

Financial disclosure statement for the year ended 31 December 2021 (Unaudited)
截至2021年12月31日之主要財務資料披露報表 (未經審計)
HONG KONG BRANCH INFORMATION
香港分行資料

		For the year ended 31-12-2021	For the year ended 31-12-2020
		截至2021年12月31日 止之年度 HKD '000 港幣千元	截至2020年12月31日 止之年度 HKD '000 港幣千元
I. INCOME STATEMENT INFORMATION	收益表資料		
Interest income	利息收入	2,530,079	4,265,502
Interest expense	利息支出	(1,085,884)	(3,311,990)
Net interest income	淨利息收入	1,444,195	953,512
Fees and commission income	服務費及佣金收入	424,463	451,907
Fees and commission expenses	服務費及佣金支出	(38,767)	(34,140)
Net fees and commission income	淨服務費及佣金收入	385,696	417,767
Gains less losses arising from trading in foreign currencies	淨外匯買賣收益	101,077	107,413
Gains less losses on securities held for trading purpose	淨交易性證券收益	163,020	133,708
Gains less losses arising from trading in interest rate derivatives	淨利率衍生工具收益	55,919	38,517
Others	其他	358,340	343,478
Other operating income	其他營運收入	678,356	623,116
Net operating income	營業收入淨額	2,508,247	1,994,395
Staff and rental expenses	薪酬及租金支出	(427,441)	(437,402)
Other expenses	其他支出	(79,484)	(84,678)
Operating expenses	營運支出	(506,925)	(522,080)
Net charge of allowance for credit losses and other losses	信貸及其他虧損準備淨撥備	(46,403)	(196,141)
Gains less losses from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益減虧損	(6)	(386)
Profit before taxation	稅前盈利	1,954,913	1,275,788
Taxation expense	稅項支出	(275,595)	(268,617)
Profit after taxation	稅後盈利	1,679,318	1,007,171

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II. BALANCE SHEET INFORMATION
資產負債表資料
Assets
資產
31-12-2021
HKD '000
港幣千元
30-06-2021
HKD '000
港幣千元

Cash and balances with banks

現金及銀行結餘

36,755,105

9,500,079

Placements with banks maturing more than one month but within twelve months

存放於銀行同業款項(超過1個月但不超過12個月到期)

2,796,851

383,039

Amounts due from Head Office and overseas offices

存放於總行及海外分行

9,607,169

7,578,645

Trade bills

貿易匯票

815,130

500,567

Certificates of deposit held

持有的存款證

9,156,536

3,978,977

Trading securities

交易性證券

4,468,918

4,390,085

Gross loans and advances to customers

總客戶貸款及放款

76,466,850

77,568,106

Gross loans and advances to banks

總銀行貸款及放款

-

73,769

Accrued interest and other accounts

應計利息及其他賬目

106,344

97,917

Less: Allowances for credit and other losses

減: 信貸及其它虧損準備

- stage 1

- 第一階段

(350,191)

(364,872)

- stage 2

- 第二階段

(18,724)

-

- stage 3

- 第三階段

(208,003)

(205,266)

Net loans and advances and other accounts

淨貸款、放款及其他賬項

75,996,276

77,169,654

Investment securities

投資證券

53,205,369

55,862,951

Less: Allowances for credit and other losses

減: 信貸及其它虧損準備

- stage 1

- 第一階段

(115,681)

(116,885)

- stage 2

- 第二階段

(15,386)

(18,556)

- stage 3

- 第三階段

(406,680)

(404,955)

