



**CIMB Bank Berhad, Hong Kong Branch**

(Incorporated in Malaysia)

聯昌銀行有限公司，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 2018**

截至 2018 年 12 月 31 日止年度

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**Financial Disclosure Statements for the year ended 31 December 2018**  
截至 2018 年 12 月 31 日止年度的財務披露報表

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 øBranchö) 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, our Head Office's internet website (www.cimb.com) and the Public Registry of HKMA.

本公佈內披露有關聯昌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，本分行總行的互聯網網站（www.cimb.com）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 2018 2018 年 12 月 31 日	31 Dec 2017 2017 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Interest income	利息收入	193,060	145,108
Interest expenses	利息支出	(143,478)	(99,486)
Net interest income	淨利息收入	49,582	45,622
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	64,827	41,777
Net (losses) / gains on securities held for trading purposes	來自持有作交易用途的證券的淨（虧損）/ 收益	(34,182)	2,432
Net gains / (losses) from other trading activities	來自其他交易活動的淨收益 / （虧損）	22,349	(11,175)
Net fees and commission income	收費及佣金淨收入	15,912	2,945
Other income	其他收入	12,995	15,424
Total operating income	總營運收入	131,483	97,025
Operating expenses	經營開支	(77,264)	(75,354)
Net charge of 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	(3,005)	-
Profit before taxation	除稅前利潤	51,214	21,671
Tax income	稅項收入	6,759	-
Profit after taxation	除稅後利潤	57,973	21,671

**CIMB Bank Berhad, Hong Kong Branch**

聯昌銀行有限公司，香港分行

**Balance Sheet** 資產負債表

		<b>As at 31 Dec 2018</b>	<b>As at 30 Jun 2018</b>
		於 2018 年 12 月 31 日	於 2018 年 6 月 30 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	807,749	355,716
Due from Exchange Fund	存放外匯基金存款	14,071	10,100
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	931,057	1,255,986
Reverse repurchase agreements	反向回購協議	374,853	233,424
Certificates of deposits held	持有的存款證	843,997	613,887
Securities held for trading purposes	持有作交易用途的證券	638,674	595,288
Loans and receivables	貸款及應收款項	4,814,957	2,564,948
Investment securities	投資證券	715,168	753,619
Tangible fixed assets	有形固定資產	5,451	5,064
Total assets	資產總額	<u>9,145,977</u>	<u>6,388,032</u>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	2,246,701	3,274,215
Deposits from customers	客戶存款	2,982,563	1,882,827
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	3,354,286	1,067,707
Repurchase agreements	回購協議	257,602	148,100
Other liabilities and provisions	其他負債及準備金	355,385	91,742
Reserves	儲備	(50,560)	(76,559)
Total liabilities	負債總額	<u>9,145,977</u>	<u>6,388,032</u>

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**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 2018 2018年12月31日 HK\$'000 港幣千元	31 Dec 2017 2017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	9,838	10,158
Income from non-trading investments	非交易投資收入	3,157	5,266
		12,995	15,424

*Operating expenses* 經營開支

		For the year ended 全年結算至	
		31 Dec 2018 2018年12月31日 HK\$'000 港幣千元	31 Dec 2017 2017年12月31日 HK\$'000 港幣千元
Staff expenses	員工開支	45,879	46,624
Rental expenses	租金開支	11,137	10,100
Others	其他	20,248	18,630
		77,264	75,354

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

*Cash and balance with banks* 現金及銀行結餘

		As at 31 Dec 2018 於2018年12月31日 HK\$'000 港幣千元	As at 30 Jun 2018 於2018年6月30日 HK\$'000 港幣千元
Cash	現金	684,369	178,472
Balance with banks	銀行結餘	123,380	20,317
Placement with banks maturing within one month	於一個月內到期的銀行存款	-	156,943
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	-	(16)
Individual impairment allowances	個別減值準備	-	-
		807,749	355,716

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 and allocated to 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集中評估並分配給本分行計提。

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**Balance Sheet Additional Information (continued)** 資產負債表額外資料 (續)

**Loans and receivables** 貸款及應收款項

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Advances to customers	客戶貸款	4,711,634	2,451,339
Impairment allowances	貸款減值準備		
Collective impairment allowances	組合減值準備	(2,979)	-
Individual impairment allowances	個別減值準備	-	-
Accrued interest receivable	應收利息	29,789	20,778
Other accounts and receivables	其他賬目及應收帳款	76,513	92,831
		4,814,957	2,564,948

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 and allocated to the Branch. As at 30 June 2018, 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集中評估並分配給本分行計提。於 2018 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 December 2018 and 30 June 2018, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2018 年 12 月 31 日及 2018 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。

**Deposits from customers** 客戶存款

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	124,858	94,020
Savings deposits	儲蓄存款	8,981	12,341
Time deposits	定期存款	2,848,724	1,776,466
		2,982,563	1,882,827

**Other liabilities and provisions** 其他負債及準備金

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Accrued interest payable	應付利息	22,077	14,739
Other accounts and payables	其他帳目及應付帳款	333,308	77,003
		355,385	91,742

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**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。

