



CIMB Bank Berhad, Hong Kong Branch
(Incorporated in Malaysia)

聯昌國際銀行有限公司香港分行
(於馬來西亞註冊成立)

Financial Disclosure Statements

財務披露報表

For the year ended 31 December 2017

截止 2017 年 12 月 31 日止年度

CIMB Bank Berhad, Hong Kong Branch

聯昌國際銀行有限公司香港分行

Financial Disclosure Statements for the year ended 31 December 2017

截止 2017 年 12 月 31 日的財務披露報表

In compliance with the disclosure requirements set out in the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority (øHKMAö), the following key financial information of CIMB Bank Berhad, Hong Kong Branch (the öBranchö) has been provided. The information is also available at the Branch located at 25th Floor, Gloucester Tower, The Landmark, 15 Queen's Road Central, Hong Kong and the Public Registry of HKMA.

本公佈內披露有關聯昌國際銀行有限公司香港分行（「本分行」）的財務資料是參照香港金融管理局（「金管局」）發出之銀行業（披露）規則而制定。此資料披露可於本分行位於香港皇后大道中 15 號置地廣場告羅士打大廈 25 樓的分行地點及香港金融管理局公共查冊處索閱。

Income Statement 損益表

		For the year ended 全年結算至	
		31 Dec 2017 2017 年 12 月 31 日 HK\$'000 港幣千元	31 Dec 2016 2016 年 12 月 31 日 HK\$'000 港幣千元
Interest income	利息收入	145,108	57,409
Interest expenses	利息支出	(99,486)	(39,030)
Net interest income	淨利息收入	45,622	18,379
Other operating income	其他營運收入		
Net gains arising from trading in foreign currencies	來自非港元貨幣交易的淨收益	41,777	1,974
Net gains on securities held for trading purposes	來自持有作交易用途的證券的淨收益	2,432	-
Net losses from other trading activities	來自其他交易活動的淨虧損	(11,175)	-
Net fees and commission income	收費及佣金淨收入	2,945	8,955
Other income	其他收入	15,424	21,728
Total operating income	總營運收入	97,025	51,036
Operating expenses	經營開支	(75,354)	(78,553)
Impairment losses and provisions for impaired loan and receivables	減值損失及為已減值貸款及應收款項而提撥的準備金	-	-
Profit/(loss) before taxation	除稅前利潤/(虧損)	21,671	(27,517)
Tax expenses	稅項開支	-	-
Profit/(loss) after taxation	除稅後利潤/(虧損)	21,671	(27,517)

Balance Sheet 資產負債表

		As at 31 Dec 2017	As at 30 Jun 2017
		於 2017 年	於 2017 年
		12 月 31 日	6 月 30 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	448,193	351,612
Due from Exchange Fund	存放外匯基金存款	5,040	12,645
Placement with banks maturing between one and twelve months	於一至十二個月內到期的 銀行存款	-	16
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	957,869	1,343,818
Certificates of deposits held	持有的存款證	922,496	1,110,535
Securities held for trading purposes	持有作交易用途的證券	944,670	912,688
Loans and receivables	貸款及應收款項	2,888,607	3,768,225
Investment securities	投資證券	378,464	422,483
Tangible fixed assets	有形固定資產	6,456	8,031
Total assets	資產總額	<u>6,551,795</u>	<u>7,930,053</u>
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	1,383,575	3,854,521
Deposits from customers	客戶存款	2,210,816	1,930,644
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	2,603,031	1,775,268
Repurchase agreements	回購協議	356,750	235,313
Other liabilities and provisions	其他負債及準備金	97,891	266,486
Capital and reserves	資本及儲備	<u>(100,268)</u>	<u>(132,179)</u>
Total liabilities	負債總額	<u>6,551,795</u>	<u>7,930,053</u>

Income Statement Additional Information 損益帳額外資料**Other income** 其他收入

		For the year ended 全年結算至	
		31 Dec 2017 2017年 12月31日 HK\$'000 港幣千元	31 Dec 2016 2016年 12月31日 HK\$'000 港幣千元
Services fee earned from overseas offices	收取海外辦事處的服務收入	10,158	21,726
Income from non-trading investments	非交易投資收入	5,266	-
Others	其他	-	2
		<u>15,424</u>	<u>21,728</u>

