

Habib Bank Zurich (Hong Kong)
Limited

恒比銀行蘇黎世 (香港) 有限公司
Interim Financial Disclosure Statement
and Regulatory Disclosures
中期財務資料披露聲明書及監管披露

30 June 2024
二零二四年六月三十日

(Pursuant to the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority)
(根據香港金融管理局頒布的《銀行業 (披露) 規則》)

Compilation Report on Interim Financial Disclosure Statement and Regulatory Disclosures to the Directors of Habib Bank Zurich (Hong Kong) Limited

(Incorporated in Hong Kong with limited liability)

We have compiled the accompanying Interim Financial Disclosure Statement (“Appendix A”) and Regulatory Disclosures (“Appendix B”) of Habib Bank Zurich (Hong Kong) Limited as at 30 June 2024 (“the Disclosure Statement”) based on information you have provided.

We performed this compilation engagement in accordance with Hong Kong Standard on Related Services 4410 (Revised), *Compilation Engagements*.

We have applied our expertise in accounting and financial reporting to assist you in the preparation and presentation of the Disclosure Statement as prescribed by the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. We have complied with relevant ethical requirements, including principles of integrity, objectivity, professional competence and due care.

This Disclosure Statement and the accuracy and completeness of the information used to compile it are your responsibility.

Since a compilation engagement is not an assurance engagement, we are not required to verify the accuracy or completeness of the information you provided to us to compile the Disclosure Statement. Accordingly, we do not express an audit opinion or a review conclusion on whether the Disclosure Statement is prepared in accordance with the Banking (Disclosure) Rules.

As stated in Note D of Appendix A, the Disclosure Statement is prepared and presented on the basis prescribed by the Banking (Disclosure) Rules, for the purpose of Habib Bank Zurich (Hong Kong) Limited’s compliance with the Banking (Disclosure) Rules. Accordingly, the Disclosure Statement is for use only in connection with that purpose and may not be suitable for any other purpose.

Our compilation report is intended solely for the use of Habib Bank Zurich (Hong Kong) Limited and we expressly disclaim any liability or duty to any other party. Our compilation report should not be distributed to parties other than Habib Bank Zurich (Hong Kong) Limited, save that we consent that a copy of this report may be provided to the Hong Kong Monetary Authority without further comment from us.

Certified Public Accountants

8th Floor, Prince’s Building
10 Chater Road
Central, Hong Kong

Appendix A

附錄 A

Habib Bank Zurich (Hong Kong) Limited
恒比銀行蘇黎世 (香港) 有限公司

Interim Financial Disclosure Statement
as at 30 June 2024

二零二四年六月三十日

中期財務資料披露聲明書

A. STATEMENT OF COMPREHENSIVE INCOME INFORMATION (UNAUDITED)

全面收益表資料 (未經審計)

Expressed in HK\$'000

(以港幣千元列示)

	Note	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
	附註		
Interest income 利息收入	1	93,979	80,400
Interest expense 利息支出	2	<u>(42,544)</u>	<u>(29,573)</u>
Net interest income 淨利息收入		51,435	50,827
Other operating income 其他經營收入			
- Fee and commission income 服務費及佣金收入	3	16,980	15,506
- Fee and commission expense 服務費及佣金支出		(619)	(512)
- Other net income 其他收入淨額	4	<u>11,963</u>	<u>10,886</u>
Operating income 經營收入		79,759	76,707

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

		Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
	Note 附註		
Operating expenses 經營支出			
- Staff expenses 員工支出	5(i)	(32,107)	(28,726)
- Depreciation 折舊	5(ii)	(2,749)	(2,335)
- Premises and equipment expenses 房產及設備支出			
- Office rent 寫字樓租金	5(iii)	(681)	(603)
- Other operating expenses 其他經營支出	5(iv)	(18,704)	(16,629)
Operating expenses 經營支出		(54,241)	(48,293)
Operating profit before expected credit loss 扣除預期信貸損失前的經營溢利		25,518	28,414

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

		Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
	Note 附註		
Change in expected credit loss and other credit impairment charges on financial assets 金融資產預期信貸損失及其他信貸減值費用之 變動		<u>(1,036)</u>	<u>(791)</u>
Profit before taxation 除稅前溢利		24,482	27,623
Taxation charge 稅項支出			
- Hong Kong profits tax 香港利得稅	6	<u>(4,040)</u>	<u>(4,558)</u>
Profit for the period			
期內盈利		20,442	23,065

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
Note 附註		
Other comprehensive income		
其他全面收益：		
<i>Item that may be reclassified subsequently to profit or loss:</i>		
<i>隨後可能重分類至損益的項目：</i>		
Financial assets measured at fair value through other comprehensive income		
以公允價值計量且其變動計入其他綜合收益		
金融資產		
- Fair value changes		
公允價值變動	1,935	(182)
Total comprehensive income for the period		
期內全面收益總額	<u>22,377</u>	<u>22,883</u>

A. STATEMENT OF COMPREHENSIVE INCOME INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes:

附註:

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
1 Interest income 利息收入		
Interest income on loans, trade bills, investments and placements that are not designated as held at fair value through profit or loss 非指定按公允價值計入損益的貸款、貿易 票據、投資及存放銀行款項的利息收入	93,979	80,400
	<u>93,979</u>	<u>80,400</u>
2 Interest expense 利息支出		
Interest expense on deposits from customers and banks that are not designated as held at fair value through profit or loss 非指定按公允價值計入損益的客戶存款及銀行 同業存款的利息支出	42,544	29,573
	<u>42,544</u>	<u>29,573</u>

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
3 Fee and commission income 服務費及佣金收入		
LC bills and export bills commission 信用證及出口票據的佣金	12,436	10,465
Others 其他	4,544	5,041
	<u>16,980</u>	<u>15,506</u>

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
4 Other net income 其他收入淨額		
Loss from sale of investments 出售金融投資利益虧損	-	(339)
Net foreign exchange gain 匯兌收益淨額	6,093	5,411
Recovery of charges 收回費用	5,439	5,383
Rental income 租金收入	431	431
	<u>11,963</u>	<u>10,886</u>

