



**KASIKORNBANK PUBLIC COMPANY LIMITED**

**Hong Kong Branch**

**Key Financial Information Disclosure Statement**

**For the year ended 31 December 2019**

開泰銀行（大眾）有限公司

香港分行

主要財務資料披露報表

截至二零一九年十二月三十一日止年度



## Kasikornbank Public Company Limited, Hong Kong Branch

開泰銀行（大眾）有限公司香港分行

### Key Financial Information Disclosure Statement for the Year Ended 31 December 2019

This disclosure of the financial information as at 31 December 2019 of Kasikornbank Public Company Limited, Hong Kong Branch and the Bank as a whole is pursuant to the Banking (Disclosure) Rules ("the Rules").

### General Information

Kasikornbank Public Company Limited is a company incorporated in Thailand with limited liability. Kasikornbank Public Company Limited, Hong Kong Branch ("the Branch") was granted by HKMA with a restricted banking licence. The Branch provides banking and financial related services.

### Chief Executive's Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the financial year ended 31 December 2019, that are prepared under the Rules made pursuant to Sections 60A of the Banking Ordinance, and to the best of my knowledge and belief, is not false or misleading in any material respect.

### 截至二零一九年十二月三十一日的主要財務資料披露報表

本報告是根據《銀行業（披露）規則》披露開泰銀行（大眾）有限公司香港分行及銀行整體在二零一九年十二月三十一日的財務資料。

### 一般資料

開泰銀行（大眾）有限公司乃一間在泰國成立的有限公司。開泰銀行（大眾）有限公司香港分行（“本行”）獲金管局發出有限制持牌銀行牌照。本行提供銀行及金融相關服務。

### 行政總裁遵從披露指引的聲明

本行現附上截至二零一九年十二月三十一日止年度的主要財務資料披露報表。本聲明的內容是根據《銀行業條例》第60A條所訂立的《銀行業（披露）規則》編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。

Mr. Niasinn Lamsam

伍耐新先生

Chief Executive and General Manager

行政總裁及總經理

Hong Kong Branch

香港分行

29-April-2020

二零二零年四月二十九日



**Kasikornbank Public Company Limited, Hong Kong Branch**  
開泰銀行（大眾）有限公司香港分行

**Disclosure Statement Available to The Public**  
披露報表可供公眾索閱

Copies of the Disclosure Statement may be obtained from the reception of Kasikornbank Public Company Limited, Hong Kong Branch at Room 3316 & 3318, 33 Floor, China Merchants Tower, Shun Tak Centre, No. 168 - 200 Connaught Road, Central, Hong Kong.

To comply with the Rules, the Disclosure Statement can be found in the Oversea Performance section of the website [www.kasikornbank.com/en/](http://www.kasikornbank.com/en/)

A copy of the Disclosure Statement has been lodged with the HKMA's Public Registry for public inspection.

如欲索取本披露報表的副本，可於開泰銀行（大眾）有限公司香港分行的接待處查詢，地址：上環干諾道中 168 - 200 號信德中心招商局大廈 33 樓 3316 及 3318 室。

為符合《銀行業（披露）規則》，本披露報表可於此網站 [www.kasikornbank.com/en/](http://www.kasikornbank.com/en/) 內「海外業績」項下瀏覽。

本披露報表的副本已存放於金管局的銀行查冊組，供公眾查閱。



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	For the year ended 31 December 2019 截至2019年12月31日止 十二個月 HK\$' 000 千港元	For the year ended 31 December 2018 截至2018年12月31日止 十二個月 HK\$' 000 千港元
<b>1. Profit and Loss</b>		
<b>1. 收益表</b>		
<b><u>Income 收益</u></b>		
Interest income 利息收入	535,329	481,055
Interest expenses 利息支出	(491,338)	(443,255)
<b>Net interest income</b> 淨利息收入	<b>43,991</b>	<b>37,800</b>
Fees and commission income 服務費及佣金收入	5,852	6,394
<b>Net fees and commission income</b> 淨服務費及佣金收入	<b>5,852</b>	<b>6,394</b>
Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	5,880	4,496
Gains less losses arising from non-trading activities in foreign currencies 非外匯買賣收益減虧損	458	1,014
Other income 其他收入	350	53
<b>Operating income</b> 營業收入	<b>56,531</b>	<b>49,757</b>
<b><u>Expenses 支出</u></b>		
Staff and rental expenses 職員薪酬及租金支出	(14,842)	(14,339)
Other expenses 其他支出	(4,734)	(3,511)
Net (charge) / credit for debt provision 債務準備金（支出）／收入淨額	(2,582)	(4,378)
<b>Total expenses and other charges</b> 總支出及其他費用	<b>(22,158)</b>	<b>(22,228)</b>
<b>Profit before taxation</b> 稅前盈利	<b>34,373</b>	<b>27,529</b>
Tax expense 稅項支出	(5,525)	(4,677)
<b>Profit after taxation</b> 稅後盈利	<b>28,848</b>	<b>22,852</b>