Operating expenses 經營開支

		For the year ended 全年結算至	
		31 Dec 2017 2017年 12月31日 HK\$'000 港幣千元	31 Dec 2016 2016年 12月31日 HK\$'000 港幣千元
Staff expenses	員工開支	46,624	52,903
Rental expenses	租金開支	10,100	11,361
Others	其他	18,630	14,289
		<u>75,354</u>	<u>78,553</u>

Balance Sheet Additional Information 資產負債表額外資料**Loans and receivables** 貸款及應收款項

		As at 31 Dec 2017 於2017年 12月31日 HK\$'000 港幣千元	As at 30 Jun 2017 於2017年 6月30日 HK\$'000 港幣千元
Advances to customers	客戶貸款	2,824,811	3,594,724
Impairment allowances	貸款減值準備		
Collective impairment allowances	組合減值準備	-	-
Individual impairment allowances	個別減值準備	-	-
Accrued interest receivable	應收利息	26,146	25,238
Other accounts and receivables	其他賬目及應收帳款	37,650	148,263
		<u>2,888,607</u>	<u>3,768,225</u>

Individual impairment allowances for impaired assets are made against exposures in accordance with relevant accounting policies of the Branch. Collective impairment allowances are centrally assessed at head office of the Branch. As at 31 Dec 2017 and 30 Jun 2017, there was no collective impairment allowance allocated for exposures maintained in the Branch.

個別減值準備是根據本分行的相關會計政策為減值貸款單獨計提的減值準備。組合減值準備由總行作出計提。於2017年12月31日及2017年6月30日，本分行的風險承擔並不需要計提組合減值準備。

Impaired loans and advances 減值貸款及墊款

As at 31 Dec 2017 and 30 Jun 2017, there were no loans and advances to customers or banks which are individually determined to be impaired.

於2017年12月31日及2017年6月30日，本分行並無任何個別被斷定為減值的對客戶或銀行的已減值貸款及放款的數額。

Balance Sheet Additional Information 資產負債表額外資料

Deposits from customers 客戶存款

		As at 31 Dec 2017 於 2017 年 12 月 31 日 HK\$'000 港幣千元	As at 30 Jun 2017 於 2017 年 6 月 30 日 HK\$'000 港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	89,851	85,065
Savings deposits	儲蓄存款	12,151	5,592
Time deposits	定期存款	2,108,814	1,839,987
		<u>2,210,816</u>	<u>1,930,644</u>

Other liabilities and provisions 其負債及準備金

		As at 31 Dec 2017 於 2017 年 12 月 31 日 HK\$'000 港幣千元	As at 30 Jun 2017 於 2017 年 6 月 30 日 HK\$'000 港幣千元
Accrued interest payable	應付利息	13,646	13,484
Other accounts and payables	其他帳目及應付帳款	84,245	253,002
		<u>97,891</u>	<u>266,486</u>

Off-balance Sheet Exposures 資產負債外風險承擔

Derivative 衍生工具

The following table summarises the gross contractual underlying principal amounts of derivative. The contractual amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

下表列示衍生工具交易的合約總額。這些工具之合約金額指於資產負債表日仍未平倉之交易額。而該等金額並不代表風險金額。

		As at 31 Dec 2017 於 2017 年 12 月 31 日 HK\$'000 港幣千元	As at 30 Jun 2017 於 2017 年 6 月 30 日 HK\$'000 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	9,552,203	7,151,885
Interest rate contracts	利率衍生工具合約	1,070,758	1,368,063
		<u>10,622,961</u>	<u>8,519,948</u>

The following table summarises the fair value of derivative. The fair value does not take into account the effect of bilateral netting arrangements.