A. STATEMENT OF COMPREHENSIVE INCOME INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
5 Operating expenses 經營支出		
(i) Staff expenses 員工支出		
Salaries and other benefits 薪金及其他福利	30,645	27,370
Contribution to defined contribution retirement scheme 界定供款退休計劃的供款	1,462	1,356
	<u>32,107</u>	<u>28,726</u>
(ii) Depreciation 折舊	<u>2,749</u>	<u>2,335</u>

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
5 Operating expenses (continued) 經營支出 (續)		
(iii) Premises and equipment expenses 房產及設備支出		
Office rent 寫字樓租金	681	603
	<u>681</u>	<u>603</u>
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A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2024 截至 2024 年 6 月 30 日止 6 個月	Six months ended 30 June 2023 截至 2023 年 6 月 30 日止 6 個月
5 Operating expenses (continued) 經營支出 (續)		
(iv) Other operating expenses 其他經營支出		
Auditor's remuneration 核數師酬金	924	830
Others 其他	17,780	15,799
	<u>18,704</u>	<u>16,629</u>
	<u>54,241</u>	<u>48,293</u>

A. STATEMENT OF COMPREHENSIVE INCOME INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

- 6 The provision for Hong Kong profits tax is calculated at 16.5% of the estimated assessable profits for the six months ended 30 June 2024 and 30 June 2023.

香港利得稅準備是以截至二零二四年六月三十日及二零二三年六月三十日止六個月期間的估計應課稅溢利按 16.5%的稅率計算。

- 7 Habib Bank Zurich (Hong Kong) Limited is a restricted license bank incorporated and domiciled in Hong Kong, and its principal activities are the taking of deposits and financing of import/export and local trade.

During the six months ended 30 June 2024, the Bank handled export bills of HK\$4.54 billion (six months ended 30 June 2023: HK\$4.63 billion) and import bills of HK\$0.53 billion (six months ended 30 June 2023: HK\$0.51 billion). The Bank opened import letters of credit of HK\$0.84 billion (six months ended 30 June 2023: HK\$0.71 billion). Customer deposits were HK\$1.43 billion (31 December 2023: HK\$1.64 billion). Profit before taxation was HK\$25 million (six months ended 30 June 2023: HK\$28 million). At 30 June 2024, our regulatory capital base was HK\$619 million (31 December 2023: HK\$619 million).

Local import-export trading companies remain our key customers and drivers of our business. We service these customers from a position of strength, with robust levels of capital, funding and liquidity. To ensure uninterrupted service, we have encouraged the use of our online and mobile banking applications.

恒比銀行蘇黎世 (香港) 有限公司是一家有限制的牌照銀行，於香港註冊成立，並以香港為註冊地，而主要業務活動為接受存款和提供進出口及本地貿易融資。

A. STATEMENT OF COMPREHENSIVE INCOME INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

7 (續)

截至二零二四年六月三十日止六個月，本行處理的出口匯票金額達港幣 45.4 億元 (截至二零二三年六月三十日止六個月：港幣 46.3 億元)，進口匯票金額達港幣 5.3 億元 (截至二零二三年六月三十日止六個月：港幣 5.1 億元)，發出的進口信用證金額達港幣 8.4 億元 (截至二零二三年六月三十日止六個月：港幣 7.1 億元)。本行的客戶存款額達港幣 14.3 億元 (二零二三年十二月三十一日：港幣 16.4 億元)。除稅前溢利達港幣 2500 萬元 (截至二零二三年六月三十日止六個月：港幣 2800 萬元)。於二零二四年六月三十日，本行的監管資本基礎為港幣 6.19 億元 (二零二三年十二月三十一日：港幣 6.19 億元)。

香港本地進出口貿易公司仍是本行的主要客戶及業務賴以增長的推動因素。我們將繼續致力於為客戶提供服務，並有雄厚的實力、穩健的資本、充裕的資金和流動性作為支撐。為了確保不間斷的服務，我們鼓勵客戶使用網上和流動銀行應用程式。

A. STATEMENT OF COMPREHENSIVE INCOME
INFORMATION (UNAUDITED) (CONTINUED)

全面收益表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

- 8 Habib Bank Zurich (Hong Kong) Limited has no subsidiaries and hence the figures presented are company level only.

本行並無附屬公司，因此披露數字為非綜合數字。

B. BALANCE SHEET INFORMATION (UNAUDITED)

資產負債表資料 (未經審計)

Expressed in HK\$'000

(以港幣千元列示)

	30 June 2024 2024 年 6 月 30 日	31 December 2023 2023 年 12 月 31 日
Note 附註		
Assets		
資產		
Cash and short-term funds with banks 現金及存放銀行同業短期資金	71,780	118,743
Placements with banks maturing between one and twelve months 1 至 12 個月內到期的存放銀行同業款項	186,160	367,382
Financial investments 金融投資	694,585	708,461
- Measured at amortised cost 攤餘成本	411,742	438,668
- Measured at fair value through other comprehensive income 以公允價值計量且其變動計入其他綜合收益	282,843	269,793

B. BALANCE SHEET INFORMATION (UNAUDITED)
(CONTINUED)

資產負債表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

	Note	30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
	附註		
Trade bills 貿易票據		1,051,336	799,077
Less: Stage 3 expected credit loss 扣減: 第三階段預期信貸損失		(9,662)	(8,568)
Stages 1 and 2 expected credit loss 第一及第二階段預期信貸損失		(1,298)	(1,013)
		1,040,376	789,496
Advances to customers 客戶墊款	1,2	1,035,158	1,008,465
Less: Stage 3 expected credit loss 扣減: 第三階段預期信貸損失	1,2	(2,507)	(2,735)
Stages 1 and 2 expected credit loss 第一及第二階段預期信貸損失	1,2	(1,810)	(1,894)
		1,030,841	1,003,836

B. BALANCE SHEET INFORMATION (UNAUDITED) (CONTINUED)

資產負債表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

		30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
Property, plant and equipment 物業、機械及設備	Note 附註 5	122,390	74,548
Investment properties 投資物業	6	18,200	18,446
Deferred tax assets 遞延稅項資產		485	871
Other assets 其他資產	7	42,206	54,826
Total assets 總資產		<u>3,207,023</u>	<u>3,136,610</u>