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	31 December 2019 2019年12月31日 HK\$' 000 千港元	30 June 2019 2019年6月30日 HK\$' 000 千港元
<b>2. Balance sheet</b>		
<b>2. 資產負債表</b>		
<b>ASSETS 資產</b>		
Cash and balances with banks (except those included in amount due from overseas offices of the institution)	26,348	52,947
現金及銀行餘款（不包括存放於海外辦事處的金額）		
Placements with banks maturing of more than one month but not more than twelve months	-	-
超逾一個月但不超逾十二個月的銀行存款		
Amount due from overseas offices of the institution	14,225,422	10,745,923
存放於海外辦事處的金額		
Trade bills	-	-
貿易匯票		
Loans and advances and receivables	1,176,004	949,226
客戶貸款及應收款		
Collectively assessed impairment allowances	(11,742)	(9,481)
整體減值撥備		
Certificates of deposit held	-	-
持有存款證		
Investment securities	-	-
投資證券		
Tangible fixed assets	428	440
有形固定資產		
Other assets	154,476	132,437
其他資產		
<b>Total assets 總資產</b>	<b>15,570,936</b>	<b>11,871,492</b>
<b>LIABILITIES 負債</b>		
Deposits and balances from banks (except those included in amount due to overseas offices of the institution)	-	390,294
銀行存款及結餘（不包括結欠海外辦事處的金額）		
Deposits from customers		
客戶存款		
- time, call and notice deposits	25,781	26,996
- 定期、短期通知及通知存款		
Amount due to overseas offices of the institution	869,179	3,347,736
海外辦事處結欠金額		
Issued debt securities	13,351,779	7,142,383
已發行債務證券		
Other liabilities	830,034	482,239
其他負債		
<b>Total liabilities 總負債</b>	<b>15,076,773</b>	<b>11,389,648</b>
<b>EQUITY 股東權益</b>		
Reserves	465,315	466,545
儲備		
Current profit	28,848	15,299
本年度盈利		
<b>Total equity 股東權益總額</b>	<b>494,163</b>	<b>481,844</b>
<b>Total equity and liabilities 股東權益及負債總額</b>	<b>15,570,936</b>	<b>11,871,492</b>



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3. Additional balance sheet information

3. 附加資產負債表資料

3.1 Loans and advances to customers

3.1 客戶貸款

(a) Impaired loans and advances to customers

(a) 個別評估已減值客戶貸款

	31 December 2019 2019年12月31日			
	Gross Advance	Individually assessed	Collectively assessed	Net advances
	各類貸款 HK\$' 000 千港元	impairment allowances 個別減值撥備 HK\$' 000 千港元	impairment allowances 整體減值撥備 HK\$' 000 千港元	to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 客戶貸款	1,174,184	-	(11,742)	1,162,442
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	1,820	-	-	1,820
Other Accounts 其他帳目	-	-	-	-
Total 總計	1,176,004	-	(11,742)	1,164,262
	30 June 2019 2019年6月30日			
	Gross Advance	Individually assessed	Collectively assessed	Net advances
	各類貸款 HK\$' 000 千港元	impairment allowances 個別減值撥備 HK\$' 000 千港元	impairment allowances 整體減值撥備 HK\$' 000 千港元	to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 客戶貸款	948,128	-	(9,481)	938,647
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	1,098	-	-	1,098
Other Accounts 其他帳目	-	-	-	-
Total 總計	949,226	-	(9,481)	939,745

There was no repossessed asset of the Branch as at 31 December 2019 and 30 June 2019.

As there is no impaired or overdue loans and advances to customers, Banks or Financial Institutions in Hong Kong Branch, therefore, no individually assessed impairment allowance was made at the Branch level as at 31 December 2019 and 30 June 2019.

