



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 six months period ended 30 June 2024

截至 2024 年 6 月 30 日止 6 個月期間

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

Financial Disclosure Statements for the six months period ended 30 June 2024
截至 2024 年 6 月 30 日止 6 個月期間的財務披露報表

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 six months period ended	
		6 個月期間至	
		30 Jun 2024	30 Jun 2023
		2024 年 6 月 30 日	2023 年 6 月 30 日
		HKS’000	HKS’000
		港幣千元	港幣千元
Interest income	利息收入	286,290	227,083
Interest expenses	利息支出	(268,330)	(244,835)
Net interest income/(expense)	淨利息收入/(支出)	<u>17,960</u>	<u>(17,752)</u>
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	53,152	41,616
Net gains on securities held for trading purposes	來自持有作交易用途的證券的淨收益	4,647	6,206
Net (losses)/ gains from other trading activities	來自其他交易活動的淨(虧損)/收益	(1,962)	300
Net fees and commission income	收費及佣金淨收入	979	55
Other income	其他收入	2,274	5,645
Total operating income	總營運收入	<u>77,050</u>	<u>36,070</u>
Operating expenses	經營開支	(40,479)	(43,345)
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	(307)	(159,191)
Gains from disposal of fixed assets	來自有形固定資產的處置的收益	-	14
Profit / (Loss) before taxation	除稅前利潤 / (虧損)	<u>36,264</u>	<u>(166,452)</u>
Tax (expenses) / income	稅項 (開支) / 收入	(1,049)	97
Profit / (Loss) after taxation	除稅後利潤 / (虧損)	<u><u>35,215</u></u>	<u><u>(166,355)</u></u>

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Balance Sheet 資產負債表

		As at 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	2,030,443	2,825,933
Due from Exchange Fund	存放外匯基金存款	162,714	1,854
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	465,972	1,311,119
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	601,438	750,872
Reverse repurchase agreements	反向回購協議	368,409	1,094,641
Certificates of deposits held	持有的存款證	1,275,972	1,193,700
Securities held for trading purposes	持有作交易用途的證券	427,742	1,097,148
Loans and receivables	貸款及應收款項	2,263,780	1,789,670
Investment securities	投資證券	2,391,403	2,544,983
Tangible fixed assets	有形固定資產	6,826	6,752
Total assets	資產總額	9,994,699	12,616,672
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	2,025,429	5,950,296
Deposits from customers	客戶存款	6,975,534	5,347,947
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	1,600,000	1,701,543
Repurchase agreements	回購協議	-	103,071
Other liabilities and provisions	其他負債及準備金	561,801	720,393
Reserves	儲備	(1,168,065)	(1,206,578)
Total liabilities	負債總額	9,994,699	12,616,672

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Income Statement Additional Information 損益帳額外資料

Other income 其他收入

		For the six months period ended 6個月期間至	
		30 Jun 2024 2024年6月30日 HKS'000 港幣千元	30 Jun 2023 2023年6月30日 HKS'000 港幣千元
Income from non-trading investments	非交易投資收益	2,076	4,823
Services fee earned from overseas offices	收取海外辦事處的服務收入	-	600
Others	其他	198	222
		2,274	5,645

Operating expenses 經營開支

		For the six months period ended 6個月期間至	
		30 Jun 2024 2024年6月30日 HKS'000 港幣千元	30 Jun 2023 2023年6月30日 HKS'000 港幣千元
Staff expenses	員工開支	24,728	21,882
Rental expenses	租金開支	5,500	7,854
Others	其他	10,251	13,609
		40,479	43,345

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 30 Jun 2024 於2024年6月30日 HKS'000 港幣千元	As at 31 Dec 2023 於2023年12月31日 HKS'000 港幣千元
Cash	現金	370,686	1,681,502
Balance with banks	銀行結餘	15,057	22,379
Placement with banks maturing within one month	於一個月內到期的銀行存款	1,644,700	1,122,052
		2,030,443	2,825,933

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 30 Jun 2024 於2024年6月30日 HKS'000 港幣千元	As at 31 Dec 2023 於2023年12月31日 HKS'000 港幣千元
Placement with banks	銀行存款	466,029	1,311,193
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(57)	(74)
Individual impairment allowances	個別減值準備	-	-
		465,972	1,311,119

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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 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Advances to customers	客戶貸款	2,000,000	1,500,000
Accrued interest receivable	應收利息	71,206	82,270
Other accounts and receivables	其他賬目及應收帳款	193,142	208,012
Gross loans and receivables	貸款及應收款項總額	<u>2,264,348</u>	<u>1,790,282</u>
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	(568)	(612)
Individual impairment allowances	個別減值準備	-	-
Total impairment allowances	減值準備總額	<u>(568)</u>	<u>(612)</u>
		<u>2,263,780</u>	<u>1,789,670</u>

