



CIMB Bank Berhad, Hong Kong Branch

(Incorporated in Malaysia)

聯昌銀行有限公司，香港分行

(於馬來西亞註冊成立)

Standard Disclosure Table

標準披露表

For the year ended 31 December 2018

截至 2018 年 12 月 31 日止年度

Standard Disclosure Table for the year ended 31 December 2018
截至 2018 年 12 月 31 日止年度的標準披露表

CIMB Bank Berhad, Hong Kong Branch (the Branch) presents the information required to be disclosed in the applicable Standard Disclosure Table in accordance with the Banking (Disclosure) Rules and circulars issued by Hong Kong Monetary Authority (HKMA). The information is also available at the Branch located at 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.

聯昌銀行有限公司香港分行（「本分行」）根據香港金融管理局（「金管局」）發出之銀行業（披露）規則及通告，在適用的標準披露表中列報須披露的資料。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 樓的分行地點，本分行總行的互聯網網站（www.cimb.com）及金管局公共查冊處索閱。

Table LIQA: Liquidity Risk Management 表 LIQA: 流動性風險管治

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

流動性風險是指聯昌銀行集團（「本集團」）無法有效地滿足當前和未來（預期和未預料到）的資金需求或監管的義務而產生對盈利，股東資金或聲譽的風險，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 Group's liquidity risk management is to ensure that the Group can meet its cash obligations in a timely and cost-effective manner.

本集團的流動性風險管理目標是確保本集團能夠及時且具成本效益地履行現金債務。

The Group 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 Group has sufficient liquidity to meet its obligations as they fall due under a range of operating conditions.

集團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，以確保集團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's 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 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，相討本分行及本集團的流動性風險和融資情況。

Liquidity risk undertaken by the Branch is governed by a set of established liquidity risk limits and appetite. The Group Liquidity Risk Management Framework is subjected to regular review; assumptions and the limits are regularly reviewed in response to regulatory changes and 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.

本分行承擔的流動性風險受一系列既定流動性風險限額和偏好。集團流動性風險管理框架受到定期審查；根據監管變化和不斷變化的業務需求和市場狀況，定期審查假設和限額。每日監控流動性風險狀況並遵守內部風險限額和流動性風險的監管要求。

The Group is measuring, monitoring and managing its liquidity positions to comply with the regulatory Basel III Liquidity Coverage Ratio (LCR) guidelines and limits. The Branch is using Liquidity Maintenance Ratio (LMR). The purpose of the LCR / LMR is to promote short term liquidity risk resilience by ensuring that the Group or the Branch has sufficient unencumbered high quality liquid assets to meet its liquidity needs for a 30-day combined liquidity crisis scenario. The LCR / LMR are submitted to the HALCO and GALCOs, the Group Risk and Compliance Committee, and the Board Risk and Compliance Committees / Board of Directors of the Group, where relevant. The LCR / LMR to date have indicated that the Group has sufficient liquidity capacity to meet the liquidity requirements.

本集團以符合巴塞爾協議 III 的流動性覆蓋率（「LCR」）準則和限額測量，監控和管理其流動資金狀況。而本分行正使用流動性維持比率（「LMR」）。LCR/LMR 的目的在於通過確保本集團或本分行擁有足夠的未支配高質量流動資產以滿足其 30 天綜合流動性危機情況的流動性需求，從而提升短期流動性風險抵禦能力。本集團將 LCR / LMR 提交給 HALCO 和 GALCO，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。根據 LCR / LMR 顯示，本集團及本分行擁有足夠的流動資金能力以符合流動資金需求。

Table LIQA: Liquidity Risk Management (Continued) 表 LIQA: 流動性風險管理 (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 business-as-usual (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.

本集團的流動性風險管理政策要求本分行在正常業務(BAU)和壓力條件下，維持高品質和多樣化的流動性資產和資金來源組合。本分行處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。本分行定期活躍於銀行間市場，以獲得更多資金，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。

The HALCO, which is responsible for the independent monitoring of the Branch 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. Group Treasury only acts as a global provider of funds on a need-to or contingency basis. The Branch has to prudently manage its liquidity position to meet its daily operating needs. The Branch measures and forecasts its cash flows arising from the maturity profiles of assets, liabilities, off balance sheet commitments and derivatives over a variety of time horizons under normal business and stress conditions on a regular basis.

負責獨立監控本分行流動性風險狀況的 HALCO 與資金和市場部密切合作，對市場狀況進行監督。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維持良好的業務關係。與所有其他海外分支機構和子公司一樣，本分行尋求自給自足的資金。集團資金部只會在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。本分行需定期在正常業務和壓力的情況下，在各個時間範圍內測量和預測資產，負債，資產負債外承擔和衍生工具到期情況所產生的各項現金流。

