



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 year ended 31 December 2021

截至 2021 年 12 月 31 日止年度

Financial Disclosure Statements for the year ended 31 December 2021
截至 2021 年 12 月 31 日止年度的財務披露報表

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 year ended 全年結算至 | |
|--|-------------------------|---------------------------------|---------------------------------|
| | | 31 Dec 2021 2021 年 12 月 31 日 | 31 Dec 2020 2020 年 12 月 31 日 |
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| Interest income | 利息收入 | 114,645 | 169,936 |
| Interest expenses | 利息支出 | (36,057) | (107,719) |
| Net interest income | 淨利息收入 | 78,588 | 62,217 |
| 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 | 12,383 | 27,483 |
| Net losses on securities held for trading purposes | 來自持有作交易用途的證券的淨虧損 | (26,527) | (13,188) |
| Net gains / (losses) from other trading activities | 來自其他交易活動的淨收益 / (虧損) | 12,189 | (25,695) |
| Net fees and commission income | 收費及佣金淨收入 | 1,650 | 968 |
| Other income / (losses) | 其他收入 / (虧損) | 12,837 | (1,087) |
| Total operating income | 總營運收入 | 91,120 | 50,698 |
| Operating expenses | 經營開支 | (75,887) | (85,865) |
| 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 | (705,204) | (177,743) |
| Loss before taxation | 除稅前虧損 | (689,971) | (212,910) |
| Tax income | 稅項收入 | 117,312 | 36,761 |
| Loss after taxation | 除稅後虧損 | (572,659) | (176,149) |

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Balance Sheet 資產負債表

| | | As at 31 Dec 2021 於 2021 年 12 月 31 日 | As at 30 Jun 2021 於 2021 年 6 月 30 日 |
|---|-----------------|--|---|
| | | HKS'000 港幣千元 | HKS'000 港幣千元 |
| Assets | 資產 | | |
| Cash and balances with banks | 現金及銀行結餘 | 1,280,439 | 1,096,741 |
| Due from Exchange Fund | 存放外匯基金存款 | 393,289 | 13,072 |
| Placement with banks maturing between one and twelve months | 於一至十二個月內到期之銀行存款 | 500,316 | 179,995 |
| Amount due from overseas offices of the institution | 存放於該機構的海外辦事處的數額 | 1,458,574 | 328,753 |
| Reverse repurchase agreements | 反向回購協議 | 2,253,426 | 624,684 |
| Certificates of deposits held | 持有的存款證 | 918,125 | 922,474 |
| Securities held for trading purposes | 持有作交易用途的證券 | 384,173 | 698,385 |
| Loans and receivables | 貸款及應收款項 | 2,449,408 | 2,922,806 |
| Investment securities | 投資證券 | 1,851,405 | 1,491,649 |
| Tangible fixed assets | 有形固定資產 | 6,992 | 7,778 |
| Total assets | 資產總額 | 11,496,147 | 8,286,337 |
| Liabilities | 負債 | | |
| Deposits and balances from banks | 尚欠銀行存款及結餘 | 4,476,122 | 4,096,293 |
| Deposits from customers | 客戶存款 | 4,247,958 | 3,106,451 |
| Amount due to overseas offices of the institution | 結欠該機構的海外辦事處的數額 | 2,989,844 | 1,324,774 |
| Repurchase agreements | 回購協議 | 398,708 | 136,865 |
| Other liabilities and provisions | 其他負債及準備金 | 101,330 | 102,988 |
| Reserves | 儲備 | (717,815) | (481,034) |
| Total liabilities | 負債總額 | 11,496,147 | 8,286,337 |

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Income Statement Additional Information 損益帳額外資料

Other income / (losses) 其他收入 / (虧損)

| | | For the year ended 全年結算至 | |
|--|----------------|-----------------------------|----------------------------|
| | | 31 Dec 2021 2021年12月31日 | 31 Dec 2020 2020年12月31日 |
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| Income / (losses) from non-trading investments | 非交易投資收益 / (虧損) | 11,238 | (11,056) |
| Services fee earned from overseas offices | 收取海外辦事處的服務收入 | 1,161 | 1,620 |
| Rental income from operating lease | 經營租賃的租金收入 | - | 7,982 |
| Others | 其他 | 438 | 367 |
| | | 12,837 | (1,087) |
| | | 12,837 | (1,087) |

Operating expenses 經營開支

| | | For the year ended 全年結算至 | |
|-----------------|------|-----------------------------|----------------------------|
| | | 31 Dec 2021 2021年12月31日 | 31 Dec 2020 2020年12月31日 |
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| Staff expenses | 員工開支 | 40,949 | 51,247 |
| Rental expenses | 租金開支 | 15,658 | 22,766 |
| Others | 其他 | 19,280 | 11,852 |
| | | 75,887 | 85,865 |
| | | 75,887 | 85,865 |

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 31 Dec 2021 於2021年12月31日 | As at 30 Jun 2021 於2021年6月30日 |
|--|--------------|-----------------------------------|----------------------------------|
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| Cash | 現金 | 856,798 | 822,475 |
| Balance with banks | 銀行結餘 | 69,140 | 80,180 |
| Placement with banks maturing within one month | 於一個月內到期的銀行存款 | 354,501 | 194,086 |
| | | 1,280,439 | 1,096,741 |
| | | 1,280,439 | 1,096,741 |

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 31 Dec 2021 於2021年12月31日 | As at 30 Jun 2021 於2021年6月30日 |
|--|----------|-----------------------------------|----------------------------------|
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| Placement with banks | 銀行存款 | 500,358 | 180,000 |
| Impairment allowance on placement with banks | 銀行存款減值準備 | | |
| Collective impairment allowances | 組合減值準備 | (42) | (5) |
| Individual impairment allowances | 個別減值準備 | - | - |
| | | 500,316 | 179,995 |
| | | 500,316 | 179,995 |

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Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)

Loans and receivables 貸款及應收款項

| | | As at 31 Dec 2021 | As at 30 Jun 2021 |
|----------------------------------|-----------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| | | HK\$'000 | HK\$'000 |
| | | 港幣千元 | 港幣千元 |
| Advances to customers | 客戶貸款 | 3,090,295 | 3,272,581 |
| Impairment allowances | 貸款減值準備 | | |
| Collective impairment allowances | 組合減值準備 | (2,021) | (600,282) |
| Individual impairment allowances | 個別減值準備 | (886,289) | - |
| Accrued interest receivable | 應收利息 | 19,098 | 20,655 |
| Other accounts and receivables | 其他賬目及應收帳款 | 228,325 | 229,852 |
| | | 2,449,408 | 2,922,806 |