Impaired loans and advances 減值貸款及墊款

As at 30 June 2024 and 31 December 2023, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無任何個別被斷定為對客戶或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。

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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)

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。

(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 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 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	69,910	55,496
Savings deposits	儲蓄存款	702,501	535,458
Time deposits	定期存款	6,203,123	4,756,993
		6,975,534	5,347,947

Other liabilities and provisions 其他負債及準備金

		As at 30 Jun 2024	As at 31 Dec 2023
		於 2024 年 6 月 30 日	於 2023 年 12 月 31 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Accrued interest payable	應付利息	93,837	61,340
Provision	準備金	11,029	15,529
Other accounts and payables	其他賬目及應付帳款	456,935	643,524
		561,801	720,393

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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 30 Jun 2024 於 2024 年 6 月 30 日		As at 31 Dec 2023 於 2023 年 12 月 31 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	16,762,442	-	22,624,282	-
Interest rate contracts	利率衍生工具合約	774,278	733,998	386,673	772,546
		17,536,720	733,998	23,010,955	772,546

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 30 Jun 2024 於 2024 年 6 月 30 日				As at 31 Dec 2023 於 2023 年 12 月 31 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	68,977	-	39,334	-	99,754	-	61,420	-
Interest rate contracts	利率衍生工具合約	3,836	40,886	6,041	717	1,381	40,293	1,951	1,507
		72,813	40,886	45,375	717	101,135	40,293	63,371	1,507

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。

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

Derivatives (continued) 衍生工具 (續)

		As at 30 Jun 2024 於 2024 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	滙率關聯衍生工具合約	68,977	(32,063)	36,914	39,334	(32,063)	7,271
Interest rate contracts	利率衍生工具合約	44,722	(5,115)	39,607	6,758	(5,115)	1,643
		113,699	(37,178)	76,521	46,092	(37,178)	8,914

		As at 31 Dec 2023 於 2023 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	99,754	(54,207)	45,547	61,420	(54,207)	7,213
Interest rate contracts	利率衍生工具合約	41,674	(2,888)	38,786	3,458	(2,888)	570
		141,428	(57,095)	84,333	64,878	(57,095)	7,783

Contingent liabilities and commitments 或然負債和承擔

		As at 30 Jun 2024 於 2024 年 6 月 30 日 HK\$'000 港幣千元	As at 31 Dec 2023 於 2023 年 12 月 31 日 HK\$'000 港幣千元
Credit commitments:	信貸承諾:		
- With an original maturity of under 1 year or are unconditionally cancellable	- 原定到期期限一年以下或可無條件取消	1,650,000	1,650,000
- With an original maturity of 1 year and over	- 原定到期期限超過一年	-	500,000
Others	其他	31,237	-
		1,681,237	2,150,000

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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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
		HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元	HKS'm 港幣 百萬元
As at 30 Jun 2024							
於 2024 年 6 月 30 日							
Developed countries	已發展國家	110	249	153	23	-	535
of which: Japan	其中:日本	3	108	55	23	-	189
Offshore Centres	離岸中心	354	152	246	63	-	815
Developing Asia-Pacific	發展中的亞太區國家	5,337	165	61	95	-	5,658
of which: Malaysia	其中: 馬來西亞	2,918	3	61	-	-	2,982
China	中國	1,896	23	-	50	-	1,969
Developing Africa and Middle East	發展中非洲及中東地區	40	150	40	-	-	230
of which: Saudi Arabia	其中: 沙特阿拉伯	-	79	-	-	-	79
As at 31 Dec 2023							
於 2023 年 12 月 31 日							
Developed countries	已發展國家	484	1,834	163	-	-	2,481
of which: Japan	其中:日本	2	1,569	-	-	-	1,571
Offshore Centres	離岸中心	408	91	527	39	-	1,065
Developing Asia-Pacific	發展中的亞太區國家	5,073	534	62	83	-	5,752
of which: Malaysia	其中: 馬來西亞	2,831	5	62	-	-	2,898
China	中國	2,143	380	-	50	-	2,573
Developing Africa and Middle East	發展中非洲及中東地區	-	1,100	-	-	-	1,100
of which: Saudi Arabia	其中: 沙特阿拉伯	-	1,098	-	-	-	1,098