於二零一九年十二月三十一日及二零一九年六月三十日，本行並無已收回資產。

本行於二零一九年十二月三十一日年度止及二零一九年六月三十日半年度止均沒有對客戶，銀行或其他金融機構減值或過期貸款，故本行均沒有提撥個別減值撥備。



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3. Additional balance sheet information (Cont'd)  
 3. 附加資產負債表資料（續）

3.1 Loans and advances to customers  
 3.1 客戶貸款

(b) Analysis of advances to customers by industry sector based on categories and definitions used by the HKMA.  
 (b) 根據金管局所用類別及定義按行業分析客戶貸款。

	31 December 2019 2019年12月31日		30 June 2019 2019年6月30日	
	Gross Loans and Advances  貸款總額 HK\$' 000 千港元	Amount of covered by collateral 受抵押品覆 蓋的金額 HK\$' 000 千港元	Gross Loans and Advances  貸款總額 HK\$' 000 千港元	Amount of covered by collateral 受抵押品覆 蓋的金額 HK\$' 000 千港元
Gross amount of loans and advances to customers for use in Hong Kong 在香港使用之客戶貸款總額				
All others 其他	362,016	362,016	423,469	423,469
Total loans and advances for use in Hong Kong 在香港使用之貸款總額	362,016	362,016	423,469	423,469
Total loans and advances for use outside Hong Kong 在香港以外使用之貸款總額	812,168	812,168	524,659	524,659
Gross advances to customers 貸款總額	1,174,184	1,174,184	948,128	948,128

(c) Analysis of advances to customers by geographical areas according to the location of counterparties, after recognized risk transfer.  
 (c) 根據交易對手所在地按地區分析客戶貸款（已計及認可風險轉移）。

	31 December 2019 2019年12月31日 HK\$' 000 千港元	Percentage of total advances to customers 佔客戶貸款 總額的百分比	30 June 2019 2019年6月30日 HK\$' 000 千港元	Percentage of total advances to customers 佔客戶貸款 總額的百分比
	Hong Kong 香港	50,009	4.3%	20,825
Thailand 泰國	1,124,175	95.7%	927,303	97.8%
Total 總計	1,174,184	100.0%	948,128	100.0%



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3. Additional balance sheet information (Cont'd)  
 3. 附加資產負債表資料（續）

3.1 Loans and advances to customers  
 3.1 客戶貸款  
 (d) Overdue and Rescheduled Assets  
 (d) 逾期及重組資產

At 31 December 2019  
 於2019年12月31日

	To customers 對客戶 HK\$' 000 千港元	To Banks 對銀行 HK\$' 000 千港元
Rescheduled Loans and Advances 重組貸款	-	-
As % of total 佔總額的百分比	0%	0%
Overdue Advances 逾期貸款		
More than 3 months but not more than 6 months 超逾3個月但不超逾6個月	-	-
As % of total 佔總額的百分比	0%	0%
More than 6 months but not more than one year 超逾6個月但不超逾1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超逾1年	-	-
As % of total 佔總額的百分比	0%	0%

At 30 June 2019  
 於2019年6月30日

	To customers 對客戶 HK\$' 000 千港元	To Banks 對銀行 HK\$' 000 千港元
Rescheduled Loans and Advances 重組貸款	-	-
As % of total 佔總額的百分比	0%	0%
Overdue Advances 逾期貸款		
More than 3 months but not more than 6 months 超逾3個月但不超逾6個月	-	-
As % of total 佔總額的百分比	0%	0%
More than 6 months but not more than one year 超逾6個月但不超逾1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超逾1年	-	-
As % of total 佔總額的百分比	0%	0%





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3. Additional balance sheet information (Cont'd)

3. 附加資產負債表資料（續）

3.2 International claims

3.2 國際債權

The country risk exposures in the table below are prepared in accordance with the HKMA's 'Return of International Banking Statistics - (MA(BS)21)' guidelines. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of crossborder claims in all currencies and local claims in foreign currencies.

下表為債務國風險乃根據金管局「國際銀行業務統計資料申報表」（表格MA(BS)21）的指引而編製。國際債權指根據交易對手所在地劃分，已計及風險轉移的資產負債表內交易對手風險承擔，反映以各種貨幣計值的跨國債權加上以外幣計值的本土債權之總和。

Countries or geographical area constituting 10% or more of the aggregate amount of international claims after taking into consideration any transfers of risk are disclosed.