Impaired loans and advances 減值貸款及墊款

| | | As at 31 Dec 2021 | As at 30 Jun 2021 |
|--|---------------------------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| | | HK\$'000 | HK\$'000 |
| | | 港幣千元 | 港幣千元 |
| Impaired loans and advances to customer | 已減值客戶貸款 | 1,174,696 | - |
| Individual impairment allowances | 個別減值準備 | (886,289) | - |
| Value of collateral which has been taken into account in respect of such loans and advances to which the individual impairment allowances relate | 就該特定準備金所關乎的貸款而計算在內的抵押品的價值 | - | - |
| Impaired loans and advances to customer as a percentage of total loans and advances to customers | 該等已減值貸款佔對客戶的貸款的總額的百分率 | 38.01% | - |

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

於 2021 年 12 月 31 日及 2021 年 6 月 30 日，本分行並無任何個別被斷定為對銀行的已減值貸款及放款的數額。

Impairment of financial assets 金融資產減值

According to our Head Office policy, the Branch assesses on a forward looking basis the expected credit losses ("ECL") associated with its financial assets carried at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts. The impairment methodology of Head Office applied depends on whether there has been a significant increase in credit risk.

根據本分行總行的政策，本分行在前瞻性的基礎上評估與其以攤銷成本計價的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險相關的預期信貸損失 ("ECL")。總行採用的減值方法取決於信用風險是否顯著增加。

The Branch uses general 3-stage approach for financial assets accounted for at amortised cost, FVOCI and with the exposure arising from loan commitments and financial guarantee contracts which reflect their credit risk and how the ECL is determined for each of those categories.

本分行採用一般的 3 階段方法，反映按攤銷成本核算的金融資產、FVOCI 以及貸款承諾和財務擔保合同所產生的風險敞口的信用風險，以及確定每個類別的 ECL。

A summary of the assumptions underpinning the Branch's expected credit loss model is as follows:

本分行預期信用損失模型的假設摘要如下：

(a) Stage 1: 12-months ECL

Stage 1 includes financial assets which have not had a significant increase in credit risk since initial recognition or which have low credit risk at reporting date. 12-month ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(a) 第一階段：12 個月的 ECL

第 1 階段包括自首次確認以來信用風險沒有顯著增加或在報告日信用風險較低的金融資產。本分行計提 12 個月的 ECL，利息收入根據金融資產的總賬面值計算。

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Balance Sheet Additional Information (continued) 資產負債表額外資料 (續)

Impairment of financial assets 金融資產減值 (續)

(b) Stage 2: Lifetime ECL – not credit impaired

Stage 2 includes financial assets which have had a significant increase in credit risk since initial recognition (unless they have low credit risk at the reporting date) but do not have objective evidence of impairment. Lifetime ECL is recognised and interest income is calculated on the gross carrying amount of the financial assets.

(b) 第二階段：終身 ECL – 無信用減值

第 2 階段包括自首次確認以來信用風險顯著增加的金融資產（除非它們在報告日信用風險較低），但沒有客觀的減值證據。本分行計提終身 ECL，利息收入根據金融資產的總賬面值計算。

(c) Stage 3: Lifetime ECL – credit impaired

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. Lifetime ECL is recognised and interest income is calculated on the net carrying amount of the financial assets.

(c) 第三階段：終身 ECL – 信用減值

第 3 階段包括在報告日具有客觀減值證據的金融資產。本分行計提終身 ECL，利息收入根據金融資產的賬面淨值計算。

The Branch accounts for its credit risk by appropriately providing for ECL on a timely basis. In calculating the ECL rates, Head Office considers historical loss rates for each category of customers, and adjusts for forward looking macroeconomic data.

本分行適時計提 ECL 來考量其信用風險。在計算 ECL 費率時，本分行總行考慮了每個客戶類別的歷史損失率，並根據前瞻性宏觀經濟數據進行調整。

Deposits from customers 客戶存款

| | | As at 31 Dec 2021 | As at 30 Jun 2021 |
|--------------------------------------|-----------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| | | HK\$'000 | HK\$'000 |
| | | 港幣千元 | 港幣千元 |
| Demand deposits and current accounts | 活期存款及往來帳戶 | 49,964 | 31,026 |
| Savings deposits | 儲蓄存款 | 1,981,092 | 7,290 |
| Time deposits | 定期存款 | 2,216,902 | 3,068,135 |
| | | 4,247,958 | 3,106,451 |

Other liabilities and provisions 其他負債及準備金

| | | As at 31 Dec 2021 | As at 30 Jun 2021 |
|-----------------------------|-----------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2021 年 6 月 30 日 |
| | | HK\$'000 | HK\$'000 |
| | | 港幣千元 | 港幣千元 |
| Accrued interest payable | 應付利息 | 5,962 | 3,503 |
| Provision | 準備金 | 14,083 | 9,726 |
| Other accounts and payables | 其他賬目及應付帳款 | 81,285 | 89,759 |
| | | 101,330 | 102,988 |

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Off-balance Sheet Exposures 資產負債外風險承擔
Derivative 衍生工具

The following table summarises the gross contractual underlying principal amounts of derivative. The contractual amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date. They do not represent amounts at risk.

下表列示衍生工具交易的合約總額。這些工具之合約金額指於資產負債表日仍未平倉之交易額。而該等金額並不代表風險金額。

| | | As at 31 Dec 2021 於 2021 年 12 月 31 日 | | As at 30 Jun 2021 於 2021 年 6 月 30 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 | 6,522,957 | - | 3,411,788 | - |
| Interest rate contracts | 利率衍生工具合約 | 360,985 | 483,392 | 514,717 | 683,959 |
| | | 6,883,942 | 483,392 | 3,926,505 | 683,959 |

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 31 Dec 2021 於 2021 年 12 月 31 日 | | | | As at 30 Jun 2021 於 2021 年 6 月 30 日 | | | |
|-------------------------|------------|---|---------------------|--|---------------------|---|---------------------|--|---------------------|
| | | Fair value assets 公平價值資產 HK\$'000 港幣千元 | | Fair value liabilities 公平價值負債 HK\$'000 港幣千元 | | Fair value assets 公平價值資產 HK\$'000 港幣千元 | | Fair value liabilities 公平價值負債 HK\$'000 港幣千元 | |
| | | Trading 持作交易 用途 | Hedging 對沖 用途 | Trading 持作交易 用途 | Hedging 對沖 用途 | Trading 持作交易 用途 | Hedging 對沖 用途 | Trading 持作交易 用途 | Hedging 對沖 用途 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 10,273 | - | 24,714 | - | 9,044 | - | 3,412 | - |
| Interest rate contracts | 利率衍生工具合約 | 37 | 1,449 | 4,165 | 10,332 | 10 | 7,450 | 8,319 | 31,661 |
| | | 10,310 | 1,449 | 28,879 | 10,332 | 9,054 | 7,450 | 11,731 | 31,661 |

