



Qatar National Bank (Q.P.S.C.) - Hong Kong Branch
卡塔爾國家銀行香港分行

FINANCIAL DISCLOSURE STATEMENT
For the year ended 31 Dec 2023

財務資料披露報表
截至二零二三年十二月三十一日止年度

SECTION A – HONG KONG BRANCH INFORMATION
甲部香港分行資料

1) INCOME STATEMENT INFORMATION 收益表資料

		Year ended 31 Dec 2023 全年結算 至2023年12月31日 HK\$'000 港幣千元	Year ended 31 Dec 2022 全年結算 至2022年12月31日 HK\$'000 港幣千元
Interest income	利息收入	2,650,980	753,921
Interest expense	利息開支	2,571,831	705,059
Net interest income	淨利息收入	79,149	48,862
Fees and commission income	費用及佣金收入	23,692	4,711
Fees and commission expense	費用及佣金開支	-	-
Net fees and commission income	費用及佣金收入淨額	23,692	4,711
Gains less losses arising from trading in foreign currencies	由非港元貨幣交易產生的收益減虧損	23	-
Gains less losses on securities held for trading purposes	來自持有作交易用途的證券的收益減虧損	-	-
Gains less losses from other trading activities	來自其他交易活動的收益減虧損	-	-
Others	其他	-	-
Other operating income/(expense)	其他經營收入/(開支)	23	13
Total operating income	經營收入總額	102,864	53,586
Staff expenses	員工開支	39,130	40,410
Rental expenses	租賃費用	14,077	14,948
Other expenses	其他開支	27,667	7,608
Impairment losses and provisions for impaired loans, receivables and assets	減值損失及為已減值貸款、應收款項及資產而提撥的準備金	11,692	4,357
Gains less losses from the disposal of property, plant and equipment and investment properties	來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-	-
Total operating expenses	經營開支總額	92,566	67,323
Profit/(Loss) before taxation	除稅前利潤/(虧損)	10,298	(13,737)
Tax benefit	稅項優惠	5,023	-
Profit/(Loss) after taxation	除稅後利潤/(虧損)	15,321	(13,737)

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2) BALANCE SHEET 資產負債表

		As at 31 Dec 2023 於2023年12月31日 HK\$'000 港幣千元	As at 30 Jun 2023 於2023年6月30日 HK\$'000 港幣千元
ASSETS	資產		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘(存放於海外辦事處的數額除外)	3,616	6,869
Amount due from Exchange Fund	存放於外匯基金的數額	41,534	10,428
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices)	距離合約到期日超逾一個月但不超逾十二個月的銀行存款(存放於海外辦事處的數額除外)	-	-
Amount due from overseas offices	存放於海外辦事處的數額	52,751,859	54,307,940
Trade bills	貿易匯票	836,848	168,266
Certificate of deposits held	持有的存款證	-	-
Securities held for trading purposes	持有作交易用途的證券	-	-
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	-對客戶的貸款及放款	1,015,872	1,017,627
- Loans and advances to banks	-對銀行的貸款及放款	-	-
- Other accounts	-其他帳戶	913,477	788,682
Investment securities	投資證券	-	-
Other investment	其他投資	-	-
Property, plant and equipment	物業、工業裝置及設備	28,044	32,963
Provisions for impaired loans, advance and assets - Collective	已減值貸款、放款及資產的準備金 - 集體準備金	(23,772)	(11,461)
Total Assets	資產總額	55,567,478	56,321,314
LIABILITIES	負債		
Reserves	儲備	15,321	(375)
Deposits and balances from banks/central banks/official monetary authorities (except those included in amount due to overseas offices)	尚欠銀行/中央銀行/官方金融管理機構存款及結餘(結欠海外辦事處的數額除外)	17,199,494	21,158,814
Deposits from customers	客戶存款		
- Demand deposits and current accounts	-活期存款及往來帳戶	56	61
- Savings deposits	-儲蓄存款	-	-
- Time, call and notice deposits	-定期、短期通知及通知存款	35,509,466	33,133,259
Amount due to overseas offices	結欠海外辦事處的數額	1,910,074	1,224,892
Certificates of deposit issued	已發行存款證	-	-
Issued debt securities	已發行債務證券	-	-
Other liabilities	其他負債	928,533	799,369
Provisions	準備金	4,534	5,294
Total Liabilities	負債總額	55,567,478	56,321,314

