



CIMB Bank Berhad, Hong Kong Branch
(A limited liability company incorporated in Malaysia)

聯昌銀行有限公司，香港分行
(於馬來西亞註冊成立的有限責任公司)

Financial Disclosure Statements

財務披露報表

For the year ended 31 December 2021

截至 2021 年 12 月 31 日止年度

Financial Disclosure Statements for the year ended 31 December 2021
截至 2021 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 (“HKMA”), the following key financial information of CIMB Bank Berhad, Hong Kong Branch (the “Branch”) has been provided. The information is also available at the Branch located at Rooms 2501 and 2507-2510, 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 2501 及 2507-2510 室的分行地點，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 2021 2021 年 12 月 31 日 HK\$'000 港幣千元	31 Dec 2020 2020 年 12 月 31 日 HK\$'000 港幣千元
Interest income	利息收入	114,645	169,936
Interest expenses	利息支出	(36,057)	(107,719)
Net interest income	淨利息收入	78,588	62,217
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	12,383	27,483
Net losses on securities held for trading purposes	來自持有作交易用途的證券的淨虧損	(26,527)	(13,188)
Net gains / (losses) from other trading activities	來自其他交易活動的淨收益 / (虧損)	12,189	(25,695)
Net fees and commission income	收費及佣金淨收入	1,650	968
Other income / (losses)	其他收入 / (虧損)	12,837	(1,087)
Total operating income	總營運收入	91,120	50,698
Operating expenses	經營開支	(75,887)	(85,865)
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	(705,204)	(177,743)
Loss before taxation	除稅前虧損	(689,971)	(212,910)
Tax income	稅項收入	117,312	36,761
Loss after taxation	除稅後虧損	(572,659)	(176,149)

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

		As at 31 Dec 2021 於 2021 年 12 月 31 日	As at 30 Jun 2021 於 2021 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	1,280,439	1,096,741
Due from Exchange Fund	存放外匯基金存款	393,289	13,072
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	500,316	179,995
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	1,458,574	328,753
Reverse repurchase agreements	反向回購協議	2,253,426	624,684
Certificates of deposits held	持有的存款證	918,125	922,474
Securities held for trading purposes	持有作交易用途的證券	384,173	698,385
Loans and receivables	貸款及應收款項	2,449,408	2,922,806
Investment securities	投資證券	1,851,405	1,491,649
Tangible fixed assets	有形固定資產	6,992	7,778
Total assets	資產總額	11,496,147	8,286,337
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	4,476,122	4,096,293
Deposits from customers	客戶存款	4,247,958	3,106,451
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	2,989,844	1,324,774
Repurchase agreements	回購協議	398,708	136,865
Other liabilities and provisions	其他負債及準備金	101,330	102,988
Reserves	儲備	(717,815)	(481,034)
Total liabilities	負債總額	11,496,147	8,286,337

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 / (losses) 其他收入 / (虧損)

		For the year ended 全年結算至	
		31 Dec 2021 2021年12月31日	31 Dec 2020 2020年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Income / (losses) from non-trading investments	非交易投資收益 / (虧損)	11,238	(11,056)
Services fee earned from overseas offices	收取海外辦事處的服務收入	1,161	1,620
Rental income from operating lease	經營租賃的租金收入	-	7,982
Others	其他	438	367
		12,837	(1,087)

Operating expenses 經營開支

		For the year ended 全年結算至	
		31 Dec 2021 2021年12月31日	31 Dec 2020 2020年12月31日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Staff expenses	員工開支	40,949	51,247
Rental expenses	租金開支	15,658	22,766
Others	其他	19,280	11,852
		75,887	85,865

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 2021 於2021年12月31日	As at 30 Jun 2021 於2021年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Cash	現金	856,798	822,475
Balance with banks	銀行結餘	69,140	80,180
Placement with banks maturing within one month	於一個月內到期的銀行存款	354,501	194,086
		1,280,439	1,096,741