下表列示衍生工具的公平價值。公平價值沒有考慮到雙邊淨額結算的影響。

		As at 31 Dec 2017 於 2017 年 12 月 31 日		As at 30 Jun 2017 於 2017 年 6 月 30 日	
		Fair value assets	Fair value liabilities	Fair value assets	Fair value liabilities
		公平價值資產 HK\$'000 港幣千元	公平價值負債 HK\$'000 港幣千元	公平價值資產 HK\$'000 港幣千元	公平價值負債 HK\$'000 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	22,818	22,401	20,533	11,096
Interest rate contracts	利率衍生工具合約	4,477	7,247	509	23,270
		<u>27,295</u>	<u>29,648</u>	<u>21,042</u>	<u>34,366</u>

Off-balance Sheet Exposures (continued) 資產負債外風險承擔 (續)**Contingent liabilities and commitments 或然負債和承擔**

		As at 31 Dec 2017	As at 30 Jun 2017
		於 2017 年 12 月 31 日	於 2017 年 6 月 30 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Direct credit substitutes	直接信貸替代項目	40,798	40,744
Transaction-related contingencies	交易關聯或有項目	1,400	8,500
Other commitments	其他承諾	2,716,805	1,246,415
		2,759,003	1,295,659

The above amounts represent a worst case scenario of credit risk exposures arising from these instruments, without taking into account any collateral held or other credit enhancements attached. The amounts do not represent amounts at risk at the balance sheet date.

上述金額乃於最壞情況下這些工具所產生之信貸風險，並未計入所持有之任何抵押品或附帶之其他信貸保障措施。該等金額並不代表資產負債表日之風險金額。

Analysis by Major Country or Geographical Segment 按主要國家或地域分部作出細目分類**International claims 國際債權**

		Banks	Official sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
				非銀行私營機構			
		銀行	官方機構	非銀行業 金融機構	非金融業 私營機構	其他	總額
		HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m
		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	港幣百萬元
As at 31 Dec 2017							
於 2017 年 12 月 31 日							
Offshore centres	離岸中心	75	663	272	2,709	-	3,719
of which: Hong Kong	其中: 香港	75	663	229	2,709	-	3,676
Developing Asia-Pacific	發展中的亞太區國家	2,186	114	40	160	-	2,500
of which: China	其中: 中國	1,033	111	40	113	-	1,297
Malaysia	馬來西亞	1,090	-	-	-	-	1,090
As at 30 Jun 2017							
於 2017 年 6 月 30 日							
Offshore centres	離岸中心	356	911	260	3,497	-	5,024
of which: Hong Kong	其中: 香港	333	911	260	3,497	-	5,001
Developing Asia-Pacific	發展中的亞太區國家	2,416	49	86	85	-	2,636
of which: China	其中: 中國	809	49	86	54	-	998
Malaysia	馬來西亞	1,559	-	-	-	-	1,559

A major country or geographical segment means a country or geographical segment to which not less than 10% of the Branches total international claims are attributable after taking into account any recognized risk transfer.

主要國家或地域分部是指在計算任何認可風險轉移後，該國家或地域分部有不少於本分行的國際債權的總額的 10% 是歸因於該國家或地域分部的。

Analysis by Major Country or Geographical Segment (continued) 按主要國家或地域分部作出細目分類 (續)

Advances to customers by major geographical segments 客戶貸款按照對方所在地作出細目分類

		Gross advances to customers	Overdue advances to customers	Impaired advances to customers	Individual impairment allowances
		客戶貸款總額	逾期的客戶貸款	減值客戶貸款	個別減值準備
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		港幣千元	港幣千元	港幣千元	港幣千元
As at 31 Dec 2017					
於 2017 年 12 月 31 日					
Hong Kong	香港	2,824,811	-	-	-
As at 30 Jun 2017					
於 2017 年 6 月 30 日					
Hong Kong	香港	3,594,724	-	-	-

A major country means a country to which not less than 10% of the Branches' total loans are attributable after taking into account any recognized risk transfer.