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。

| | | As at 31 Dec 2021 於 2021 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 | Effect of bilateral netting arrangement not set off in the balance sheet | Net amount | Gross amount recognized in the balance sheet | Effect of bilateral netting arrangement not set off in the balance sheet | Net amount |
| | | 資產負債 表中確認 的總額 HK\$'000 港幣千元 | 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 | 淨額 HK\$'000 港幣千元 | 資產負債 表中確認 的總額 HK\$'000 港幣千元 | 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 | 淨額 HK\$'000 港幣千元 |
| Exchange rate contracts | 滙率關聯衍生工具合約 | 10,273 | (4,172) | 6,101 | 24,714 | (4,172) | 20,542 |
| Interest rate contracts | 利率衍生工具合約 | 1,486 | (1,449) | 37 | 14,497 | (1,449) | 13,048 |
| | | 11,759 | (5,621) | 6,138 | 39,211 | (5,621) | 33,590 |

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

Derivative (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 |
| | | <u>16,504</u> | <u>(9,798)</u> | <u>6,706</u> | <u>43,392</u> | <u>(9,798)</u> | <u>33,594</u> |

Contingent liabilities and commitments 或然負債和承擔

| | | As at 31 Dec 2021 於 2021 年 12 月 31 日 HK\$'000 港幣千元 | As at 30 Jun 2021 於 2021 年 6 月 30 日 HK\$'000 港幣千元 |
|------------------------------|---------|---|--|
| Revocable credit commitments | 可撤銷信貸承諾 | 3,139,833 | 3,138,172 |
| Others | 其他 | 1,619,867 | 150,000 |
| | | <u>4,759,700</u> | <u>3,288,172</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。

CIMB Bank Berhad, Hong Kong Branch
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Analysis by Major Country or Geographical Segment 按主要國家或地域分部作出細目分類

International claims 國際債權

| | | Banks | Official sector | Non-bank private sector | | Others | Total |
|-----------------------------------|------------|--------------------|--------------------|---------------------------------|-------------------------------|--------------------|--------------------|
| | | | | Non-bank financial institutions | Non- financial private sector | | |
| | | 銀行 | 官方機構 | 非銀行私營機構 | | 其他 | 總額 |
| | | HKS'm 港幣 百萬元 | HKS'm 港幣 百萬元 | HKS'm 港幣 百萬元 | HKS'm 港幣 百萬元 | HKS'm 港幣 百萬元 | HKS'm 港幣 百萬元 |
| As at 31 Dec 2021 | | | | | | | |
| 於 2021 年 12 月 31 日 | | | | | | | |
| Developed countries | 已發展國家 | 121 | 1,108 | 132 | - | - | 1,361 |
| of which: Japan | 其中: 日本 | 5 | 771 | 65 | - | - | 841 |
| Offshore centres | 離岸中心 | 85 | 37 | 401 | 2,236 | - | 2,759 |
| of which: Hong Kong | 其中: 香港 | 85 | - | 358 | 2,184 | - | 2,627 |
| Developing Asia-Pacific | 發展中的亞太區國家 | 3,770 | 375 | 273 | 154 | - | 4,572 |
| of which: China | 其中: 中國 | 1,226 | 1 | 150 | 57 | - | 1,434 |
| Malaysia | 馬來西亞 | 2,334 | - | 123 | 8 | - | 2,465 |
| Developing Africa and Middle East | 發展中非洲及中東地區 | - | 1,424 | - | - | - | 1,424 |
| of which: Saudi Arabia | 其中: 沙特阿拉伯 | - | 1,423 | - | - | - | 1,423 |
| 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 |
| Developing Africa and Middle East | 發展中非洲及中東地區 | - | 1 | - | - | - | 1 |
| of which: Saudi Arabia | 其中: 沙特阿拉伯 | - | - | - | - | - | - |

A major country or geographical segment means a country or geographical segment to which not less than 10% of the Branch's total international claims are attributable after taking into account any recognized risk transfer.

主要國家或地域分部是指在計算任何認可風險轉移後，該國家或地域分部有不少於本分行的國際債權的總額的 10% 是歸因於該國家或地域分部的。

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

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 | Overdue advances to customers 逾期的客戶貸款 | Impaired advances to customers 減值客戶貸款 | Individual impairment allowances 個別減值準備 |
|--|----|---------------------------------------|--|--|--|
| | | HK\$'000 港幣千元 | HK\$'000 港幣千元 | HK\$'000 港幣千元 | HK\$'000 港幣千元 |
| As at 31 Dec 2021 於 2021 年 12 月 31 日 | | | | | |
| Hong Kong | 香港 | 3,090,295 | - | 1,174,696 | (886,289) |
| As at 30 Jun 2021 於 2021 年 6 月 30 日 | | | | | |
| Hong Kong | 香港 | 3,272,581 | - | - | - |

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 31 Dec 2021 於 2021 年 12 月 31 日 | | As at 30 Jun 2021 於 2021 年 6 月 30 日 | |
|--------------------------------------|------------|---|---|--|---|
| | | <i>Gross loan and advances</i> 貸款金額 | <i>% of gross loan covered by collateral</i> 抵押品值佔 貸款總額比率 | <i>Gross loan and advances</i> 貸款金額 | <i>% of gross loan covered by collateral</i> 抵押品值佔 貸款總額比率 |
| | | HK\$'000 港幣千元 | % | HK\$'000 港幣千元 | % |
| Loans for use in Hong Kong | 在香港使用的貸款 | | | | |
| Industrial, commercial and financial | 工業、商業及金融 | | | | |
| Recreational activities | 娛樂活動 | 1,174,696 | 0% | 1,164,516 | 0% |
| Transport and transport equipment | 運輸和運輸設備 | - | 0% | 300,000 | 0% |
| Others | 其他 | 300,000 | | - | |
| | | <u>1,474,696</u> | 0% | <u>1,464,516</u> | 0% |
| Loans for use outside Hong Kong | 在香港以外使用的貸款 | 1,615,599 | 0% | 1,808,065 | 0% |
| | | <u>3,090,295</u> | 0% | <u>3,272,581</u> | 0% |

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

於 2021 年 12 月 31 日及 2021 年 6 月 30 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 31 Dec 2021 於 2021 年 12 月 31 日 | | As at 30 Jun 2021 於 2021 年 6 月 30 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 | 對客戶 | 1,174,696 | 38.01% | 1,164,516 | 35.58% |
| Banks | 對銀行 | - | 0% | - | 0% |
| | | 1,174,696 | 38.01% | 1,164,516 | 35.58% |