Placement with banks maturing between one and twelve months 於一至十二個月內到期之銀行存款

		As at 31 Dec 2021 於2021年12月31日	As at 30 Jun 2021 於2021年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Placement with banks	銀行存款	500,358	180,000
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(42)	(5)
Individual impairment allowances	個別減值準備	-	-
		500,316	179,995

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

		As at 31 Dec 2021 於 2021 年 12 月 31 日	As at 30 Jun 2021 於 2021 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Advances to customers	客戶貸款	3,090,295	3,272,581
Impairment allowances	貸款減值準備		
Collective impairment allowances	組合減值準備	(2,021)	(600,282)
Individual impairment allowances	個別減值準備	(886,289)	-
Accrued interest receivable	應收利息	19,098	20,655
Other accounts and receivables	其他賬目及應收帳款	228,325	229,852
		2,449,408	2,922,806

Impaired loans and advances 減值貸款及墊款

		As at 31 Dec 2021 於 2021 年 12 月 31 日	As at 30 Jun 2021 於 2021 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Impaired loans and advances to customer	已減值客戶貸款	1,174,696	-
Individual impairment allowances	個別減值準備	(886,289)	-
Value of collateral which has been taken into account in respect of such loans and advances to which the individual impairment allowances relate	就該特定準備金所關乎的貸款而計算在內的抵押品的價值	-	-
Impaired loans and advances to customer as a percentage of total loans and advances to customers	該等已減值貸款佔對客戶的貸款的總額的百分率	38.01%	-

As at 31 December 2021 and 30 June 2021, there were no loans and advances to banks which are individually determined to be impaired.

於 2021 年 12 月 31 日及 2021 年 6 月 30 日，本分行並無任何個別被斷定為對銀行的已減值貸款及放款的數額。

Impairment of financial assets 金融資產減值

According to our Head Office policy, the Branch assesses on a forward looking basis the expected credit losses ("ECL") associated with its financial assets carried at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts. The impairment methodology of Head Office applied depends on whether there has been a significant increase in credit risk.

根據本分行總行的政策，本分行在前瞻性的基礎上評估與其以攤銷成本計價的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險相關的預期信貸損失 ("ECL")。總行採用的減值方法取決於信用風險是否顯著增加。

The Branch uses general 3-stage approach for financial assets accounted for at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts which reflect their credit risk and how the ECL is determined for each of those categories.

本分行採用一般的 3 階段方法，反映按攤銷成本核算的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險敞口的信用風險，以及確定每個類別的 ECL。

A summary of the assumptions underpinning the Branch's expected credit loss model is as follows:

本分行預期信用損失模型的假設摘要如下：

(a) Stage 1: 12-months ECL

Stage 1 includes financial assets which have not had a significant increase in credit risk since initial recognition or which have low credit risk at reporting date. 12-month ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(a) 第一階段：12 個月的 ECL

第 1 階段包括自首次確認以來信用風險沒有顯著增加或在報告日信用風險較低的金融資產。本分行計提 12 個月的 ECL，利息收入根據金融資產的總賬面值計算。

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)

Impairment of financial assets 金融資產減值 (續)

(b) Stage 2: Lifetime ECL – not credit impaired

Stage 2 includes financial assets which have had a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date) but do not have objective evidence of impairment. Lifetime ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(b) 第二階段：終身 ECL – 無信用減值

第 2 階段包括自首次確認以來信用風險顯著增加的金融資產（除非它們在報告日信用風險較低），但沒有客觀的減值證據。本分行計提終身 ECL，利息收入根據金融資產的總賬面值計算。

(c) Stage 3: Lifetime ECL – credit impaired

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. Lifetime ECL is recognised and interest income is calculated on the net carrying amount of the financial assets.