B. BALANCE SHEET INFORMATION (UNAUDITED) (CONTINUED)

資產負債表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

	30 June 2024 2024 年 6 月 30 日	31 December 2023 2023 年 12 月 31 日
Note 附註		
Equity and Liabilities		
股本與負債		
Deposits and balances due to banks 銀行同業的存款及結餘	600,937	418,117
Deposits from customers 客戶存款	1,428,424	1,642,878
- Time, call and notice deposits 定期及通知存款		
Current tax liabilities 應收稅項負債	5,058	1,019
Other liabilities and provisions 其他負債及準備	550,745	451,114
Total liabilities 負債總額	<u>2,585,164</u>	<u>2,513,128</u>

B. BALANCE SHEET INFORMATION (UNAUDITED)
(CONTINUED)

資產負債表資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

		30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
	Note 附註		
Share capital 股本		300,000	300,000
Reserves 儲備	8	321,859	323,482
of which: 其中			
- Property revaluation reserve 物業重估儲備		11,244	11,244
- Regulatory reserve 監管儲備		16,000	16,000
- Fair value reserve 公允價值儲備		(4,833)	(6,768)
- Retained profits 留存溢利		299,448	303,006
Total equity and liabilities 股本與負債總額		<u>3,207,023</u>	<u>3,136,610</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED)

補充資料 (未經審計)

Expressed in HK\$'000

(以港幣千元列示)

1 Advances to customers - analysis by industry sectors

客戶墊款的行業分類

	Gross amount	Overdue loans	Stage 3 impaired loans	Stage 3 expected credit loss	Stages 1 and 2 expected credit loss	Gross loans and advances covered by collaterals
At 30 June 2024 2024年6月30日	總額	逾期貸款	第三階段減值的貸款	第三階段預期信貸損失	第一及第二階段預期信貸損失	有抵押客戶墊款總額
Advances for use in Hong Kong: 在香港使用的貸款:						
Individuals - Other loans 個別人士 - 其他貸款	1,468	-	-	-	-	1,468
Trade finance 貿易融資	1,033,690	15,582	31,087	2,507	1,810	246,294
Total advances to customers 客戶墊款總額	<u>1,035,158</u>	<u>15,582</u>	<u>31,087</u>	<u>2,507</u>	<u>1,810</u>	<u>247,762</u>
	Gross amount	Overdue loans	Stage 3 impaired loans	Stage 3 expected credit loss	Stages 1 and 2 expected credit loss	Gross loans and advances covered by collaterals
At 31 December 2023 2023年12月31日	總額	逾期貸款	第三階段減值的貸款	第三階段預期信貸損失	第一及第二階段預期信貸損失	有抵押客戶墊款總額
Advances for use in Hong Kong: 在香港使用的貸款:						
Individuals - Other loans 個別人士 - 其他貸款	1,493	-	-	-	-	1,493
Trade finance 貿易融資	1,006,972	12,717	26,099	2,375	1,894	222,990
Total advances to customers 客戶墊款總額	<u>1,008,465</u>	<u>12,717</u>	<u>26,099</u>	<u>2,375</u>	<u>1,894</u>	<u>222,483</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

2 Advances to customers - analysis by geographical area

客戶墊款的地區分類

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in an area which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

按地區分類的客戶墊款是在計及風險的轉移後根據交易對手的所在地分類。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對像是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地才可轉移風險。

	30 June 2024 2024年6月30日				
	Gross amount 總額	Overdue advances 逾期貸款	Stage 3 impaired advances 第三段減值的 貸款	Stage 3 expected credit loss 第三階段 預期信貸 損失	Stage 1 & Stage 2 expected credit loss 第一及第二 階段預期 信貸損失
Hong Kong 香港	984,643	15,582	31,087	2,507	1,753
Asia Pacific excluding Hong Kong 亞太區 (不包括香港)	50,515	-	-	-	57
	<u>1,035,158</u>	<u>15,582</u>	<u>31,087</u>	<u>2,507</u>	<u>1,810</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

2 Advances to customers - analysis by geographical area (continued)

客戶墊款的地區分類 (續)

	31 December 2023 2023年12月31日				
	Gross amount 總額	Overdue advances 逾期貸款	Stage 3 impaired advances 第三段減值的貸款	Stage 3 expected credit loss 第三階段預期信貸損失	Stage 1 & Stage 2 expected credit loss 第一及第二階段預期信貸損失
Hong Kong 香港	969,460	12,717	321	2,735	1,857
Asia Pacific excluding Hong Kong 亞太區 (不包括香港)	39,005	-	-	-	37
	<u>1,008,465</u>	<u>12,717</u>	<u>321</u>	<u>2,735</u>	<u>1,894</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

3 Overdue advances to customers and trade bills

逾期客戶墊款及貿易票據

3.1 Overdue advances to customers

逾期客戶墊款

	30 June 2024 2024年6月30日		31 December 2023 2023年12月31日	
	HK\$'000 港幣千元	% of gross advances 佔貿易票據 百分比	HK\$'000 港幣千元	% of gross advances 佔貿易票據 百分比
Advances to customers: 逾期客戶墊款:				
Analysis by overdue period: 貿易票據逾期情況:				
Six months or less but over three months 3個月以上至6個月	5,557	0.54%	-	0.00%
One year or less but over six months 6個月以上至1年	1,675	0.16%	-	0.00%
Over one year 1年以上	-	0.00%	-	0.00%
	<u>7,232</u>	<u>0.70%</u>	<u>0</u>	<u>0%</u>

The amount of advances to customers which have been overdue for more than three months as at 30 June 2024 was HK\$7.232 million (31 December 2023: Nil). The amount of collateral related to overdue advances to customers as at 30 June 2024 was HK\$7.232 million (31 December 2023: Nil). The bank holds collateral against advances to customers in the form of cash deposits and mortgages over property.