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3) DERIVATIVES 衍生工具

		As at 31 Dec 2023 於2023年12月31日	As at 30 Jun 2023 於2023年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
<u>Exchange rate-related derivative contracts</u>	<u>匯率關聯衍生工具合約</u>		
Contractual amounts	合約總額	-	-
Fair value assets	公平資產價值	-	-
Fair value liabilities	公平負債價值	-	-
 <u>Interest rate derivative contracts</u>	 <u>利率衍生工具合約</u>		
Contractual amounts	合約總額	-	-
Fair value assets	公平資產價值	-	-
Fair value liabilities	公平負債價值	-	-
 <u>Others</u>	 <u>其他工具合約</u>		
Contractual amounts	合約總額	-	-
Fair value assets	公平資產價值	-	-
Fair value liabilities	公平負債價值	-	-

The above contractual amounts represent the notional amount of these instruments outstanding at balance sheet dates. They do not present the amount at risk.

上述合同金額代表這些資產負債表日尚未到期的名義金額。他們不代表是風險金額。

The fair value of the derivatives did not take into account the effects of bilateral netting agreements.

衍生工具的公平值並未計及雙邊淨額結算安排的影響。

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4) OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of the contractual or notional amounts of each significant class of off balance sheet exposures:

以下為每項資產負債表外承擔風險重大項目的合約或名義數額的概要:

		As at 31 Dec 2023 於2023年12月31日	As at 30 Jun 2023 於2023年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Direct credit substitutes	直接信貸替代項目	-	-
Transaction-related contingencies	交易關聯或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	85,540	79,652
Note issuance and revolving underwriting facilities	票據發行及循環式包銷融通	-	-
Other commitments	其他承諾	390,720	391,395
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse)	其他(包括遠期資產購買、部分付款股份及證券所欠數額、遠期有期存款及有追索權的資產出售或其他有追索權的交易)	-	-
		<u>476,260</u>	<u>471,047</u>

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5) GENERAL DISCLOSURES 一般披露

i) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration transfer of risks, according to the location of the countries and the type of counterparties

i) 根據交易對手所在地及交易對手類別披露佔有國際債權總額 10%或以上的國家及明細數

Equivalent in million of HKD	相等於港幣百萬元	Banks 銀行	Non-bank private sector 非銀行私人機構			Others 其他	Total 總額
			Official sector 官方機構	Non-bank financial institution 非銀行金融機構	Non-financial private sector 非金融私人機構		
<u>As at 31 Dec 2023</u>	<u>於2023年12月31日</u>						
Developing Africa and Middle East	發展中非洲與中東	53,667	-	-	-	-	53,667
Of which	其中						
- Qatar	- 卡塔爾	53,648	-	-	-	-	53,648
<u>As at 30 Jun 2023</u>	<u>於2023年6月30日</u>						
Developing Africa and Middle East	發展中非洲與中東	55,079	-	-	-	-	55,079
Of which	其中						
- Qatar	- 卡塔爾	55,079	-	-	-	-	55,079

The above information is prepared according to the MA(BS)21 Return of International Banking Statistics.

以上資料已根據MA(BS)21 - 國際銀行業務統計資料申報表編制而成。

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5) GENERAL DISCLOSURES (continued) 一般披露 (續)

(ii) Loans and advances to customers by major geographical segments

(ii) 客戶貸款及放款 - 按區域分類

		As at 31 Dec 2023 於2023年12月31日	As at 30 Jun 2023 於2023年6月30日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Location of the customers	客戶所在地區		
- Hong Kong	- 香港	781,440	782,790
- China	- 中國	234,432	234,837
- Others	- 其他	-	-
		<u>1,015,872</u>	<u>1,017,627</u>
Overdue loans and advances to customers	客戶逾期貸款及放款	-	-
Impaired loans and advances to customers	客戶減值貸款及放款	-	-

The above breakdown of the amount of loans and advances to customers by countries where it constitutes 10% or more of the amount of the loans and advances to customers after taking into consideration transfers of risks.

