



Bangkok Bank

Bangkok Bank Public Company Limited, Hong Kong Branch
盤谷銀行，香港分行

**Key Financial Information Disclosure Statement
For 6 months ended 30 June 2020**

主要財務資料披露報告
截至二零二零年六月三十日止六個月



Key Financial Information Disclosure Statement for 6 months ended 30 June 2020

This disclosure of the financial information as at 30 June 2020 of BANGKOK BANK PUBLIC COMPANY LIMITED, Hong Kong Branch and the Bank as a whole is pursuant to the Banking (Disclosure) Rules.

General Information

Bangkok Bank Public Company Limited is a company incorporated in Thailand with limited liability. Its Hong Kong Branch provides banking and financial related services.

Chief Executive's declaration of compliance

We enclose herewith the Key Financial Information Disclosure Statement for 6 months ended 30 June 2020. We confirm that the information contained therein complies, in all material respects, with the Hong Kong Monetary Authority's recommendations and is not false or misleading.

截至二零二零年六月三十日止六個月的主要財務資料披露

本報告是根據《銀行業(披露)規則》，披露盤谷銀行香港分行及銀行整體在二零二零年六月三十日的財務資料。

一般資料

盤谷銀行乃一間在泰國成立的有限公司。其香港分行提供銀行及金融相關服務。

行政總裁遵從披露指引的聲明

本行現附上截至二零二零年六月三十日止六個月財政年度的主要財務資料披露報告。我們確認，在各重要方面而言，報告內所載資料均符合香港金融管理局的指引，並沒有虛假或誤導成份。

Sitthichai Jiwattanakul

周思澄

Chief Executive and General Manager

行政總裁及總經理

Hong Kong Branch

香港分行

30 September 2020

二零二零年九月三十日



Key Financial Information Disclosure Statement

Attached is the Key Financial Information Disclosure Statement ("Disclosure Statement") of Bangkok Bank Public Company Limited, Hong Kong Branch for 6 months ended 30 June 2020.

The public can obtain copies of the Disclosure Statement at G/F, Bangkok Bank Building, 28 Des Voeux Road Central, Hong Kong.

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on our Head Office internet website: <https://www.bangkokbank.com/en/International-Banking/East-Asia/Hong-Kong-Business-Banking> for public inspection.

主要財務資料披露報告

謹附上盤谷銀行香港分行截至二零二零年六月三十日止六個月的主要財務資料披露報告。

公眾人士可於香港中環德輔道中二十八號盤谷銀行大廈地下索取有關副本。

本財務資料披露報告已存放在香港金融管理局查冊處及上載至本總行互聯網網頁：
<https://www.bangkokbank.com/en/International-Banking/East-Asia/Hong-Kong-Business-Banking> 以供公眾人士查閱。

A. BRANCH INFORMATION (HONG KONG OFFICE)

香港分行資料

	6 months ended 30 June 2020 截至 2020 年 6 月 30 日止 六個月 HKD million 港幣百萬元	6 months ended 30 June 2019 截至 2019 年 6 月 30 日止 六個月 HKD million 港幣百萬元
Profit and Loss 收益表		
Interest income 利息收入	1,579	1,761
Interest expense 利息支出	(1,347)	(1,553)
Net interest income 淨利息收入	232	208
Other operating income 其他營運收入		
- Gains less losses arising from dealing in foreign currencies 外匯買賣收益減虧損	2	7
- Net fees and commission income 淨收費及佣金收入		
Fees and commission income 收費及佣金收入	33	21
Fees and commission expense 收費及佣金支出	(1)	(1)
	32	20
- Others 其他	11	6
Operating income 營運收入	277	241
Staff expense 職員薪金支出	(57)	(52)
Rental expense 租金支出	(4)	(4)
Depreciation on fixed assets 固定資產折舊	(3)	(2)
Others 其他	(15)	(17)
Operating expenses 營運支出	(79)	(75)
Operating profit before impairment allowances 扣除減值準備前營業利潤	198	166
Impairment allowances 減值準備	(39)	(136)
Profit before taxation 稅前盈利	159	30
Taxation expense 稅項支出	(29)	(5)
Profit after taxation 除稅後盈利	130	25