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	11,710,967	6,795,125
Interest rate contracts	利率衍生工具合約	798,035	820,813
		<b>12,509,002</b>	<b>7,615,938</b>

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。

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日		<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日	
		<b>Fair value assets</b> 公平價值資產	<b>Fair value liabilities</b> 公平價值負債	<b>Fair value assets</b> 公平價值資產	<b>Fair value liabilities</b> 公平價值負債
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	34,052	37,122	50,566	50,906
Interest rate contracts	利率衍生工具合約	11,159	5,127	25,772	103
		<b>45,211</b>	<b>42,249</b>	<b>76,338</b>	<b>51,009</b>

**Contingent liabilities and commitments** 或然負債和承擔

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Direct credit substitutes	直接信貸替代項目	40,881	40,962
Other commitments	其他承諾	2,413,155	2,831,877
Others (forward forward deposit placed)	其他 (遠期有期存款)	-	78,472
		<b>2,454,036</b>	<b>2,951,311</b>

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。

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**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 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元
<b>As at 31 Dec 2018</b>							
於 2018 年 12 月 31 日							
Offshore centres	離岸中心	340	522	105	4,745	-	5,712
of which: Hong Kong	其中: 香港	340	432	50	4,745	-	5,567
Developing Asia-Pacific	發展中的亞太區國家	2,080	333	226	37	-	2,676
of which: Malaysia	其中: 馬來西亞	995	-	-	-	-	995
China	中國	963	320	162	-	-	1,445
<b>As at 30 Jun 2018</b>							
於 2018 年 6 月 30 日							
Offshore centres	離岸中心	137	571	154	2,486	-	3,348
of which: Hong Kong	其中: 香港	137	569	112	2,486	-	3,304
Developing Asia-Pacific	發展中的亞太區國家	2,589	4	59	29	-	2,681
of which: Malaysia	其中: 馬來西亞	1,363	-	-	-	-	1,363
China	中國	1,053	-	40	-	-	1,093

A major country or geographical segment means a country or geographical segment to which not less than 10% of the Branch's 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。

**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 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
<b>As at 31 Dec 2018</b>					
於 2018 年 12 月 31 日					
Hong Kong	香港	4,711,634	-	-	-
<b>As at 30 Jun 2018</b>					
於 2018 年 6 月 30 日					
Hong Kong	香港	2,451,339	-	-	-

A major country means a country to which not less than 10% of the Branch's 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。

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

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

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日		<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日	
		<b>Gross loan and advances</b>	<b>% of gross loan covered by collateral</b>	<b>Gross loan and advances</b>	<b>% of gross loan covered by collateral</b>
		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
		HK\$000 港幣千元	%	HK\$000 港幣千元	%
Loans for use in Hong Kong	在香港使用的貸款				
Industrial, commercial and financial	工業、商業及金融				
Property development	物業發展	1,000,000	0%	-	0%
Electricity and gas	電力及氣體燃料	-	0%	800,000	0%
Recreational activities	娛樂活動	783,155	0%	-	0%
Transport and transport equipment	運輸及運輸設備	570,000	0%	570,000	0%
		<u>2,353,155</u>	0%	<u>1,370,000</u>	0%
Loans for use outside Hong Kong	在香港以外使用的貸款				
		<u>2,358,479</u>	0%	<u>1,081,339</u>	0%
		<u>4,711,634</u>	0%	<u>2,451,339</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 December 2018 and 30 June 2018, there were no overdue loans and advances to customers or banks.

於 2018 年 12 月 31 日及 2018 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 December 2018 and 30 June 2018, there were no rescheduled loans and advances to customers or banks.

於 2018 年 12 月 31 日及 2018 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。

**Analysis of overdue other assets** 其他過期資產

As at 31 December 2018 and 30 June 2018, there were no other overdue assets.

於 2018 年 12 月 31 日及 2018 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 December 2018 and 30 June 2018, there were no repossessed assets.

於 2018 年 12 月 31 日及 2018 年 6 月 30 日，本分行並無經收回資產。



**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

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

		<b>On-balance sheet exposure</b>	<b>Off-balance sheet exposure</b>	<b>Total exposures</b>
		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
		<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元	港幣千元
<b>As at 31 Dec 2018</b>				
於 2018 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	306,069	1,096,417	1,402,486
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	800,802	-	800,802
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	51,456	-	51,456
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	1,177,605	-	1,177,605
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	-	-	-
<b>Total</b>	<b>總額</b>	<b>2,335,932</b>	<b>1,096,417</b>	<b>3,432,349</b>
<b>Total assets after provision</b>	<b>扣減準備金後的資產總額</b>	<b>9,145,977</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>資產負債表內風險承擔佔資產總額的百分率</b>	<b>25.54%</b>		

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

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

	<b>On-balance sheet exposure</b>	<b>Off-balance sheet exposure</b>	<b>Total exposures</b>
<b>As at 30 Jun 2018</b>	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
於 2018 年 6 月 30 日	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
	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)	306,194	1,098,603	1,404,797
2. Local governments, local government-owned entities and their subsidiaries and JVs	800,864	-	800,864
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	-	-	-
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>1,107,058</b>	<b>1,098,603</b>	<b>2,205,661</b>
<b>Total assets after provision</b>	<b>6,388,032</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>17.33%</b>		

