



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 2021

截至 2021 年 6 月 30 日止 6 個月期間

Financial Disclosure Statements for the six months period ended 30 June 2021
截至 2021 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 2021 2021 年 6 月 30 日	30 Jun 2020 2020 年 6 月 30 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Interest income	利息收入	56,725	106,774
Interest expenses	利息支出	(18,178)	(82,925)
Net interest income	淨利息收入	38,547	23,849
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	8,423	15,512
Net losses on securities held for trading purposes	來自持有作交易用途的證券的淨虧損	(21,386)	(28,680)
Net gain / (losses) from other trading activities	來自其他交易活動的淨收益 / (虧損)	9,184	(28,121)
Net fees and commission income	收費及佣金淨收入	194	488
Other income / (losses)	其他收入 / (虧損)	6,357	(4,853)
Total operating income / (losses)	總營運收入 / (虧損)	41,319	(21,805)
Operating expenses	經營開支	(33,030)	(50,252)
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	(419,710)	(1,800)
Loss before taxation	除稅前虧損	(411,421)	(73,857)
Tax income	稅項收入	68,985	12,067
Loss after taxation	除稅後虧損	(342,436)	(61,790)

Balance Sheet 資產負債表

		As at 30 Jun 2021	As at 31 Dec 2020
		於 2021 年 6 月 30 日	於 2020 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	1,096,741	984,139
Due from Exchange Fund	存放外匯基金存款	13,072	126,040
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	179,995	49,998
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	328,753	9,463
Reverse repurchase agreements	反向回購協議	624,684	2,076,021
Certificates of deposits held	持有的存款證	922,474	1,102,045
Securities held for trading purposes	持有作交易用途的證券	698,385	545,166
Loans and receivables	貸款及應收款項	2,922,806	4,564,980
Investment securities	投資證券	1,491,649	805,425
Tangible fixed assets	有形固定資產	7,778	9,293
Total assets	資產總額	<u>8,286,337</u>	<u>10,272,570</u>
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	4,096,293	4,044,698
Deposits from customers	客戶存款	3,106,451	4,851,987
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	1,324,774	1,253,502
Repurchase agreements	回購協議	136,865	117,257
Other liabilities and provisions	其他負債及準備金	102,988	150,748
Reserves	儲備	(481,034)	(145,622)
Total liabilities	負債總額	<u>8,286,337</u>	<u>10,272,570</u>

Income Statement Additional Information 損益帳額外資料**Other income / (loss) 其他收入 / (虧損)**

		For the six months period ended 6個月期間至	
		30 Jun 2021 2021年6月30日 HK\$'000 港幣千元	30 Jun 2020 2020年6月30日 HK\$'000 港幣千元
Income / (loss) from non-trading investments	非交易投資收益 / (虧損)	5,568	(11,022)
Services fee from related company	收取關聯公司的服務收入	570	-
Rental income from operating lease	經營租賃的租金收入	-	5,986
Others	其他	219	183
		<hr/>	<hr/>
		6,357	(4,853)

Operating expenses 經營開支

		For the six months period ended 6個月期間至	
		30 Jun 2021 2021年6月30日 HK\$'000 港幣千元	30 Jun 2020 2020年6月30日 HK\$'000 港幣千元
Staff expenses	員工開支	16,372	25,537
Rental expenses	租金開支	7,830	12,608
Others	其他	8,828	12,107
		<hr/>	<hr/>
		33,030	50,252

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 2021 於2021年6月30日 HK\$'000 港幣千元	As at 31 Dec 2020 於2020年12月31日 HK\$'000 港幣千元
Cash	現金	822,475	916,523
Balance with banks	銀行結餘	80,180	67,616
Placement with banks maturing within one month	於一個月內到期的銀行存款	194,086	-
		<hr/>	<hr/>
		1,096,741	984,139

Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)**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 2021 於 2021 年 6 月 30 日	As at 31 Dec 2020 於 2020 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Placement with banks	銀行存款	180,000	50,000
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(5)	(2)
Individual impairment allowances	個別減值準備	-	-
		179,995	49,998

Individual impairment allowances for impaired assets are made against exposures in accordance with relevant accounting policies of the Branch.
Collective impairment allowances are centrally assessed at Head Office of the Branch and allocated to the Branch.