(c) 第三階段：終身 ECL – 信用減值

第 3 階段包括在報告日具有客觀減值證據的金融資產。本分行計提終身 ECL，利息收入根據金融資產的賬面淨值計算。

The Branch accounts for its credit risk by appropriately providing for ECL on a timely basis. In calculating the ECL rates, Head Office considers historical loss rates for each category of customers, and adjusts for forward looking macroeconomic data.

本分行適時計提 ECL 來考量其信用風險。在計算 ECL 費率時，本分行總行考慮了每個客戶類別的歷史損失率，並根據前瞻性宏觀經濟數據進行調整。

Deposits from customers 客戶存款

		As at 31 Dec 2021	As at 30 Jun 2021
		於 2021 年 12 月 31 日	於 2021 年 6 月 30 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	49,964	31,026
Savings deposits	儲蓄存款	1,981,092	7,290
Time deposits	定期存款	2,216,902	3,068,135
		4,247,958	3,106,451

Other liabilities and provisions 其負債及準備金

		As at 31 Dec 2021	As at 30 Jun 2021
		於 2021 年 12 月 31 日	於 2021 年 6 月 30 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Accrued interest payable	應付利息	5,962	3,503
Provision	準備金	14,083	9,726
Other accounts and payables	其他賬目及應付帳款	81,285	89,759
		101,330	102,988

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。

		As at 31 Dec 2021 於 2021 年 12 月 31 日		As at 30 Jun 2021 於 2021 年 6 月 30 日	
		HK\$'000 港幣千元		HK\$'000 港幣千元	
		Trading 持作交易用途	Hedging 對沖用途	Trading 持作交易用途	Hedging 對沖用途
Exchange rate contracts	滙率關聯衍生工具合約	6,522,957	-	3,411,788	-
Interest rate contracts	利率衍生工具合約	360,985	483,392	514,717	683,959
		<u>6,883,942</u>	<u>483,392</u>	<u>3,926,505</u>	<u>683,959</u>

The following table summarizes the fair value of derivative without taking into account the effect of bilateral netting arrangements.

下表列示沒有考慮到雙邊淨額結算的影響的衍生工具公平價值。

		As at 31 Dec 2021 於 2021 年 12 月 31 日				As at 30 Jun 2021 於 2021 年 6 月 30 日			
		Fair value assets 公平價值資產 HK\$'000 港幣千元		Fair value liabilities 公平價值負債 HK\$'000 港幣千元		Fair value assets 公平價值資產 HK\$'000 港幣千元		Fair value liabilities 公平價值負債 HK\$'000 港幣千元	
		Trading 持作交易 用途	Hedging 對沖 用途	Trading 持作交易 用途	Hedging 對沖 用途	Trading 持作交易 用途	Hedging 對沖 用途	Trading 持作交易 用途	Hedging 對沖 用途
Exchange rate contracts	滙率關聯衍生工具合約	10,273	-	24,714	-	9,044	-	3,412	-
Interest rate contracts	利率衍生工具合約	37	1,449	4,165	10,332	10	7,450	8,319	31,661
		<u>10,310</u>	<u>1,449</u>	<u>28,879</u>	<u>10,332</u>	<u>9,054</u>	<u>7,450</u>	<u>11,731</u>	<u>31,661</u>

The following table summarizes the fair value of derivative, taking into account the effect of bilateral netting arrangements.

下表列示考慮到雙邊淨額結算的影響的衍生工具公平價值。

		As at 31 Dec 2021 於 2021 年 12 月 31 日					
		Fair value assets 公平價值資產			Fair value liabilities 公平價值負債		
		Gross amount recognized in the balance sheet 資產負債 表中確認 的總額 HK\$'000 港幣千元	Effect of bilateral netting arrangement not set off in the balance sheet 資產負債表中未 抵消的雙邊淨額 結算安排的影響 HK\$'000 港幣千元	Net amount 淨額 HK\$'000 港幣千元	Gross amount recognized in the balance sheet 資產負債 表中確認 的總額 HK\$'000 港幣千元	Effect of bilateral netting arrangement not set off in the balance sheet 資產負債表中未 抵消的雙邊淨額 結算安排的影響 HK\$'000 港幣千元	Net amount 淨額 HK\$'000 港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	10,273	(4,172)	6,101	24,714	(4,172)	20,542
Interest rate contracts	利率衍生工具合約	1,486	(1,449)	37	14,497	(1,449)	13,048
		<u>11,759</u>	<u>(5,621)</u>	<u>6,138</u>	<u>39,211</u>	<u>(5,621)</u>	<u>33,590</u>