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。

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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
		HKS'000	HKS'000	HKS'000	HKS'000
		港幣千元	港幣千元	港幣千元	港幣千元
As at 30 Jun 2024					
於 2024 年 6 月 30 日					
Hong Kong	香港	2,000,000	-	-	-
As at 31 Dec 2023					
於 2023 年 12 月 31 日					
Hong Kong	香港	1,500,000	-	-	-

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 30 Jun 2024		As at 31 Dec 2023	
		於 2024 年 6 月 30 日		於 2023 年 12 月 31 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
		HKS'000	%	HKS'000	%
		港幣千元		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	1,500,000	0%	1,500,000	0%
Information technology	資訊科技	500,000	0%	-	0%
		<u>2,000,000</u>	<u>0%</u>	<u>1,500,000</u>	<u>0%</u>
Loans for use outside Hong Kong	在香港以外使用的貸款	-	0%	-	0%
		<u>2,000,000</u>	<u>0%</u>	<u>1,500,000</u>	<u>0%</u>

Analysis of overdue or rescheduled loans and advances 逾期貸款及經重組貸款細分

As at 30 June 2024 and 31 December 2023, there were no overdue or rescheduled loans and advances.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無其他逾期資產。

Analysis of overdue other assets 其他逾期資產

As at 30 June 2024 and 31 December 2023, there were no other overdue assets.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無其他逾期資產。

Repossessed assets 收回資產

As at 30 June 2024 and 31 December 2023, there were no repossessed assets.

於 2024 年 6 月 30 日及 2023 年 12 月 31 日，本分行並無經收回資產。

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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
As at 30 Jun 2024		資產負債表內 風險承擔 HKS'000 港幣千元	資產負債表外 風險承擔 HKS'000 港幣千元	總風險承擔 HKS'000 港幣千元
於 2024 年 6 月 30 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	39,235	-	39,235
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	-	-	-
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	50,203	-	50,203
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	-	-	-
Total	總額	89,438	-	89,438
Total assets after provision	扣減準備金後的資產總額	9,994,699		
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	0.89%		

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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 HKS'000 港幣千元	資產負債表外 風險承擔 HKS'000 港幣千元	總風險承擔 HKS'000 港幣千元
As at 31 Dec 2023				
於 2023 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	93,112	-	93,112
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	-	-	-
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	50,074	-	50,074
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	-	-	-
Total	總額	143,186	-	143,186
Total assets after provision	扣減準備金後的資產總額	12,616,672		
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	1.13%		

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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 30 Jun 2024 於 2024 年 6 月 30 日 Equivalent in HK\$'m 港幣百萬元等值			
		USD 美元	RMB 人民幣	VND 越南盾	Total 總計
Spot assets	現貨資產	5,201	67	7	5,275
Spot liabilities	現貨負債	(1,547)	(656)	-	(2,203)
Forward purchases	遠期買入	6,645	1,895	7	8,547
Forward sales	遠期賣出	(10,210)	(1,306)	(1)	(11,517)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	89	-	13	102
Net structural position	結構性淨持倉量	-	-	-	-

		As at 31 Dec 2023 於 2023 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值			
		USD 美元	RMB 人民幣	VND 越南盾	Total 總計
Spot assets	現貨資產	5,479	1,491	18	6,988
Spot liabilities	現貨負債	(3,116)	(660)	-	(3,776)
Forward purchases	遠期買入	9,476	3,004	-	12,480
Forward sales	遠期賣出	(11,783)	(3,819)	(2)	(15,604)
Net option position	期權淨持倉量	-	-	-	-
Net long position	長倉淨持倉量	56	16	16	88
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	
		30 Jun 2024 2024 年 6 月 30 日	30 Jun 2023 2023 年 6 月 30 日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	151.53%	121.16%

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。

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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綜合賬目編制。

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

		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 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	54,354	52,955
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	15.07%	14.80%
Tier 1 ratio	第一級資本比率	15.48%	15.20%
Total capital ratio	總資本比率	19.10%	18.82%

Other financial information 其他財務資料

		As at 30 Jun 2024 於 2024 年 6 月 30 日	As at 31 Dec 2023 於 2023 年 12 月 31 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Total assets	資產總額	638,226	628,230
Total liabilities	負債總額	583,871	575,275
Total loans and advances	貸款及放款總計	380,031	375,306
Total customer deposits	客戶存款總計	398,760	401,900

For the six months period ended

6 個月期間至

		30 Jun 2024 2024 年 6 月 30 日	30 Jun 2023 2023 年 6 月 30 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Profit before tax	除稅前利潤	4,182	3,491