



**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 2019**

截至 2019 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 2019**  
截至 2019 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 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

		<b>For the six months period ended</b>	
		6 個月期間至	
		<b>30 Jun 2019</b>	<b>30 Jun 2018</b>
		2019 年 6 月 30 日	2018 年 6 月 30 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
Interest income	利息收入	135,966	80,347
Interest expenses	利息支出	(101,850)	(58,329)
Net interest income	淨利息收入	34,116	22,018
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	36,373	33,170
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)	29,385	(33,839)
Net (losses) / gains from other trading activities	來自其他交易活動的淨 (虧損) / 收益	(15,464)	27,303
Net fees and commission income	收費及佣金淨收入	498	6,824
Other income	其他收入	7,103	10,468
Total operating income	總營運收入	92,011	65,944
Operating expenses	經營開支	(45,615)	(36,501)
Net release 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的淨回撥	38	379
Profit before taxation	除稅前利潤	46,434	29,822
Tax expenses	稅項開支	(6,175)	-
Profit after taxation	除稅後利潤	40,259	29,822

**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

		<b>As at 30 Jun 2019</b>	<b>As at 31 Dec 2018</b>
		於 2019 年 6 月 30 日	於 2018 年 12 月 31 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	670,186	807,749
Due from Exchange Fund	存放外匯基金存款	16,417	14,071
Placement with banks maturing between one and twelve months	於一至十二個月內到期之銀行存款	299,979	-
Amount due from overseas offices of the institution	存放於該機構的海外辦事處的數額	2,683,618	931,057
Reverse repurchase agreements	反向回購協議	1,288,594	374,853
Certificates of deposits held	持有的存款證	936,966	843,997
Securities held for trading purposes	持有作交易用途的證券	369,440	638,674
Loans and receivables	貸款及應收款項	3,620,394	4,814,957
Investment securities	投資證券	1,101,796	715,168
Tangible fixed assets	有形固定資產	11,900	5,451
<b>Total assets</b>	<b>資產總額</b>	<b>10,999,290</b>	<b>9,145,977</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	4,481,504	2,246,701
Deposits from customers	客戶存款	3,467,216	2,982,563
Amount due to overseas offices of the institution	結欠該機構的海外辦事處的數額	1,629,300	3,354,286
Repurchase agreements	回購協議	346,906	257,602
Issued debt securities	已發行債務證券	700,000	-
Other liabilities and provisions	其他負債及準備金	379,304	355,385
Capital and reserves	資本及儲備	(4,940)	(50,560)
<b>Total liabilities</b>	<b>負債總額</b>	<b>10,999,290</b>	<b>9,145,977</b>

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**Income Statement Additional Information** 損益帳額外資料

*Other income* 其他收入

		<b>For the six months period ended</b>	
		6 個月期間至	
		<b>30 Jun 2019</b>	<b>30 Jun 2018</b>
		2019 年 6 月 30 日	2018 年 6 月 30 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
Rental income from operating lease	經營租賃的租金收入	5,986	-
Income from non-trading investments	非交易投資收入	1,117	3,030
Services fee earned from overseas offices	收取海外辦事處的服務收入	-	7,438
		7,103	10,468

*Operating expenses* 經營開支

		<b>For the six months period ended</b>	
		6 個月期間至	
		<b>30 Jun 2019</b>	<b>30 Jun 2018</b>
		2019 年 6 月 30 日	2018 年 6 月 30 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
Staff expenses	員工開支	23,327	21,175
Rental expenses	租金開支	11,925	5,176
Others	其他	10,363	10,150
		45,615	36,501

**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

		<b>As at 30 Jun 2019</b>	<b>As at 31 Dec 2018</b>
		於 2019 年 6 月 30 日	於 2018 年 12 月 31 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
Cash	現金	635,801	684,369
Balance with banks	銀行結餘	34,385	123,380
		670,186	807,749