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

於二零二四年六月三十日，本行逾期 3 個月以上的客戶墊款為港幣 723.2 萬元 (二零二三年十二月三十一日：無)。於二零二四年六月三十日，本行逾期客戶墊款的抵押品總額為港幣 723.2 萬元。本行以現金存款及物業按揭形式持有墊款的抵押品。

3 Overdue advances to customers and trade bills (continued)

3.2 Overdue trade bills

逾期貿易票據

	30 June 2024 2024 年 6 月 30 日		31 December 2023 2023 年 12 月 31 日	
	HK\$'000 港幣千元	% of gross trade bills 佔貿易票據 百分比	HK\$'000 港幣千元	% of gross trade bills 佔貿易票據 百分比
Trade bills: 貿易票據:				
Analysis by overdue period: 貿易票據逾期情況:				
Six months or less but over three months 3 個月以上至 6 個月	-	-	809	0.10%
One year or less but over six months 6 個月以上至 1 年	600	0.06%	19,108	2.39%
Over one year 1 年以上	9,062	0.86%	-	-
	<u>9,662</u>	<u>0.92%</u>	<u>19,917</u>	<u>2.49%</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

The amount of trade bills to customers which have been overdue for more than three months as at 30 June 2024 was HK\$9.662 million (31 December 2023: HK\$19.917 million). There was no collateral related to overdue trade bills as at 30 June 2024 (31 December 2023: HK\$11.272 million). The bank holds collateral against trade bills to customers in the form of cash deposits and mortgages over property.

於二零二四年六月三十日，本行逾期 3 個月以上的客戶貿易票據為港幣 966.2 萬元 (二零二三年十二月三十一日：港幣 1991.7 萬元)。於二零二四年六月三十日，本行並無逾期客戶貿易票據的抵押品 (二零二三年十二月三十一日：港幣 1127.2 萬元)。本行以現金存款及物業按揭形式持有客戶貿易票據的抵押品。

4 Rescheduled advances to customers

There were no rescheduled advances to customers as at 30 June 2024 and 31 December 2023.

於二零二四年六月三十日及二零二三年十二月三十一日，本行並經重組客戶貸款。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

5 Property, plant and equipment

物業、機械及設備

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Right-of-use leased assets 使用權資產	Total 合計
Cost or valuation: 成本或估值:					
At 1 January 2024 於 2024 年 1 月 1 日	\$ 11,658	\$ 105,626	\$ 7,998	\$ 1,550	\$ 126,832
Additions 增置	112	50,139	93	-	50,344
Disposals/written off 處置 / 撇銷	-	-	-	-	-
At 30 June 2024 於 2024 年 6 月 30 日	<u>\$ 11,770</u>	<u>\$ 155,765</u>	<u>\$ 8,091</u>	<u>\$ 1,550</u>	<u>\$ 177,176</u>
Representing: 代表:					
Cost 成本	\$ 11,770	\$ 141,265	\$ 8,091	\$ 1,550	\$ 162,676
Valuation 估值	-	14,500	-	-	14,500
	<u>\$ 11,770</u>	<u>\$ 155,765</u>	<u>\$ 8,091</u>	<u>\$ 1,550</u>	<u>\$ 177,176</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

5 Property, plant and equipment (continued)

物業、機械及設備 (續)

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Right-of-use leased assets 使用權資產	Total 合計
Aggregate depreciation:					
累計折舊:					
At 1 January 2024					
於 2024 年 1 月 1 日	\$ 9,029	\$ 37,328	\$ 4,905	\$ 1,020	\$ 52,282
Charge for the period					
本期間折舊	531	1,360	517	96	2,504
Written back on disposals					
出售時撥回	-	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 30 June 2024					
於 2024 年 6 月 30 日	\$ 9,560	\$ 38,688	\$ 5,422	\$ 1,116	\$ 54,786
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Net book value:					
帳面淨值:					
At 30 June 2024					
於 2024 年 6 月 30 日	\$ 2,210	\$ 117,077	\$ 2,669	\$ 434	\$ 122,390
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

5 Property, plant and equipment (continued)

物業、機械及設備 (續)

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Right-of-use leased assets 使用權資產	Total 合計
Cost or valuation:					
成本或估值:					
At 1 January 2023 於 2023 年 1 月 1 日	\$ 11,431	\$ 105,626	\$ 6,682	\$ 1,550	\$ 125,289
Reclassification to investment properties 重新分類至投資物業	-	-	-	-	-
Additions 增置	227	-	2,007	-	2,234
Disposals/written off 處置 / 撇銷	-	-	(691)	-	(691)
At 31 December 2023 於 2023 年 12 月 31 日	<u>\$ 11,658</u>	<u>\$ 105,626</u>	<u>\$ 7,998</u>	<u>\$ 1,550</u>	<u>\$ 126,832</u>
Representing:					
代表:					
Cost 成本	\$ 11,658	\$ 91,126	\$ 7,998	\$ 1,550	\$ 112,332
Valuation 估值	-	14,500	-	-	14,500
	<u>\$ 11,658</u>	<u>\$ 105,626</u>	<u>\$ 7,998</u>	<u>\$ 1,550</u>	<u>\$ 126,832</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

5 Property, plant and equipment (continued)

物業、機械及設備 (續)

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Right-of-use leased assets 使用權資產	Total 合計
Aggregate depreciation:					
累計折舊:					
At 1 January 2023 於 2023 年 1 月 1 日	\$ 7,971	\$ 35,040	\$ 4,871	\$ 827	\$ 48,709
Reclassification to investment properties 重新分類至投資物業	-	-	-	-	-
Charge for the period 本期間折舊	1,058	2,288	724	193	4,263
Written back on disposals 出售時撥回	-	-	(688)	-	(688)
At 31 December 2023 於 2023 年 12 月 31 日	<u>\$ 9,029</u>	<u>\$ 37,328</u>	<u>\$ 4,907</u>	<u>\$ 1,020</u>	<u>\$ 52,284</u>
Net book value:					
帳面淨值:					
At 31 December 2023 於 2023 年 12 月 31 日	<u>\$ 2,629</u>	<u>\$ 68,298</u>	<u>\$ 3,091</u>	<u>\$ 530</u>	<u>\$ 74,548</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

6 Investment properties

投資物業

Cost or valuation:

成本或估值:

At 1 January 2024

於 2024 年 1 月 1 日

\$ 23,584

Additions

增置

-

Disposals/written off

處置 / 撇銷

-

At 30 June 2024

於 2024 年 6 月 30 日

\$ 23,584

Representing:

代表:

Cost

成本

\$ 23,584

Valuation

估值

-

\$ 23,584

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

6 Investment properties (continued)

投資物業 (續)

Aggregate depreciation:

累計折舊:

At 1 January 2024

於 2024 年 1 月 1 日

\$ 5,138

Charge for the period

本期間折舊

246

Written back on disposals

出售時撥回

-

At 30 June 2024

於 2024 年 6 月 30 日

\$ 5,384

Net book value:

帳面淨值:

At 30 June 2024

於 2024 年 6 月 30 日

\$ 18,200

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

6 Investment properties (continued)

投資物業 (續)

Cost or valuation:

成本或估值:

At 1 January 2023

於 2023 年 1 月 1 日

\$ 23,584

Reclassification from plant, properties and equipment

重新分類轉自物業、機械及設備

-

Additions

增置

-

Disposals/written off

處置 / 撇銷

-

At 31 December 2023

於 2023 年 12 月 31 日

\$ 23,584

Representing:

代表:

Cost

成本

\$ 23,584

Valuation

估值

-

\$ 23,584

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

6 Investment properties (continued)

投資物業 (續)

Aggregate depreciation:

累計折舊:

At 1 January 2023

於 2023 年 1 月 1 日

\$ 4,644

Reclassification from plant, properties and equipment

重新分類轉自物業、機械及設備

-

Charge for the period

本期間折舊

494

Written back on disposals

出售時撥回

-

At 31 December 2023

於 2023 年 12 月 31 日

\$ 5,138

Net book value:

帳面淨值:

At 31 December 2023

於 2023 年 12 月 31 日

\$ 18,446

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

7 Other assets

其他資產

	30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
Customer liabilities under acceptance 承兌客戶負債	15,786	33,763
Interest receivable 應收利息	11,600	11,951
Others 其他	14,829	9,121
Less: Stage 3 expected credit loss 扣減：第三階段預期信貸損失	-	-
Stages 1 and 2 expected credit loss 第一及第二階段預期信貸損失		
- Stage 1	(9)	(9)
- Stage 2	-	-
	<u>42,206</u>	<u>54,826</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

8 Reserves

儲備

	Property revaluation reserve 物業重估儲備	Regulatory reserve 監管儲備	Fair value reserve 公允價值儲備	Retained profits 留存溢利	Total 合計
At 1 January 2024 於 2024 年 1 月 1 日	\$ 11,244	\$ 16,000	\$ (6,768)	\$ 303,006	\$ 323,482
Dividend approved and paid in respect of prior year 以往年度核准並支付的股息	-	-	-	(24,000)	(24,000)
Profit for the period 期內盈利	-	-	-	20,442	20,442
Other comprehensive income for the period 期內其他全面收益	-	-	1,935	-	1,935
At 30 June 2024 於 2024 年 6 月 30 日	<u>\$ 11,244</u>	<u>\$ 16,000</u>	<u>\$ (4,833)</u>	<u>\$ 299,448</u>	<u>\$ 321,859</u>
	Property revaluation reserve 物業重估儲備	Regulatory reserve 監管儲備	Fair value reserve 公允價值儲備	Retained profits 留存溢利	Total 合計
At 1 January 2023 於 2023 年 1 月 1 日	\$ 11,244	\$ 16,000	\$ (10,124)	\$ 273,982	\$ 291,102
Dividend approved and paid in respect of prior year 以往年度核准並支付的股息	-	-	-	(19,500)	(19,500)
Profit for the period 期內盈利	-	-	-	48,524	48,524
Other comprehensive income for the period 期內其他全面收益	-	-	3,356	-	3,356
At 31 December 2023 於 2023 年 12 月 31 日	<u>\$ 11,244</u>	<u>\$ 16,000</u>	<u>\$ (6,768)</u>	<u>\$ 303,006</u>	<u>\$ 323,482</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

9 Off-balance sheet exposures

資產負債表以外項目

	30 June 2024 2024年6月30日		31 December 2023 2023年12月31日	
	Contractual amount 合約金額	Credit equivalent amount 信貸 等值數額	Contractual amount 合約金額	Credit equivalent amount 信貸 等值數額
Contingent liabilities and commitments 或然負債及承擔				
- Trade related contingencies - 與貿易有關的或然項目	328,599	65,720	385,482	77,096
- Commitments that are unconditionally cancellable without prior notice - 可無條件取消而毋須事先 通知的承擔	1,804,023	-	1,966,935	-
Exchange rate contracts 匯率合約	160,523	10,143	113,612	7,063
	<u>2,293,145</u>	<u>75,863</u>	<u>2,466,029</u>	<u>84,159</u>

The table above gives the nominal contract and credit equivalent amount of off-balance sheet transactions calculated in accordance with the Banking (Capital) Rules issued by the HKMA. The bank did not enter into any bilateral netting arrangements during the period and accordingly these amounts are shown on a gross basis.

上表所列示資產負債表以外交易的合約金額和信貸等值數額已按照香港金融管理局頒布的《銀行業 (資本) 規則》計算。本行沒有在期內訂立任何雙邊淨額結算安排，因此，上述數額是以總額列示。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

10 Segmental information

分部資料

All of the bank's principal operations are located in Hong Kong. The total operating income, before operating expenses and impairment losses, of the bank's significant classes of business is set out below:

本行的所有主要業務均設於香港。本行的主要業務分類，以及扣除經營支出及減值虧損前經營收入總額如下：

	30 June 2024 2024 年 6 月 30 日	30 June 2023 2023 年 6 月 30 日
Trade financing and provision of other finance services 貿易融資及提供其他融資服務	56,929	63,565
Income from investments 投資的收入	14,870	8,754
Deposits with banks 銀行存款	7,960	4,388
	<u>79,759</u>	<u>76,707</u>

The major component of the bank's business is trade finance extended to customers by way of opening letters of credit and financing import and export bills. Within the trade finance portfolio, the emphasis is on purchasing/discounting of export bills with a wide geographical spread. Such advances are of short term duration, normally not exceeding 120 days. The short term nature of the advances provides a cushion against pronounced adverse changes in the business and economic cycles, deflation in assets prices and risk transfers.

