



KASIKORNBANK PUBLIC COMPANY LIMITED

Hong Kong Branch

Key Financial Information Disclosure Statement

For the period ended 30 June 2021

開泰銀行（大眾）有限公司

香港分行

主要財務資料披露報表

截至二零二一年六月三十日止六個月



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 Period Ended 30 June 2021

This disclosure of the financial information as at 30 June 2021 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 period ended 30 June 2021, 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.

截至二零二一年六月三十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二零二一年六月三十日的財務資料。

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

本行現附上截至二零二一年六月三十日止六個月的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

30-September-2021

二零二一年九月三十日



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/

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/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 period ended 30 June 2021 截至2021年06月30日止 六個月 HK\$' 000 千港元	For the period ended 30 June 2020 截至2020年06月30日止 六個月 HK\$' 000 千港元
1. Profit and Loss		
1. 收益表		
Income 收益		
Interest income 利息收入	337,128	290,491
Interest expenses 利息支出	(223,008)	(273,748)
Net interest income 淨利息收入	114,120	16,743
Fees and commission income 服務費及佣金收入	15,605	12,861
Net fees and commission income 淨服務費及佣金收入	15,605	12,861
Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	2,055	2,060
Gains less losses arising from non-trading activities in foreign currencies 非外匯買賣收益減虧損	235	(250)
Other income 其他收入	90	89
Operating income 營業收入	132,105	31,503
Expenses 支出		
Staff and rental expenses 職員薪酬及租金支出	(8,133)	(8,132)
Other expenses 其他支出	(2,437)	(1,991)
Net credit / (charge) for debt provision 債務準備金收入 / (支出) 淨額	643	(991)
Total expenses and other charges 總支出及其他費用	(9,927)	(11,114)
Profit before taxation 稅前盈利	122,178	20,389
Tax expense 稅項支出	(5,627)	(2,827)
Profit after taxation 稅後盈利	116,551	17,562



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	30 June 2021 2021年06月30日 HK\$' 000 千港元	31 December 2020 2020年12月31日 HK\$' 000 千港元
2. Balance sheet		
2. 資產負債表		
ASSETS 資產		
Cash and balances with banks (except those included in amount due from overseas offices of the institution)	22,325	36,558
現金及銀行餘款（不包括存放於海外辦事處的金額）		
Amount due from overseas offices of the institution	18,097,490	18,213,705
貿易匯票		
Loans and advances and receivables	1,153,825	1,215,311
客戶貸款及應收款		
Collectively assessed impairment allowances	(11,519)	(12,132)
投資證券		
Tangible fixed assets	2,453	3,023
有形固定資產		
Other assets	176,808	178,709
其他資產		
Total assets 總資產	19,441,382	19,635,174
LIABILITIES 負債		
Deposits from customers		
客戶存款		
- time, call and notice deposits	10,121	10,094
- 定期、短期通知及通知存款		
Amount due to overseas offices of the institution	1,190,440	1,327,176
海外辦事處結欠金額		
Issued debt securities	13,310,124	13,292,982
已發行債務證券		
Other liabilities	482,725	576,863
其他負債		
Total liabilities 總負債	14,993,410	15,207,115
EQUITY 股東權益		
Other equity instruments	3,768,496	3,865,859
其他股權工具		
Retained earnings	679,476	562,200
保留溢利		
Total equity 股東權益總額	4,447,972	4,428,059
Total equity and liabilities 股東權益及負債總額	19,441,382	19,635,174



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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

	30 June 2021 2021年06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	1,151,888	-	(11,519)	1,140,369
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	1,937	-	-	1,937
Other Accounts 其他帳目	-	-	-	-
Total 總計	1,153,825	-	(11,519)	1,142,306
	31 December 2020 2020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	1,213,249	-	(12,132)	1,201,117
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	2,062	-	-	2,062
Other Accounts 其他帳目	-	-	-	-
Total 總計	1,215,311	-	(12,132)	1,203,179

There was no repossessed asset of the Branch as at 30 June 2021 and 31 December 2020.

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 30 June 2021 and 31 December 2020.

於二零二一年六月三十日及二零二零年十二月三十一日，本行並無已收回資產。

本行於二零二一年六月三十日半年度止及二零二零年十二月三十一日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。

	30 June 2021 2021年06月30日		31 December 2020 2020年12月31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
Total loans and advances for use in Hong Kong 在香港使用之貸款總額	-	-	-	-
Total loans and advances for use outside Hong Kong 在香港以外使用之貸款總額	1,151,888	1,151,888	1,213,249	1,213,249
Gross advances to customers 貸款總額	1,151,888	1,151,888	1,213,249	1,213,249