主要國家是指在計算任何認可風險轉移後，該國家有不少於本分行的客戶貸款總額的 10% 是歸因於該國家的。

Advances to customers by industry sectors 客戶貸款按行業分類資料

		As at 31 Dec 2017		As at 30 Jun 2017	
		於 2017 年 12 月 31 日		於 2017 年 6 月 30 日	
		Gross loan and advances	% of gross loan covered by collateral	Gross loan and advances	% of gross loan covered by collateral
		貸款金額	抵押品值佔 貸款總額比率	貸款金額	抵押品值佔 貸款總額比率
<i>Loans for use in Hong Kong</i>	<i>在香港使用的貸款</i>	HK\$'000	%	HK\$'000	%
		港幣千元		港幣千元	
Industrial, commercial and financial	工業、商業及金融				
Property development	物業發展	800,000	0%	800,000	0%
Electricity and gas	電力及氣體燃料	450,000	0%	-	0%
Wholesale and retail trade	批發及零售貿易	273,551	0%	382,462	0%
Transport and transport equipment	運輸及運輸設備	-	0%	500,000	0%
Others	其他	150,000	0%	800,000	0%
		<u>1,673,551</u>	0%	<u>2,482,462</u>	0%
Loans for use outside Hong Kong	在香港以外使用的貸款	1,151,260	0%	1,112,262	0%
		<u>2,824,811</u>	0%	<u>3,594,724</u>	0%

Overdue or rescheduled assets 過期或經重組資產

Analysis of overdue loans and advances 過期貸款細分

As at 31 Dec 2017 and 30 Jun 2017, there were no overdue loans and advances to customers or banks.

於 2017 年 12 月 31 日及 2017 年 6 月 30 日，本分行並無任何給予客戶或銀行的過期貸款及墊款。

Analysis of rescheduled loans and advances 經重組貸款細分

As at 31 Dec 2017 and 30 Jun 2017, there were no rescheduled loans and advances to customers or banks.

於 2017 年 12 月 31 日及 2017 年 6 月 30 日，本分行並無任何給予客戶或銀行的經重組貸款及墊款。

Overdue or rescheduled assets (continued) 過期或經重組資產 (續)**Analysis of overdue other assets** 其他過期資產

As at 31 Dec 2017 and 30 Jun 2017, there were no other overdue assets.

於 2017 年 12 月 31 日及 2017 年 6 月 30 日，本分行並無其他過期資產。

Repossessed assets 收回資產

As at 31 Dec 2017 and 30 Jun 2017, there were no repossessed assets.

於 2017 年 12 月 31 日及 2017 年 6 月 30 日，本分行並無經收回資產。

Non-bank Mainland Exposures 對非銀行類客戶的內地相關風險承擔

		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
		資產負債表內 風險承擔	資產負債表外 風險承擔	總風險承擔
		HK\$'000	HK\$'000	HK\$'000
		港幣千元	港幣千元	港幣千元
As at 31 Dec 2017				
於 2017 年 12 月 31 日				
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府控股的機構及其子公司和合資企業	219,902	-	219,902
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府控股的機構及其子公司和合資企業	450,588	-	450,588
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	-	-	-
4. Other entities of central government not reported in item 1 above	其他未包括在分類 1 中，屬於中央政府的機構	-	-	-
5. Other entities of local governments not reported in item 2 above	其他未包括在分類 2 中，屬於地方政府的機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為帶有中國內地非銀行類風險承擔的交易對方	37,547	-	37,547
Total	總額	708,037	-	708,037
Total assets after provision	扣減準備金後的資產總額	6,551,795		
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率	10.81%		

Non-bank Mainland Exposure (continued) 對非銀行類客戶的內地相關風險承擔（續）

		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
		資產負債表內 風險承擔	資產負債表外 風險承擔	總風險承擔
As at 30 Jun 2017		HK\$'000	HK\$'000	HK\$'000
於 2017 年 6 月 30 日		港幣千元	港幣千元	港幣千元
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央政府控股的機構及其子公司和合資企業	190,062	-	190,062
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府控股的機構及其子公司和合資企業	650,461	-	650,461
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	-	-	-
4. Other entities of central government not reported in item 1 above	其他未包括在分類 1 中，屬於中央政府的機構	-	-	-
5. Other entities of local governments not reported in item 2 above	其他未包括在分類 2 中，屬於地方政府的機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為帶有中國內地非銀行類風險承擔的交易對方	15,931	-	15,931
Total	總額	856,454	-	856,454
Total assets after provision	扣減準備金後的資產總額	7,930,053		
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率	10.80%		