*Placement with banks maturing between one and twelve months* 於一至十二個月內到期之銀行存款

		<b>As at 30 Jun 2019</b>	<b>As at 31 Dec 2018</b>
		於 2019 年 6 月 30 日	於 2018 年 12 月 31 日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		港幣千元	港幣千元
Placement with banks	銀行存款	300,000	-
Impairment allowance on placement with banks	銀行存款減值準備		
Collective impairment allowances	組合減值準備	(21)	-
Individual impairment allowances	個別減值準備	-	-
		299,979	-

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

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

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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

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日	<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Advances to customers	客戶貸款	3,375,295	4,711,634
Impairment allowances	貸款減值準備		
Collective impairment allowances	組合減值準備	(2,915)	(2,979)
Individual impairment allowances	個別減值準備	-	-
Accrued interest receivable	應收利息	26,708	29,789
Other accounts and receivables	其他賬目及應收帳款	221,306	76,513
		<u>3,620,394</u>	<u>4,814,957</u>

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

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

**Impaired loans and advances** 減值貸款及墊款

As at 30 June 2019 and 31 December 2018, there were no loans and advances to customers or banks which are individually determined to be impaired.

於 2019 年 6 月 30 日及 2018 年 12 月 31 日，本分行並無任何個別被斷定為減值的對客戶或銀行的已減值貸款及放款的數額。

**Deposits from customers** 客戶存款

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日	<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Demand deposits and current accounts	活期存款及往來帳戶	76,234	124,858
Savings deposits	儲蓄存款	7,296	8,981
Time deposits	定期存款	3,383,686	2,848,724
		<u>3,467,216</u>	<u>2,982,563</u>

**Other liabilities and provisions** 其他負債及準備金

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日	<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日
		<b>HK\$'000</b> 港幣千元	<b>HK\$'000</b> 港幣千元
Accrued interest payable	應付利息	25,678	22,077
Other accounts and payables	其他帳目及應付帳款	353,626	333,308
		<u>379,304</u>	<u>355,385</u>

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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 30 Jun 2019		As at 31 Dec 2018	
		於 2019 年 6 月 30 日		於 2018 年 12 月 31 日	
		Trading	Hedging	Trading	Hedging
		持作交 易用途	對沖 用途	持作交 易用途	對沖 用途
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		港幣千元	港幣千元	港幣千元	港幣千元
Exchange rate contracts	滙率關聯衍生工具合約	11,134,070	-	11,710,967	-
Interest rate contracts	利率衍生工具合約	284,994	353,705	477,725	320,310
		<u>11,419,064</u>	<u>353,705</u>	<u>12,188,692</u>	<u>320,310</u>

The following table summarises the fair value of derivative. The fair value does not take into account the effect of bilateral netting arrangements.

下表列示衍生工具的公平價值。公平價值沒有考慮到雙邊淨額結算的影響。

		As at 30 Jun 2019				As at 31 Dec 2018			
		於 2019 年 6 月 30 日				於 2018 年 12 月 31 日			
		Fair value assets		Fair value liabilities		Fair value assets		Fair value liabilities	
		公平價值資產		公平價值負債		公平價值資產		公平價值負債	
		Trading	Hedging	Trading	Hedging	Trading	Hedging	Trading	Hedging
		持作交 易用途	對沖 用途	持作交 易用途	對沖 用途	持作交 易用途	對沖 用途	持作交 易用途	對沖 用途
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
Exchange rate contracts	滙率關聯衍生 工具合約	19,650	-	11,438	-	34,052	-	37,122	-
Interest rate contracts	利率衍生 工具合約	72	-	6,309	17,526	6,372	4,787	1,987	3,140
		<u>19,722</u>	<u>-</u>	<u>17,747</u>	<u>17,526</u>	<u>40,424</u>	<u>4,787</u>	<u>39,109</u>	<u>3,140</u>

**Contingent liabilities and commitments** 或然負債和承擔

		As at 30 Jun 2019	As at 31 Dec 2018
		於 2019 年 6 月 30 日	於 2018 年 12 月 31 日
		HK\$'000	HK\$'000
		港幣千元	港幣千元
Direct credit substitutes	直接信貸替代項目	40,758	40,881
Other commitments	其他承諾	3,630,805	2,413,155
		<u>3,671,563</u>	<u>2,454,036</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。