Analysis of overdue other assets 其他過期資產

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

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

Repossessed assets 收回資產

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

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

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

| | | On-balance sheet exposure | Off-balance sheet exposure | Total exposures |
|--|-----------------------------|--|---------------------------------------|----------------------------|
| | | 資產負債表內風 險承擔 | 資產負債表外風 險承擔 | 總風險承擔 |
| | | HKS'000 | HKS'000 | HKS'000 |
| | | 港幣千元 | 港幣千元 | 港幣千元 |
| As at 31 Dec 2021 | | | | |
| 於 2021 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 | 219,015 | - | 219,015 |
| 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 | 980,474 | - | 980,474 |
| 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 | 993,966 | - | 993,966 |
| 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 | 2,193,455 | - | 2,193,455 |
| Total assets after provision | 扣減準備金後的資產總額 | 11,496,147 | | |
| 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 | 19.08% | | |

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

| | | On-balance sheet exposure | Off-balance sheet exposure | Total exposures |
|--|-----------------------------|--|---------------------------------------|----------------------------|
| | | 資產負債表內風 險承擔 | 資產負債表外風 險承擔 | 總風險承擔 |
| | | HKS'000 | HKS'000 | HKS'000 |
| | | 港幣千元 | 港幣千元 | 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% | | |

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Currency risk 貨幣風險

Foreign currency exposures arising from trading, non-trading and structural positions with net position (in absolute terms) in a particular foreign currency constituting not less than 10% of the total net position in all foreign currencies are disclosed as follows:

以下披露因買賣、非買賣及結構性倉盤而產生的外匯淨額(按絕對數值計)佔機構所持有外匯淨盤總額的 10%或以上的外匯風險承擔:

| | | As at 31 Dec 2021 於 2021 年 12 月 31 日 Equivalent in HK\$'m 港幣百萬元等值 | | | |
|--------------------------------|----------------|--|------------|-------------|--------------------|
| | | USD 美元 | CNY 人民幣 | VND 越 南盾 | Total 總計 |
| Spot assets | 現貨資產 | 6,972 | 934 | 3 | 7,909 |
| Spot liabilities | 現貨負債 | (8,920) | (657) | - | (9,577) |
| Forward purchases | 遠期買入 | 4,235 | 1,667 | - | 5,902 |
| Forward sales | 遠期賣出 | (2,276) | (1,940) | - | (4,216) |
| Net option position | 期權淨持倉量 | - | - | - | - |
| Net long position | 長倉淨持倉量 | 11 | 4 | 3 | 18 |
| Net structural position | 結構性淨持倉量 | - | - | - | - |

| | | 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 | CNY 人民幣 | VND 越 南盾 | Total 總計 |
| Spot assets | 現貨資產 | 5,098 | 464 | - | 5,562 |
| Spot liabilities | 現貨負債 | (5,957) | (90) | - | (6,047) |
| Forward purchases | 遠期買入 | 2,153 | 131 | - | 2,284 |
| Forward sales | 遠期賣出 | (1,258) | (505) | - | (1,763) |
| 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 | - | - | - | - |

Liquidity information 流動性資料

| | | For the quarter ended 季度期間至 | |
|-------------------------------------|-------------|---|---|
| | | 31 Dec 2021 2021 年 12 月 31 日 % | 31 Dec 2020 2020 年 12 月 31 日 % |
| Average Liquidity Maintenance Ratio | 流動性維持比率的平均值 | 128.66% | 107.13% |

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。

Liquidity Risk Management 流動性風險管理資金狀況

Liquidity risk is defined as the current and potential risk to earnings, shareholder funds or reputation arising from the Branch's inability to efficiently meet its present and future (both anticipated and unanticipated) funding or regulatory obligations when they are due, which may adversely affect its daily operations and incur unacceptable losses. Liquidity risk arises from mismatches in the timing of cash flows.

流動性風險是指本分行無法有效地滿足當前和未來（預期和未預料到）的資金或監管的義務而產生對盈利，股東資金或聲譽的當前和潛在風險，這可能會對其日常的運營有不利影響並導致不可接受的損失。流動性風險來自現金流量的時間錯配。

a. Governance of liquidity risk management 流動性風險管理的管治

The objective of the Branch's liquidity risk management is to ensure that the Branch can meet its cash obligations in a timely and cost-effective manner.

本分行的流動性風險管理目標是確保本分行能夠及時且具成本效益地履行現金債務。

The Branch's liquidity risk management policy is the primary reference document on matters relating to the key principles for the liquidity risk management framework of banking entities within CIMB Group. The policy sets out key approaches and critical areas for an integrated liquidity risk management process including liquidity risk strategies, management oversight, roles and responsibilities of various divisions / departments, risk controls and monitoring procedures to ensure that the Branch has sufficient liquidity to meet its obligations as they fall due under a range of operating conditions.

本分行流動性風險管理政策是本集團內銀行實體流動性風險管理框架的關鍵原則相關事宜的主要參考檔。該政策提出了綜合流動性風險管理流程的關鍵方法和關鍵領域，包括流動性風險策略、管理監督、各部門的作用和責任、風險控制和監測程序，以確保本分行在一系列的運行條件下有足夠的流動性來履行到期的債務。

The day-to-day responsibility for liquidity risk management and control in Hong Kong is delegated to Hong Kong Asset Liability Management Committee ("HALCO") which subsequently report to Group ALCO ("GALCO"). HALCO / GALCO meet at least once a month to discuss the liquidity risk and funding profile of the Branch and the CIMB Bank Group ("the Group") respectively.

香港分行的流動性風險管理和監控的日常運營責任是委託給香港資產負債管理委員會（「HALCO」），並隨後向集團資產負債管理委員會（「GALCO」）匯報。HALCO / GALCO 每月至少分別召開一次會議，相討本分行及聯昌銀行集團（「本集團」）的流動性風險和融資情況。

The key liquidity risk metrics comprise of internal liquidity gaps or cashflow maturity profile mismatches and liquidity maintenance ratio ("LMR"). LMR is a quantitative regulatory requirement which seeks to ensure that banking institutions hold sufficient high quality liquid assets to withstand an acute liquidity stress scenario over a one-month horizon. As part of its ordinary course of business, the Branch maintains the LMR above the regulatory requirements.

關鍵流動性風險指標包括在正常營業時，內部流動性缺口或現金流到期日設定檔不匹配情況，和流動性維持比率（「LMR」）。LMR 是一項定量監管要求，旨在確保銀行機構擁有足夠的高品質流動資產，以在一個月內承受嚴重的流動性壓力情景。作為其正常業務的一部分，本分行將 LMR 保持在監管要求之上。

In addition to the regulatory limit, liquidity risk undertaken by the Branch is governed by a set of established liquidity risk limits and appetite (see note f). Management Action Triggers ("MATs") have been established to alert the Branch to potential and emerging liquidity pressures. The Branch's liquidity risk management policy is subjected to periodic review. The assumptions, risk limits and appetite are regularly reviewed in response to regulatory changes, changing business needs and market conditions. Liquidity risk positions are monitored on a daily basis and complied with internal risk limits and regulatory requirements for liquidity risk.