上述客戶貸款及放款按照國家細分，經顧及風險轉移後，下列區域佔客戶貸款及放款總額10%或以上。

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6) SECTOR INFORMATION 分類資料

Loans and advances to customers by industry sectors
對客戶的貸款及放款 - 按行業分類

		As at 31 Dec 2023 於2023年12月31日		As at 30 Jun 2023 於2023年6月30日	
		HK\$'000	% covered by collateral	HK\$'000	% covered by collateral
		港幣千元	有抵押品 貸款百份比	港幣千元	有抵押品 貸款百份比
Gross loans and advances for use in Hong Kong	在香港使用的貸款及放款				
Industrial, commercial and	工業，商業及金融				
Property development	物業發展	-	-	-	-
Property investment	物業投資	-	-	-	-
Financial concerns	金融企業	-	-	-	-
Stockbrokers	股票經紀	-	-	-	-
Wholesale and retail trade	批發及零售行業	-	-	-	-
Manufacturing	製造業	-	-	-	-
Transport and transport equipment	運輸及運輸設備	-	-	-	-
Recreational activities	康樂活動	-	-	-	-
Information technology	資訊科技	-	-	-	-
Others	其他	-	-	-	-
Individual	個人				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承計劃的單位的貸款	-	-	-	-
Loans for the purchase of other residential properties	為購買其他住宅物業的貸款	-	-	-	-
Credit card advances	信用卡放款	-	-	-	-
Others	其他	-	-	-	-
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	-	-	-	-
Trade finance	貿易融資	-	-	-	-
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	1,015,872	-	1,017,627	-
Total loans and advances to customers	對客戶的貸款及放款總額	1,015,872	-	1,017,627	-

The above analysis of advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority. Advances for use in Hong Kong or outside Hong Kong are classified based on the location of usage of the loan.

上述所載的客戶貸款資料分析乃遵照香港金融管理局發出之行業分類及定義指引為基準。而香港境內和境外使用的客戶貸款乃根據其貸款用途的所在地區而劃定。

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7) OVERDUE OR RESCHEDULED ASSETS 逾期或經重組資產

		As at 31 Dec 2023 於2023年12月31日		As at 30 Jun 2023 於2023年6月30日	
		HK\$'000	% of Total Loans to Customers	HK\$'000	% of Total Loans to Customers
		港幣千元	佔客戶貸款總額 百份比 %	港幣千元	佔客戶貸款總額 百份比 %
i) Overdue loans and advances to customers	客戶逾期貸款及放款				
- 3 months to 6 months	- 三個月以上至六個月內	-	-	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-	-	-
- Over 1 year	- 一年以上	-	-	-	-
		-	-	-	-
Collateral Value	抵押品價值	-	-	-	-
Specific Provision	特定準備金	-	-	-	-
		HK\$'000	% of Total Loans to Banks	HK\$'000	% of Total Loans to Banks
		港幣千元	佔銀行貸款總額 百份比 %	港幣千元	佔銀行貸款總額 百份比 %
ii) Overdue loans and advances to banks	銀行逾期貸款及放款				
- 3 months to 6 months	- 三個月以上至六個月內	-	-	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-	-	-
- Over 1 year	- 一年以上	-	-	-	-
		-	-	-	-
Collateral Value	抵押品價值	-	-	-	-
Specific Provision	特定準備金	-	-	-	-

iii) Rescheduled Assets 經重組貸款及放款

As at 31 Dec 2023 and 30 Jun 2023, there were no rescheduled loans and advances to customers nor rescheduled loans and advances to banks.