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

Off-balance Sheet Exposures (continued) 資產負債外風險承擔 (續)

Derivative (continued) 衍生工具 (續)

		As at 30 Jun 2021 於 2021 年 6 月 30 日					
		Fair value assets 公平價值資產			Fair value liabilities 公平價值負債		
		Gross amount recognized in the balance sheet 資產負債 表中確認 的總額 HK\$'000 港幣千元	Effect of bilateral netting arrangement not set off in the balance sheet 資產負債表中未 抵消的雙邊淨額 結算安排的影響 HK\$'000 港幣千元	Net amount 淨額 HK\$'000 港幣千元	Gross amount recognized in the balance sheet 資產負債 表中確認 的總額 HK\$'000 港幣千元	Effect of bilateral netting arrangement not set off in the balance sheet 資產負債表中未 抵消的雙邊淨額 結算安排的影響 HK\$'000 港幣千元	Net amount 淨額 HK\$'000 港幣千元
Exchange rate contracts	匯率關聯衍生工具合約	9,044	(2,338)	6,706	3,412	(2,338)	1,074
Interest rate contracts	利率衍生工具合約	7,460	(7,460)	-	39,980	(7,460)	32,520
		16,504	(9,798)	6,706	43,392	(9,798)	33,594

Contingent liabilities and commitments 或然負債和承擔

		As at 31 Dec 2021 於 2021 年 12 月 31 日 HK\$'000 港幣千元	As at 30 Jun 2021 於 2021 年 6 月 30 日 HK\$'000 港幣千元
Revocable credit commitments	可撤銷信貸承諾	3,139,833	3,138,172
Others	其他	1,619,867	150,000
		4,759,700	3,288,172

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。

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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		
		銀行	官方機構	非銀行私營機構		其他	總額
		HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	非銀行業 金融機構 HKS'm 港幣 百萬元	非金融業 私營機構 HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元
As at 31 Dec 2021							
於 2021 年 12 月 31 日							
Developed countries	已發展國家	121	1,108	132	-	-	1,361
of which: Japan	其中: 日本	5	771	65	-	-	841
Offshore centres	離岸中心	85	37	401	2,236	-	2,759
of which: Hong Kong	其中: 香港	85	-	358	2,184	-	2,627
Developing Asia-Pacific	發展中的亞太區國家	3,770	375	273	154	-	4,572
of which: China	其中: 中國	1,226	1	150	57	-	1,434
Malaysia	馬來西亞	2,334	-	123	8	-	2,465
Developing Africa and Middle East	發展中非洲及中東地區	-	1,424	-	-	-	1,424
of which: Saudi Arabia	其中: 沙特阿拉伯	-	1,423	-	-	-	1,423
As at 30 Jun 2021							
於 2021 年 6 月 30 日							
Developed countries	已發展國家	165	1,165	32	-	-	1,362
of which: Japan	其中: 日本	7	956	-	-	-	963
Offshore centres	離岸中心	65	67	247	2,425	-	2,804
of which: Hong Kong	其中: 香港	24	-	205	2,272	-	2,501
Developing Asia-Pacific	發展中的亞太區國家	2,083	118	297	250	-	2,748
of which: China	其中: 中國	1,033	2	173	61	-	1,269
Malaysia	馬來西亞	1,005	1	124	13	-	1,143
Developing Africa and Middle East	發展中非洲及中東地區	-	1	-	-	-	1
of which: Saudi Arabia	其中: 沙特阿拉伯	-	-	-	-	-	-

