-
Percentage of non-performance loan to total advance to customers 佔客戶貸款總額百分比	-	-
Market value of collateral 抵押品市值	-	-





First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**

**甲部 - 香港分行資料**

**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 2021 2021年6月30日		31 Dec 2020 2020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	4,458,502	1,627,144	5,923,406	1,682,255
Industrial, commercial, and financial: 工業、商業及金融業				
- Manufacturing • 製造業	223,045	-	600,027	-
- Property development • 物業發展	-	-	-	-
- Property investment • 物業投資	-	-	-	-
- Wholesale and retail trade • 批發及零售業	1,894,844	427,144	2,752,117	482,255
- Financial concerns • 金融業	1,059,613	-	1,181,262	-
- Others • 其他	1,281,000	1,200,000	1,390,000	1,200,000
Trade Finance 貿易融資	48,004	-	2,631	-
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	2,819,191	-	3,636,542	-
Gross advances to customers 貸款總額	7,325,697	1,627,144	9,562,579	1,682,255



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第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
甲部 - 香港分行資料

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

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

(c)(i) 按照貸方所在國家或區域的分類的客戶貸款總額分析如下:

	30 Jun 2021 2021 年 6 月 30 日	31 Dec 2020 2020 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>By countries or geographical areas</b> <b>按照貸方所在國家或區域的分類</b>		
- Hong Kong • 香港	5,160,880	6,565,668
- China • 中國	465,975	911,013

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。

First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

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

(c)(ii) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows:

(c)(ii) 按地區劃分的逾期客戶貸款明細

- Hong Kong  
• 香港

	30 Jun 2021 2021 年 6 月 30 日		31 Dec 2020 2020 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	佔客戶貸款總額 百分比	佔客戶貸款總額 百分比	佔客戶貸款總額 百分比	佔客戶貸款總額 百分比
	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元
<b>Gross advances overdue for:</b> <b>逾期貸款總額</b>				
More than 1 month and up to 3 months 逾期一個月至三個月	-	-	-	-
More than 3 months and up to 6 months 逾期三個月至六個月	-	-	-	-
More than 6 months and up to 1 year 逾期六個月至一年	-	-	-	-
More than 1 year 逾期超過一年	-	-	-	-
<b>Total overdue advances</b> <b>總逾期貸款額</b>	-	-	-	-





First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**

**甲部 - 香港分行資料**

**3. Additional balance sheet information (Cont'd)**

**3. 其他資產負債表資料(續)**

(c)(ii) Breakdown of overdue loans and advances to customers by countries or geographical areas are as follows (Cont'd):

(c)(ii) 按地區劃分的逾期客戶貸款明細(續)

- China

• 中國

	30 Jun 2021 2021 年 6 月 30 日		31 Dec 2020 2020 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	佔客戶貸款總百 分比		佔客戶貸款總百 分比	
	客戶貸款總額 HK\$' 000 千港元		客戶貸款總額 HK\$' 000 千港元	
<b>Gross advances overdue for:</b>				
<b>逾期貸款總額</b>				
More than 1 month and up to 3 months	-	-	-	-
逾期一個月至三個月				
More than 3 months and up to 6 months	-	-	-	-
逾期三個月至六個月				
More than 6 months and up to 1 year	-	-	-	-
逾期六個月至一年				
More than 1 year	-	-	-	-
逾期超過一年				
<b>Total overdue advances</b>	-	-	-	-
<b>總逾期貸款額</b>				



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

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

(c)(iii) Breakdown of impaired loans and advances to customers by countries or geographical areas are as follows:

(c)(iii) 按地區劃分的已減值客戶貸款明細

- Hong Kong  
• 香港

	30 Jun 2021 2021 年 6 月 30 日	31 Dec 2020 2020 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>Impaired loans and advances:</b> <b>個別評估已減值客戶貸款:</b>		
Impaired loans and advances to customers 個別評估已減值客戶貸款	-	-
Stage 3 expected credit loss allowance 第三階段預期信貸損失撥備	-	-



First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

**Section A - Hong Kong Branch Information**

甲部 - 香港分行資料

**3. Additional balance sheet information (Cont'd)**

3. 其他資產負債表資料(續)

(c)(iii) Breakdown of impaired loans and advances to customers by countries or geographical areas are as follows (Cont'd):

(c)(iii) 按地區劃分的已減值客戶貸款明細(續)

- China

• 中國

	30 Jun 2021 2021 年 6 月 30 日	31 Dec 2020 2020 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>Impaired loans and advances:</b>		
<b>個別評估已減值客戶貸款:</b>		
Impaired loans and advances to customers	-	-
個別評估已減值客戶貸款		
Stage 3 expected credit loss allowance	-	-
第三階段預期信貸損失撥備		