於2023年12月31日及2023年6月30日, 本行均沒有經重組的客戶和銀行貸款及放款。

iv) Other overdue assets 其他已逾期資產類別

As at 31 Dec 2023 and 30 Jun 2023, there were no other overdue assets (including trade bills and debt securities).

於2023年12月31日及2023年6月30日, 本行均沒有其他逾期資產(包括貿易票據和債務證券)。

v) Repossessed Assets 收回資產

As at 31 Dec 2023 and 30 Jun 2023, there were no repossessed assets from customers.

於2023年12月31日及2023年6月30日, 本行均沒有收回資產。

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8) NON-BANK MAINLAND EXPOSURES 對內地非銀行對手方的風險承擔

Equivalent in million of HKD 相等於港幣百萬元

As at 31 Dec 2023

於2023年12月31日

As at 30 Jun 2023

於2023年6月30日

Types of Counterparties	交易對手類別	On-Balance sheet exposure 資產負債表內 的風險額	Off-balance sheet exposure 資產負債表外 的風險額	Total 總風險額	On-Balance sheet exposure 資產負債表內 的風險額	Off-balance sheet exposure 資產負債表外 的風險額	Total 總風險額
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	237	-	237	237	-	237
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企	-	-	-	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	395	391	786	395	391	786
Other entities of central government not reported in item 1 above	其他未包含以上中央政府持有的企業	392	-	392	393	-	393
Other entities of local governments not reported in item 2 above	其他未包含於項目二內的地方政府持有的企業	-	-	-	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	-	-	-	-	-	-
Total	總額	1,024	391	1,415	1,025	391	1,416
Total assets after provisions	扣減準備金後的資產總	55,567			56,321		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分比	1.84%			1.82%		

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9) CURRENCY RISK 貨幣風險

The following lists out the currency risk of the Branch. The Branch did not have exposures arising from currency options positions (in terms of options delta equivalents) and structural positions. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

下表列明本行的貨幣風險分佈。本行並沒有因貨幣期權(以得爾塔加權持倉計算)及結構性倉盤而承受的風險。當某一種外幣的淨持有額佔所持有外幣淨盤總額的百之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

Equivalent in million of HKD	相等於港幣百萬元	As at 31 Dec 2023 於2023年12月31日	As at 30 Jun 2023 於2023年6月30日
		USD 美元	USD 美元
Spot Assets	現貨資產	34,445	37,721
Spot Liabilities	現貨負債	(34,444)	(37,721)
Forward Purchases	遠期買入	-	-
Forward Sales	遠期賣出	-	-
Net Options Position	期權淨持倉量	-	-
Net Long / (Short) Position	長 / (短)盤淨額	<u>1</u>	<u>-</u>

The basis of calculations for the above currency risk is based on the reporting requirement set out in the MA(BS)6 Return of Foreign Currency Position.

上述貨幣風險的計算基礎是基於MA(BS)6規定的報告要求。

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10) LIQUIDITY INFORMATION 流動性資料

i) Liquidity Maintenance Ratio 流動性維持比率

	Quarter ended 31 Dec 2023 季度截至 2023年12月31日	Quarter ended 31 Dec 2022 季度截至 2022年12月31日
Average liquidity maintenance ratio for the quarter 季度期平均流動性維持比率	68.37%	67.69%

The average LMR for the respective period is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) rules.

流動性維持比率是根據銀行(流動性)規則計算，該季度的平均流動性維持比率是每個公曆月的平均比率的簡單算術平均數。

ii) Liquidity Risk Management Framework 流動資金風險管理框架

Governance 管治

The Branch has enacted its local Liquidity Risk Management Policy which generally follows its Group Liquidity Risk Management Policy. Liquidity risk management of the Branch is monitored and overseen by the local Asset and Liability Committee ("HKALCO") and Branch Risk Committee as stated in the respective Terms of Reference. The Branch complies with all local regulatory requirements, internal risk limits and guidelines as specified in the liquidity and funding policies. Both internal and regulatory reporting metrics are adopted to assess liquidity positions and structure of projected cash flows. Group stakeholders are members of HKALCO and recipients of liquidity monitoring reports, which provides an additional layer of oversight.