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

30 June 2020 31 December 2019
2020年6月30日 2019年12月31日

HKD million HKD million
港幣百萬元 港幣百萬元

Balance Sheet – Assets 資產負債表–資產項目

Cash and balances with banks 現金及銀行結餘	6,201	6,138
Balances with central banks 中央銀行結餘	164	130
Placements with banks maturing of more than one month but not more than twelve months (net of impairment allowances) 超逾一個月但不超逾十二個月的銀行存款(已扣除減值準備)	1,818	826
Amount due from overseas offices of the Bank 存放其他海外辦事處	59,085	61,132
Trade bills 貿易匯票	0	2
Advances and other accounts (net of impairment allowances) 貸款及其他帳目(已扣除減值準備) [Note A(i) 註 A(i)]	12,672	15,807
Investment securities (net of impairment allowances) 投資證券(已扣除減值準備)		
Debt securities at amortised cost 以攤餘成本計量之債務證券		
- Exchange fund bills 外匯基金票據	200	200
Debt securities at fair value through other comprehensive income 以公平值變化計入其他全面之債務證券		
- Listed in Hong Kong 在香港上市	116	156
- Listed outside Hong Kong 在香港以外地區上市	74	74
Equity securities at amortised cost 以攤餘成本計量之可供出售股份證券		
- Listed in Hong Kong 在香港上市	311	317
- Listed outside Hong Kong 在香港以外地區上市	6	8
Other equity securities 其他股份證券		
- Unlisted 非上市	0	0



A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

30 June 2020 31 December 2019
2020年6月30日 2019年12月31日

HKD million HKD million
港幣百萬元 港幣百萬元

Tangible fixed assets 有形固定資產

Properties, plant and equipment 物業、器材及設備

Right-of-use assets 使用權資產

8

1

9

8

323

317

80,979

85,115

Total assets 總資產

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

30 June 2020

2020年6月30日

31 December 2019

2019年12月31日

HKD million

港幣百萬元

HKD million

港幣百萬元

Balance Sheet – Liabilities 資產負債表–負債項目

Deposits and balances from banks 銀行存款結餘	1,784	106
Balances with central banks 中央銀行結餘	0	0
Deposits from customers 客戶存款		
Demand deposits and current accounts 活期存款及往來存款	376	513
Savings deposits 儲蓄存款	2,665	1,691
Time, call and notice deposits 定期存款及通知存款	10,108	8,749
Amount due to overseas offices of the Bank 其他海外辦事處存款	25,807	33,986
Issued debt securities 已發行債務證券	38,338	38,513
Other liabilities 其他負債	882	661
Tax payable 應付稅項	8	8
Total liabilities 總負債	<u>79,968</u>	<u>84,227</u>
Capital and reserves 資本及儲備		
Reserves 儲備	881	828
Current profit 本年度盈利	130	60
Total capital and reserves 資本及儲備總額	<u>1,011</u>	<u>888</u>
Total capital and reserves and liabilities 資本、儲備及負債總額	<u>80,979</u>	<u>85,115</u>

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

30 June 2020
2020年6月30日

31 December 2019
2019年12月31日

HKD million
港幣百萬元

HKD million
港幣百萬元

Note A 註 A

Additional balance sheet information 附加資料

(i) Advances and other accounts 貸款及其他帳目

- Advances to customers 對客戶的貸款	14,702	17,735
- Advances to banks 對銀行的放款	0	0
- Accrued interest 應計利息	68	131
- Other accounts 其他帳目	12	25
	<u>14,782</u>	<u>17,891</u>
- Impairment allowances against advances to customers 客戶貸款減值準備		
- Stage 1 第一階段	(227)	0
- Stage 2 第二階段	0	0
- Stage 3 第三階段	(97)	0
- General 一般撥備	(1,786)	(1,972)
- Specific 特殊撥備	0	(112)
	<u>(2,110)</u>	<u>(2,084)</u>
	<u>12,672</u>	<u>15,807</u>

(ii) Amount of advances to customers on which interest is being placed
in suspense or on which interest accrual has ceased
暫記利息或已停息之客戶貸款金額