Net investment securities

淨投資證券

52,667,622

55,322,555

Other investment

其他投資

2,120,024

2,391,298

Fixed assets

固定資產

863,025

919,097

Other assets

其他資產

5,634,093

6,074,462

Total assets
資產總額
200,880,749
168,208,458
Liabilities
負債

Deposits and balances from banks

銀行同業的存款及結餘

34,326,097

31,707,247

Demand deposits and current accounts

活期存款及往來賬戶

1,706,958

1,391,241

Savings deposits

儲蓄存款

20,748,518

12,618,152

Time, call and notice deposits

定期, 短期通知及通知存款

54,670,023

54,314,233

Deposits from customers

客戶存款

77,125,499

68,323,626

Amounts due to Head Office and overseas offices

總行及海外分行存款

25,216,506

12,500,272

Certificates of deposit issued

已發行存款證

27,443,576

27,355,464

Debt securities issued

已發行債務證券

14,054,346

10,469,708

Other liabilities

其他負債

22,714,725

17,852,141

Total liabilities
負債總額
200,880,749
168,208,458

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III. ADDITIONAL BALANCE SHEET INFORMATION

資產負債表附加資料

1) Overdue and rescheduled assets

逾期及經重組資產

a) As at 31 December 2021 and 30 June 2021, the Branch did not have any overdue loans and advances to banks. The gross amount of loans and advances to customers and other overdue assets and rescheduled are analysed as follows:

於2021年12月31日及2021年06月30日，香港分行並無任何逾期銀行貸款。逾期及經重組客戶貸款和其他資產總額之分析如下：

		31-12-2021 HKD '000 港幣千元	30-06-2021 HKD '000 港幣千元
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款總額，已逾期：		
- more than 3 months but not more than 6 months	三個月以上至六個月	-	-
- more than 6 months but not more than one year	六個月以上至一年	-	112,048
- more than one year	一年以上	225,900	113,369
Total overdue and rescheduled loans and advances to customers	逾期及經重組客戶貸款總額	225,900	225,417
Value of collateral held against for overdue advances to customers	逾期客戶貸款所持抵押品的價值		
Current market value of collateral held against the covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分之抵押品市值	-	-
Covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分	-	-
Uncovered portion of the overdue loans and advances	逾期客戶貸款非涵蓋部分	225,900	225,417
Percentage of overdue to total loans and advances to customers	逾期客戶貸款佔客戶貸款總額的百分比	0.30%	0.29%
Allowances for credit and other losses made - stage 3	已撥信貸及其它虧損準備 - 第三階段	192,286	191,803
		31-12-2021 HKD '000 港幣千元	30-06-2021 HKD '000 港幣千元
Gross amount of other assets which have been overdue for:	其他資產總額，已逾期：		
- more than 3 months but not more than 6 months	三個月以上至六個月	-	-
- more than 6 months but not more than one year	六個月以上至一年	-	155,304
- more than one year	一年以上	436,410	279,256
Other rescheduled assets	其他經重組資產	24,370	24,266
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	460,780	458,826

2) Impaired loans and advances

減值貸款

As at 31 December 2021 and 30 June 2021, the Branch did not have any impaired loans and advances to banks. Our Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch. The amount of impaired loans and advances to customers is analysed as follows:

於2021年12月31日及2021年06月30日，香港分行並無任何減值銀行貸款，而總行並無就香港分行的貸款作出減值準備。減值客戶貸款分析如下：

		31-12-2021 HKD '000 港幣千元	30-06-2021 HKD '000 港幣千元
Impaired loans and advances to customers	減值客戶貸款	225,900	225,417
Allowances for credit and other losses made - stage 3	已撥信貸及其它虧損準備 - 第三階段	192,286	191,803
Percentage of impaired to total loans and advances to customers	減值客戶貸款佔客戶貸款總額的百分比	0.30%	0.29%

3) Repossessed assets

收回資產

Reposessed assets are reported as "assets held for sale" under other assets and the relevant loans and advances are then written-off. The reposessed assets are recognised at lower of carrying amount and net realizable value of the relevant loans and advances.

As at 31 December 2021 and 30 June 2021, the Branch did not have any reposessed assets.