本行已製定本地流動性風險管理政策，該政策大致遵循集團的流動性風險管理政策。在各自職權範圍陳述下，本行的流動性風險管理受到當地資產負債管理委員會("HKALCO")和風險委員會的監督和管理。本行的流動性和資金政策符合當地監管要求及內部風險限制和準則。內部和監管報告指標均用於評估流動性狀況和預計現金流量結構。集團相關持份者是HKALCO成員，也是流動性監控報告的接收者，這提供額外的監督。

Funding Strategy 資金策略

The Branch aims to achieve diversification in the sources and tenors of funding by a combination of strong customer relationship management, Head Office funding support and maintenance of highly liquid assets. Funding is managed prudently and locally for current and future operating requirements of the Branch notwithstanding the full liquidity support of the Head Office.

本行透過客戶關係管理，總部資金支持和高流動性資產相結合下，致力分散資金來源和促進周期的多元化。儘管總行提供全額流動資金支持，但本行仍根據現在和未來業務需求，在當地審慎地管理資金。

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10) LIQUIDITY INFORMATION (Cont'd) 流動性資料(續)

ii) Liquidity Risk Management Framework (Cont'd) 流動資金風險管理框架 (續)

Liquidity Risk Migration Techniques 流動資金風險轉移技術

Key Risk Indicators, Early Warning Indicators and Treasury limits have been approved to ensure the liquidity risk of the Branch is properly managed. These indicators and limits are subject to annual review, or as and when appropriate. Liquidity and funding reports are submitted regularly for management review, discussion and decision making.

為確保本行的流動性風險得到妥善管理，本行已設置了關鍵風險指標，預警指標和司庫限額。這些指標和限制會進行年度審核，或在適當的時候進行審核。流動性和資金報告需定期提交給管理層，以供審查，討論和決策。

Stress Testing 壓力測試

Scenario analysis, sensitivity test and reverse stress test on various liquidity ratios and cashflow projections are conducted at an appropriate interval to ensure sufficient liquidity for the Branch in times of stress. Stress testing assumptions, scenarios, results and the proposed action steps are reported to the HKALCO to facilitate day to day management of the Branch.

在適當的時間間隔內，本行會對各種流動性比率和現金流量預測進行情景分析，敏感性測試和反向壓力測試，以確保在壓力出現時本行有足夠的流動性。有關壓力測試的假設，情景，結果和擬議行動步驟會向HKALCO提交報告，以方便分行的日常管理。

Contingency Funding Plan 應急資金計劃

The QNB Hong Kong Recovery Plan ("HKRP") is an overarching plan for dealing with severe stress events that pose risks to the Branch's viability. Its purpose is to enable the Branch to restore its financial strength and viability by implementing the relevant recovery measures set out in the plan. The QNB Hong Kong Contingency Funding Plan ("CFP") acts as a part of the Branch's recovery planning process, which would have been activated before the activation of HKRP. The CFP outlines available resources, roles and responsibilities and communication plan in the event of a liquidity crisis.

QNB香港分行恢復計劃("HKRP")是一項總體計劃，用於處理可能會對分行生存能力構成嚴重風險的壓力事件。其目的是通過執行計劃中列出的相關恢復措施，使分行能夠恢復其財務實力和生存能力。QNB香港應急資金計劃("CFP")是分行恢復計劃流程的一部分，並在執行HKRP之前啟動。CFP概述了在發生流動性危機時可用的資源，角色和職責以及溝通計劃。

SECTION A – HONG KONG BRANCH INFORMATION

甲部香港分行資料

10) LIQUIDITY INFORMATION (Cont'd) 流動性資料 (續)

iii) Maturity Profile 資產負債表的到期狀況

The analysis of on and off balance sheet items by remaining maturity and the resultant liquidity gaps is shown below.