- Advances to customers 客戶貸款金額	97	112
- Percentage of such advances to total advances to customers 該等貸款佔客戶貸款總額	0.66%	0.63%
- Trade bills accepted or payable by non-banks 由非銀行承兌或支付之貿易票據	0	0
- Amount of suspended interest 暫記利息	0	0
- Amount of specific provisions made in respect of such advances 該等貸款之特殊撥備	97	112
- Value of collateral in support of such advances to which specific provisions relate 該等貸款之抵押品價值	0	0

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

	30 June 2020 2020年 6月30日	Amount of advances covered by collateral 受抵押品覆 蓋的金額	31 December 2019 2019年 12月31日	Amount of advances covered by collateral 受抵押品覆 蓋的金額
	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元
(iii) Industry analysis of gross advances to customers 客戶貸款的行業分類				
Advances for use in Hong Kong 在香港使用的貸款				
Industrial, commercial and financial 工商金融				
- Property development 物業發展	136	0	266	0
- Property investment 物業投資	1,750	1,750	1,750	1,750
- Financial concerns 金融企業	1,813	31	2,576	22
- Stockbrokers 股票經紀	1	1	0	0
- Wholesale and retail trade 批發零售	45	40	110	110
- Manufacturing 製造業	2	2	3	3
- Transport and transport equipment 運輸及運輸設備	325	325	327	327
- Electricity & Gas 電力及燃氣	775	775	779	779
- Others 其他	121	121	112	112
Individuals 個人				
- Advances for the purchase of residential properties other than flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme 購買非「居者有其屋」、「私人參建居屋計劃」和「租者置其屋計劃」樓宇的貸款	0	0	0	0
- Others 其他	367	363	495	495
	5,335	3,408	6,418	3,598
Trade finance 貿易融資	541	205	479	205
Advances for use outside Hong Kong 在香港以外使用的貸款	8,826	3,777	10,838	2,683
Gross advances to customers 客戶貸款	14,702	7,390	17,735	6,486

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority.

上述細分乃根據香港金融管理局採用的類別和定義而分類。

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

(iv) Geographical analysis of assets 資產的地區分類

A country or geographical area is disclosed where it constitutes 10% or more of the gross amount of advances to customers after taking into consideration any transfers of risk

在顧及風險轉移後,只有佔客戶貸款總額 10% 或以上的國家或地區方作披露

	30 June 2020 2020 年 6 月 30 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比	31 December 2019 2019 年 12 月 31 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比
Gross advances to customers 客戶貸款				
-Hong Kong 香港	10,547	71.74%	11,541	65.07%
-China 中國	3,436	23.37%	1,819	10.26%
-Others 其他	713	4.85%	1,877	10.58%
-British Virgin Island 英屬維爾京群島	6	0.04%	2,498	14.09%
	14,702	100.00%	17,735	100.00%
Gross overdue advances to customers 逾期客戶貸款				
Three months or less but over one month 一個月以上但不超過三個月	0	0.00%	0	0.00%
Over three months 超過三個月				
-Hong Kong 香港	97	0.66%	112	0.63%
Total non-performing loans 不履行貸款總額	97	0.66%	112	0.63%
Gross advances to customers on which interest is being placed in suspense or on which interest accrual was ceased 暫記利息或已停止累計利息收入之 客戶貸款				
-Hong Kong 香港	97	0.66%	112	0.63%
Other overdue assets 其他逾期資產				
-Six months or less but over three months 三個月以上但不超過六個月	0	0.00%	0	0.00%
-One year or less but over six months 六個月以上但不超過一年	0	0.00%	0	0.00%
-Over one year 超過一年	0	0.00%	0	0.00%

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

HKD million
港幣百萬元

(iv) Geographical analysis of assets (cont'd) 資產的地區分類(續)

The breakdown of cross-border claims by countries or geographical area is disclosed where it constitutes 10% or more of the aggregate amount of cross-border claims after taking into consideration any transfers of risk
在顧及風險轉移後，只有佔總跨境債權 10% 或以上的國家或地區方作披露