下表顯示佔國際債權總額不少於百分之十的個別國家或地區之債權（已計及認可風險轉移）。

At 31 December 2019

於2019年12月31日

HK\$' million

百萬港元

	Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
	銀行	政府部門	非銀行金融機構	非金融私營機構	其他	總計
Developing Asia and Pacific	15,503	-	-	-	-	15,503
亞太區發展中國家／地區						
of which China	8	-	-	-	-	8
其中 中國						
of which Thailand	15,495	-	-	-	-	15,495
其中 泰國						

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3. Additional balance sheet information (Cont'd)

3. 附加資產負債表資料（續）

3.2 International claims (Cont'd)

3.2 國際債權（續）

The country risk exposures in the table below are prepared in accordance with the HKMA's 'Return of International Banking Statistics - (MA(BS)21)' guidelines. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of crossborder claims in all currencies and local claims in foreign currencies.

下表為債務國風險乃根據金管局「國際銀行業務統計資料申報表」（表格MA(BS)21）的指引而編製。國際債權指根據交易對手所在地劃分，已計及風險轉移的資產負債表內交易對手風險承擔，反映以各種貨幣計值的跨國債權加上以外幣計值的本土債權之總和。

Countries or geographical area constituting 10% or more of the aggregate amount of international claims after taking into consideration any transfers of risk are disclosed.

下表顯示佔國際債權總額不少於百分之十的個別國家或地區之債權（已計及認可風險轉移）。

At 30 June 2019  
 於2019年6月30日

HK\$' million  
 百萬港元

	Banks 銀行	Official Sector 政府部門	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	Others 其他	Total 總計
Developing Asia and Pacific 亞太區發展中國家／地區	11,803	-	-	-	-	11,803
of which China 其中 中國	7	-	-	-	-	7
of which Thailand 其中 泰國	11,796	-	-	-	-	11,796

3.3 Non-bank Mainland Exposures

3.3 非銀行的中國內地風險承擔

There are no non-bank mainland exposures as at 31 December 2019 and 30 June 2019.

截至二零一九年十二月三十一日及二零一九年六月三十日期內並無內地非銀行風險。



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4. Off-balance sheet exposures

4. 資產負債表外風險承擔

(a) Contingent liabilities and commitments

(a) 或有負債及承諾

	31 December 2019 2019年12月31日 HK\$' 000 千港元	30 June 2019 2019年6月30日 HK\$' 000 千港元
- other commitments - 其他承諾	644,628	121,196
Total 總計	644,628	121,196

(b) Derivative transactions

(b) 衍生工具交易

	31 December 2019 2019年12月31日 HK\$' 000 千港元	30 June 2019 2019年6月30日 HK\$' 000 千港元
- exchange rate contracts - 匯率合約	-	-
- interest rate contracts - 利率合約	3,114,118	3,122,353
Total 總計	3,114,118	3,122,353

The notional contract amounts of derivatives held indicate the nominal value of transactions outstanding at the balance sheet date. They do not represent amounts at risk.

所持衍生工具之名義合約金額顯示於結算日尚未平倉交易的名義價值，並不代表風險金額。



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5. Currency risk

5. 貨幣風險

	31 December 2019 2019年12月31日				
	HK\$' million 百萬港元				
	USD 美元	EUR 歐元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	15,125	-	374	6	15,505
Spot liabilities 現貨負債	(15,178)	-	(370)	(4)	(15,552)
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	(53)	-	4	2	(47)
	30 June 2019 2019年6月30日				
	HK\$' million 百萬港元				
	USD 美元	EUR 歐元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	11,765	29	40	4	11,838
Spot liabilities 現貨負債	(11,773)	(28)	(37)	(4)	(11,842)
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	(8)	1	3	-	(4)



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6. Liquidity information  
 6. 流動資金相關資料

	For the quarter ended 31 December 2019	For the quarter ended 31 December 2018
	二零一九年 第四季度	二零一八年 第四季度
Average Liquidity Maintenance Ratio for the financial period 期內平均流動性維持比率	89%	290%

**Qualitative disclosures**  
**定性披露**

(a) Governance of liquidity risk management  
 (a) 流動性風險管理治理

Liquidity risk is the risk that the Branch is unable to meet its payment obligations when due, or that it is unable, on an ongoing basis, to borrow funds in the market on an unsecured, or even secured basis at an acceptable price to fund actual or proposed commitments.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalise on opportunities for business expansion. To manage liquidity risk, the Branch has established a liquidity risk management policy which is reviewed by management and approved by our Head Office on annual basis. The Branch measures liquidity through statutory Liquidity Maintenance Ratios ("LMR") and maturity mismatch within its portfolio.