除監管限額外，本分行承擔的流動性風險還受一套既定的流動性風險限額及偏好約束（見附註 f）。本分行已設立管理行動觸發指標（「MAT」），提醒本分行注意潛在的和正在出現的流動性壓力。本分行流動性風險管理框架受到定期審查；根據監管變化、不斷變化的業務需求和市場狀況，定期審查假設、風險限額及偏好。本分行每日監控流動性風險頭寸，並遵守內部風險限額和流動性風險的監管要求。

Liquidity Risk Management (continued) 流動性風險管理資金狀況 (續)

b. Funding strategy 資金策略

The Group's liquidity risk management policy requires the Branch to maintain high quality and well diversified portfolios of liquid assets and sources of funds under both BAU and stress conditions. The Branch maintains a diversified deposit base comprising savings, demand, and fixed deposits. This provides the Branch a relatively stable funding base. The Branch regularly maintains its presence in the interbank market to access additional funding and optimize asset and liability maturity. The Branch also issues certificates of deposit and bonds with different tenors from time to time. The Branch maintains some buffers of liquidity throughout the year to ensure safe and sound operations from a strategic, structural and tactical perspective.

本集團的流動性風險管理政策要求本分行在正常業務和壓力條件下，保持優質和多樣化的流動性資產和資金來源組合。本分行維持維持多元化的存款基礎，包括儲蓄、往來和定期存款。這為本分行提供了一個相對穩定的資金基礎。本分行在銀行間市場保持業務，以獲得額外資金並優化資產和負債期限。本分行還不時發行不同期限的存款證和債券。本分行全年保持一些流動性緩衝，從戰略、結構和戰術角度確保安全、穩健的運作。

The HALCO, which is responsible for the independent monitoring of the Branch's liquidity risk profile, works closely with Treasury and Markets Department in its surveillance on market conditions. Business units are responsible for establishing and maintaining strong business relations with their respective depositors and key providers of funds. Like all other overseas branches and subsidiaries, the Branch seeks to be self-sufficient in funding at all times. Treasury & Markets only acts as a global provider of funds on a needs or contingency basis. The Branch has to prudently manage its liquidity position to meet its daily operating needs.

HALCO 負責獨立監測本分行流動性風險狀況，與資金和市場部密切合作，對市場狀況進行監控。業務部門負責與各自的存款人和主要的資金提供者建立和保持牢固的業務關係。與所有其他海外分支機構和子公司一樣，本分行力求自給自足的資金。資金和市場部只會需求或應急的基礎上充當全球資金提供者。本分行必須謹慎管理其流動資金狀況，以滿足其日常運營需求。

c. Liquidity risk mitigation techniques 減低流動性風險的措施

The Branch deploys a variety of techniques to mitigate liquidity risk. These include cash flows projections, monitoring balance sheet liquidity and loan to deposit ratio against internal requirements, maintaining an adequate cushion of unencumbered, high quality liquid assets that can be readily sold in the markets, maintaining a diverse range of wholesale funding sources such as money market lines, overdraft facilities, repo facilities and issuance of certificates of deposit and bonds, managing the lending commitments to customers, monitoring customer concentration and maintaining contingency funding plans.

本分行採用各種措施來降低流動性風險。這些包括現金流量預測，監控資產負債表流動性和貸存比率，持有充足可隨時在市場上出售的無抵押、高質量的流動資產，保持各種批發資金來源，如貨幣市場額度，透支額度，回購設施和發行存款證和債券，管理對客戶的貸款承諾，監控客戶集中度和維持應急資金計劃。

d. Stress testing 壓力測試

The Group performs a consolidated stress test, including liquidity stress test, semi-annually to identify vulnerable areas in its portfolio, gauge the financial impact and enable management to take pre-emptive actions. The stress test results are submitted to the Group Risk and Compliance Committee, and the Board Risk and Compliance Committees / Board of Directors of the Group, where relevant. The stress test results to date have indicated that the Group has sufficient liquidity capacity to meet the liquidity requirements under stated stress test conditions.

本集團每半年進行一次綜合壓力測試，包括流動性壓力測試，以識別投資組合中的脆弱區域，衡量財務影響，並使管理層能夠採取搶先的行動。本集團將壓力測試結果提交給集團風險和合規委員會和董事會風險和合規委員會/董事會。壓力測試結果顯示，本集團擁有足夠的流動資金能力，在所述壓力測試條件下滿足流動性要求。

e. Contingency funding plan 應急資金計劃

The Branch's Contingency Funding Plan ("CFP") is in place to alert and to enable the management to act effectively and efficiently during a liquidity or funding crisis and under adverse market conditions. The CFP is subjected to regular testing and review. The plan consists of two key components: an early warning system and a funding crisis management team. The early warning system is designed to alert the Branch's management whenever the Branch's liquidity position may be at risk. It provides the Branch with the analytical framework to detect a likely liquidity problem and to evaluate the Branch's funding needs and strategies in advance of a liquidity crisis. The early warning system is made up of a set of indicators (monitored against pre-determined thresholds) that can reliably signal the financial strength and stability of the Branch.

本分行的應急資金計劃 ("CFP") 能提醒並使管理層在流動性或融資危機期間以及不利的市場條件下有效和高效地採取行動。本分行定期測試和審查 CFP。該計劃由兩個關鍵部分組成：預警系統和資金危機管理團隊。每當本分行的流動性狀況可能面臨風險時，預警系統旨在提醒本分行的管理層。它為本分行提供了分析框架，以檢測流動性問題，並在流動性危機之前評估本分行的資金需求和策略。預警系統由一系列指標組成（根據預先確定的閾值監測），可以可靠地反映本分行的財務實力和穩定性。

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

Liquidity Risk Management (Continued) 流動性風險管理資金狀況（續）

- f. **Customized measurement tools or metrics that assess the structure of the Branch's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to the Branch**
計及本分行特有的資產負債表外風險，用作評估認可機構資產負債表架構或預計現金流及未來流動性狀況的特設計量工具或指標

The Branch establishes different liquidity risk metrics, including LMR, loan-to-deposit ratio, net unsecured short term interbank borrowing ratio and cumulative cashflow gap (see note i) to measure and analyse its liquidity risks.