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

10 Segmental information (continued)

分部資料 (續)

In addition, the bank accepts deposits from customers and places any surplus funds in bonds or with other banks. The above figures for income from investments and deposits with banks are reported on a gross basis and do not include any allocation of related interest expense on deposits.

本行的業務主要是透過開立信用證和融資進口及出口匯票，向客戶提供貿易融資。貿易融資組合的重點放在購入/貼現廣泛地區的出口匯票。這些貸款屬短期貸款，一般不會超過 120 天。由於這些貸款屬短期性質，故在業務及經濟週期、資產價格通縮和風險轉移等出現明顯的負面變動時產生了舒緩的作用。

此外，本行接受客戶存款，並以盈餘購買債券或將盈餘存放在其他銀行。上述投資及銀行存款的收入數額以總額列示，並未扣除存款的相關利息支出。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

11 International claims

國際債權

The country risk exposures are prepared according to the location and types of the counterparties as defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA's Return of International Banking Statistics. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. International claims on individual areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as below.

根據《銀行業 (披露) 規則》，本行對主要國家或地區分部之風險分析，乃參照香港金融管理局有關報表所列之對手的所在地及類別分類。國際債權包括資產負債表內的風險承擔，按主要國家或地區分部作出分類並已計及風險轉移因素後而劃定，其總和包括所有貨幣之跨國債權及本地之外幣債權。個別地區分部並已計及風險轉移後佔國際債權總額不少於 10% 之國際債權詳列如下：

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

11 International claims (continued)

國際債權 (續)

HK\$ million equivalent 折合港幣百萬元	Banks 銀行	Official sector 官方 部門	Non-bank private sector 非銀行私營機構		Total 總額
			Non-bank financial institutions 非銀行 金融機構	Non-financial private sector 非金融 私營機構	
As at 30 June 2024					
Developed countries 發達國家	106	-	-	136	242
Offshore centres 離岸中心	137	-	-	760	897
Of which Hong Kong 其中 - 香港	60	-	-	659	719
Developing Europe 發展中歐洲	85	-	-	28	113
Developing Latin America and Caribbean 發展中拉丁美洲和加勒比	17	-	-	19	36
Developing Africa and Middle East 發展中的非洲和中東地區	285	-	-	83	368
Developing Asia and Pacific 發展中亞洲同太平洋區	686	-	-	187	873
Of which Bangladesh 其中 - 孟加拉國	310	-	-	0	310
Total 總額	1,316	-	-	1,213	2,529

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

11 International claims (continued)

國際債權 (續)

HK\$ million equivalent 折合港幣百萬元	Banks 銀行	Official sector 官方 部門	Non-bank private sector 非銀行私營機構		Total 總額
			Non-bank financial institutions 非銀行 金融機構	Non-financial private sector 非金融 私營機構	
As at 31 December 2023					
Developed countries 發達國家	354	-	-	113	467
Offshore centres 離岸中心	102	-	-	723	825
Of which Hong Kong 其中 - 香港	92	-	-	658	750
Developing Europe 發展中歐洲	46	-	-	29	75
Developing Latin America and Caribbean 發展中拉丁美洲和加勒比	13	-	-	16	29
Developing Africa and Middle East 發展中的非洲和中東地區	182	-	-	74	256
Developing Asia and Pacific 發展中亞洲同太平洋區	629	-	-	192	821
Of which Bangladesh 其中 - 孟加拉國	302	-	-	-	302
Total 總額	1,326	-	-	1,147	2,473

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

12 Mainland Activities

內地活動

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA Return of Mainland Activities.

根據《銀行業 (披露) 規則》，對非銀行類客戶的內地業務相關授信風險額之分析，乃參照香港金融管理局有關報表所列之機構類別及直接風險額之類別以作分類。

Types of counterparties 交易對手的類別	30 June 2024 2024年6月30日		Total 總額
	On-balance sheet exposure 資產負債表 以內的風險	Off-balance sheet exposure 資產負債表 以外的風險	
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	5,311	-	5,311
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	39,498	-	39,498
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	-	-	-
4. Other entities of central government not reported in item 1 above 並無於上述(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local government not reported in item 2 above 並無於上述(2)項內報告的地方政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	251,972	115,620	367,592
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其它被視作為內地非銀行客戶之風險	25,749	3,337	8,182
Total 總額	322,530	118,957	375,774
Total assets after provision 扣除撥備後總資產	3,185,953		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承諾佔總資產的比例	10.12%		

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

12 Mainland Activities (continued)

內地活動 (續)

Types of counterparties 交易對手的類別	31 December 2023 2023年12月31日		Total 總額
	On-balance sheet exposure 資產負債表 以內的風險	Off-balance sheet exposure 資產負債表 以外的風險	
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	5,070	-	5,070
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	39,282	-	39,282
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	-	-	-
4. Other entities of central government not reported in item 1 above 並無於上述 (1) 項內報告的中央政府之其他機構	-	-	-
5. Other entities of local government not reported in item 2 above 並無於上述 (2) 項內報告的地方政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	205,565	81,863	287,428
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其它被視作為內地非銀行客戶之風險	68,245	6,037	74,282
Total 總額	318,162	87,900	406,062
Total assets after provision 扣除撥備後總資產	3,099,055		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承諾佔總資產的比例	10.27%		

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

13 Currency risk

外匯風險

Foreign currency exposures arising from trading, non-trading and structural positions, where an individual currency constitutes 10% or more of the total net position in all foreign currencies, are shown separately as follows:

如個別貨幣佔所有外匯淨盤總額 10% 或以上，其因買賣，非買賣及結構性倉盤而產生的外匯風險逐一列示如下：

	30 June 2024 2024年6月30日		
	US\$ 美元	Other foreign currencies 其他外幣	Total 總計
HK\$ million equivalent 折合港幣百萬元			
Spot assets 現貨資產	2,452	79	2,531
Spot liabilities 現貨負債	(2,413)	(77)	(2,490)
Forward purchases 遠期買入	62	59	121
Forward sales 遠期賣出	(99)	(62)	(161)
Net long non-structural position 非結構性長倉盤淨額	<u>2</u>	<u>(1)</u>	<u>1</u>
Net structural position 結構性倉盤淨額	<u>-</u>	<u>-</u>	<u>-</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

13 Currency risk (continued)

外匯風險 (續)

	31 December 2023		
	2023年12月31日		
HK\$ million equivalent 折合港幣百萬元	US\$ 美元	Other foreign currencies 其他外幣	Total 總計
Spot assets 現貨資產	2,388	95	2,483
Spot liabilities 現貨負債	(2,330)	(93)	(2,423)
Forward purchases 遠期買入	22	28	50
Forward sales 遠期賣出	(85)	(28)	(113)
Net long non-structural position 非結構性長倉盤淨額	<u>(5)</u>	<u>2</u>	<u>(3)</u>
Net structural position 結構性倉盤淨額	<u>-</u>	<u>-</u>	<u>-</u>

There was no net option position as at 30 June 2024 and 31 December 2023.