As at 30 June 2020	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
於 2020 年 6 月 30 日	銀行	官方機構	非銀行金融機構	非金融私人機構	其他	總額
1. Developing Asia-Pacific						
發展中亞太區國家						
China 中國	3,536	0	0	3,453	0	6,989
2. Offshore Centres						
離岸中心						
Singapore	2,286	0	0	1	0	2,287
新加坡						
British Virgin Island	0	0	0	6	0	6
英屬維爾京群島						
As at 31 December 2019	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
於 2019 年 12 月 31 日	銀行	官方機構	非銀行金融機構	非金融私人機構	其他	總額
1. Developing Asia-Pacific						
發展中亞太區國家						
China 中國	3,753	0	0	1,815	0	5,568
2. Offshore Centres						
離岸中心						
Singapore	779	0	0	0	0	779
新加坡						
British Virgin Island	0	0	0	2,501	0	2,501
英屬維爾京群島						

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

HKD million
港幣百萬元

- (v) Foreign currency exposures, arising from trading and non-trading position where it constitutes 10% or more of the total net position or total net structural position in all foreign currencies
因買賣及非買賣倉盤而產生的外匯風險額，並佔所持有外匯淨盤總額或結構性持倉淨盤總額的10%或以上

	Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net long / (short) position 長/(短)盤淨額
As at 30 June 2020 於2020年6月30日					
USD 美元	71,813	(73,996)	6,428	(4,219)	(26)
GBP 英鎊	808	(1,050)	1,040	(798)	0
CNY 人民幣	3	(116)	381	(268)	0
AUD 澳元	1,022	(806)	518	(734)	0
SGD 新加坡元	1	0	112	(113)	0
NZD 新西蘭元	2	(19)	17	0	0
THB 泰銖	57	(5)	53	(105)	0
As at 31 December 2019 於2019年12月31日					
USD 美元	72,582	(77,556)	7,339	(2,387)	(22)
GBP 英鎊	664	(1,228)	1,142	(578)	0
CNY 人民幣	4	(203)	201	(2)	0
AUD 澳元	1,218	(675)	126	(669)	0
SGD 新加坡元	0	0	0	0	0
NZD 新西蘭元	1	(98)	98	(1)	0
THB 泰銖	35	(8)	23	(50)	0

Hong Kong Branch has no net structural and option position.

香港分行沒有期權盤淨額。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

	30 June 2020 2020 年 6 月 30 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比	31 December 2019 2019 年 12 月 31 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比
(vi) (a) Analysis of gross overdue advances to customers 逾期客戶貸款				
- Three months or less but over one month 一個月以上但不超過三個月	0	0.00%	0	0.00%
- Six months or less but over three months 三個月以上但不超過六個月	0	0.00%	66	0.37%
- One year or less but over six months 六個月以上但不超過一年	66	0.45%	27	0.15%
- Over one year 超過一年	31	0.21%	19	0.11%
	97	0.66%	112	0.63%
- Current market value of collateral held against the covered portion of such overdue advances 該等逾期貸款之抵押品的市場價值	0		0	
- Covered portion of such overdue advances 該等逾期貸款受抵押品覆蓋的金額	0		0	
- Uncovered portion of such overdue advances 該等逾期貸款不受抵押品覆蓋的金額	97		112	
- Amount of specific provisions made on such overdue advances 該等逾期貸款之特殊撥備	97		112	
- Gross overdue advances to customers on which interest is being placed in suspense or on which interest accrual has ceased 已停止累計利息收入的逾期客戶貸款	97	0.66%	112	0.63%
(b) Rescheduled advances to customers (net of those which have been overdue for over three months and reported in item (vi(a)) above) 重組貸款(已扣除逾期超過三個月並在上述(vi(a))項內列明的貸款)	0	0.00%	0	0.00%

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

	30 June 2020 2020 年 6 月 30 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比	31 December 2019 2019 年 12 月 31 日 HKD million 港幣百萬元	Percentage of total advances to customers 佔客戶貸款 總額的百分比
(c) Gross advances to customer which are overdue for less than 3 months and classified as non-performing loan 逾期不超過三個月並定為 不履行貸款	0	0.00%	0	0.00%
(d) Gross advances to customer which are not overdue but classified as non-performing loan 非逾期並定為不履行貸款	0	0.00%	0	0.00%
Total non-performing loans 不履行貸款總額	97	0.66%	112	0.63%
	HKD million 港幣百萬元		HKD million 港幣百萬元	
(vii) Amount of repossessed assets in relation to advances to customers whose accounts have been classified as bad debt. The reported assets are recorded off-book pending sale, whereby the sale proceeds will be applied as debt recovery. 有關呆壞帳的收回資產，以表外 暫記。而變現後之款項，將作為 其壞帳收回。	0		0	

Definition of non-performing loan

Non-performing loan refers to loans and advances with objective evidence of impairment.

