



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 2023

截至 2023 年 6 月 30 日止 6 個月期間

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

Financial Disclosure Statements for the six months period ended 30 June 2023
截至 2023 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 2023	30 Jun 2022
		2023 年 6 月 30 日	2022 年 6 月 30 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Interest income	利息收入	227,083	64,855
Interest expenses	利息支出	(244,835)	(41,125)
Net interest income	淨利息收入	<u>(17,752)</u>	<u>23,730</u>
Other operating income	其他營運收入		
Net gains/(losses) arising from trading in foreign currencies	來自非港元貨幣交易的淨收益/(虧損)	41,616	(2,406)
Net gains/(losses) on securities held for trading purposes	來自持有作交易用途的證券的淨收益/(虧損)	6,206	(36,785)
Net gain from other trading activities	來自其他交易活動的淨收益	300	27,301
Net fees and commission income	收費及佣金淨收入	55	39
Other income	其他收入	5,645	5,376
Total operating income	總營運收入	<u>36,070</u>	<u>17,255</u>
Operating expenses	經營開支	(43,345)	(40,038)
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	(159,191)	(43,771)
Gains from disposal of fixed assets	來自有形固定資產的處置的收益	14	-
Loss before taxation	除稅前虧損	<u>(166,452)</u>	<u>(66,554)</u>
Tax income	稅項收入	97	10,531
Loss after taxation	除稅後虧損	<u>(166,355)</u>	<u>(56,023)</u>

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

Balance Sheet 資產負債表

		As at 30 Jun 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 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	968,466	1,596,351
Due from Exchange Fund	存放外匯基金存款	5,398	5,956
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	797,380	1,298,226
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	186,828	1,871,619
Reverse repurchase agreements	反向回購協議	-	1,537,786
Certificates of deposits held	持有的存款證	-	411,908
Securities held for trading purposes	持有作交易用途的證券	1,966,674	315,532
Loans and receivables	貸款及應收款項	523,956	2,901,343
Investment securities	投資證券	2,605,792	1,552,100
Tangible fixed assets	有形固定資產	5,787	5,598
Total assets	資產總額	7,060,281	11,496,419
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	4,004,087	4,818,452
Deposits from customers	客戶存款	3,212,328	6,520,028
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	300,000	300,000
Repurchase agreements	回購協議	248,132	656,421
Other liabilities and provisions	其他負債及準備金	435,889	183,690
Reserves	儲備	(1,140,155)	(982,172)
Total liabilities	負債總額	7,060,281	11,496,419

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

Income Statement Additional Information 損益帳額外資料

Other income 其他收入

		For the six months period ended	
		6 個月期間至	
		30 Jun 2023	30 Jun 2022
		2023 年 6 月 30 日	2022 年 6 月 30 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Income from non-trading investments	非交易投資收益	4,823	4,575
Services fee paid to overseas offices	收取海外辦事處的服務收入	600	582
Others	其他	222	219
		5,645	5,376

Operating expenses 經營開支

		For the six months period ended	
		6 個月期間至	
		30 Jun 2023	30 Jun 2022
		2023 年 6 月 30 日	2022 年 6 月 30 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Staff expenses	員工開支	21,882	25,429
Rental expenses	租金開支	7,854	7,716
Others	其他	13,609	6,893
		43,345	40,038

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 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Cash	現金	376,925	466,359
Balance with banks	銀行結餘	82,217	393,277
Placement with banks maturing within one month	於一個月內到期的銀行存款	509,324	736,715
		968,466	1,596,351

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 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 日
		HKS'000	HKS'000
		港幣千元	港幣千元
Placement with banks	銀行存款	797,444	1,298,317
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(64)	(91)
Individual impairment allowances	個別減值準備	-	-
		797,380	1,298,226

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

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 30 Jun 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Advances to customers	客戶貸款	1,229,498	3,691,390
Accrued interest receivable	應收利息	32,475	46,539
Other accounts and receivables	其他賬目及應收帳款	393,121	130,772
Gross loans and receivables	貸款及應收款項總額	<u>1,655,094</u>	<u>3,868,701</u>
Impairment allowances	減值準備		
Collective impairment allowances	組合減值準備	-	(771)
Individual impairment allowances	個別減值準備	<u>(1,131,138)</u>	<u>(966,587)</u>
Total impairment allowances	減值準備總額	<u>(1,131,138)</u>	<u>(967,358)</u>
		<u>523,956</u>	<u>2,901,343</u>

Impaired loans and advances 減值貸款及墊款

		As at 30 Jun 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 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	1,229,498	1,223,528
Individual impairment allowances	個別減值準備	(1,131,138)	(966,587)
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	100%	33.11%

As at 30 June 2023 and 31 December 2022, there were no loans and advances to banks which are individually determined to be impaired.