**CIMB Bank Berhad, Hong Kong Branch**  
聯昌銀行有限公司，香港分行

**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 2018 於 2018 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值							Total
		USD 美元	JPY 日元	CNY 人民幣	CAD 加拿大元	AUD 澳元	SGD 新加坡元	NZD 紐西蘭元	總計
Spot assets	現貨資產	5,359	77	633	4	4	92	3	6,172
Spot liabilities	現貨負債	(4,027)	(5)	(485)	(116)	-	(125)	-	(4,758)
Forward purchases	遠期買入	5,072	9	627	115	-	124	-	5,947
Forward sales	遠期賣出	(6,397)	(80)	(774)	(5)	(5)	(92)	(2)	(7,355)
Net option position	期權淨持倉量	-	-	-	-	-	-	-	-
Net long position	長倉淨持倉量	7	1	1	(2)	(1)	(1)	1	6
Net structural position	結構性淨持倉量	-	-	-	-	-	-	-	-

		As at 30 Jun 2018 於 2018 年 6 月 30 日 Equivalent in HK\$'m 港幣百萬元等值							Total
		USD 美元	JPY 日元	CNY 人民幣	CAD 加拿大元	AUD 澳元	SGD 新加坡元	NZD 紐西蘭元	總計
Spot assets	現貨資產	4,266	87	-	2	3	4	1	4,363
Spot liabilities	現貨負債	(4,258)	-	(3)	-	-	(187)	-	(4,448)
Forward purchases	遠期買入	3,404	55	16	-	-	182	-	3,657
Forward sales	遠期賣出	(3,419)	(141)	(12)	(3)	(4)	-	(2)	(3,581)
Net option position	期權淨持倉量	-	-	-	-	-	-	-	-
Net long position	長倉淨持倉量	(7)	1	1	(1)	(1)	(1)	(1)	(9)
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 quarter ended 季度期間至 31 Dec 2018 2018 年 12 月 31 日 %	For the year ended 全年結算至 31 Dec 2017 2017 年 12 月 31 日 %
Average Liquidity Maintenance Ratio	流動性維持比率平均值	66.88%	60.30%

The quarterly average liquidity maintenance ratio (öLMRö) is the arithmetic mean of average value of each month's average LMR during the quarter.  
季度期間的流動性維持比率的平均值是該季度內每個月的 LMR 的平均值的算術均數。

The annual average liquidity maintenance ratio (öLMRö) is the arithmetic mean of the average value of each month's average LMR during the year.  
年度的流動性維持比率的平均值是該 12 個月內每個月的 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 (öthe Groupö) 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 (öHALCOö) which subsequently report to Group ALCO (öGALCOö). HALCO and GALCO meets 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 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」）滙報。HALCO 及 GALCO 每月至少分別召開一次會議，相討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 limits and appetite. The Group Liquidity Risk Management Framework is subjected to regular review; assumptions and the limits are regularly reviewed in response to regulatory changes and changing business needs and market conditions. Liquidity risk positions are monitored on a daily basis and complied with internal risk limits and regulatory requirements for liquidity risk.

本分行承擔的流動性風險受一系列既定流動性風險限額和偏好。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，定期審查假設和限額。每日監控流動性風險狀況並遵守內部風險限額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。

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. The Group also performs a consolidated stress test, including liquidity stress test, semi-annually to identify vulnerable areas in its portfolio, gauge the financial impact and enable management to take pre-emptive actions. The LCR / LMR and stress test results are submitted to the HALCO and GALCOs, the Group Risk and Compliance Committee, and the Board Risk and Compliance 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.

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

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。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。將 LCR/LMR 和壓力測試結果提交給 HALCO 和 GALCO，集團風險和合規委員會和董事會風險和合規委員會/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銀行有限公司的综合賬目編制。

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

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>RM'm/%</b> 百萬馬幣/百分比	<b>RM'm/%</b> 百萬馬幣/百分比
Shareholders' equity	股東權益	41,127	38,621
Capital adequacy ratio	資本充足比率		
Common equity Tier 1 ratio	普通股權益第一級資本比率	12.89%	12.28%
Tier 1 ratio	第一級資本比率	13.97%	13.36%
Total capital ratio	總資本比率	17.83%	17.52%

**Other financial information** 其他財務資料

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	<b>As at 30 Jun 2018</b> 於 2018 年 6 月 30 日
		<b>RM'm</b> 百萬馬幣	<b>RM'm</b> 百萬馬幣
Total assets	資產總額	451,933	435,457
Total liabilities	負債總額	410,805	396,836
Total loans and advances	貸款及放款總計	284,469	272,243
Total customer deposits	客戶存款總計	319,243	293,820

		<b>For the year ended</b> 全年結算至	
		<b>31 Dec 2018</b> 2018 年 12 月 31 日	<b>31 Dec 2017</b> 2017 年 12 月 31 日
		<b>RM'm</b> 百萬馬幣	<b>RM'm</b> 百萬馬幣
Profit before tax	除稅前利潤	5,061	4,934