於二零二四年六月三十日及二零二三年十二月三十一日，本行並無期權合約持倉。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy

資本及資本充足率

	30 June 2024 2024年 6月30日	31 December 2023 12月31日
Capital ratio:		
資本比率:		
- Common Equity Tier 1 ("CET1") Capital Ratio		
- 一級普通股權益資本比率	26.89%	28.34%
- Tier 1 Capital Ratio		
- 一級資本比率	26.89%	28.34%
- Total Capital Ratio		
- 總資本比率	<u>28.00%</u>	<u>29.49%</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

The components of total capital before and after deductions are shown below:

扣減前後的總資本基礎組成部分如下：

	30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
CET1 Capital		
一級普通股權益資本		
CET1 Capital instruments 一級普通股權益資本工具	300,000	300,000
Retained earnings 保留盈利	299,448	303,006
Disclosed reserves 已披露儲備	22,411	20,476
CET1 Capital before deductions 一級普通股權益資本 (扣減前)	621,859	623,482

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

	30 June 2024 2024年 6月30日	31 December 2023 2023年 12月31日
Regulatory deductions to CET1 capital: 監管規定一級普通股權益資本的扣減項目:		
- Reserves arising from revaluation of land and buildings - 源自土地及建築物重估的儲備	(11,244)	(11,244)
- Reserve for general banking risk - 一般銀行風險儲備	(16,000)	(16,000)
- Net deferred tax assets - 遞延稅項資產淨額	(485)	(871)
Total CET1 Capital 一級普通股權益總資本	594,130	595,367
Additional Tier 1 (“AT1”) Capital 額外一級資本	-	-
Total Tier 1 (“T1”) Capital 一級總資本	594,130	595,367

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

	30 June 2024 2024年 6月30日	31 December 2023 12月31日
Tier 2 (“T2”) Capital		
二級資本		
- Reserves arising from revaluation of land and buildings		
- 源自土地及建築物重估的儲備	5,060	5,060
- Reserve for general banking risk and collective impairment allowances		
- 一般銀行風險儲備及綜合減值準備	19,350	19,049
Regulatory deductions to T2 capital		
監管規定二級資本扣減項目	-	-
Total T2 Capital	<u>24,410</u>	<u>24,109</u>
二級總資本		
Total Capital		
總資本	<u>618,540</u>	<u>619,476</u>

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

The capital adequacy ratios were calculated in accordance with the Banking (Capital) Rules (the “Capital Rules”). In accordance with the Capital Rules, the Bank has adopted the “Basic Approach” for the calculation of the risk-weighted assets for credit risk, and the “Basic Indicator Approach” for the calculation of operational risk. The Bank has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

CET1 capital instruments represents HK\$300,000,000 (31 December 2023: HK\$300,000,000) of issued and fully paid ordinary shares. The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company. All ordinary shares rank equally with regard to the Company’s residual assets.

The revaluation reserve has been set up in accordance with the accounting policies adopted for land and buildings. The revaluation reserve is not available for distribution to shareholders.

A regulatory reserve of HK\$16,000,000 (31 December 2023: HK\$16,000,000) is maintained to satisfy the provisions of the Hong Kong Banking Ordinance. Movements in the reserve are made directly through retained earnings.

Stages 1 and 2 expected credit loss is maintained to cover potential impairment losses for a group of financial assets with similar credit risk characteristics where the company determines that no objective evidence of impairment exists for an individually assessed financial asset.

No item benefits from the transitional arrangements set out in Schedule 4H to the Capital Rules.

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

To comply with the Banking (Disclosure) Rules, a section “Regulatory Disclosures” is available on the Company’s website at www.hbzhongkong.com and includes the following information:

- A detailed breakdown of the CET1 capital, Additional Tier 1 capital, Tier 2 capital and regulatory deductions applied to the capital base of the institution by using the standard capital disclosures template as specified by the HKMA.
- A full reconciliation of the CET1 capital items, Additional Tier 1 capital items, Tier 2 capital items and regulatory deductions applied to the capital base of the institution and the balance sheet in the published financial statements of the institution.
- A description of the main features and the terms and conditions of capital instruments issued by the institution.

資本充足比率是按照《銀行業(資本)規則》(「資本規則」)計算。根據資本規則，本行已採納「基本計算法」計量信貸風險的風險加權資產，以及採用「基本指標計算法」計量操作風險。本行已獲資本規則第 22(1) 條豁免毋須根據第 17 條計量市場風險。

一級普通股權益資本工具為價值港幣 300,000,000 元 (二零二三年十二月三十一日：港幣 300,000,000 元) 之已發行及繳足普通股。普通股股東有權收取不時宣佈派發的股息，並有權在本公司股東大會上投票，每股一票。就本行剩餘資產而言，所有普通股享有同等權益。

本行已根據就土地及建築物所採納的會計政策設立重估儲備。該項儲備不供分派予股東。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

14 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

為符合香港《銀行業條例》的規定，本行在監管儲備中提撥港幣 16,000,000 元 (二零二三年十二月三十一日：港幣 16,000,000 元) 的準備。儲備的變動已直接在保留盈利內劃定。