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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
		HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元	HK\$'m 港幣百萬元
<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日							
Developed countries	已發展國家	80	1,097	1	16	-	1,194
Offshore centres	離岸中心	159	403	85	3,538	-	4,185
of which: Hong Kong	其中: 香港	159	398	30	3,502	-	4,089
Developing Asia-Pacific	發展中的亞太區國家	4,481	805	252	79	-	5,617
of which: Malaysia	其中: 馬來西亞	2,816	206	-	-	-	3,022
China	中國	1,379	128	170	39	-	1,716
<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日							
Developed countries	已發展國家	413	352	41	-	-	806
Offshore centres	離岸中心	340	522	105	4,745	-	5,712
of which: Hong Kong	其中: 香港	340	432	50	4,745	-	5,567
Developing Asia-Pacific	發展中的亞太區國家	2,080	333	226	37	-	2,676
of which: Malaysia	其中: 馬來西亞	995	-	-	-	-	995
China	中國	963	320	162	-	-	1,445

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

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

**Advances to customers by major geographical segments** 客戶貸款按照對方所在地作出細目分類

		Gross advances to customers	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
<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日					
Hong Kong	香港	3,375,295	-	-	-
<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日					
Hong Kong	香港	4,711,634	-	-	-

A major country means a country to which not less than 10% of the Branches 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。

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**Advances to customers by industry sectors** 客戶貸款按行業分類資料

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日	
		<b>Gross loan and advances</b>	<b>% of gross loan covered by collateral</b>	<b>Gross loan and advances</b>	<b>% of gross loan covered by collateral</b>
		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	娛樂活動	780,805	0%	783,155	0%
Transport and transport equipment	運輸及運輸設備	-	0%	570,000	0%
		<u>780,805</u>	0%	<u>2,353,155</u>	0%
Loans for use outside Hong Kong	在香港以外使用的貸款	2,594,490	0%	2,358,479	0%
		<u>3,375,295</u>	0%	<u>4,711,634</u>	0%

**Overdue or rescheduled assets** 過期或經重組資產

**Analysis of overdue loans and advances** 過期貸款細分

As at 30 June 2019 and 31 December 2018, there were no overdue loans and advances to customers or banks.

於 2019 年 6 月 30 日及 2018 年 12 月 31 日，本分行並無任何給予客戶或銀行的過期貸款及墊款。

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

As at 30 June 2019 and 31 December 2018, there were no rescheduled loans and advances to customers or banks.

於 2019 年 6 月 30 日及 2018 年 12 月 31 日，本分行並無任何給予客戶或銀行的經重組貸款及墊款。

**Analysis of overdue other assets** 其他過期資產

As at 30 June 2019 and 31 December 2018, there were no other overdue assets.

於 2019 年 6 月 30 日及 2018 年 12 月 31 日，本分行並無其他過期資產。

**Repossessed assets** 收回資產

As at 30 June 2019 and 31 December 2018, there were no repossessed assets.

於 2019 年 6 月 30 日及 2018 年 12 月 31 日，本分行並無經收回資產。



**CIMB Bank Berhad, Hong Kong Branch**  
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**Non-bank Mainland Exposures** 對非銀行類客戶的內地相關風險承擔

<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日		<b>On-balance sheet exposure</b> 資產負債表內風險承擔 <b>HK\$'000</b> 港幣千元	<b>Off-balance sheet exposure</b> 資產負債表外風險承擔 <b>HK\$'000</b> 港幣千元	<b>Total exposures</b> 總風險承擔 <b>HK\$'000</b> 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	1,357,165	-	1,357,165
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	39,186	-	39,186
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	1,173,908	-	1,173,908
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	-	-	-
<b>Total</b>	<b>總額</b>	<b>2,570,259</b>	<b>-</b>	<b>2,570,259</b>
<b>Total assets after provision</b>	<b>扣減準備金後的資產總額</b>	<b>10,999,290</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>資產負債表內風險承擔佔資產總額的百分率</b>	<b>23.37%</b>		