本分行建立不同的流動性風險指標，包括 LMR，貸存比率，無擔保短期同業拆借淨比率和累計現金流缺口（見附註 i）以衡量和分析其流動性風險。

| | | For the quarter ended | |
|-------------------------------------|-------------|------------------------------|--------------------|
| | | 季度期間至 | |
| | | 31 Dec 2021 | 31 Dec 2020 |
| | | 2020 年 12 月 31 日 | 2020 年 12 月 31 日 |
| | | % | % |
| Average Liquidity Maintenance ratio | 流動性維持比率的平均值 | 128.66% | 107.13% |

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。

| | | As at 31 Dec 2021 | As at 31 Dec 2020 |
|-----------------------|------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2020 年 12 月 31 日 |
| | | % | % |
| Loan-to-deposit Ratio | 貸存比率 | 75% | 94% |

| | | As at 31 Dec 2021 | As at 31 Dec 2020 |
|--|--------------|--------------------------|--------------------------|
| | | 於 2021 年 12 月 31 日 | 於 2020 年 12 月 31 日 |
| | | % | (重述) % |
| Net unsecured short term interbank borrowing ratio | 無擔保短期同業拆借淨比率 | 38.5% | 46.1% |

Net unsecured short term interbank borrowing ratio as of 31 Dec 2020 is restated due to correction of computation error.

截至 2020 年 12 月 31 日的無擔保短期同業拆借淨比率因計算誤差的修正而重述。

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Liquidity Risk Management (Continued) 流動性風險管理資金狀況（續）

g. Sources of Funding 資金來源

Based on the Return of Liquidity Monitoring Tools, the Branch's significant funding instruments are disclosed as follows:

根據流動性監察工具申報表，本分行的重大資金工具披露如下：

| | | As at 31 Dec 2021 | | As at 31 Dec 2020 | |
|--|---------------------------------------|--------------------------|---------------------------|--------------------------|---------------------------|
| | | 於 2020 年 12 月 31 日 | | 於 2020 年 12 月 31 日 | |
| | | <i>Amount</i> | <i>% of Total Funding</i> | <i>Amount</i> | <i>% of Total Funding</i> |
| | | 金額 | 佔總額比率 | 金額 | 佔總額比率 |
| | | HK\$'000 | % | HK\$'000 | % |
| | | 港幣千元 | | 港幣千元 | |
| Deposits from non-retail non-bank customers: | 來自非零售非銀行客戶的存款: | | | | |
| (a) Up to (and including) HK\$500,000 | (a) 最高（及包括）500,000 港元 | 1,621 | 0.01% | 3,361 | 0.02% |
| (b) Exceed HK\$500,000, up to (and including) HK\$10,000,000 | (b) 超過 500,000 港元，最高（包括）10,000,000 港元 | 24,234 | 0.13% | 21,910 | 0.15% |
| (c) Exceed HK\$10,000,000 | (c) 超過 10,000,000 港元 | 4,224,647 | 23.10% | 4,830,013 | 33.81% |
| | | <u>4,250,502</u> | 23.24% | <u>4,855,284</u> | 33.98% |
| Funding raised from banks | 從銀行籌集的資金 | 14,038,737 | 76.76% | 9,431,506 | 66.02% |
| Issued debt securities | 已發行債務證券 | - | - | - | - |
| | | <u>18,289,239</u> | 100.00% | <u>14,286,790</u> | 100.00% |

h. Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries
於個別法律實體、境外分行及附屬公司層面的流動性風險承擔及資金需要

Not applicable.

不適用。

Liquidity Risk Management (Continued) 流動性風險管理資金狀況 (續)

i. Maturity analysis and liquidity gap 到期日分析及流動性差距

Based on the Return of Liquidity Monitoring Tools, the Branch's maturity analysis and liquidity gap is disclosed as follows:

根據流動性監察工具申報表，本分行的到期日分析及流動性差距披露如下：

| As at 31 Dec 2021 HK\$'000 | 於 2021 年 12 月 31 日 港 幣千元 | Total amount | Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金流 | | | | | | | | | | Balancing amount |
|---|-----------------------------|-------------------|---|------------------|----------------------|--------------------------------|---------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|-----------------|---------------------|
| | | | Next day | 2 to 7 days | 8 days to 1 month | > 1 month up to 3 months | > 3 months up to 6 months | > 6 months up to 1 year | > 1 year up to 2 years | > 2 years up to 3 years | > 3 years up to 5 years | Over 5 years | |
| | | 總額 | 即期 | 二日至 七日 | 八日至 一個月 | 一個月至 三個月 | 三個月至 六個月 | 六個月至 一年 | 一年至 二年 | 二年至 三年 | 三年至 五年 | 五年以上 | 差額數 |
| On-balance sheet liabilities | 資產負債表內負債 | | | | | | | | | | | | |
| <i>Deposits from non-bank customers</i> | <i>非銀行客戶存款</i> | | | | | | | | | | | | |
| (a) Pledged deposits | (a) 抵押銀行存款 | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) Demand, savings and current account deposits | (b) 活期存款和往來存款 | 2,031,101 | 2,031,101 | - | - | - | - | - | - | - | - | - | - |
| (c) Term, call and notice deposits | (c) 定期存款和通知存款 | 2,219,401 | - | 207,846 | 776,669 | 1,006,260 | 177,320 | 51,306 | - | - | - | - | - |
| Amount payable arising from securities financing transactions (other than securities swap transactions) | 證券融資交易的應付賬款 (證券掉期交易除外) | 399,144 | - | - | - | 399,144 | - | - | - | - | - | - | - |
| Amount payable arising from derivative contracts | 衍生合約的應付賬款 | 39,213 | - | 10,011 | 3,193 | 7,416 | 6,881 | 7,909 | 10,459 | 8,544 | 16,217 | 18,187 | - |
| Due to banks | 尚欠銀行存款 | 7,468,947 | - | 2,675,580 | 1,100,127 | 3,393,240 | - | - | - | - | - | 300,000 | - |
| Debt securities, prescribed instruments and structured financial instruments issued and outstanding | 已發行債務證券 | - | - | - | - | - | - | - | - | - | - | - | - |
| Other liabilities | 其他負債 | 56,156 | - | - | 4,747 | 10,802 | 3,148 | 6,339 | 11,769 | 12,865 | 6,738 | - | (252) |
| Reserves | 儲備 | (717,815) | - | - | - | - | - | - | - | - | - | - | (717,815) |
| Total | 總額 | 11,496,147 | 2,031,101 | 2,893,437 | 1,884,736 | 4,816,862 | 187,349 | 65,554 | 22,228 | 21,409 | 22,955 | 318,187 | (718,067) |
| Off-balance sheet liabilities | 資產負債表外負債 | | | | | | | | | | | | |
| Irrevocable loan commitments or facilities granted | 不可撤銷的貸款承諾 | 84,142 | - | - | 84,142 | - | - | - | - | - | - | - | - |
| Others | 其他 | 1,619,867 | - | 489,352 | - | 233,900 | 896,615 | - | - | - | - | - | - |
| Total | 總額 | 1,704,009 | - | 489,352 | 84,142 | 233,900 | 896,615 | - | - | - | - | - | - |