First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(d) Overdue and rescheduled assets

(d) 逾期及重組資產

	30 Jun 2021 2021 年 6 月 30 日		31 Dec 2020 2020 年 12 月 31 日	
	Gross Loans and Advances to customers	% of total advances to customers	Gross Loans and Advances to customers	% of total advances to customers
	佔客戶貸款總百 分比	佔客戶貸款總百 分比	佔客戶貸款總百 分比	佔客戶貸款總百 分比
	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元	客戶貸款總額 HK\$' 000 千港元
Gross advances overdue for:				
逾期貸款總額				
More than 1 month and up to 3 months	-	-	-	-
逾期一個月至三個月				
More than 3 months and up to 6 months	-	-	-	-
逾期三個月至六個月				
More than 6 months and up to 1 year	-	-	-	-
逾期六個月至一年				
More than 1 year	-	-	-	-
逾期超過一年				
Total overdue advances	-	-	-	-
總逾期貸款額				



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
甲部 - 香港分行資料

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

**(d) Overdue and rescheduled assets (Cont'd)**  
**(d) 逾期及重組資產 (續)**

As of 30 June 2021 and 31 December 2020, there was no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並沒有任何給予客戶，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 2021 and 31 December 2020, the branch had no repossessed assets.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並沒有任何收回資產。



**Dhabi Bank PJSC, Hong Kong Branch**  
**第一阿布扎比銀行香港分行**  
**Financial Information Disclosure Statement**  
**財務資料披露聲明**

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

**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 2021 2021年6月30日		
	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
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	1,981,696	114,314	2,096,010
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	2,267,384	892,342	3,159,726
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	973,689	39,692	1,013,381
<b>Total 總額</b>	<b>5,222,769</b>	<b>1,046,348</b>	<b>6,269,117</b>
<b>Total assets after provision 扣除撥備後總資產</b>	<b>52,636,426</b>		
<b>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</b>	<b>9.92%</b>		





First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

**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 2020 2020年12月31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	1,979,533	120,262	2,099,795
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	3,267,048	4,904	3,271,952
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 其他被視作為內地非銀行客戶風險	1,423,777	48,094	1,471,871
<b>Total 總額</b>	<b>6,670,358</b>	<b>173,260</b>	<b>6,843,618</b>
<b>Total assets after provision 扣除撥備後總資產</b>	<b>54,495,774</b>		
<b>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</b>	<b>12.2%</b>		



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

**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 2021 2021 年 6 月 30 日					
	HK\$' million 百萬港元					
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計
			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		
Developing Africa and Middle East 非洲和中東	36,061	-	-	435	-	36,496
of which United Arab Emirates 其中阿拉伯聯合酋長國	36,061	-	-	435	-	36,496

First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
**甲部 - 香港分行資料**

**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 2020 2020 年 12 月 31 日					
	HK\$' million 百萬港元					
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	Total 總計
			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		
Developing Africa and Middle East 非洲和中東	39,023	-	-	391	-	39,414
of which United Arab Emirates 其中阿拉伯聯合酋長國	39,023	-	-	391	-	39,414

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。





First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

4. Off-balance sheet exposures

4. 資產負債表以外的項目

	30 Jun 2021 2021年6月30日	31 Dec 2020 2020年12月31日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>Contingent liabilities and commitments</b> <b>或然負債及承諾</b>		
<b>Notional Amounts</b> <b>名義金額</b>		
- Direct credit substitutes • 直接信貸替代項目	-	-
- Transaction-related contingencies items • 交易關聯或有項目	192,349	192,063
- Trade-related contingencies • 貿易關聯或有項目	892,342	-
- Other commitments • 其他承諾	754,445	875,147
<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>	645,717	689,934
<i>Commitments which have an original maturity of one year or more</i> <i>原訂到期期限為一年或超過一年的承諾</i>	108,728	185,213
	<u>1,839,136</u>	<u>1,067,210</u>

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。



First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

5. Derivatives transactions

5. 衍生工具交易

	30 Jun 2021 2021 年 6 月 30 日	31 Dec 2020 2020 年 12 月 31 日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>Derivatives</b> 衍生工具		
<b>Notional Amounts</b> 名義金額		
- Exchange rate-related contracts • 匯率關聯合約	26,188,329	26,931,355
- Interest rate contracts • 利率合約	33,536,743	36,223,376
	<u>59,725,072</u>	<u>63,154,731</u>
<b>Total Fair Value</b> 公平價值總額		
- Exchange rate-related contracts • 匯率關聯合約	(38,620)	(41,697)
- Interest rate contracts • 利率合約	(3,098)	(4,974)
	<u>(41,718)</u>	<u>(46,671)</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。