於 2023 年 6 月 30 日及 2022 年 12 月 31 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。

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

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)

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。

(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 30 Jun 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 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	27,917	58,650
Savings deposits	儲蓄存款	301,972	2,006,212
Time deposits	定期存款	2,882,439	4,455,166
		3,212,328	6,520,028

Other liabilities and provisions 其他負債及準備金

		As at 30 Jun 2023	As at 31 Dec 2022
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Accrued interest payable	應付利息	37,284	71,873
Provision	準備金	11,075	18,920
Other accounts and payables	其他賬目及應付帳款	387,530	92,897
		435,889	183,690

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聯昌銀行有限公司，香港分行

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 2023 於 2023 年 6 月 30 日		As at 31 Dec 2022 於 2022 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	13,637,157	-	11,529,170	-
Interest rate contracts	利率衍生工具合約	132,424	718,727	278,378	403,141
		13,769,581	718,727	11,807,548	403,141

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 2023 於 2023 年 6 月 30 日				As at 31 Dec 2022 於 2022 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	165,468	-	51,605	-	23,527	-	14,821	-
Interest rate contracts	利率衍生工具合約	625	47,684	-	673	1,629	48,774	-	5,563
		166,093	47,684	51,605	673	25,156	48,774	14,821	5,563

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。

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

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 2023 於 2023 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	165,468	(39,343)	126,125	51,605	(39,343)	12,262
Interest rate contracts	利率衍生工具合約	48,309	(673)	47,636	673	(673)	-
		213,777	(40,016)	173,761	52,278	(40,016)	12,262

		As at 31 Dec 2022 於 2022 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	23,527	(9,671)	13,856	14,821	(9,671)	5,150
Interest rate contracts	利率衍生工具合約	50,403	(5,563)	44,840	5,563	(5,563)	-
		73,930	(15,234)	58,696	20,384	(15,234)	5,150

Contingent liabilities and commitments 或然負債和承擔

		As at 30 Jun 2023 於 2023 年 6 月 30 日 HK\$'000 港幣千元	As at 31 Dec 2022 於 2022 年 12 月 31 日 HK\$'000 港幣千元
Revocable credit commitments	可撤銷信貸承諾	2,800,000	1,189,885
Others	其他	-	604,198
		2,800,000	1,794,083

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。

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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		
				非銀行私營機構			
		銀行	官方機構	非銀行業 金融機構	非金融業 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 30 Jun 2023							
於 2023 年 6 月 30 日							
Developed countries	已發展國家	372	1,694	217	-	-	2,283
of which: Japan	其中:日本	5	1,649	39	-	-	1,693
Offshore Centres	離岸中心	87	159	434	1,301	-	1,981
of which: Hong Kong	其中: 香港	84	81	414	1,268	-	1,847
Developing Asia-Pacific	發展中的亞太區國家	2,827	166	34	69	-	3,096
of which: Malaysia	其中: 馬來西亞	1,767	2	34	-	-	1,803
China	中國	1,027	33	-	49	-	1,109
Developing Africa and Middle East	發展中非洲及中東地區	-	-	-	-	-	-
As at 31 Dec 2022							
於 2022 年 12 月 31 日							
Developed countries	已發展國家	284	639	94	-	-	1,017
of which: Japan	其中:日本	5	460	-	-	-	465
Offshore Centres	離岸中心	533	50	134	1,765	-	2,482
of which: Hong Kong	其中: 香港	489	-	115	1,732	-	2,336
Developing Asia-Pacific	發展中的亞太區國家	5,012	122	31	113	-	5,278
of which: Malaysia	其中: 馬來西亞	3,652	2	31	-	-	3,685
China	中國	1,280	11	-	48	-	1,339
Developing Africa and Middle East	發展中非洲及中東地區	570	648	-	-	-	1,218

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。

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

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	Overdue advances to customers	Impaired advances to customers	Individual impairment allowances
		客戶貸款總額	逾期的客戶貸款	減值客戶貸款	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 30 Jun 2023 於 2023 年 6 月 30 日					
Hong Kong	香港	1,229,498	1,229,498	1,229,498	(1,131,138)
As at 31 Dec 2022 於 2022 年 12 月 31 日					
Hong Kong	香港	3,691,390	1,223,528	1,223,528	(966,587)