不履行貸款之定義

不履行貸款是指有客觀證據顯示減值的貸款。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd) 香港分行資料(續)		HKD million 港幣百萬元		
(viii) Non-bank Mainland Exposures 非銀行的中國內地風險承擔				
As at 30 June 2020 於2020年6月30日				
Types of Counterparties 交易對手類型	On-balance sheet exposure 資產負債表 內的風險	Off-balance sheet exposure 資產負債表 以外的風險	Total 總額	
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	876	525	1,401	
2. 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	268	54	322	
3. Other entities of central government not included in item (1) above 由中央政府擁有之機構但不包括在以上的項目(1)	1,980	0	1,980	
4. Local government minority-owned entities 由地方政府少數擁有的企業	80	0	80	
5. 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，其於中國內地使用的信貸	5,355	47	5,402	
Total 合計	8,559	626	9,185	
Total Assets after provision 扣除撥備後總資產	81,016			
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	10.56%			

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd) HKD million
港幣百萬元

香港分行資料(續)

(viii) Non-bank Mainland Exposures 非銀行的中國內地風險承擔

As at 31 December 2019

於2019年12月31日

Types of Counterparties 交易對手類型

	On-balance sheet exposure 資產負債表 內的風險	Off-balance sheet exposure 資產負債表 以外的風險	Total 總額
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	1,054	354	1,408
2. 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	244	52	296
3. Other entities of central government not included in item (1) above 由中央政府擁有之機構但不包括在以上的項目(1)	2,376	0	2,376
4. Local government minority-owned entities 由地方政府少數擁有的企業	84	0	84
5. 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，其於中國內地使用的信貸	4,020	43	4,063
Total 合計	7,778	449	8,227
Total Assets after provision 扣除撥備後總資產	85,144		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	9.13%		

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)
香港分行資料(續)

The contractual or notional amount of each of the following class of off-balance sheet exposures outstanding:
下列每類資產負債表以外項目的合約或名義數額：

	30 June 2020 2020年6月30日 HKD million 港幣百萬元	31 December 2019 2019年12月31日 HKD million 港幣百萬元
Off-balance sheet exposures (other than derivative transactions) 資產負債表外風險承擔(衍生工具交易除外)		
- Direct credit substitutes 直接信貸替代項目	8	16
- Transaction-related contingencies 交易關聯或有項目	2,591	29
- Trade-related contingencies 貿易關聯或有項目	123	125
- Other commitments 其他或有承擔	2,536	2,434
- Others - forward deposits placed 其他-遠期有期存款	1,299	547
- Others - forward deposits taken 其他-已接受遠期有期存款	0	0
	6,557	3,151
Off-balance sheet exposures (derivative transactions) 資產負債表外風險承擔(衍生工具交易)		
- Exchange rate contracts 匯率合約	10,660	9,712
- Interest rate contracts 利率合約	0	0

For derivatives, the notional amounts of these instruments indicate the nominal value of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

衍生工具之名義金額顯示於結算當日已訂交易數量，但並不代表所承擔風險的數額。

Replacement costs 重置成本

- Exchange rate contracts 匯率合約	111	46
- Interest rate contracts 利率合約	0	0

The replacement costs of derivatives do not take into account the effects of bilateral netting arrangements, and do not include those deals which risk is borne by Head Office.

上述衍生工具之風險重置成本並未計入雙邊淨額結算及不包括由總行承擔風險之交易。

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

Second Quarter ended 30 June 2020 截至 2020 年第二季度	Second Quarter ended 30 June 2019 截至 2019 年第二季度
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Liquidity 流動資金Average Liquidity Maintenance Ratio
維持資金比率

38.68%

37.32%

The calculation for the Branch's average liquidity maintenance ratio for the relevant period is based on the arithmetic mean of the average value of the liquidity maintenance ratio for each calendar month in accordance with the Banking (Disclosure) Rules.