收回資產會被視為「待售資產」項目並計入其他資產項下，而有關貸款隨後撇銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額者入賬。

於2021年12月31日及2021年06月30日，香港分行並無任何收回資產。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

4) Analysis of gross loans and advances to customers

客戶貸款總額分析

a) Breakdown by industry sectors

按行業分類

Loans and advances for use in Hong Kong

在香港使用的貸款

Industrial, commercial and financial

工商金融

Property development

物業發展

Property investment

物業投資

Financial concerns

金融企業

Stockbrokers

股票經紀

Wholesale and retail trade

批發及零售行業

Manufacturing

製造業

Transport and transport equipment

運輸及運輸設備

Electricity and gas

電力及氣體燃料

Recreational activities

康樂活動

Others

其他

Individual

個人

Others

其他

Loans and advances for use in Hong Kong

在香港使用的貸款

Trade finance

貿易融資

Loans and advances for use outside Hong Kong

在香港以外使用的貸款

Gross loans and advances to customers

客戶貸款總額

b) Breakdown by geographical areas:

按地區分類:

The breakdown of the gross loans and advances to customers by geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額按國家或地區的分類，是依照交易對手所在地而區分，並已顧及轉移風險因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，風險便確認為由一個國家轉移到另一個國家。

		31-12-2021 HKD '000 港幣千元	30-06-2021 HKD '000 港幣千元
Gross loans and advances to customers	總額客戶貸款		
Hong Kong	香港	50,218,299	44,876,879
Mainland China	中國內地	23,616,014	30,050,562
Others	其他	2,632,537	2,640,665
		<u>76,466,850</u>	<u>77,568,106</u>
Overdue loans and advances to customers	逾期客戶貸款		
Hong Kong	香港	112,048	112,048
Mainland China	中國內地	113,852	113,369
		<u>225,900</u>	<u>225,417</u>
Impaired loans and advances to customers	減值客戶貸款		
Hong Kong	香港	112,048	112,048
Mainland China	中國內地	113,852	113,369
		<u>225,900</u>	<u>225,417</u>

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)
 資產負債表附加資料(續)

5) International Claims

國際債權

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的百分之十或以上，該地區的國際債權便須予以披露。

		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		HKD Mil.	HKD Mil.	HKD Mil.	HKD Mil.	HKD Mil.
		港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元
As at 31 December 2021	於2021年12月31日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	52,798	3,239	4,385	34,344	94,766
of which: Mainland China	其中：中國內地	52,699	3,142	4,385	34,344	94,570
Offshore centres	離岸中心	8,215	569	20,192	16,802	45,778
of which: Hong Kong	其中：香港	7,971	569	20,192	16,474	45,206
Developed countries	已發展地區	5,995	6,235	418	2,638	15,286
As at 30 June 2021	於2021年06月30日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	23,561	2,934	9,743	41,236	77,474
of which: Mainland China	其中：中國內地	23,486	2,860	9,743	41,236	77,325
Offshore centres	離岸中心	4,278	343	18,814	10,633	34,068
of which: Hong Kong	其中：香港	4,159	343	18,741	10,373	33,616
Developed countries	已發展地區	4,179	10,332	373	2,647	17,531

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資產負債表附加資料(續)

6) Currency risk

貨幣風險

The net position in a particular foreign currency is disclosed when the position in that currency constitutes 10% or more of the total net position in all foreign currencies.

如個別外幣的持倉淨額佔所有外幣淨持倉總額的百分之十或以上，便須予以披露。

		31-12-2021			
		HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元
		USD 美元	CNY 人民幣	SGD 新加坡幣	EUR 歐元
Spot assets	現貨資產	122,861	20,693	181	6,917
Spot liabilities	現貨負債	(135,790)	(20,355)	(8)	(173)
Forward purchases	遠期買入	24,644	6,791	-	1,143
Forward sales	遠期賣出	(9,552)	(7,105)	(351)	(8,328)
Net options position	期權倉淨額	(1)	(1)	-	-
Net long / (short) position	長 / (短) 盤淨額	2,162	23	(178)	(441)

		30-06-2021			
		HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元
		USD 美元	CNY 人民幣	SGD 新加坡幣	EUR 歐元
Spot assets	現貨資產	108,800	13,304	185	5,224
Spot liabilities	現貨負債	(116,909)	(16,354)	(10)	(79)
Forward purchases	遠期買入	36,407	23,229	-	1,574
Forward sales	遠期賣出	(27,052)	(20,578)	(173)	(6,699)
Net options position	期權倉淨額	-	-	-	-
Net long / (short) position	長 / (短) 盤淨額	1,246	(399)	2	20

As at 31 December 2021 and 30 June 2021, the Branch did not have any structural position.