Currency risk 貨幣風險

Foreign currency exposures arising from trading, non-trading and structural positions with net position (in absolute terms) in a particular foreign currency constituting not less than 10% of the total net position in all foreign currencies are disclosed as follows:

以下披露因買賣、非買賣及結構性倉盤而產生的外匯淨額(按絕對數值計)佔機構所持有外匯淨盤總額的 10% 或以上的外匯風險承擔:

		As at 31 Dec 2017		
		於 2017 年 12 月 31 日		
		Equivalent in HK\$'m		
		港幣百萬元等值		
		USD	SGD	Total
		美元	新加坡元	總計
Spot assets	現貨資產	4,043	406	4,449
Spot liabilities	現貨負債	(3,698)	(429)	(4,127)
Forward purchases	遠期買入	4,554	414	4,968
Forward sales	遠期賣出	(4,872)	(394)	(5,266)
Net option position	期權淨持倉量	-	-	-
Net long position	長倉淨持倉量	27	(3)	24
Net structural position	結構性淨持倉量	-	-	-

		As at 30 Jun 2017		
		於 2017 年 6 月 30 日		
		Equivalent in HK\$'m		
		港幣百萬元等值		
		USD	SGD	Total
		美元	新加坡元	總計
Spot assets	現貨資產	4,889	11	4,900
Spot liabilities	現貨負債	(3,941)	(38)	(3,979)
Forward purchases	遠期買入	3,068	26	3,094
Forward sales	遠期賣出	(3,975)	-	(3,975)
Net option position	期權淨持倉量	-	-	-
Net long position	長倉淨持倉量	41	(1)	40
Net structural position	結構性淨持倉量	-	-	-

Liquidity risks 流動性風險

Liquidity information 流動性資料

		For the year ended 全年結算至	
		31 Dec 2017 2017年12月31日	31 Dec 2016 2016年12月31日
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	60.30%	80.64%

The average liquidity maintenance ratio (øLMRø) is the arithmetic mean of the average value of each month's average LMR.

流動性維持比率的平均值是每個月的 LMR 的平均值的算術均數。

Liquidity Risk Management 流動性風險管理資金狀況

Liquidity risk is defined as the current and prospective risk to earnings, shareholders fund or reputation arising from the CIMB Bank Group's (øthe Groupø) inability to efficiently meet its present and future (both anticipated and unanticipated) funding needs or regulatory obligations when they come due, which may adversely affect its daily operations and incur unacceptable losses. Liquidity risk arises from mismatches in the timing of cash flows.

流動性風險是指聯昌國際銀行集團（「本集團」）無法有效地滿足當前和未來（預期和未預料到）的資金需求或監管的義務而產生對盈利，股東資金或聲譽的風險，這可能會對其日常的運營有不利影響並導致不可接受的損失。流動性風險來自現金流量的時間錯配。

The objective of the Group's liquidity risk management is to ensure that the Group can meet its cash obligations in a timely and cost-effective manner. To this end, the Group's liquidity risk management policy is to maintain high quality and well diversified portfolios of liquid assets and sources of funds under both business as usual (BAU) and stress conditions. Due to its large distribution network and strategic marketing focus, the Group is able to maintain a diversified core deposit base comprising savings, demand, and fixed deposits. This provides the Group a large stable funding base.

本集團的流動性風險管理目標是確保本集團能夠及時且具成本效益地履行現金義務。為此，本集團的流動性風險管理政策指在正常業務（BAU）和壓力的情況下能維持流動性資產和資金來源的高質量和多元化的投資組合。由於本集團具有龐大的分銷網絡和戰略營銷，本集團能夠維持多元化的核心存款基礎，包括儲蓄，往來和定期存款。這為本集團提供了一個龐大而穩定的資金基礎。