本行是根據《銀行業(披露)規則》，以每個公曆月的流動性維持資金比率的平均值的算術平均數為基礎，計算相關期間的平均流動性維持資金比率。

Liquidity Risk Management 流動性風險管理**Qualitative disclosures 定性披露****a. Governance of liquidity risk management, including: 流動性風險管理治理，包括：****(i) Risk tolerance 風險承受能力**

The Branch has established limits which reflect our risk tolerance in optimizing fund usage and prudent liquidity. The Branch has also set up early risk warning indicators and trigger threshold to preempt potential liquidity risk. Limits and threshold would be submitted to Head Office for annual review and approval. 香港分行已製定額度以反映在優化資金使用和審慎流動性方面後本行的風險承受能力。本行還設立了早期風險預警指標及觸發門檻以預防潛在流動性風險。額度和門檻將提交總行進行年度審查和批准。

(ii) Structure and responsibilities for liquidity risk management 流動性風險管理的結構和責任

The Branch's local Management Committee, through the function of Assets and Liabilities Committee (ALCO), oversees the Treasury Department. The Management Committee is responsible for the development and implementation of the liquidity risk management strategy, policies and procedures as well as sourcing funds and maintaining adequate liquidity of the Branch. The Branch's liquidity policies and guidelines are reviewed annually and submitted to Head Office.

本行的管理委員會通過資產負債委員會監督資金部。管理委員會制定及實施流動性風險管理策略，政策和程序，以及籌集資金和維持本行有充足的流動性資金。本行的流動性政策和方針需每年進行審查，並提交總行。

(iii) Internal liquidity reporting 關於流動性的內部匯報

Liquidity issues are revealed and thoroughly discussed in the ALCO monthly meeting. 資金流動性問題會在每月的資產負債委員會會議中提出並徹底討論。

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)****香港分行資料(續)**

- (iv) Communication of liquidity risk strategy, policies and practices across business lines and with Head Office
跨業務線及與總行溝通關於流動性風險策略，政策和實踐

ALCO is comprised of senior members of the branch including members from funding team and business units, which would ensure a balance between prudent liquidity and profitability. Minutes and exceptional matters (if any) would be submitted to Head Office for senior management oversight.

資產負債委員會是由本行的高級成員組成（包括來自資金部和業務部門的成員），這可確保審慎流動性和盈利能力之間的平衡。會議記錄和特殊事項（如有）將提交總行讓高級管理層進行監督。

- b. Funding strategy, including: 融資策略，包括：

- (i) Policies on diversification in the sources and tenors of funding: 關於資金來源和期限多樣化的政策：
The Branch's major sources of fund are (1) deposits from non-bank customers, (2) interbank market, (3) Bangkok Bank Group, (4) issuance of long term financial instruments, etc.
本行主要的資金來源是：（1）客戶存款－非銀行；（2）銀行同業；（3）盤谷銀行集團調度；（4）發行長期金融工具等。

- (ii) Decentralized funding strategy 下放融資策略
The Bank has no internal restrictions for branches to raise fund. However, the Branch does coordinate with Head Office and other branches on major funding activities to ensure harmonized funding activities.
總行並沒有設立內部守則規管分行融資。然而，本行與總行和其他分行在主要融資策略上有充分的協調，從而達致和諧的融資活動。

- c. Liquidity risk mitigation techniques 流動性風險緩解技術

Management Committee and ALCO oversee liquidity risk of the Branch. To mitigate the liquidity risk, we endeavor to diversified types and tenor of assets and liabilities, increase holding of high quality liquidity assets, perform Liquidity Stress test and together with a Liquidity contingency plan in place to ensure adequate and sustainable liquidity.

管理委員會和資產負債委員會監督本行的流動性風險。為降低流動性風險，我們致力於多元化資產和負債的類型和期限，增加高質量流動資產的持有，進行流動性壓力測試以及流動性應急計劃，以確保充足和可持續的流動性。

- d. An explanation of how stress testing is used 解釋如何使用壓力測試

- (i) Systems/ techniques employed for measuring and managing liquidity risk and stress test
計算和管理流動性風險和壓力測試使用的系統/技術

The Branch adopts a cash-flow approach to manage liquidity risk. The cash flow projections are used in monitoring net funding requirements under normal business condition (Business as Usual (BAU) scenario) and cash-flow analysis is conducted regularly based on different stress scenarios.