於2021年12月31日及2021年06月30日，香港分行並無結構性持倉。

The net options position is calculated based on delta equivalent approach.

期權持倉淨額是按照得爾塔等值方法計算。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

7) Non-Bank Mainland China exposures 非銀行的中國內地風險承擔

Types of counterparties	交易對手類別	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內 的風險額	資產負債表 外的風險額	風險總額
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
<u>As at 31 December 2021</u>		<u>於2021年12月31日</u>		
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	29,656,077	2,304,654	31,960,731
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	28,183,438	1,169,383	29,352,821
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	12,403,940	1,407,021	13,810,961
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	5,414,322	568,346	5,982,668
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	1,151,690	-	1,151,690
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機構，其於中國內地使用之信貸	6,271,127	77,320	6,348,447
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之風險	936,104	-	936,104
Total	總計	84,016,698	5,526,724	89,543,422
Total assets after provision	扣除減值準備金後資產總額	200,880,749		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	41.82%		

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資產負債表附加資料(續)

7) Non-Bank Mainland China exposures (Continued)

非銀行的中國內地風險承擔(續)

Types of counterparties	交易對手類別	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內 的風險額	資產負債表 外的風險額	風險總額
		HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元
<u>As at 30 June 2021</u>		<u>於2021年06月30日</u>		
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	30,350,891	2,208,288	32,559,179
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	26,320,842	506,447	26,827,289
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	15,418,823	1,578,414	16,997,237
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	5,258,014	220,000	5,478,014
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	1,206,383	-	1,206,383
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機構，其於中國內地使用之信貸	6,200,152	390,812	6,590,964
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之風險	1,610,328	-	1,610,328
Total	總計	86,365,433	4,903,961	91,269,394
Total assets after provision	扣除減值準備金後資產總額	168,208,458		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	51.34%		

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截至2021年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

IV. OFF-BALANCE SHEET
EXPOSURES

資產負債表以外的風險承擔

31-12-2021 30-06-2021

HKD '000 HKD '000

港幣千元 港幣千元

The contractual or notional amounts of each class of off-balance sheet items

每類資產負債表外項目的合約或名義數額

1) Contingent liabilities and commitments

或然負債及承諾

Direct credit substitutes	直接信貸替代項目	12,889,338	9,298,446
Trade-related contingencies	與貿易有關的或有項目	510,624	606,680
Other commitments	其他承諾	34,461,293	35,254,375
Total	總計	47,861,255	45,159,501

2) Derivatives

衍生工具

		Contract Amount 合約金額 HKD '000 港幣千元	Fair value assets 公允值資產 HKD '000 港幣千元	Fair value liabilities 公允值負債 HKD '000 港幣千元
<u>As at 31 December 2021</u>	<u>於2021年12月31日</u>			
Exchange rate contracts	匯率合約	198,809,245	1,580,535	1,499,966
Interest rate contracts	利率合約	23,555,183	160,344	187,723
Total	總計	222,364,428	1,740,879	1,687,689
<u>As at 30 June 2021</u>	<u>於2021年06月30日</u>			
Exchange rate contracts	匯率合約	156,413,705	1,001,683	999,623
Interest rate contracts	利率合約	30,685,542	105,026	464,512
Total	總計	187,099,247	1,106,709	1,464,135

The above exposures do not take into account the effects of bilateral netting arrangements

上述數額並未計及雙邊淨額結算安排的影響。

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截至2021年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

V. Liquidity Information 流動資金資料

Liquidity risk is the risk that the Branch may not be able to fund increases in assets or meet its obligations as they fall due without incurring unacceptable loss. The Branch management oversees liquidity risk exposures through Assets and Liability Management Committee (ALCO) and Risk Management Committee (RMC). The Branch manages its liquidity on a prudent basis with the objective to comply with the statutory standards and Head Office policies to ensure that there is an adequate liquidity and funding capacity to meet normal business operations.

In liquidity risk management, the Branch takes up liquidity mismatch from the treasury activities, and customer loans and deposits. Global Market and Trading Department is responsible for managing the liquidity mismatch under the Management Action Trigger Limits approved by ALCO. Market Risk Management Department produces monitoring reports to senior management on a daily basis and report the risk profile to ALCO and RMC for risk monitoring.