流動資金風險乃指本行未能滿足償還到期債務款項，或以繼續運作為基礎下，不能在市場上在可接受價格下借取無擔保或擔保資金來提供實際或提議承擔之風險。

流動資金管理目的為確保有足夠現金量以應付一切財務承擔及商務發展機會。為達致管理流動資金風險，本行已設立流動資金風險管理政策；此政策每年經由管理層履查及由本行總行審批並透過法定流動性維持比率和資產及負債年期安排來衡量流動資金。

(b) Funding strategy  
 (b) 資金策略

The funding strategies of the Branch are to (i) diversify funding sources for containing liquidity risk exposures, (ii) minimise disruptions due to operational issues such as transfer of liquidity across group entities; and (iii) maintain sufficient liquidity cushion to meet critical liquidity needs such as loan commitments and deposits' withdrawals in stressed situations.

本行的資金策略為(i)擴闊資金來源，以控制流動資金風險；(ii)盡量減少因營運問題（例如集團實體間轉移流動資金）而產生的營運中斷；及(iii)保持充裕的流動資金緩衝以應付關鍵流動資金需求（例如在緊急情況下的貸款承擔及存款提取）。

(c) Liquidity risk mitigation techniques  
 (c) 流動性風險緩解技術

The management of the Branch is responsible for day-to-day monitoring of LMR, liquidity projection, maturity mismatch, cash flow projection and other applicable risk assessment tools to detect early warning signal and identify vulnerabilities to potential liquidity risk on forward-looking basis with the objective of ensuring that different types of liquidity risks of the Group are appropriately identified, measured, assessed and reported. Management Information System ("MIS") reports are generated and sent to the Branch's management, Head Office Group Treasury and Group Enterprise Risk Management Department.

The management of the Branch takes up the function of daily liquidity risk monitoring. The management closely monitors the liquidity, stress-testing, liquidity cushion, liquidity projection and deposit concentration of the Branch during monthly meeting, or adhoc meeting in case of necessary, to ensure that the liquidity structure of Branch's assets, liabilities and commitments can meet its funding needs and that the statutory LMR is always complied with. The Branch's average liquidity maintenance ratio for the current financial period was well above the statutory minimum requirement of 25%.

管理層負責本行的流動性維持比率、流動資金預測、流動資金錯配、現金流量預測，和其他適用風險評估工具及指標的日常監控，以檢測早期警告訊號及以前瞻基準識別潛在流動資金風險的漏洞，旨在確保本行的各種流動資金風險妥為識別、計量、評估及報告。已編制的信息系統報告會被分發到本行的管理層，總行的司庫部和集團的風險管理部。

本行的管理層負責包括流動性風險監管，並在每月會議（如有需要在其他特設會議）中密切監察本行的流動資金、壓力測試、流動資金緩衝、流動資金預測和存款集中，確保公司資產、負債及承擔之流動資金架構可應付資金需要及符合流動性維持比率。本行的本財政年度的每個曆月的平均流動性維持比率遠超於法定百分之二十五之最低要求。



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6. Liquidity information (Cont'd)

6. 流動資金相關資料（續）

Qualitative disclosures (Cont'd)

定性披露（續）

(d) Stress testing

(d) 壓力測試

The Branch conducts stress testing on a regular basis for a variety of stress scenarios in adherence with the Group policies. An integrated risk framework is adopted to assess optimal levels of liquidity required to support the business plan, while adequately considering the carrying cost of liquidity buffers and the high opportunity cost of liquid asset portfolios. It allows an assessment of stress testing on the structure of the Branch's balance sheet, earnings (profitability) and liquidity position. The analytical and comprehensive framework can help the Branch's management understand the implications of the the risk factors, respond to market stress promptly and manage risk and return for the long-term benefit of shareholders.

本行根據集團的內部政策定期對各種壓力情況進行壓力測試。採用綜合風險框架來評估支持業務計劃所需的最佳流動性水平，同時充分考慮流動性緩衝的持有成本和流動資產組合的機會成本。這風險框架允許評估本行的資產負債表結構壓力、收益（盈利能力）和流動資金狀況。這分析和全面的框架可以幫助本行的管理層了解風險因素的影響，及時應對市場壓力，管理風險和回報，以實現股東的長期利益。

(e) Contingency funding plan

(e) 應急資金計劃

The Branch's CFP is a compilation of procedures and action plans for managing liquidity through stress events. The Branch monitors its liquidity position and funding strategies on an ongoing basis and recognizes that unexpected events, economic or market conditions, earnings problems or situations beyond its control could cause either a short or long-term liquidity crisis.