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。

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 (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 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
As at 31 Dec 2021 於2021年12月31日					
Hong Kong	香港	3,090,295	-	1,174,696	(886,289)
As at 30 Jun 2021 於2021年6月30日					
Hong Kong	香港	3,272,581	-	-	-

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。

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

		As at 31 Dec 2021 於2021年12月31日		As at 30 Jun 2021 於2021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
		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				
Recreational activities	娛樂活動	1,174,696	0%	1,164,516	0%
Transport and transport equipment	運輸和運輸設備	-	0%	300,000	0%
Others	其他	300,000		-	
		1,474,696	0%	1,464,516	0%
Loans for use outside Hong Kong	在香港以外使用的貸款	1,615,599	0%	1,808,065	0%
		3,090,295	0%	3,272,581	0%

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

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 2021 and 30 June 2021, there were no overdue loans and advances to customers or banks.

於 2021 年 12 月 31 日及 2021 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 2021 於 2021 年 12 月 31 日		As at 30 Jun 2021 於 2021 年 6 月 30 日	
		Gross loan and advances 貸款金額	% of Total loan 佔貸款總額 的百分率	Gross loan and advances 貸款金額	% of Total loan 佔貸款總額 的百分率
		HK\$'000 港幣千元	%	HK\$'000 港幣千元	%
Rescheduled loans and advances	經重組貸款及放款				
Customers	對客戶	1,174,696	38.01%	1,164,516	35.58%
Banks	對銀行	-	0%	-	0%
		1,174,696	38.01%	1,164,516	35.58%

Analysis of overdue other assets 其他過期資產

As at 31 December 2021 and 30 June 2021, there were no other overdue assets.

於 2021 年 12 月 31 日及 2021 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 2021 and 30 June 2021, there were no repossessed assets.

於 2021 年 12 月 31 日及 2021 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

		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 2021				
於 2021 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	219,015	-	219,015
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	980,474	-	980,474
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	993,966	-	993,966
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	-	-	-
Total	總額	2,193,455	-	2,193,455
Total assets after provision	扣減準備金後的資產總額	11,496,147		
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	19.08%		

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）

		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 2021		HK\$'000	HK\$'000	HK\$'000
於 2021 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	214,783	-	214,783
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	760,341	-	760,341
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	1,110,090	-	1,110,090
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	-	-	-
Total	總額	2,085,214	-	2,085,214
Total assets after provision	扣減準備金後的資產總額	8,286,337		
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	25.16%		

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 2021 於 2021 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值			
		USD 美元	CNY 人民幣	VND 越 南盾	Total 總計
Spot assets	現貨資產	6,972	934	3	7,909
Spot liabilities	現貨負債	(8,920)	(657)	-	(9,577)
Forward purchases	遠期買入	4,235	1,667	-	5,902
Forward sales	遠期賣出	(2,276)	(1,940)	-	(4,216)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	11	4	3	18
Net structural position	結構性淨持倉量	-	-	-	-

		As at 30 Jun 2021 於 2021 年 6 月 30 日 Equivalent in HK\$'m 港幣百萬元等值			
		USD 美元	CNY 人民幣	VND 越 南盾	Total 總計
Spot assets	現貨資產	5,098	464	-	5,562
Spot liabilities	現貨負債	(5,957)	(90)	-	(6,047)
Forward purchases	遠期買入	2,153	131	-	2,284
Forward sales	遠期賣出	(1,258)	(505)	-	(1,763)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	36	-	-	36
Net structural position	結構性淨持倉量	-	-	-	-

Liquidity information 流動性資料

		For the quarter ended 季度期間至	
		31 Dec 2021 2021 年 12 月 31 日	31 Dec 2020 2020 年 12 月 31 日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	128.66%	107.13%

The quarterly average liquidity maintenance ratio ("LMR") 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。

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

Liquidity Risk Management 流動性風險管理資金狀況

Liquidity risk is defined as the current and potential risk to earnings, shareholder funds or reputation arising from the Branch's inability to efficiently meet its present and future (both anticipated and unanticipated) funding or regulatory obligations when they are due, which may adversely affect its daily operations and incur unacceptable losses. Liquidity risk arises from mismatches in the timing of cash flows.