(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）。

	30 June 2021 2021年06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	31 December 2020 2020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
	Hong Kong 香港	86,982	7.6%	69,103
Thailand 泰國	1,064,906	92.4%	1,144,146	94.3%
Total 總計	1,151,888	100.0%	1,213,249	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 30 June 2021 於2021年06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 超過3個月但不超過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 超過6個月但不超過1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超過1年	-	-
As % of total 佔總額的百分比	0%	0%
At 31 December 2020 於2020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 超過3個月但不超過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 超過6個月但不超過1年	-	-
As % of total 佔總額的百分比	0%	0%
More than one year 超過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 30 June 2021
 於2021年06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	19,336	-	-	-	-	19,336
of which China 其中 中國	3	-	-	-	-	3
of which Thailand 其中 泰國	19,333	-	-	-	-	19,333



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 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 31 December 2020
 於2020年12月31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	19,534	-	-	-	-	19,534
of which China 其中 中國	3	-	-	-	-	3
of which Thailand 其中 泰國	19,531	-	-	-	-	19,531

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 30 June 2021 and 31 December 2020.
 截至二零二一年六月三十日及二零二零年十二月三十一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

	30 June 2021 2021年06月30日 HK\$' 000 千港元	31 December 2020 2020年12月31日 HK\$' 000 千港元
- forward deposits placed - 遠期有期存款	54,327	-
- other commitments - 其他承諾	94,938	97,262
Total 總計	149,265	97,262

(b) Derivative transactions

(b) 衍生工具交易

	30 June 2021 2021年06月30日 HK\$' 000 千港元	31 December 2020 2020年12月31日 HK\$' 000 千港元
- interest rate contracts - 利率合約	3,104,402	3,100,404
Total 總計	3,104,402	3,100,404

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

	30 June 2021 2021年06月30日 HK\$' million 百萬港元			
	USD 美元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	19,173	152	4	19,329
Spot liabilities 現貨負債	(19,183)	(144)	(3)	(19,330)
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	(10)	8	1	(1)
	31 December 2020 2020年12月31日 HK\$' million 百萬港元			
	USD 美元	RMB 人民幣	Others 其他	Total 總計
Spot assets 現貨資產	19,387	159	7	19,553
Spot liabilities 現貨負債	(19,388)	(154)	(6)	(19,548)
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	(1)	5	1	5



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6. Liquidity information
 6. 流動資金相關資料

Average Liquidity Maintenance Ratio for the financial period
 期內平均流動性維持比率

For the quarter ended 30 June 2021	For the quarter ended 30 June 2020
二零二一年 第二季度	二零二零年 第二季度
63%	62%

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及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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甲部 - 香港分行資料

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，有損害盈利的情况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 30 June 2021 於2021年06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	26,366	153,933	321,754	135,156	(38,609)
Cumulative mismatch 累計錯配	26,366	180,299	502,053	637,209	598,600
At 31 December 2020 於2020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	(10,373)	19,961	169,955	77,847	351,624
Cumulative mismatch 累計錯配	(10,373)	9,588	179,543	257,390	609,014

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, issued debt securities and other equity instruments.

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，已發行債務證券和其他股權工具。

	30 June 2021 2021年06月30日		31 December 2020 2020年12月31日	
	HK\$' 000 千港元	% 百分比	HK\$' 000 千港元	% 百分比
Deposits from customers 客戶存款	10,121	0.1%	10,094	0.1%
Amount due to overseas offices of the institution/ other bank 海外辦事處及其他銀行結欠金額	1,190,440	6.5%	1,327,176	7.1%
Issued debt securities 已發行債務證券	13,310,124	72.8%	13,292,982	71.9%
Other equity instruments 其他股權工具	3,768,496	20.6%	3,865,859	20.9%
Total 總計	18,279,181	100.0%	18,496,111	100.0%

(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表內及表外項目。

At 30 June 2021 於2021年06月30日	HK\$'000 千港元									Balancing amount 差額數	Total 總額	
	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			
On-balance sheet assets 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)	22,325	-	-	-	-	-	-	-	-	-	-	22,325
Amount due from overseas offices of the institution 存放於海外辦事處的金額	3,604	422,185	316,542	131,937	3,136,998	3,104,402	892,515	3,880,503	6,208,804	-	-	18,097,490
Loans and advances and receivables 客戶貸款及應收款	-	1,274	84,643	3,307	183,491	368,333	226,266	260,183	26,328	-	-	1,153,825
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(11,519)	(11,519)	-
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	-	-	2,453
Other assets 其他資產	-	160	2,138	23,908	10,932	49,159	1,714	40,933	45,831	2,033	-	176,808
Total 總計	25,929	423,619	403,323	159,152	3,331,421	3,521,894	1,120,495	4,181,619	6,280,963	(7,033)	-	19,441,382
On-balance sheet liabilities 資產負債表內負債												
Deposits from customers 客戶存款	-	10,121	-	-	-	-	-	-	-	-	-	10,121
Amount due to overseas offices of the institution 海外辦事處結欠金額	28,551	-	-	-	84,000	352,914	-	686,170	38,805	-	-	1,190,440
Issued debt securities 已發行債務證券	-	-	-	-	3,104,402	-	3,996,918	-	6,208,804	-	-	13,310,124
Other liabilities 其他負債	232,495	58,750	17,030	68,867	24	10	-	777	-	104,772	-	482,725
Retained earnings 保留溢利	-	-	-	-	-	-	-	-	-	679,476	-	679,476
Other equity instruments 其他股權工具	-	-	-	-	-	-	-	-	-	3,768,496	-	3,768,496
Total 總計	261,046	68,871	17,030	68,867	3,188,426	352,924	3,996,918	686,947	6,247,609	4,552,744	-	19,441,382
Off-balance sheet obligations 資產負債表外責任												
Other commitments 其他承諾	94,938	-	-	-	-	-	-	-	-	-	-	94,938
Total 總計	94,938	-	-	-	-	-	-	-	-	-	-	94,938
Net liquidity gaps 淨流動性缺口	(330,055)	354,748	386,293	90,285	142,995	3,168,970	(2,876,423)	3,494,672	33,354	(4,559,777)	-	(94,938)