當本行斷定某項個別評估的金融資產並無客觀減值證據時，會針對信貸風險特徵相若的金融資產組別，持存第一及第二階段預期信貸損失來補足它們可能出現的減值虧損。

概無項目受惠於資本規則附表 4H 所載的過渡安排。

為符合《銀行業 (披露) 規則》的要求，本行已在公司網站 (www.hbzhongkong.com) 中新增「監管披露」欄目，以提供以下資料：

- 以香港金融管理局訂立的資本披露模版，詳細列出有關機構資本基礎適用的一級普通股權益資本、額外一級資本、二級資本及監管扣減項目。
- 為有關機構資本基礎適用的一級普通股權益資本項目、額外一級資本項目、二級資本項目和監管扣減項目，以及有關機構在已刊發財務報表所載的資產負債表提供完整的對帳。
- 概述有關機構所發行的資本工具的主要特點、條款和條件。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

15 Countercyclical Capital Buffer Ratio

逆週期緩衝資本比率

	30 June 2024 2024 年 6 月 30 日 %	31 December 2023 2023 年 12 月 31 日 %
Countercyclical Capital Buffer Ratio 逆週期緩衝資本比率	0.79%	0.79%

The countercyclical capital buffer requirement remained unchanged in June 2024 compared to December 2023.

與 2023 年 12 月相比，2024 年 6 月的逆週期緩衝資本要求維持不變。

16 Capital Conservation Buffer Ratio

留存緩衝資本比率

Under section 3M of the Capital Rules, the capital conservation buffer ratios for calculating the Bank's buffer level are 2.5% for 2024 and 2.5% for 2023.

根據《銀行業(資本)規則》第 3M 條，留存緩衝資本比率於二零二四年為 2.5% (二零二三年：2.5%)。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

17 Leverage Ratio

槓桿比率

	30 June 2024 2024年6月30日	31 March 2024 2024年3月31日	30 June 2023 2023年6月30日	31 March 2023 2023年3月31日
Leverage Ratio 槓桿比率	17.20%	16.54%	17.63%	18.63%
Tier 1 Capital 一級資本	594,130	582,335	564,234	574,512
Exposure Measure 風險承擔	3,454,729	3,520,290	3,201,123	3,084,548

The leverage ratios were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

槓桿比率符合香港金融管理局之槓桿比率框架的要求。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

18 Liquidity information

流動資產資料

	Quarter ended 30 June 2024 截至 2024 年 6 月 30 日止 3 個月	Quarter ended 31 March 2024 截至 2024 年 3 月 31 日止 3 個月	Quarter ended 30 June 2023 截至 2023 年 6 月 30 日止 3 個月	Quarter ended 31 March 2023 截至 2023 年 3 月 31 日止 3 個月
Average liquidity maintenance ratio for the period 期內的平均流動性維 持比率	<u>82.99%</u>	<u>94.49%</u>	<u>85.67%</u>	<u>82.42%</u>

The average liquidity maintenance ratio (“LMR”) for the period is calculated as the simple average of each month’s average LMR as reported in the Liquidity Position Return.

Liquidity risk management

Liquidity relates to the ability of a Bank to meet its obligations as they fall due.

The Bank manages the liquidity structure of its assets, liabilities and commitments so as to ensure that liquidity sources match funding needs and that the statutory ratio is complied with.

The finance department reviews the current and prospective funding requirements for all operations through daily monitoring of the liquidity maintenance ratio and the maturity mismatch profile. Liquidity risk is managed by holding sufficient liquid assets (e.g. cash and short term funds) of appropriate quality to ensure that short term funding requirements are covered within prudent limits. Customer deposits form a significant part of the Company’s overall funding and they have remained relatively diversified and stable. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business. The Asset and Liability Management Committee measures the liquidity and adequacy of funds periodically and evaluates the overall risks and mitigation. The Committee also manages the funds and investments within the internal and regulatory framework. The Bank is not required to calculate liquidity coverage ratio, net stable funding ratio and core funding ratio under Banking (Liquidity) Rules.

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000
(以港幣千元列示)

18 Liquidity information (continued)

流動資產資料 (續)

The average liquidity maintenance ratio was higher in the first quarter of 2024 mainly due to the higher amount of deployment in short-term assets.

期內的平均流動性維持比率是流動性狀況申報表的每月平均流動性維持比率的簡單平均數。

資金流動風險管理

資金流動性關乎本行償還到期債務的能力。

本行對其資產、負債及承擔的流動性結構加以管理，確保流動資金足以滿足資金需求，並達到法定比率。

本行的財務部門透過日常監察流動性維持比率及到期不匹配的投資組合情況，檢討本行所有業務目前及未來的資金需求情況。資金流動風險透過持有充足的合適質素流動資產 (例如現金及短期資金) 加以管理，確保在審慎範圍的內滿足短期資金需求。客戶存款是本行總體資金的一個重要組成部分，其組成維持處於相對多元化及穩定的狀況。本行維持足夠備用資金以作為策略性流動資金，以應付日常業務活動中出現的不能預料及大量的現金流出。資產及負債管理委員會定期檢查資金的流動性及充裕程度，評價總體風險及風險消減措施。資產及負債委員會亦負責管理各項資金及投資，以確保它們符合公司內部和法規規定。根據流動性規則本行毋須計算流動性覆蓋比率、穩定資金淨額比率及核心資金比率。

二零二四年第一季平均流動性維持率較高，主要是由於短期資產配置量較高。

C. SUPPLEMENTARY INFORMATION (UNAUDITED) (CONTINUED)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

19 Specific disclosures and additional semi-annual disclosures

特定披露及額外半年度披露

The specific disclosures and additional semi-annual disclosures to be made by authorized institutions incorporated in Hong Kong respectively required by Part 2A and 3 of the Banking (Disclosure) Rules are available in the section of Regulatory Disclosures of our website www.hbzhongkong.com.

根據《銀行業(披露)規則》第 2A 及 3 部，有關在香港成立為法團的認可機構須作出的特定披露以及額外半年度披露，本行已在公司網站 (www.hbzhongkong.com) 中新增「監管披露」欄目。

D. STATEMENT OF COMPLIANCE

合規聲明

In preparing the Disclosure Statement, Habib Bank Zurich (Hong Kong) Limited has fully complied with the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority ("HKMA").

在編製二零二三年中期財務資料披露聲明書及監管披露時，恒比銀行蘇黎世（香港）有限公司已完全符合香港金融管理局頒布的《銀行業（披露）規則》。