流動性風險是指本分行無法有效地滿足當前和未來（預期和未預料到）的資金或監管的義務而產生對盈利，股東資金或聲譽的當前和潛在風險，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。

a. Governance of liquidity risk management 流動性風險管理的管治

The objective of the Branch's liquidity risk management is to ensure that the Branch can meet its cash obligations in a timely and cost-effective manner.

本分行的流動性風險管理目標是確保本分行能夠及時且具成本效益地履行現金債務。

The Branch's liquidity risk management policy is the primary reference document on matters relating to the key principles for the liquidity risk management framework of banking entities within CIMB Group. The policy sets out key approaches and critical areas for an integrated liquidity risk management process including liquidity risk strategies, management oversight, roles and responsibilities of various divisions / departments, risk controls and monitoring procedures to ensure that the Branch has sufficient liquidity to meet its obligations as they fall due under a range of operating conditions.

本分行流動性風險管理政策是本集團內銀行實體流動性風險管理框架的關鍵原則相關事宜的主要參考檔。該政策提出了綜合流動性風險管理流程的關鍵方法和關鍵領域，包括流動性風險策略、管理監督、各部門的作用和責任、風險控制和監測程序，以確保本分行在一系列的運行條件下有足夠的流動性來履行到期的債務。

The day-to-day responsibility for liquidity risk management and control in Hong Kong is delegated to Hong Kong Asset Liability Management Committee ("HALCO") which subsequently report to Group ALCO ("GALCO"). HALCO / GALCO meet at least once a month to discuss the liquidity risk and funding profile of the Branch and the CIMB Bank Group ("the Group") respectively.

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 / GALCO 每月至少分別召開一次會議，相討本分行及聯昌銀行集團（「本集團」）的流動性風險和融資情況。

The key liquidity risk metrics comprise of internal liquidity gaps or cashflow maturity profile mismatches and liquidity maintenance ratio ("LMR"). LMR is a quantitative regulatory requirement which seeks to ensure that banking institutions hold sufficient high quality liquid assets to withstand an acute liquidity stress scenario over a one-month horizon. As part of its ordinary course of business, the Branch maintains the LMR above the regulatory requirements.

關鍵流動性風險指標包括在正常營業時，內部流動性缺口或現金流到期日設定檔不匹配情況，和流動性維持比率（「LMR」）。LMR 是一項定量監管要求，旨在確保銀行機構擁有足夠的高品質流動資產，以在一個月內承受嚴重的流動性壓力情景。作為其正常業務的一部分，本分行將 LMR 保持在監管要求之上。

In addition to the regulatory limit, liquidity risk undertaken by the Branch is governed by a set of established liquidity risk limits and appetite (see note f). Management Action Triggers ("MATs") have been established to alert the Branch to potential and emerging liquidity pressures. The Branch's liquidity risk management policy is subjected to periodic review. The assumptions, risk limits and appetite are regularly reviewed in response to regulatory changes, 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.

除監管限額外，本分行承擔的流動性風險還受一套既定的流動性風險限額及偏好約束（見附註 f）。本分行已設立管理行動觸發指標（「MAT」），提醒本分行注意潛在的和正在出現的流動性壓力。本分行流動性風險管理框架受到定期審查；根據監管變化、不斷變化的業務需求和市場狀況，定期審查假設、風險限額及偏好。本分行每日監控流動性風險頭寸，並遵守內部風險限額和流動性風險的監管要求。