下列資產負債表內及資產負債表以外項目 按剩餘到期日所產生的流動性缺口分析。

As at 31 Dec 2023 (Equivalent in HK\$'000)

於2023年12月31日 (相等於港幣千元)

		Contractual maturity of cash flows arising from the items 該等項目產生的現金流量的合約到期日					Balancing Amount	Total amount
		<=1 month 一個月以下	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	>5 years 五年以上	餘額	總額
Due from MA for the account of Exchange Fund	存放於外匯基金的數額	41,534	-	-	-	-	-	41,534
Due from banks	存放於銀行的數額	16,051,769	14,437,458	18,077,917	5,084,526	-	(2,143)	53,649,527
Trade bills	貿易匯票	71,108	172,948	592,793	-	-	(8,778)	828,071
Loans and advances to non-bank customers	對客戶的貸款及放款	-	7,672	781,440	234,432	-	(6,073)	1,017,471
Other assets	其他資產	-	103	5,023	3,309	-	22,440	30,875
Total on-balance sheet assets	資產負債表內資產總額	16,164,411	14,618,181	19,457,173	5,322,267	-	5,446	55,567,478
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存	10,043,687	13,687,451	9,292,651	3,130,796	-	-	36,154,585
Due to banks	尚欠銀行存款及結餘	5,946,137	1,006,135	10,178,279	2,225,753	-	-	19,356,304
Other liabilities	其他負債	6,926	1,968	12,408	15,889	-	4,077	41,268
Reserves	儲備	15,321	-	-	-	-	-	15,321
Total on-balance sheet liabilities	資產負債表內負債總額	16,012,071	14,695,554	19,483,338	5,372,438	-	4,077	55,567,478
Total off-balance sheet obligations	資產負債表以外義務總額	471,282	-	1,615	3,364	-	-	476,261
Contractual maturity mismatch	合約到期期間錯配	(318,942)	(77,373)	(27,780)	(53,535)	-		
Cumulative contractual maturity mismatch	累計合約到期期間錯配	(318,942)	(396,315)	(424,095)	(477,630)	(477,630)		

SECTION A – HONG KONG BRANCH INFORMATION
甲部香港分行資料

10) LIQUIDITY INFORMATION (Cont'd) 流動性資料 (續)

iii) Maturity Profile 資產負債表的到期狀況

The analysis of on and off balance sheet items by remaining maturity and the resultant liquidity gaps is shown below.

下列資產負債表內及資產負債表以外項目 按剩餘到期日所產生的流動性缺口分析。

As at 31 Dec 2022 (Equivalent in HK\$'000)

於2022年12月31日 (相等於港幣千元)

		Contractual maturity of cash flows arising from the items 該等項目產生的現金流量的合約到期日					Balancing Amount	Total amount
		<=1 month 一個月以下	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	>5 years 五年以上	餘額	總額
Due from MA for the account of Exchange Fund	存放於外匯基金的數額	41,180	-	-	-	-	-	41,180
Due from banks	存放於銀行的數額	13,546,064	7,962,385	20,360,492	-	-	(609)	41,868,332
Trade bills	貿易匯票	-	-	-	-	-	-	-
Loans and advances to non-bank customers	對客戶的貸款及放款	-	6,302	-	1,013,207	-	(4,693)	1,014,816
Other assets	其他資產	-	-	-	4,308	-	40,989	45,297
Total on-balance sheet assets	資產負債表內資產總額	13,587,244	7,968,687	20,360,492	1,017,515	-	35,687	42,969,625
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存	8,082,549	7,968,980	12,486,243	-	-	-	28,537,772
Due to banks	尚欠銀行存款及結餘	5,458,618	5,113	7,871,763	1,054,794	-	-	14,390,288
Other liabilities	其他負債	7,394	1,906	11,603	25,642	-	8,757	55,302
Reserves	儲備	(13,737)	-	-	-	-	-	(13,737)
Total on-balance sheet liabilities	資產負債表內負債總額	13,534,824	7,975,999	20,369,609	1,080,436	-	8,757	42,969,625
Total off-balance sheet obligations	資產負債表以外義務總額	389,695	1,190	-	-	-	-	390,885
Contractual maturity mismatch	合約到期期間錯配	(337,275)	(8,502)	(9,117)	(62,921)	-		
Cumulative contractual maturity mismatch	累計合約到期期間錯配	(337,275)	(345,777)	(354,894)	(417,815)	(417,815)		