With reference to the HKMA's Supervisory Policy Manuals, the Branch has set up a Stress Testing Policy. The Branch performs the stress testing on a monthly basis based on the different scenarios to evaluate and manage potential liquidity risk.

In order to strengthen the ability to respond the potential liquidity crisis, the Branch's has set up Management Action Trigger Limits to evaluate whether the Branch can survive under the stress scenarios. In addition, Contingency Funding Plan has been set up and is reviewed at least once a year. The Branch performs a regular drill in order to ensure the prompt actions and feasibility of Contingency Funding Plan under crisis.

流動資金風險是指香港分行可能要承受其不欲接受的損失，否則便無法提供資金以應付資產的增加或履行到期的責任的風險。香港分行管理層通過資產負債委員會及全面風險管理委員會管理香港分行的流動性風險。香港分行以審慎原則管理資金流動性，旨在符合法定準則及總行政策，以確保有充足之流動性及融資能力，應付日常的業務營運。

在流動性風險管理上，香港分行的流動資金錯配是由於資金業務、客戶的放款及存款業務所產生。金融市場部根據資產負債委員會所核定的管理指標管理香港分行的流動資金錯配。市場風險管理部每日編制監控報告，並向資產負債委員會及全面風險管理委員會報告香港分行的風險情況。

參考香港金管局監管政策手冊之相關指引，香港分行已制定壓力測試政策。香港分行按不同危機情況每月進行壓力測試，以評估及管理潛在之流動性資金風險。

為加強對潛在流動性危機的應對能力，香港分行已制定管理指標以評估香港分行是否在特定的壓力情景下能持續經營。此外，香港分行亦編制了應急融資計劃，且每年最少重檢一次。為確保應急融資計劃能迅速應對危機，香港分行定期進行演練。

The average liquidity maintenance ratio and core funding ratio are calculated as the simple average of each calendar month's average for the reporting period.

平均流動性維持比率與平均核心資金比率是按報告期的每個公曆月之平均數計算。

		For the quarter ended 31-12-2021	For the quarter ended 31-12-2020
		截至2021年12月31日止之季度	截至2020年12月31日止之季度
The average liquidity maintenance ratio	平均流動性維持比率	62.92%	57.90%
The average core funding ratio	平均核心資金比率	116.58%	128.19%

1) Cash Flow Maturity Mismatch Analysis 現金流到期日錯配分析

		Less than 7 days 少於七日	1 week to 1 month 一個星期至一個月	Over 1 month to 3 months 一個月以上至三個月	Over 3 months to 12 months 三個月以上至十二個月	Over 1 year 超過1年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
As at 31 December 2021	於2021年12月31日					
Net liquidity mismatch	淨流動資金錯配	40,037,951	(15,088,012)	(20,266,450)	(17,719,185)	23,290,070
Cumulative mismatch	累計錯配	40,037,951	24,949,939	4,683,489	(13,035,696)	10,254,374
As at 31 December 2020	於2020年12月31日					
Net liquidity mismatch	淨流動資金錯配	38,083,195	(12,747,178)	(28,059,467)	(20,470,277)	23,814,240
Cumulative mismatch	累計錯配	38,083,195	25,336,017	(2,723,450)	(23,193,727)	620,513

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.
正號表示資金流動性剩餘，負號表示資金流動性短缺。

The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity.
現金流到期日錯配分析已計入流動性的可轉移限制。

Financial disclosure statement for the year ended 31 December 2021 (Unaudited)
 截至2021年12月31日之主要財務資料披露報表(未經審計)

HONG KONG BRANCH INFORMATION

香港分行資料

V. Liquidity Information(Continued) 流動資金資料(續)

2) Liquidity Gap 流動資金差距

The table below analyses the on- and off- balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2021 and 31 December 2020:
 下表為本分行截至2021年12月31日及2020年12月31日，資產負債表按相關到期日分析的表內及表外項目：