The day-to-day responsibility for liquidity risk management and control in Hong Kong is delegated to Hong Kong's Asset Liability Management Committee (øHALCOø) which subsequently report to Group ALCO (øGALCOø). HALCO and GALCO meet at least once a month to discuss the liquidity risk and funding profile of the Branch and the Group respectively. The Asset-Liability Management function, which is responsible for the independent monitoring of the Group liquidity risk profile, works closely with Treasury and Markets in its surveillance on market conditions. Business units are responsible for establishing and maintaining strong business relations with their respective depositors and key providers of funds. Like all other overseas branches and subsidiaries, the Branch seeks to be self-sufficient in funding at all times. Group Treasury only acts as a global provider of funds on a need-to or contingency basis. The Branch has to prudently manage its liquidity position to meet its daily operating needs. The Branch measures and forecasts its respective cash flows arising from the maturity profiles of assets, liabilities, off balance sheet commitments and derivatives over a variety of time horizons under normal business and stress conditions on a regular basis.

香港分行的流動性風險管理和監控的日常運營責任是委託給香港資產負債管理委員會（「HALCO」），並隨後向集團資產負債管理委員會（「GALCO」）匯報。HALCO 及 GALCO 每月至少分別召開一次會議，相討論本分行及本集團的流動性風險和融資情況。負責對集團流動性風險狀況進行獨立監控的資產負債管理職能部門與資金市場部門緊密合作，監督市場狀況。業務部門負責與存款人和主要資金提供者建立和維持良好的業務關係。一如其他海外分行和分公司，本分行尋求自給自足的資金。集團資金部只會在需求或應急的基礎上充當全球資金提供者。本分行必須謹慎管理其流動資金狀況以滿足其日常運營需求。本分行需定期在正常業務和壓力的情況下，在各個時間範圍內測量和預測資產，負債，資產負債外承擔和衍生工具到期情況所產生的各項現金流。

Liquidity risk undertaken by the Branch is governed by a set of established liquidity risk appetite and thresholds. Limits and Management Action Triggers (MATs) have been established to alert management to potential and emerging liquidity pressures. The Group Liquidity Risk Management Framework is subjected to regular review; assumptions and the thresholds levels are regularly reviewed in response to regulatory changes and changing business needs and market conditions. Liquidity positions are monitored on a daily basis and complied with internal risk thresholds and regulatory requirements for liquidity risk.

本分行承擔的流動資金風險受一系列既定流動資金風險偏好和門檻限制。限制和管理操作觸發器（MAT）的建立是為了提醒管理層注意潛在的和新出現的流動性壓力。集團流動性風險管理框架受到定期審查；根據監管變化和不斷變化的業務需求和市場狀況，定期審查假設和閾值水平。每日監控流動資金狀況並遵守內部風險門檻和流動性風險的監管要求。

The Branch's contingency funding plan is in place to alert and to enable the management to act effectively and efficiently during a liquidity crisis and under adverse market conditions. The plan consists of two key components: an early warning system and a funding crisis management team. The early warning system is designed to alert the Branch's management whenever the Branch's liquidity position may be at risk. It provides the Branch with the analytical framework to detect a likely liquidity problem and to evaluate the Branch's funding needs and strategies in advance of a liquidity crisis. The early warning system is made up of a set of indicators (monitored against pre-determined thresholds) that can reliably signal the financial strength and stability of the Branch.

本分行的應急融資計劃能提醒並使管理層在流動性危機期間及市況不利情況下有效地採取行動。該計劃由兩個關鍵部分組成：一個預警系統和一個資金危機管理團隊。每當本分行的流動性狀況可能面臨風險時，預警系統旨在提醒本分行的管理層。它為本分行提供了分析框架，以檢測流動性問題，並在流動性危機之前評估本分行的資金需求和策略。預警系統由一系列指標組成（監測預先確定的閾值），可以可靠地反映本分行的財務實力和穩定性。

Liquidity risks (continued) 流動性風險 (續)

Liquidity Risk Management (continued) 流動性風險管理資金狀況 (續)