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減輕流動性風險。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，保持充足可隨時在市場上出售的未支配、高質量的流動資產，維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 HALCO and GALCOs, 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，以識別其投資組合中的脆弱區域，衡量財務影響並使管理層採取搶先的行動。本集團將壓力測試結果提交給 HALCO 和 GALCO，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以符合規定壓力測試條件下的流動資金需求。

e. Contingency funding plan 應急資金計劃

The Branch's contingency funding plan is in place to alert and to enable the management to act effectively and efficiently during a liquidity crisis and under adverse market conditions. 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能提醒並使管理層在流動性危機期間及市況不利情況下有效地採取行動。該計劃由兩個關鍵部分組成：一個預警系統和一個資金危機管理團隊。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(監測預先確定的閾值)，可以可靠地反映本分行的財務實力和穩定性。

Table LIQA: Liquidity Risk Management (Continued) 表 LIQA: 流動性風險管理 (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

計及認可機構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 liquidity maintenance ratio, 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，包括流動性維持比率，貸存比率，淨無擔保短期同業拆借比率和累計現金流量差距（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 2018 2018年12月31日 %
Liquidity Maintenance Ratio	流動性維持比率	66.88%
		As at 31 Dec 2018 於2018年12月31日 %
Loan-to-deposit Ratio	貸存比率	158%
Net unsecured short term interbank borrowing ratio	淨無擔保短期同業拆借比率	46%

The quarterly average liquidity maintenance ratio (öLMRö) 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。

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 2018 於2018年12月31日	
		Amount 金額 HK\$'000 港幣千元	% of Total Funding 佔總額比率 %
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	3,056	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	27,732	0.17%
(c) Exceed HK\$10,000,000	(c) 超過 10,000,000 港元	2,962,264	17.92%
		2,993,052	18.11%
Funding raised from banks	從銀行籌集的資金	13,538,999	81.89%
		16,532,051	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。

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Table LIQA: Liquidity Risk Management (Continued) 表 LIQA: 流動性風險管理 (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 2018 HK\$'000	於 2018 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	42,145	-	-	42,145	-	-	-	-	-	-	-	-	-
(b) Demand, savings and current account deposits	(b) 活期存款和往來存款	133,840	133,840	-	-	-	-	-	-	-	-	-	-	-
(c) Term, call and notice deposits	(c) 定期存款和通知存款	2,817,067	67,641	80,278	476,997	1,574,178	551,767	66,206	-	-	-	-	-	-
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)	258,792	-	-	108,233	150,559	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生合約的應付賬款	42,249	3,440	2,861	25,071	12,007	7,581	239,176	18,095	18,087	34,858	54,738	-	-
Due to banks	尚欠銀行存款	5,611,385	1,174,357	588,318	1,756,100	1,027,104	115,506	650,000	-	-	-	300,000	-	-
Other liabilities	其他負債	291,059	169,497	101,328	4,316	9,800	-	260	4,370	-	-	-	-	1,488
Reserves	儲備	(50,560)	-	-	-	-	-	-	-	-	-	-	-	(50,560)
Total	總額	9,145,977	1,548,775	772,785	2,412,862	2,773,648	674,854	955,642	22,465	18,087	34,858	354,738	(49,072)	
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	131,960	-	-	131,960	-	-	-	-	-	-	-	-	-
Others	其他	40,881	-	40,881	-	-	-	-	-	-	-	-	-	-
Total	總額	172,841	-	40,881	131,960	-	-	-	-	-	-	-	-	

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Table LIQA: Liquidity Risk Management (Continued) 表 LIQA: 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 2018 HK\$'000	於 2018 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和證券流						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 assets	表內資產												
Currency notes and coins	現金	684,369	684,369	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應收賬款	375,853	-	-	375,853	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生合約的應收賬款	45,211	1,229	2,417	26,573	7,980	5,487	241,425	20,130	20,029	37,575	54,641	-
Due from MA for a/c of Exchange Fund	存放外匯基金存款	14,071	14,071	-	-	-	-	-	-	-	-	-	-
Due from banks	銀行結餘	1,054,750	897,926	-	-	156,824	-	-	-	-	-	-	-
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	1,094,316	1,094,316	-	-	-	-	-	-	-	-	-	-
(b) Not readily monetizable	不可以隨時貨幣化												
(i) Pledged to customers	(i) 已抵押給客戶	270,153	-	-	114,266	155,887	-	-	-	-	-	-	-
(ii) Others	(ii) 其他	848,789	-	-	-	101,697	196,991	550,101	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款	4,724,691	500,071	395,215	1,470,926	-	109,642	274,104	-	354,947	1,619,786	-	-
Other assets	其他資產	36,753	4,267	-	2,918	8,137	-	217	5,228	-	914	-	15,072
Total	總額	9,148,956	3,196,249	397,632	1,990,536	430,525	312,120	1,065,847	25,358	374,976	1,658,275	54,641	15,072
Off-balance sheet assets	表外資產												
Others	其他	40,881	-	-	-	-	-	-	-	-	-	-	40,881
Total	總額	40,881	-	-	-	-	-	-	-	-	-	-	40,881
Contractual Maturity Mismatch	合同到期差距		1,647,474	(416,034)	(554,286)	(2,343,123)	(362,734)	110,205	2,893	356,889	1,623,417	(300,097)	
Cumulative Contractual Maturity Mismatch	累積合同到期差距		1,647,474	1,231,440	677,154	(1,665,969)	(2,028,703)	(1,918,498)	(1,915,605)	(1,558,716)	64,701	(235,396)	