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 2023 於 2023 年 6 月 30 日		As at 31 Dec 2022 於 2022 年 12 月 31 日	
		<i>Gross loan and advances</i>	<i>% of gross loan covered by collateral</i>	<i>Gross loan and advances</i>	<i>% of gross loan covered by collateral</i>
		貸款金額	抵押品值佔 貸款總額比率	貸款金額	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				
Property development	物業發展	-	0%	1,000,000	0%
Recreational activities	康樂活動	1,229,498	0%	1,223,528	0%
Others	其他	-		1,000,000	
		1,229,498	0%	3,223,528	0%
Loans for use outside Hong Kong	在香港以外使用的貸款	-	0%	467,862	0%
		1,229,498	0%	3,691,390	0%

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

Overdue or rescheduled assets 逾期或經重組資產

Analysis of overdue or rescheduled loans and advances 逾期貸款及經重組貸款細分

		As at 30 Jun 2023 於 2023 年 6 月 30 日		As at 31 Dec 2022 於 2022 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	%
Overdue loans and advances to customers	逾期客戶貸款及放款				
More than 6 months but not more than one year	超逾 6 個月但不超逾 1 年	-	0%	1,223,528	33.11%
More than 1 year	超逾 1 年	1,229,498	100%	-	0%
		<u>1,229,498</u>	<u>100%</u>	<u>1,223,528</u>	<u>33.11%</u>
Rescheduled loans and advances	經重組貸款及放款				
Customers	對客戶	1,229,498	100%	1,223,528	33.11%
Banks	對銀行	-	0%	-	0%
		<u>1,229,498</u>	<u>100%</u>	<u>1,223,528</u>	<u>33.11%</u>

Analysis of overdue other assets 其他逾期資產

As at 30 June 2023 and 31 December 2022, there were no other overdue assets.

於 2023 年 6 月 30 日及 2022 年 12 月 31 日，本分行並無其他逾期資產。

Reposessed assets 收回資產

As at 30 June 2023 and 31 December 2022, there were no reposessed assets.

於 2023 年 6 月 30 日及 2022 年 12 月 31 日，本分行並無經收回資產。

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

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
As at 30 Jun 2023	於 2023 年 6 月 30 日	資產負債表內 風險承擔 HK\$'000 港幣千元	資產負債表外 風險承擔 HK\$'000 港幣千元	總風險承擔 HK\$'000 港幣千元
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	38,922	-	38,922
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	-	-	-
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	48,899	-	48,899
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	-	-	-
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	87,821	-	87,821
Total assets after provision	扣減準備金後的資產總額	7,060,281		
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	1.24%		

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

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 2022				
於 2022 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	38,840	-	38,840
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	1,001,291	-	1,001,291
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	48,292	-	48,292
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	469,381	-	469,381
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	1,557,804	-	1,557,804
Total assets after provision	扣減準備金後的資產總額	11,496,419		
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	13.55%		

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

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 2023 於 2023 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	3,370	3,370
Spot liabilities	現貨負債	(4,239)	(4,239)
Forward purchases	遠期買入	6,300	6,300
Forward sales	遠期賣出	(6,547)	(6,547)
Net option position	期權淨持倉量	-	-
Net long position	長倉淨持倉量	(1,116)	(1,116)
Net structural position	結構性淨持倉量	-	-

		As at 31 Dec 2022 於 2022 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	6,385	6,385
Spot liabilities	現貨負債	(5,991)	(5,991)
Forward purchases	遠期買入	5,098	5,098
Forward sales	遠期賣出	(6,419)	(6,419)
Net option position	期權淨持倉量	-	-
Net long position	長倉淨持倉量	(927)	(927)
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 2023 2023 年 6 月 30 日 %	30 Jun 2022 2022 年 6 月 30 日 %
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	121.16%	116.25%

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。

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

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 2023 於 2023 年 6 月 30 日	As at 31 Dec 2022 於 2022 年 12 月 31 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	51,631	48,915
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	14.42%	15.14%
Tier 1 ratio	第一級資本比率	15.03%	15.80%
Total capital ratio	總資本比率	18.37%	19.46%

Other financial information 其他財務資料

		As at 30 Jun 2023 於 2023 年 6 月 30 日	As at 31 Dec 2022 於 2022 年 12 月 31 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Total assets	資產總額	612,043	573,976
Total liabilities	負債總額	560,412	525,061
Total loans and advances	貸款及放款總計	361,093	348,649
Total customer deposits	客戶存款總計	388,623	375,557

For the six months period ended

6 個月期間至

		30 Jun 2023 2023 年 6 月 30 日	30 Jun 2022 2022 年 6 月 30 日
		RM'm 百萬馬幣	RM'm 百萬馬幣
Profit before tax	除稅前利潤	3,491	3,295