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 甲部 - 香港分行資料

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 (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表內及表外項目。

At 31 December 2020 於2020年12月31日	HK\$'000 千港元									Balancing amount 差額數	Total 總額	
	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			
On-balance sheet assets 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)	36,558	-	-	-	-	-	-	-	-	-	-	36,558
Amount due from overseas offices of the institution 存放於海外辦事處的金額	3,386	303,160	263,534	140,293	341,045	3,094,203	3,991,771	3,875,505	6,200,808	-	18,213,705	
Loans and advances and receivables 客戶貸款及應收款	-	1,026	84,260	2,622	85,944	336,691	319,095	365,705	19,968	-	1,215,311	
Collectively assessed impairment allowances 整體減值撥備	-	-	-	-	-	-	-	-	-	(12,132)	(12,132)	
Tangible fixed assets 有形固定資產	-	-	-	-	-	-	-	-	-	3,023	3,023	
Other assets 其他資產	-	54	920	22,584	837	11,240	51,171	41,679	48,433	1,791	178,709	
Total 總計	39,944	304,240	348,714	165,499	427,826	3,442,134	4,362,037	4,282,889	6,269,209	(7,318)	19,635,174	
On-balance sheet liabilities 資產負債表內負債												
Deposits from customers 客戶存款	-	10,094	-	-	-	-	-	-	-	-	10,094	
Amount due to overseas offices of the institution 海外辦事處結欠金額	9,798	-	100,763	65,000	-	-	427,574	685,286	38,755	-	1,327,176	
Issued debt securities 已發行債務證券	-	-	-	-	-	3,100,404	3,991,770	-	6,200,808	-	13,292,982	
Other liabilities 其他負債	315,021	59,166	11,627	70,720	-	-	27	1,721	-	118,581	576,863	
Retained earnings 保留溢利	-	-	-	-	-	-	-	-	-	562,200	562,200	
Other equity instruments 其他股權工具	-	-	-	-	-	-	-	-	-	3,865,859	3,865,859	
Total 總計	324,819	69,260	112,390	135,720	-	3,100,404	4,419,371	687,007	6,239,563	4,546,640	19,635,174	
Off-balance sheet obligations 資產負債表外責任												
Other commitments 其他承諾	-	740	2,831	93,691	-	-	-	-	-	-	97,262	
Total 總計	-	740	2,831	93,691	-	-	-	-	-	-	97,262	
Net liquidity gaps 淨流動性缺口	(284,875)	234,240	233,493	(63,912)	427,826	341,730	(57,334)	3,595,882	29,646	(4,553,958)	(97,262)	



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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報上，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

30 June 2021 2021年06月30日	31 December 2020 2020年12月31日
18.19%	18.80%

Total amount of shareholders' funds
股東資本總額

30 June 2021 2021年06月30日 HK\$' million 百萬港元	31 December 2020 2020年12月31日 HK\$' million 百萬港元
124,326	126,774

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

30 June 2021 2021年06月30日 HK\$' million 百萬港元	31 December 2020 2020年12月31日 HK\$' million 百萬港元
940,992	944,133

Total liabilities
總負債

816,667	817,359
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Total loans and advances
總貸款

541,664	544,584
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Total customer deposits
總客戶存款

600,586	605,114
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Pre-tax profit
稅前溢利

For the period ended 30 June 2021 截至2021年06月30日止 六個月 HK\$' million 百萬港元	For the period ended 30 June 2020 截至2020年06月30日止 六個月 HK\$' million 百萬港元
6,736	3,482

The conversion rates of HKD/THB as of 30 June 2021, 31 December 2020 and 30 June 2020 were 4.1306, 3.8753 and 3.9876 respectively.
二零二一年六月三十日，二零二零年十二月三十一日及二零二零年六月三十日，港幣兌換泰銖匯率分別是1港元兌換 4.1306，3.8753及3.9876泰銖。