本行的應急資金計劃是通過壓力事件管理流動性的程序和行動計劃的彙編。本行持續監控其流動性狀況和資金策略，也查找其他突發事件，經濟或市場狀況，有損害盈利的情況或其他有機會超出其範圍的情況，因而控制可能導致短期或長期流動性危機。

Quantitative disclosures

定量披露

(f) Cash flow maturity mismatch analysis

(f) 現金流量期限錯配分析

At 31 December 2019 於2019年12月31日	Up to 7 days 少於七日 HK\$' 000 千港元	7 days to 1 month 一星期至一個月 HK\$' 000 千港元	1 to 3 months 一個月至三個月 HK\$' 000 千港元	3 to 6 months 三個月至六個月 HK\$' 000 千港元	6 to 12 months 六個月至十二個月 HK\$' 000 千港元
Net liquidity mismatch 淨流動資金錯配	97,745	309,486	37,662	73,903	259,207
Cumulative mismatch 累計錯配	97,745	407,231	444,893	518,796	778,003
At 30 June 2019 於2019年6月30日	Up to 7 days 少於七日 HK\$' 000 千港元	7 days to 1 month 一星期至一個月 HK\$' 000 千港元	1 to 3 months 一個月至三個月 HK\$' 000 千港元	3 to 6 months 三個月至六個月 HK\$' 000 千港元	6 to 12 months 六個月至十二個月 HK\$' 000 千港元
Net liquidity mismatch 淨流動資金錯配	54,142	1,358,485	1,495,349	(2,440,506)	134,339
Cumulative mismatch 累計錯配	54,142	1,412,627	2,907,976	467,470	601,809

Note: Positive indicates a position of liquidity surplus. Negative indicates a liquidity shortfall that has to be funded.

註：正號表示資金流動性剩餘，負號表示資金流動性短缺。

(g) Sources of funding

(g) 資金來源

The Branch's source of funding is mainly due to overseas offices of the institution/other bank, deposits from customers and Issued debt securities.

本行的資金來源主要來自海外辦事處及其他銀行結欠金額，客戶存款和已發行債務證券。

	31 December 2019 2019年12月31日		30 June 2019 2019年6月30日	
	HK\$' 000 千港元	% 百分比	HK\$' 000 千港元	% 百分比
Amount due to overseas offices of the institution/other bank 海外辦事處及其他銀行結欠金額	869,179	6.1%	3,738,030	34.3%
Issued debt securities 已發行債務證券	13,351,779	93.7%	7,142,383	65.5%
Deposits from customers 客戶存款	25,781	0.2%	26,996	0.2%
<b>Total</b> <b>總計</b>	<b>14,246,739</b>	<b>100.0%</b>	<b>10,907,409</b>	<b>100.0%</b>

(h) Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries

(h) 個人法人實體、外國分支機構和子公司層面的流動性風險和資金需求

This item is not applicable to the Branch.

此項目不適用於本行。



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6. Liquidity information (Cont'd)  
 6. 流動資金相關資料 (續)

Quantitative disclosures (Cont'd)  
 定量披露 (續)

(i) Liquidity gap  
 (i) 流動資金差距

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets of the Branch.  
 下表為本行按相關到期日分析的資產負債表內及表外項目。