個別減值準備是根據本分行的相關會計政策為減值貸款單獨計提的減值準備。組合減值準備由總行集中評估並分配給本分行計提。

Loans and receivables 貸款及應收款項

		As at 30 Jun 2021 於 2021 年 6 月 30 日	As at 31 Dec 2020 於 2020 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Advances to customers	客戶貸款	3,272,581	4,575,616
Impairment allowances	貸款減值準備		
Collective impairment allowances	組合減值準備	(600,282)	(180,774)
Individual impairment allowances	個別減值準備	-	-
Accrued interest receivable	應收利息	20,655	17,597
Other accounts and receivables	其他賬目及應收帳款	229,852	152,541
		2,922,806	4,564,980

Individual impairment allowances for impaired assets are made against exposures in accordance with relevant accounting policies of the Branch.
Collective impairment allowances are centrally assessed at Head Office of the Branch and allocated to the Branch.

個別減值準備是根據本分行的相關會計政策為減值貸款單獨計提的減值準備。組合減值準備由總行集中評估並分配給本分行計提。

Impaired loans and advances 減值貸款及墊款

As at 30 June 2021 and 31 December 2020, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並無任何個別被斷定為減值的對客戶或銀行的已減值貸款及放款的數額。

Deposits from customers 客戶存款

		As at 30 Jun 2021 於 2021 年 6 月 30 日	As at 31 Dec 2020 於 2020 年 12 月 31 日
		HK\$'000 港幣千元	HK\$'000 港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	31,026	253,776
Savings deposits	儲蓄存款	7,290	6,295
Time deposits	定期存款	3,068,135	4,591,916
		3,106,451	4,851,987

Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)**Other liabilities and provisions 其他負債及準備金**

As at 30 Jun 2021 於 2021 年 6 月 30 日	As at 31 Dec 2020 於 2020 年 12 月 31 日
HK\$'000 港幣千元	HK\$'000 港幣千元

Accrued interest payable	應付利息	3,503	5,805
Provision	準備金	9,726	13,327
Other accounts and payables	其他帳目及應付帳款	89,759	131,616
		<u>102,988</u>	<u>150,748</u>

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 2021 於 2021 年 6 月 30 日		As at 31 Dec 2020 於 2020 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	3,411,788	-	4,257,855	-
Interest rate contracts	利率衍生工具合約	514,717	683,959	382,176	670,552
		<u>3,926,505</u>	<u>683,959</u>	<u>4,640,031</u>	<u>670,552</u>

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

下表列示沒有考慮到雙邊淨額結算的影響的衍生工具公平價值。

		As at 30 Jun 2021 於 2021 年 6 月 30 日				As at 31 Dec 2020 於 2020 年 12 月 31 日			
		Fair value assets 公平價值資產		Fair value liabilities 公平價值負債		Fair value assets 公平價值資產		Fair value liabilities 公平價值負債	
		HK\$'000 港幣千元		HK\$'000 港幣千元		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	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	9,044	-	3,412	-	13,856	-	15,327	-
Interest rate contracts	利率衍生工具合約	10	7,450	8,319	31,661	510	13,202	9,124	50,752
		<u>9,054</u>	<u>7,450</u>	<u>11,731</u>	<u>31,661</u>	<u>14,366</u>	<u>13,202</u>	<u>24,451</u>	<u>50,752</u>

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

下表列示考慮到雙邊淨額結算的影響的衍生工具公平價值。

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 2021
於 2021 年 6 月 30 日

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

As at 31 Dec 2020
於 2020 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	13,856	(7,307)	6,549	15,327	(7,307)	8,020
Interest rate contracts	利率衍生工具合約	13,712	(13,202)	510	59,876	(13,202)	46,674
		27,568	(20,509)	7,059	75,203	(20,509)	54,694

Off-balance Sheet Exposures (continued) 資產負債外風險承擔 (續)**Contingent liabilities and commitments 或然負債和承擔**

		As at 30 Jun 2021	As at 31 Dec 2020
		於 2021 年 6 月 30 日	於 2020 年 12 月 31 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Revocable credit commitments	可撤銷信貸承諾	3,138,172	2,187,603
Others	其他	150,000	310,082
		<u>3,288,172</u>	<u>2,497,685</u>