CIMB Bank Berhad, Hong Kong Branch
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Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

| As at 31 Dec 2021 HK\$'000 | 於 2021 年 12 月 31 日 港幣千元 | Total amount 總額 | Next day 即期 | Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金和證券流 | | | | | | | | | Balancing amount 差額數 | |
|--|----------------------------|--------------------|------------------|--|------------------------------------|---|--|---|---|--|--|-------------------------|----------------------------|---|
| | | | | 2 to 7 days 二日至 七日 | 8 days to 1 month 八日至 一個月 | > 1 month up to 3 months 一個月至 三個月 | > 3 months up to 6 months 三個月至 六個月 | > 6 months up to 1 year 六個月至 一年 | > 1 year up to 2 years 一年至 二年 | > 2 years up to 3 years 二年至 三年 | > 3 years up to 5 years 三年至 五年 | Over 5 years 五年以上 | | |
| On-balance sheet assets | 表內資產 | | | | | | | | | | | | | |
| Currency notes and coins | 現金 | 856,798 | 856,798 | - | - | - | - | - | - | - | - | - | - | - |
| Amount receivable arising from securities financing transactions (other than securities swap transactions) | 證券融資交易的應收賬款 | 2,254,017 | 250,274 | 1,679,215 | 324,528 | - | - | - | - | - | - | - | - | - |
| Amount receivable arising from derivative contracts | 衍生合約的應收賬款 | 11,759 | - | 6,086 | 887 | 1,394 | 1,332 | 1,460 | 815 | 679 | 1,319 | 1,575 | - | |
| Due from MA for a/c of Exchange Fund | 存放外匯基金存款 | 393,289 | 393,289 | - | - | - | - | - | - | - | - | - | - | |
| Due from banks | 銀行結餘 | 2,383,488 | 73,410 | 1,019,439 | 290,514 | 1,000,125 | - | - | - | - | - | - | - | |
| Debt Securities prescribed instruments and structured financial instruments held (net of short positions) | 持有債務工具和結構性金融產品 | | | | | | | | | | | | | |
| (a) Readily monetizable | 可以隨時貨幣化 | 2,751,972 | 2,751,972 | - | - | - | - | - | - | - | - | - | - | |
| (b) Not readily monetizable | 不可以隨時貨幣化 | | | | | | | | | | | | | |
| (i) Pledged to customers | (i) 已抵押給客戶 | 413,684 | - | - | - | 413,684 | - | - | - | - | - | - | - | |
| (ii) Others | (ii) 其他 | - | - | - | - | - | - | - | - | - | - | - | - | |
| Loans and advances to non-bank customers | 非銀行客戶貸款 | 3,095,934 | - | - | 302,924 | 116,950 | 120,000 | 735,425 | 678,354 | 53,223 | 1,089,058 | - | - | |
| Other assets | 其他資產 | 223,564 | - | - | 15 | 1,192 | 47 | 136 | - | 3,594 | - | - | 218,580 | |
| Total | 總額 | 12,384,505 | 4,325,743 | 2,704,740 | 918,868 | 1,533,345 | 121,379 | 737,021 | 679,169 | 57,496 | 1,090,377 | 1,575 | 218,580 | |
| Off-balance sheet assets | 表外資產 | | | | | | | | | | | | | |
| Others | 其他 | 1,619,867 | - | 1,619,867 | - | - | - | - | - | - | - | - | - | |
| Total | 總額 | 1,619,867 | - | 1,619,867 | - | - | - | - | - | - | - | - | - | |
| Contractual Maturity Mismatch | 合同到期差距 | | 2,294,642 | 941,818 | (1,050,010) | (3,517,417) | (962,585) | 671,467 | 656,941 | 36,087 | 1,067,422 | (316,612) | | |
| Cumulative Contractual Maturity Mismatch | 累積合同到期差距 | | 2,294,642 | 3,236,460 | 2,186,450 | (1,330,967) | (2,293,552) | (1,622,085) | (965,144) | (929,057) | 138,365 | (178,247) | | |

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Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

| As at 31 Dec 2020 HK\$'000 | 於 2020 年 12 月 31 日 港 幣千元 | Total amount 總額 | Next day 即期 | 2 to 7 days 二日至 七日 | 8 days to 1 month 八日至 一個月 | Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金流 | | | | | | | Over 5 years 五年以上 | Balancing amount 差額數 |
|---|-----------------------------|---------------------------|--------------------|------------------------------|--|---|--|---|---|--|--|----------------|-----------------------------|--------------------------------|
| | | | | | | > 1 month up to 3 months 一個月至 三個月 | > 3 months up to 6 months 三個月至 六個月 | > 6 months up to 1 year 六個月至 一年 | > 1 year up to 2 years 一年至 二年 | > 2 years up to 3 years 二年至 三年 | > 3 years up to 5 years 三年至 五年 | | | |
| On-balance sheet liabilities | 資產負債表內負債 | | | | | | | | | | | | | |
| <i>Deposits from non-bank customers</i> | <i>非銀行客戶存款</i> | | | | | | | | | | | | | |
| (a) Pledged deposits | (a) 抵押銀行存款 | 1,938 | - | - | 1,938 | - | - | - | - | - | - | - | - | - |
| (b) Demand, savings and current account deposits | (b) 活期存款和往來存款 | 260,072 | 260,072 | - | - | - | - | - | - | - | - | - | - | - |
| (c) Term, call and notice deposits | (c) 定期存款和通知存款 | 4,593,274 | - | 893,015 | 1,694,027 | 1,208,304 | 697,818 | 100,110 | - | - | - | - | - | - |
| Amount payable arising from securities financing transactions (other than securities swap transactions) | 證券融資交易的應付賬款 (證券掉期交易除外) | 117,671 | - | - | - | 117,671 | - | - | - | - | - | - | - | - |
| Amount payable arising from derivative contracts | 衍生合約的應付賬款 | 75,203 | - | 3,951 | 3,979 | 3,294 | 13,960 | 8,030 | 14,298 | 13,384 | 21,184 | 28,396 | - | - |
| Due to banks | 尚欠銀行存款 | 5,300,294 | - | 23,256 | 2,760,252 | 2,100,370 | 116,416 | - | - | - | - | 300,000 | - | - |
| Debt securities, prescribed instruments and structured financial instruments issued and outstanding | 已發行債務證券 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Other liabilities | 其他負債 | 69,740 | - | 3,478 | 2,618 | 2,331 | 11,000 | 6,959 | 12,580 | 11,769 | 15,708 | 3,829 | -532 | - |
| Reserves | 儲備 | -145,622 | - | - | - | - | - | - | - | - | - | - | - | -145,622 |
| Total | 總額 | 10,272,570 | 260,072 | 923,700 | 4,462,814 | 3,431,970 | 839,194 | 115,099 | 26,878 | 25,153 | 36,892 | 332,225 | -146,154 | |
| Off-balance sheet liabilities | 資產負債表外負債 | | | | | | | | | | | | | |
| Irrevocable loan commitments or facilities granted | 不可撤銷的貸款承諾 | 65,625 | - | - | 65,625 | - | - | - | - | - | - | - | - | - |
| Others | 其他 | 310,082 | - | - | - | - | 310,082 | - | - | - | - | - | - | - |
| Total | 總額 | 375,707 | - | - | 65,625 | - | 310,082 | - | - | - | - | - | - | - |