At 31 December 2019 於2019年12月31日	HK\$'000 千港元										
	On demand 按要求	Up to 1 month 一個月內	Between 1 and 3 months 一個月至三個月	Between 3 and 6 months 三個月至六個月	Between 6 and 12 months 六個月至十二個月	Between 1 and 2 years 一年至兩年	Between 2 and 3 years 兩年至三年	Between 3 and 5 years 三年至五年	Over 5 years 五年以上	Balancing amount 差額數	Total 總額
<b>On-balance sheet assets</b> 資產負債表內資產											
Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘款 (不包括存放於海外辦事處的金額)	26,348	-	-	-	-	-	-	-	-	-	26,348
Amount due from overseas offices of the institution 存放於海外辦事處的金額	4,348	936,249	38,926	-	130,014	132,350	2,745,873	4,009,427	6,228,235	-	14,225,422
Trade bills 貿易匯票	-	-	-	-	-	-	-	-	-	-	-
Loans and advances and receivables 客戶貸款及應收款	-	1,346	82,965	73,943	204,800	337,514	202,446	256,244	16,746	-	1,176,004
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(11,742)	(11,742)
Certificates of deposit held 持有存款證	-	-	-	-	-	-	-	-	-	-	-
Investment securities 投資證券	-	-	-	-	-	-	-	-	-	-	-
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	428	428
Other assets 其他資產	-	77,100	1,705	70,271	700	-	-	-	-	4,700	154,476
<b>Total</b> 總計	<b>30,696</b>	<b>1,014,695</b>	<b>123,596</b>	<b>144,214</b>	<b>335,514</b>	<b>469,864</b>	<b>2,948,319</b>	<b>4,265,671</b>	<b>6,244,981</b>	<b>(6,614)</b>	<b>15,570,936</b>
<b>On-balance sheet liabilities</b> 資產負債表內負債											
Deposits and balances from banks (except those included in amount due to overseas offices of the institution) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	-	-	-	-	-	-	-	-	-	-	-
Deposits from customers 客戶存款	-	17,996	7,785	-	-	-	-	-	-	-	25,781
Amount due to overseas offices of the institution 海外辦事處結欠金額	9,350	-	-	-	-	101,209	-	719,694	38,926	-	869,179
Issued debt securities 已發行債務證券	-	-	-	-	-	-	3,114,118	4,009,426	6,228,235	-	13,351,779
Other liabilities 其他負債	530,049	74,876	14,160	71,585	-	-	-	-	-	139,364	830,034
Capital and reserves 股本及儲備	-	-	-	-	-	-	-	-	-	494,163	494,163
<b>Total</b> 總計	<b>539,399</b>	<b>92,872</b>	<b>21,945</b>	<b>71,585</b>	<b>-</b>	<b>101,209</b>	<b>3,114,118</b>	<b>4,729,120</b>	<b>6,267,161</b>	<b>633,527</b>	<b>15,570,936</b>
<b>Off-balance sheet obligations</b> 資產負債表外責任											
Other commitments 其他承諾	-	-	1,541	-	643,087	-	-	-	-	-	644,628
<b>Total</b> 總計	<b>-</b>	<b>-</b>	<b>1,541</b>	<b>-</b>	<b>643,087</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>644,628</b>
<b>Net liquidity gaps</b> 淨流動性缺口	<b>(508,703)</b>	<b>921,823</b>	<b>100,110</b>	<b>72,629</b>	<b>(307,573)</b>	<b>368,655</b>	<b>(165,799)</b>	<b>(463,449)</b>	<b>(22,180)</b>	<b>(640,141)</b>	<b>(644,628)</b>



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Quantitative disclosures (Cont'd)  
 定量披露 (續)

(i) Liquidity gap (Cont'd)  
 (i) 流動資金差距 (續)

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets of the Branch.  
 下表為本行按相關到期日分析的資產負債表內及表外項目。