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

	<b>On-balance sheet exposure</b> 資產負債表內風險承擔 <b>HK\$'000</b> 港幣千元	<b>Off-balance sheet exposure</b> 資產負債表外風險承擔 <b>HK\$'000</b> 港幣千元	<b>Total exposures</b> 總風險承擔 <b>HK\$'000</b> 港幣千元
<b>As at 31 Dec 2018</b>			
於 2018 年 12 月 31 日			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	306,069	1,096,417	1,402,486
2. Local governments, local government-owned entities and their subsidiaries and JVs	800,802	-	800,802
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	51,456	-	51,456
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,177,605	-	1,177,605
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
<b>Total</b>	<b>2,335,932</b>	<b>1,096,417</b>	<b>3,432,349</b>
<b>Total assets after provision</b>	<b>9,145,977</b>		
<b>On-balance sheet exposures as percentage of total assets</b>	<b>25.54%</b>		

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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:

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日 <b>Equivalent in HK\$'m</b> 港幣百萬元等值				
		USD 美元	CNY 人民幣	CAD 加拿大元	TWD 新臺幣	<b>Total</b> 總計
Spot assets	現貨資產	7,195	129	3	6	7,333
Spot liabilities	現貨負債	(2,393)	(188)	-	(4)	(2,585)
Forward purchases	遠期買入	3,105	249	-	5	3,359
Forward sales	遠期賣出	(7,859)	(184)	(5)	-	(8,048)
Net option position	期權淨持倉量	-	-	-	-	-
Net long position	長倉淨持倉量	48	6	(2)	7	59
Net structural position	結構性淨持倉量	-	-	-	-	-

		<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日 <b>Equivalent in HK\$'m</b> 港幣百萬元等值				
		USD 美元	CNY 人民幣	CAD 加拿大元	TWD 新臺幣	<b>Total</b> 總計
Spot assets	現貨資產	5,359	633	4	6	6,002
Spot liabilities	現貨負債	(4,027)	(485)	(116)	-	(4,628)
Forward purchases	遠期買入	5,072	627	115	-	5,814
Forward sales	遠期賣出	(6,397)	(774)	(5)	-	(7,176)
Net option position	期權淨持倉量	-	-	-	-	-
Net long position	長倉淨持倉量	7	1	(2)	6	12
Net structural position	結構性淨持倉量	-	-	-	-	-

**Liquidity risks** 流動性風險

**Liquidity information** 流動性資料

		<b>For the quarter ended</b> 季度期間至	
		<b>30 Jun 2019</b> 2019 年 6 月 30 日	<b>30 Jun 2018</b> 2018 年 6 月 30 日
		%	%
Average Liquidity Maintenance Ratio	流動性維持比率的平均值	119.65%	77.74%

The quarterly average liquidity maintenance ratio (δLMRδ) 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。

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**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

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日	<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日
		<b>RM'm/%</b> 百萬馬幣/百分比	<b>RM'm/%</b> 百萬馬幣/百分比
Shareholders' equity	股東權益	43,480	41,127
Capital adequacy ratio			
Common equity Tier 1 ratio	普通股權益第一級資本比率	13.07%	12.89%
Tier 1 ratio	第一級資本比率	14.11%	13.97%
Total capital ratio	總資本比率	17.79%	17.83%

**Other financial information** 其他財務資料

		<b>As at 30 Jun 2019</b> 於 2019 年 6 月 30 日	<b>As at 31 Dec 2018</b> 於 2018 年 12 月 31 日
		<b>RM'm</b> 百萬馬幣	<b>RM'm</b> 百萬馬幣
Total assets	資產總額	473,282	451,933
Total liabilities	負債總額	429,802	410,805
Total loans and advances	貸款及放款總計	292,789	284,469
Total customer deposits	客戶存款總計	327,073	319,243

		<b>For the six month period ended</b> 6 個月期間至	
		<b>30 Jun 2019</b> 2019 年 6 月 30 日	<b>30 Jun 2018</b> 2018 年 6 月 30 日
		<b>RM'm</b> 百萬馬幣	<b>RM'm</b> 百萬馬幣
Profit before tax	除稅前利潤	2,774	2,600