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。

Analysis by Major Country or Geographical Segment 按主要國家或地域分部作出細目分類

International claims 國際債權

		Banks	Official sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行私營機構		其他	總額
		HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	非銀行業 金融機構 HK\$'m 港幣 百萬元	非金融業 私營機構 HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元	HK\$'m 港幣 百萬元
As at 30 Jun 2021							
於 2021 年 6 月 30 日							
Developed countries	已發展國家	165	1,165	32	-	-	1,362
of which: Japan	其中: 日本	7	956	-	-	-	963
Offshore centres	離岸中心	65	67	247	2,425	-	2,804
of which: Hong Kong	其中: 香港	24	-	205	2,272	-	2,501
Developing Asia-Pacific	發展中的亞太區國家	2,083	118	297	250	-	2,748
of which: China	其中: 中國	1,033	2	173	61	-	1,269
Malaysia	馬來西亞	1,005	1	124	13	-	1,143
As at 31 Dec 2020							
於 2020 年 12 月 31 日							
Developed countries	已發展國家	124	2,121	42	-	-	2,287
of which: Japan	其中: 日本	6	1,810	41	-	-	1,857
Offshore centres	離岸中心	87	14	153	2,453	-	2,707
of which: Hong Kong	其中: 香港	6	-	89	2,415	-	2,510
Developing Asia-Pacific	發展中的亞太區國家	1,337	124	238	122	-	1,821
of which: China	其中: 中國	981	4	211	24	-	1,220
Malaysia	馬來西亞	157	-	-	12	-	169

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。

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 客戶貸款總額 HK\$'000 港幣千元	Overdue advances to customers 逾期的客戶貸款 HK\$'000 港幣千元	Impaired advances to customers 減值客戶貸款 HK\$'000 港幣千元	Individual impairment allowances 個別減值準備 HK\$'000 港幣千元
As at 30 Jun 2021 於 2021 年 6 月 30 日					
Hong Kong	香港	3,272,581	-	-	-
As at 31 Dec 2020 於 2020 年 12 月 31 日					
Hong Kong	香港	4,575,616	-	-	-

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 2021 於 2021 年 6 月 30 日		As at 31 Dec 2020 於 2020 年 12 月 31 日	
		Gross loan and advances 貸款金額 HK\$'000 港幣千元	% of gross loan covered by collateral 抵押品值佔 貸款總額比率 %	Gross loan and advances 貸款金額 HK\$'000 港幣千元	% of gross loan covered by collateral 抵押品值佔 貸款總額比率 %
Loans for use in Hong Kong	在香港使用的貸款				
Industrial, commercial and financial	工業、商業及金融				
Recreational activities	娛樂活動	1,164,516	0%	1,162,808	0%
Transport and transport equipment	運輸及運輸設備	3,000,000	0%	-	0%
Property development	物業發展	-	0%	450,000	0%
Others	其他	-	0%	1,000,000	0%
		<u>1,464,516</u>	<u>0%</u>	<u>2,612,808</u>	<u>0%</u>
Loans for use outside Hong Kong	在香港以外使用的貸款	1,808,065	0%	1,962,808	0%
		<u>3,272,581</u>	<u>0%</u>	<u>4,575,616</u>	<u>0%</u>

Overdue or rescheduled assets 過期或經重組資產**Analysis of overdue loans and advances 過期貸款細分**

As at 30 June 2021 and 31 December 2020, there were no overdue loans and advances to customers or banks.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並無任何給予客戶或銀行的過期貸款及墊款。

Analysis of rescheduled loans and advances 經重組貸款細分

		As at 30 Jun 2021 於 2021 年 6 月 30 日		As at 31 Dec 2020 於 2020 年 12 月 31 日	
		Gross loan and advances 貸款金額	% of Total loan 佔貸款總額 的百分率	Gross loan and advances 貸款金額	% of Total loan 佔貸款總額 的百分率
		HK\$'000 港幣千元	%	HK\$'000 港幣千元	%
Rescheduled loans and advances	經重組貸款及放款				
Customers	對運輸及運輸設備	1,164,516	35.58%	-	0%
Banks	對銀行	-	0%	-	0%
		<u>1,164,516</u>	<u>35.58%</u>	<u>-</u>	<u>0%</u>

Analysis of overdue other assets 其他過期資產

As at 30 June 2021 and 31 December 2020, there were no other overdue assets.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並無其他過期資產。

Repossessed assets 收回資產

As at 30 June 2021 and 31 December 2020, there were no repossessed assets.