First Abu Dhabi Bank PJSC, Hong Kong Branch  
 第一阿布扎比銀行香港分行  
 Financial Information Disclosure Statement  
 財務資料披露聲明

Section A - Hong Kong Branch Information  
 甲部 - 香港分行資料

6. Currency risk  
 6. 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 2021 2021 年 6 月 30 日 Equivalent in HK\$' million 百萬港元等同			
	USD 美元	SGD 新加坡元	CNY 人民幣	TOTAL 總計
Spot assets 現貨資產	22,987	1,511	300	24,798
Spot liabilities 現貨負債	(24,458)	(61)	(842)	(25,361)
Forward purchases 遠期買入	13,704	-	2,308	16,012
Forward sales 遠期賣出	(12,191)	(1,444)	(1,712)	(15,347)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	42	6	54	102

First Abu Dhabi Bank PJSC, Hong Kong Branch  
 第一阿布扎比銀行香港分行  
 Financial Information Disclosure Statement  
 財務資料披露聲明

Section A - Hong Kong Branch Information  
 甲部 - 香港分行資料

6. Currency risk (Cont'd)  
 6. 貨幣風險(續)

	31 Dec 2020 2020 年 12 月 31 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	19,629	31,043	157	50,829
Spot liabilities 現貨負債	(19,455)	(28,881)	(679)	(49,015)
Forward purchases 遠期買入	13,039	2,909	3,189	19,137
Forward sales 遠期賣出	(13,168)	(5,132)	(2,590)	(20,890)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	45	(61)	77	61

There is no structural position in any particular currency as at 30 June 2021 and 31 December 2020.

於 2021 年 6 月 30 日 及 2020 年 12 月 31 日，本分行對任何一種特定貨幣均無結構性倉量。





First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**Section A - Hong Kong Branch Information**  
甲部 - 香港分行資料

**7. Liquidity ratio**  
7. 流動資產比率

Average liquidity maintenance ratio for the second quarter of 2021	64.41%
2021 年第二季度的平均流動性維持比率	

Average liquidity maintenance ratio for the first quarter of 2021	59.58%
2021 年第一季度的平均流動性維持比率	

Average liquidity maintenance ratio for the second quarter of 2020	65.80%
2020 年第二季度的平均流動性維持比率	

**6 months ended**  
**中年結算至**  
**30 Jun 2020**  
**2020 年 6 月 30 日**

Average liquidity maintenance ratio for the reporting period	55.96%
財政期間的平均流動性維持比率	

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。



First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

**Section A - Hong Kong Branch Information**

**甲部 - 香港分行資料**

**7. Liquidity ratio (Cont'd)**

**7. 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 1 日，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。



First Abu Dhabi Bank PJSC, Hong Kong Branch

第一阿布扎比銀行香港分行

Financial Information Disclosure Statement

財務資料披露聲明

**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**

	<b>30 Jun 2021</b> <b>2021 年 6 月 30 日</b>	<b>31 Dec 2020</b> <b>2020 年 12 月 31 日</b>
Capital adequacy ratio 資本充足比率	16.13%	16.50%

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。

	<b>30 Jun 2021</b> <b>2021 年 6 月 30 日</b> AED million 百萬阿聯酋迪拉姆	<b>31 Dec 2020</b> <b>2020 年 12 月 31 日</b> AED million 百萬阿聯酋迪拉姆
Total amount of shareholders' funds 股東資本總額	105,791	109,039



First Abu Dhabi Bank PJSC, Hong Kong Branch  
第一阿布扎比銀行香港分行  
Financial Information Disclosure Statement  
財務資料披露聲明

**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**

	<b>30 Jun 2021</b> <b>2021 年 6 月 30 日</b> AED million 百萬阿聯酋迪拉姆	<b>31 Dec 2020</b> <b>2020 年 12 月 31 日</b> AED million 百萬阿聯酋迪拉姆
Total assets 總資產	943,647	919,061
Total liabilities 總負債	837,856	810,022
Total loans and advances 總貸款	398,638	386,644
Total customer deposits 總客戶存款	525,692	492,264
	<b>6 months ended</b> <b>中年結算至</b> <b>30 Jun 2021</b> <b>2021 年 6 月 30 日</b> AED million 百萬阿聯酋迪拉姆	<b>6 months ended</b> <b>中年結算至</b> <b>30 Jun 2020</b> <b>2020 年 6 月 30 日</b> AED million 百萬阿聯酋迪拉姆
Pre-tax profit 除稅前利潤	5,659	4,973