The Group is measuring, monitoring and managing its liquidity positions to comply with the regulatory Basel III Liquidity Coverage Ratio (LCR) guidelines and limits. The Branch is using Liquidity Maintenance Ratio (LMR). The purpose of the LCR / LMR is to promote short term liquidity risk resilience by ensuring that the Group or the Branch has sufficient unencumbered high quality liquid assets to meet its liquidity needs for a 30-day combined liquidity crisis scenario. In addition, the Group also performs a consolidated stress test, including liquidity stress test, on a semi-annual basis to identify vulnerable areas in its portfolio, gauge the financial impact and enable management to take pre-emptive actions. Two scenarios, namely bank specific crisis and systemic crisis, are modelled. The assumptions used, including run-off rates on deposits, draw down rates on undrawn commitments, and hair cuts for marketable securities, are documented. The LCR / LMR and stress test results are submitted to the HALCO and GALCOs, the Group Risk Committee, and the Board Risk Committees / Board of Directors of the Group, where relevant. The LCR / LMR and stress test results to date have indicated that the Group has sufficient liquidity capacity to meet the liquidity requirements under stated stress test conditions.

本集團以符合巴塞爾協議 III 的流動性覆蓋率 (「LCR」) 準則和限額測量, 監控和管理其流動資金狀況。而本分行正使用流動性維持比率 (「LMR」)。LCR / LMR 的目的在於通過確保本集團或本分行擁有足夠的未支配高質量流動資產以滿足其 30 天綜合流動性危機情況的流動性需求, 從而提升短期流動性風險抵禦能力。此外, 本集團亦每半年進行一次綜合壓力測試, 包括流動性壓力測試, 以識別其投資組合中的脆弱區域, 衡量財務影響並使管理層採取搶先的行動。模擬了兩種情況, 即銀行特定的危機和系統性危機。所使用的假設 (包括存款利差率) 降低了未提取承諾的利率, 並對有價證券進行了削減。將 LCR/LMR 和壓力測試結果提交給 HALCO 和 GALCO, 集團風險委員會和董事會風險委員會/董事會。LCR/LMR 及壓力測試結果顯示, 本集團及本分行擁有足夠的流動資金能力以符合規定壓力測試條件下的流動資金需求。

Remuneration disclosures 薪酬披露

The remuneration disclosure pursuant to Supervisory Policy Manual (CG-5) Guideline on a Sound Remuneration System issued by the HKMA forms part of the disclosures made in CIMB Group Holdings Berhad's Annual Report. Accordingly, the Branch does not separately provide such remuneration disclosure.

根據香港金融管理局頒布的“監管政策手冊 (CG-5) 穩健的薪酬制度指引”的薪酬披露構成聯昌國際集團控股有限公司年報所作披露的一部分。因此, 本分行不單獨提供有關薪酬披露。

Consolidated Group Level Disclosure 綜合集團層面的披露

The information set out below is based on the consolidated accounts of CIMB Bank Berhad.

以下所載資料乃根據聯昌國際銀行有限公司的綜合賬目編制。

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

		As at 31 Dec 2017 於 2017 年 12 月 31 日	As at 30 Jun 2017 於 2017 年 6 月 30 日
		RM'm/% 百萬馬幣/百分比	RM'm/% 百萬馬幣/百分比
Shareholders' equity	股東權益	38,105	36,761
Capital adequacy ratio			
Common equity Tier 1 ratio	普通股權益第一級資本比率	12.23%	11.93%
Tier 1 ratio	第一級資本比率	13.38%	13.13%
Total capital ratio	總資本比率	16.99%	16.80%

Other financial information 其他財務資料

		As at 31 Dec 2017 於 2017 年 12 月 31 日	As at 30 Jun 2017 於 2017 年 6 月 30 日
		RM'm/% 百萬馬幣/百分比	RM'm/% 百萬馬幣/百分比
Total assets	資產總額	417,060	411,636
Total liabilities	負債總額	378,955	374,876
Total loans and advances	貸款及放款總計	261,789	256,660
Total customer deposits	客戶存款總計	295,900	291,325

For the year ended
 全年結算至

		31 Dec 2017 2017 年 12 月 31 日	31 Dec 2016 2016 年 12 月 31 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Profit before tax	除稅前利潤	4,934	4,176