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，本分行並無經收回資產。

Non-bank Mainland Exposures 對非銀行類客戶的內地相關風險承擔

		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
		資產負債表內 風險承擔 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 30 Jun 2021				
於 2021 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	214,783	-	214,783
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府控股的機構及其子公司和合資企業	760,341	-	760,341
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	-	-	-
4. Other entities of central government not reported in item 1 above	其他未包括在分類 1 中，屬於中央政府的機構	-	-	-
5. Other entities of local governments not reported in item 2 above	其他未包括在分類 2 中，屬於地方政府的機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用	1,110,090	-	1,110,090
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為帶有中國內地非銀行類風險承擔的交易對方	-	-	-
Total	總額	2,085,214	-	2,085,214
Total assets after provision	扣減準備金後的資產總額	8,286,337		
On-balance sheet exposures as percentage of total assets	資產負債表內風險承擔佔資產總額的百分率	25.16%		

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 2020				
於 2020 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	391,838	-	391,838
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	1,800,121	-	1,800,121
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	內地居民及在中國內地成立的其他機構及其子公司和合資企業	-	-	-
4. Other entities of central government not reported in item 1 above	其他未包括在分類 1 中，屬於中央政府的機構	-	-	-
5. Other entities of local governments not reported in item 2 above	其他未包括在分類 2 中，屬於地方政府的機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	對非內地機構及非內地居民，而涉及的貸款於內地使用	1,187,707	-	1,187,707
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	3,379,666	-	3,379,666
Total assets after provision	扣減準備金後的資產總額	10,272,570		
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	32.90%		

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 2021 於 2021 年 6 月 30 日 Equivalent in HK\$'m 港幣百萬元等值	
		USD 美元	Total 總計
Spot assets	現貨資產	5,098	5,098
Spot liabilities	現貨負債	(5,957)	(5,957)
Forward purchases	遠期買入	2,153	2,153
Forward sales	遠期賣出	(1,258)	(1,258)
Net option position	期權淨持倉量	-	-
Net long position	長倉淨持倉量	36	36
Net structural position	結構性淨持倉量	-	-

		As at 31 Dec 2020 於 2020 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值	
		USD 美元	Total 總計
Spot assets	現貨資產	5,972	5,972
Spot liabilities	現貨負債	(6,023)	(6,023)
Forward purchases	遠期買入	2,164	2,164
Forward sales	遠期賣出	(2,078)	(2,078)
Net option position	期權淨持倉量	-	-
Net long position	長倉淨持倉量	35	35
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 2021 2021 年 6 月 30 日	30 Jun 2020 2020 年 6 月 30 日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	141.46%	93.49%

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。

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 2021 於 2021 年 6 月 30 日 RM'm/% 百萬馬幣/百分比	As at 31 Dec 2020 於 2020 年 12 月 31 日 RM'm/% 百萬馬幣/百分比
Shareholders' equity	股東權益	45,961	44,725
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	13.73%	13.61%
Tier 1 ratio	第一級資本比率	14.60%	14.86%
Total capital ratio	總資本比率	18.31%	18.57%

Other financial information 其他財務資料

		As at 30 Jun 2021 於 2021 年 6 月 30 日 RM'm 百萬馬幣	As at 31 Dec 2020 於 2020 年 12 月 31 日 RM'm 百萬馬幣
Total assets	資產總額	522,545	516,150
Total liabilities	負債總額	476,584	471,426
Total loans and advances	貸款及放款總計	316,878	313,657
Total customer deposits	客戶存款總計	350,758	348,026

For the six months period ended

6 個月期間至

		30 Jun 2021 2021 年 6 月 30 日 RM'm 百萬馬幣	30 Jun 2020 2020 年 6 月 30 日 RM'm 百萬馬幣
Profit before tax	除稅前利潤	2,547	489