SECTION A – HONG KONG BRANCH INFORMATION 甲部香港分行資料

10) LIQUIDITY INFORMATION (Cont'd) 流動性資料 (續)

iv) Source of Funding 資金來源

The Branch's source of funding is mainly from :
本行的資金來源主要來自：

		As at 31 Dec 2023 於2023年12月31日	As at 31 Dec 2022 於2022年12月31日
		百份比 %	百份比 %
Non Bank Customers	非銀行客戶存款	65%	66%
Central Bank / Official Monetary Authority	中央銀行/官方金融管 理機構	28%	31%
Head Office	總行	7%	3%
		<u>100%</u>	<u>100%</u>

11) DISCLOSURE ON REMUNERATION 薪酬披露

The Branch's remuneration system is consistent with its Head Office. Please refer to the Bank's Annual Report for the disclosures on remuneration by the Head Office.

本行之薪酬制度與總行之模式是一致的。總行有關薪酬制度的披露，請參考銀行的周年報告。

SECTION B – BANK INFORMATION (CONSOLIDATED LEVEL)

乙部銀行集團資料

1) CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUNDS 資本充足比率與股東資金總額

The information set out below is derived from the Annual Report for the year ended 31 Dec 2023 and the 30 Jun 2023 interim condensed consolidated financial statements of the Group respectively:

以下資料提供乃根據本集團於二零二三年十二月三十一日周年報告及二零二三年六月三十日中期簡明財務報告:

		As at 31 Dec 2023 於2023年12月31日	As at 30 Jun 2023 於2023年6月30日
Common Equity Tier 1 Capital Ratio	普通股權一級資本比率	14.8%	13.9%
Tier 1 Capital Ratio	一級資本比率	18.7%	17.9%
Total Capital Ratio	總資本比率	19.8%	19.0%

The Group follows Basel III Capital Adequacy Ratio (CAR) calculation in accordance with Qatar Central Bank (QCB) regulations.

本集團遵循卡塔爾中央銀行(QCB)規定的巴塞爾協議III資本充足率(CAR)計算。

		As at 31 Dec 2023 於2023年12月31日 QAR million 卡塔爾里亞爾百萬	As at 30 Jun 2023 於2023年6月30日 QAR million 卡塔爾里亞爾百萬
Total Equity	股東資金總額	110,207	103,959

2) OTHER FINANCIAL INFORMATION 其他財務資料

		As at 31 Dec 2023 於2023年12月31日 QAR million 卡塔爾里亞爾百萬	As at 30 Jun 2023 於2023年6月30日 QAR million 卡塔爾里亞爾百萬
Total Assets	總資產	1,230,985	1,202,056
Total Liabilities	總負債	1,120,778	1,098,097
Loans and Advances to Customers	客戶貸款及放款	852,987	818,523
Customer Deposits	客戶存款	857,106	836,478
		Year ended 31 Dec 2023 2023年12月31日 全年結算 QAR million 卡塔爾里亞爾百萬	Year ended 31 Dec 2022 2022年12月31日 全年結算 QAR million 卡塔爾里亞爾百萬
Profit before income taxes and net monetary loss arising from hyperinflation	高度通貨膨脹引致淨貨幣損失前之稅前盈利	21,465	18,914

Qatar National Bank (Q.P.S.C.) - Hong Kong Branch
卡塔爾國家銀行香港分行

Statement of Compliance
合規聲明

To the best of my knowledge, this Disclosure Statement is in compliance with the Banking (Disclosure) Rules and the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules".

據本人所知，本披露報表已根據銀行業（披露）規則及香港金融管理局的監管政策手冊內《銀行業(披露)規則》的應用指引的披露標準而編製的。

Jafar A. Amin 翟禮明
Chief Executive 行政總裁