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Liquidity Risk Management (Continued) 流動性風險管理 (續)

i. Maturity analysis and liquidity gap (continued) 到期日分析及流動性差距 (續)

| As at 31 Dec 2020 HK\$'000 | 於 2020 年 12 月 31 日 港幣千元 | Contractual maturity of cash flows arising from the relevant items 以合同規定為到期日的現金和證券流 | | | | | | | | | | | Balancing amount 差額數 |
|--|----------------------------|--|------------------|--------------------------|------------------------------------|---|--|---|---|--|--|-------------------------|----------------------------|
| | | Total amount 總額 | Next day 即期 | 2 to 7 days 二日至 七日 | 8 days to 1 month 八日至 一個月 | > 1 month up to 3 months 一個月至 三個月 | > 3 months up to 6 months 三個月至 六個月 | > 6 months up to 1 year 六個月至 一年 | > 1 year up to 2 years 一年至 二年 | > 2 years up to 3 years 二年至 三年 | > 3 years up to 5 years 三年至 五年 | Over 5 years 五年以上 | |
| On-balance sheet assets | 表內資產 | | | | | | | | | | | | |
| Currency notes and coins | 現金 | 916,523 | 916,523 | - | - | - | - | - | - | - | - | - | - |
| Amount receivable arising from securities financing transactions (other than securities swap transactions) | 證券融資交易的應收賬款 | 2,076,713 | - | 534,141 | 1,542,572 | - | - | - | - | - | - | - | - |
| Amount receivable arising from derivative contracts | 衍生合約的應收賬款 | 27,568 | - | 1,894 | 2,776 | 1,427 | 11,298 | 3,219 | 4,618 | 3,887 | 6,150 | 10,673 | - |
| Due from MA for a/c of Exchange Fund | 存放外匯基金存款 | 126,040 | 126,040 | - | - | - | - | - | - | - | - | - | - |
| Due from banks | 銀行結餘 | 127,091 | 77,078 | - | - | 50,013 | - | - | - | - | - | - | - |
| Debt Securities prescribed instruments and structured financial instruments held (net of short positions) | 持有債務工具和結構性金融產品 | | | | | | | | | | | | |
| (a) Readily monetizable | 可以隨時貨幣化 | 2,343,386 | 2,343,386 | - | - | - | - | - | - | - | - | - | - |
| (b) Not readily monetizable | 不可以隨時貨幣化 | | | | | | | | | | | | |
| (i) Pledged to customers | (i) 已抵押給客戶 | 120,652 | - | - | - | 120,652 | - | - | - | - | - | - | - |
| (ii) Others | (ii) 其他 | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans and advances to non-bank customers | 非銀行客戶貸款 | 4,581,104 | - | - | 2,168,157 | 566,420 | 40,000 | 196,281 | 970,702 | 639,544 | - | - | - |
| Other assets | 其他資產 | 134,269 | - | - | 30 | - | - | 6,691 | - | - | 3,594 | - | 123,954 |
| Total | 總額 | 10,453,346 | 3,463,027 | 536,035 | 3,713,535 | 738,512 | 51,298 | 206,191 | 975,320 | 643,431 | 9,744 | 10,673 | 123,954 |
| Off-balance sheet assets | 表外資產 | | | | | | | | | | | | |
| Others | 其他 | 310,082 | - | 310,082 | - | - | - | - | - | - | - | - | - |
| Total | 總額 | 310,082 | - | 310,082 | - | - | - | - | - | - | - | - | - |
| Contractual Maturity Mismatch | 合同到期差距 | | 3,202,955 | (77,583) | (814,904) | (2,693,458) | (1,097,978) | 91,092 | 948,442 | 618,278 | (27,148) | (321,552) | |
| Cumulative Contractual Maturity Mismatch | 累積合同到期差距 | | 3,202,955 | 3,125,372 | 2,310,468 | (382,990) | (1,480,968) | (1,389,876) | (441,434) | 176,844 | 149,696 | (171,856) | |

Remuneration disclosures 薪酬披露

The remuneration disclosure pursuant to Supervisory Policy Manual (CG-5) Guideline on a Sound Remuneration System issued by the HKMA forms part of the disclosures made in CIMB Group Holdings Berhad's Annual Report. Accordingly, the Branch does not separately provide such remuneration disclosure.

根據香港金融管理局頒布的“監管政策手冊（CG-5）穩健的薪酬制度指引”的薪酬披露構成聯昌集團控股有限公司年報所作披露的一部分。因此，本分行不單獨提供有關薪酬披露。

| 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 31 Dec 2021 於 2021 年 12 月 31 日 | As at 30 Jun 2021 於 2021 年 6 月 30 日 |
| | | RM'm/% 百萬馬幣/百分比 | RM'm/% 百萬馬幣/百分比 |
| Shareholders' equity | 股東權益 | 45,814 | 45,961 |
| Capital adequacy ratio | 資本充足比率 | | |
| Common equity Tier 1 ratio | 普通股權益第一級資本比率 | 15.19% | 13.73% |
| Tier 1 ratio | 第一級資本比率 | 15.97% | 14.60% |
| Total capital ratio | 總資本比率 | 19.43% | 18.31% |
| Other financial information 其他財務資料 | | | |
| | | As at 31 Dec 2021 於 2021 年 12 月 31 日 | As at 30 Jun 2021 於 2021 年 6 月 30 日 |
| | | RM'm 百萬馬幣 | RM'm 百萬馬幣 |
| Total assets | 資產總額 | 524,770 | 522,545 |
| Total liabilities | 負債總額 | 478,957 | 476,584 |
| Total loans and advances | 貸款及放款總計 | 322,650 | 316,878 |
| Total customer deposits | 客戶存款總計 | 357,504 | 350,758 |
| | | For the year ended 全年結算至 | |
| | | 31 Dec 2021 2021 年 12 月 31 日 | 31 Dec 2020 2020 年 12 月 31 日 |
| | | RM'm 百萬馬幣 | RM'm 百萬馬幣 |
| Profit before tax | 除稅前利潤 | 3,268 | 1,038 |