<u>As at 31 December 2021</u>	<u>於2021年12月31日</u>	<u>Total</u> 總額	<u>Up to 1 month</u> 1個月之內	<u>Over 1 month up to 1 year</u> 1個月以上至1年	<u>Over 1 year</u> 超過1年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
Total on-balance sheet assets	資產負債表內之總資產	201,387,910	96,385,626	66,667,825	40,206,795
Total off-balance sheet claims	資產負債表外之總債權	23,000,000	23,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	200,219,210	84,323,506	104,653,460	13,039,723
Total off-balance sheet obligations	資產負債表外之總承擔	10,112,181	10,112,181	-	-

<u>As at 31 December 2020</u>	<u>於2020年12月31日</u>	<u>Total</u> 總額	<u>Up to 1 month</u> 1個月之內	<u>Over 1 month up to 1 year</u> 1個月以上至1年	<u>Over 1 year</u> 超過1年
		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
Total on-balance sheet assets	資產負債表內之總資產	213,137,212	119,041,284	60,898,273	36,458,229
Total off-balance sheet claims	資產負債表外之總債權	15,000,000	15,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	212,017,876	96,775,897	109,428,017	9,058,508
Total off-balance sheet obligations	資產負債表外之總承擔	11,929,370	11,929,370	-	-

The maturity buckets mainly follow information provided to the HKMA MA(BS)23-Liquidity Monitoring Tools return.
 到期日分類主要按照金管局MA(BS)23-流動性檢查工具的申報指示制定而成。

VI. DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

Total remuneration of Senior Management and Key Personnel for Year 2021 has not yet been finalized in accordance with the Branch's remuneration policy. The Branch will disclose the relevant information in the 2022 Interim Financial Disclosure statement.

根據相關薪酬管理制度，2021年年度香港分行高級管理層及關鍵人員的總薪酬仍在確認過程中。
 有關資料將於2022年的香港分行中期財務資料披露報表中披露。

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截至2021年12月31日之主要財務資料披露報表 (未經審計)

VII. BANK INFORMATION (CONSOLIDATED BASIS) 銀行綜合資料		
	31-12-2021	30-06-2021
	CNY Million 人民幣百萬元	CNY Million 人民幣百萬元

This note represents the consolidated bank information for Shanghai Pudong Development Bank Co., Ltd.
 本附注提供上海浦東發展銀行之綜合資訊。

Consolidated balance sheet items and financial ratios
合併資產負債專案及財務比率

Total assets	資產總額	8,136,757	8,123,120
Total liabilities	負債總額	7,458,539	7,462,659
Loans and advances to customers	發放貸款和墊款	4,690,954	4,643,338
Deposits from customers	吸收存款	4,463,608	4,462,003
Equity attributable to the Banks's shareholders	歸屬於母公司股東權益	670,007	652,583
Capital adequacy ratio	資本充足率	14.01%	14.28%

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking Regulatory Commission. These guidelines are different from the standards referred to in paragraph (a) Section 105 Chapter 155M of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

資本充足率是根據中國銀行業監督管理委員會的有關規定計算。

這些規定與《銀行業條例》中的〈銀行業(披露)規則〉內第155M章第105條中(a)段內所述之標準有異的。

		For the year ended 31-12-2021	For the year ended 31-12-2020
		截至2021年12月31日止 之年度	截至2020年12月31日止 之年度
		CNY Million 人民幣百萬元	CNY Million 人民幣百萬元
Consolidated profit and loss item	合併損益專案		
Pre-tax profit	稅前利潤	59,071	66,682

Financial disclosure statement for the year ended 31 December 2021 (Unaudited)

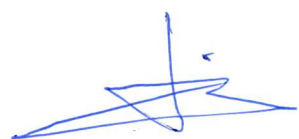
截至2021年12月31日之主要財務資料披露報表 (未經審計)

Statement of compliance

遵從情況聲明

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

盡本人所知，本報告所披露資料完全遵從《銀行業條例》中的〈銀行業（披露）規則〉所載之披露規定。



HUNG CHUNG SUM 洪從心
Deputy Chief Executive 副行長

Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch

上海浦東發展銀行香港分行

28 April 2022

二零二二年四月二十八日