	HK\$'000 千港元										
At 30 June 2019 於2019年6月30日	On demand 按要求	Up to 1 month 一個月內	Between 1 and 3 months 一個月至三個月	Between 3 and 6 months 三個月至六個月	Between 6 and 12 months 六個月至十二個月	Between 1 and 2 years 一年至兩年	Between 2 and 3 years 兩年至三年	Between 3 and 5 years 三年至五年	Over 5 years 五年以上	Balancing amount 差額數	Total 總額
<b>On-balance sheet assets</b> 資產負債表內資產											
Cash and balances with banks (except those included in amount due from overseas offices of the institution) 現金及銀行餘款 (不包括存放於海外辦事處的金額)	52,947	-	-	-	-	-	-	-	-	-	52,947
Amount due from overseas offices of the institution 存放於海外辦事處的金額	319,215	1,423,012	1,885,121	218,565	54,641	132,700	2,692,639	4,020,030	-	-	10,745,923
Trade bills 貿易匯票	-	-	-	-	-	-	-	-	-	-	-
Loans and advances and receivables 客戶貸款及應收款	-	1,053	514	60,975	139,071	423,425	133,173	180,818	10,197	-	949,226
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(9,481)	(9,481)
Certificates of deposit held 持有存款證	-	-	-	-	-	-	-	-	-	-	-
Investment securities 投資證券	-	-	-	-	-	-	-	-	-	-	-
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	440	440
Other assets 其他資產	69	87,571	13,888	24,897	631	-	-	-	-	5,381	132,437
<b>Total</b> 總計	<b>372,231</b>	<b>1,511,636</b>	<b>1,899,523</b>	<b>304,437</b>	<b>194,343</b>	<b>556,125</b>	<b>2,825,812</b>	<b>4,200,848</b>	<b>10,197</b>	<b>(3,660)</b>	<b>11,871,492</b>
<b>On-balance sheet liabilities</b> 資產負債表內負債											
Deposits and balances from banks (except those included in amount due to overseas offices of the institution) 銀行存款及結餘 (不包括結欠海外辦事處的金額)	-	-	390,294	-	-	-	-	-	-	-	390,294
Deposits from customers 客戶存款	9,043	17,953	-	-	-	-	-	-	-	-	26,996
Amount due to overseas offices of the institution 海外辦事處結欠金額	10,011	-	-	2,720,350	-	117,088	-	461,257	39,030	-	3,347,736
Issued debt securities 已發行債務證券	-	-	-	-	-	-	3,122,353	4,020,030	-	-	7,142,383
Other liabilities 其他負債	346,037	79,537	10,217	38,627	-	-	-	-	-	7,821	482,239
Capital and reserves 股本及儲備	-	-	-	-	-	-	-	-	-	481,844	481,844
<b>Total</b> 總計	<b>365,091</b>	<b>97,490</b>	<b>400,511</b>	<b>2,758,977</b>	<b>-</b>	<b>117,088</b>	<b>3,122,353</b>	<b>4,481,287</b>	<b>39,030</b>	<b>489,665</b>	<b>11,871,492</b>
<b>Off-balance sheet obligations</b> 資產負債表外責任											
Other commitments 其他承諾	-	-	121,196	-	-	-	-	-	-	-	121,196
<b>Total</b> 總計	<b>-</b>	<b>-</b>	<b>121,196</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>121,196</b>
<b>Net liquidity gaps</b> 淨流動性缺口	<b>7,140</b>	<b>1,414,146</b>	<b>1,377,816</b>	<b>(2,454,540)</b>	<b>194,343</b>	<b>439,037</b>	<b>(296,541)</b>	<b>(280,439)</b>	<b>(28,833)</b>	<b>(493,325)</b>	<b>(121,196)</b>





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**7. Remuneration system Information**  
**7. 薪金制度資料**

Since our Head Office has already disclosed the remuneration information of the directors and key personnel in its annual report, in accordance with the Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System" issued by the HKMA, we do not make separate disclosure of such information of the Branch.

根據金管局刊載於《監管政策手冊》企業管治第五章「穩健的薪酬制度指引」，由於本行總行已經披露有關董事及主要行政人員的報酬資料在年期上，所以本行將不會披露相關資料。



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Section B - Bank Information (Consolidated Basis)  
 乙部 - 銀行資料 (綜合數字)

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

Capital adequacy ratio  
 資本充足比率

31 December 2019 2019年12月31日	30 June 2019 2019年6月30日
19.62%	18.55%

Total amount of shareholders' funds  
 股東資本總額

31 December 2019 2019年12月31日 HK\$' million 百萬港元	30 June 2019 2019年6月30日 HK\$' million 百萬港元
117,142	112,356

The computation of the above consolidated capital adequacy ratio is consistent with the Basel III Capital Accord.  
 上述綜合資本充足比率的計算與《巴塞爾協定III》一致。

2. Other financial information  
 2. 其他財務資料

Total assets  
 總資產

31 December 2019 2019年12月31日 HK\$' million 百萬港元	30 June 2019 2019年6月30日 HK\$' million 百萬港元
850,431	826,764

Total liabilities  
 總負債

733,289	679,392
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Total loans and advances  
 總貸款

484,632	460,216
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Total customer deposits  
 總客戶存款

534,971	509,052
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Pre-tax profit  
 稅前溢利

For the year ended 31 December 2019 截至2019年12月31日止 十二個月 HK\$' million 百萬港元	For the period ended 31 December 2018 截至2018年12月31日止 十二個月 HK\$' million 百萬港元
13,877	13,184

The conversion rates of HKD/THB as of 31 December 2019, 30 June 2019 and 31 December 2018 were 3.8732, 3.9386 and 4.1416 respectively.

二零一九年十二月三十一日，二零一九年六月三十日及二零一八年十二月三十一日，港幣兌換泰銖匯率分別是1港元兌換3.8732、3.9386及4.1416泰銖。