本行採用現金流的方法來管理流動性風險。現金流量預測在正常經營條件下顯示淨資金需求（一切如常（BAU）情景），並定期進行在不同壓力情景下現金流分析。

The Branch conducts quarterly cash flow review based on the stress scenarios to estimate the tolerance level of the Branch under negative impact on funding sources. The Branch also assesses the liquidity of different assets under different stress scenarios and to formulate necessary and appropriate liquidity plans accordingly. 本行每季進行壓力情景之下現金流分析，以評估資金來源在負面因素影響下本行的承受能力。本行可評估在壓力情景下不同資產可提供的潛在流動性，並制定必要和適當的相應計劃以調整其流動性之狀況。

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

(ii) Liquidity cushion 流動性儲備

The Branch maintains adequate liquidity cushion as a source of liquidity reserve to meet the Branch's liquidity needs at all times and insure against a range of liquidity stress scenarios. The liquidity cushion mainly consists of high quality, liquid and readily marketable instruments (e.g. instruments issued or guaranteed by governmental bodies).

本行持有充足的流動性儲備，能應付不同流動性壓力情景。流動性儲備主要由高流動性變現力強的資產組成（例如：政府機構發行或擔保的金融產品）。

c. An outline of the contingency funding plan 流動性應急計劃的大綱

The Branch has established liquidity indicators to detect signs of potential liquidity crisis. Action plans have been developed to tackle different liquidity crisis scenarios which are applicable to the Branch's business activities.

本行已訂立了流動性指標以偵測潛在的流動性危機跡象，並已制定符合本行業務的行動計劃以應付不同的流動性危機情景。

Quantitative disclosures 定量披露**f. Customised 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.**

量身定制的衡量工具或指標以評估本行資產負債表或預期現金流和未來流動性的結構，同時考慮到本行特有的資產負債表外的風險。

Liquidity Maintenance Ratio (LMR) 流動性維持率

The branch employs tighter daily internal limits (30%) in the calculation of the HKMA Liquidity Maintenance Ratio for the regulatory liquidity compliance purpose (LMR requirement weekly average not lower than 25%).

本行在計算金管局流動資金維持比率時採用較嚴格的每日內部限額（30%）以符合流動性法規（流動性維持率要求是每周平均值不低於25%）。

Cash flows projections are used in daily maintenance of liquidity 用於日常維護流動性之現金流量預測

The branch use cumulative maximum cash outflow model to project cash flow (including derivatives) for all currencies in our book and perform mismatch analysis. Gap tolerance limits approved by Head Office are in place to curtail excessive cumulative shortage.

本行使用“累積最大現金流出模型”為我們的所有貨幣預測現金流量（包括衍生工具）並執行缺口錯配分析。本行用總行批准的額度以減少過大的累積短缺。

Liquidity Stress Testing 流動性壓力測試

Liquidity Stress testing is performed using the cash flow maturity mismatch model. Stress tests assess the branch's liquidity vulnerability to drop in deposits and increases in asset drawdown and loan rollovers.

Tests are regularly performed to ensure liquidity sustainability under bank specific and/or market wide stress scenarios.

流動性壓力測試使用現金流量期限錯配模型進行。壓力測試評估本行如因減少存款，增加資產縮減和貸款轉期可引起的流動性脆弱性定期進行壓力測試以確保在銀行特定和/或市場壓力情景下的流動性可持續性。

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

Liquidity contingency plan 流動性應急計劃

Alerts are used in liquidity contingency plan to preempt looming liquidity crisis. Once LCP is triggered, specific actions will be rolled out to obtain extra funding and mitigate any cash flow out flow. Roles and responsibilities of various units in the LCP are also well defined.

警報機制用於流動性應急計劃以防止流動性危機。一旦觸發流動性應急計劃，本行會作出具體行動以獲得額外資金並減少任何現金流量流出。流動性應急計劃中各個單位的角色和職責也很明確。

g. Concentration limits on collateral pools and sources of funding (both products and counterparties)

抵押品池和資金來源（產品和交易對手）的集中程度限制

(i) Maintenance of adequate high credit quality liquid assets as liquidity buffer

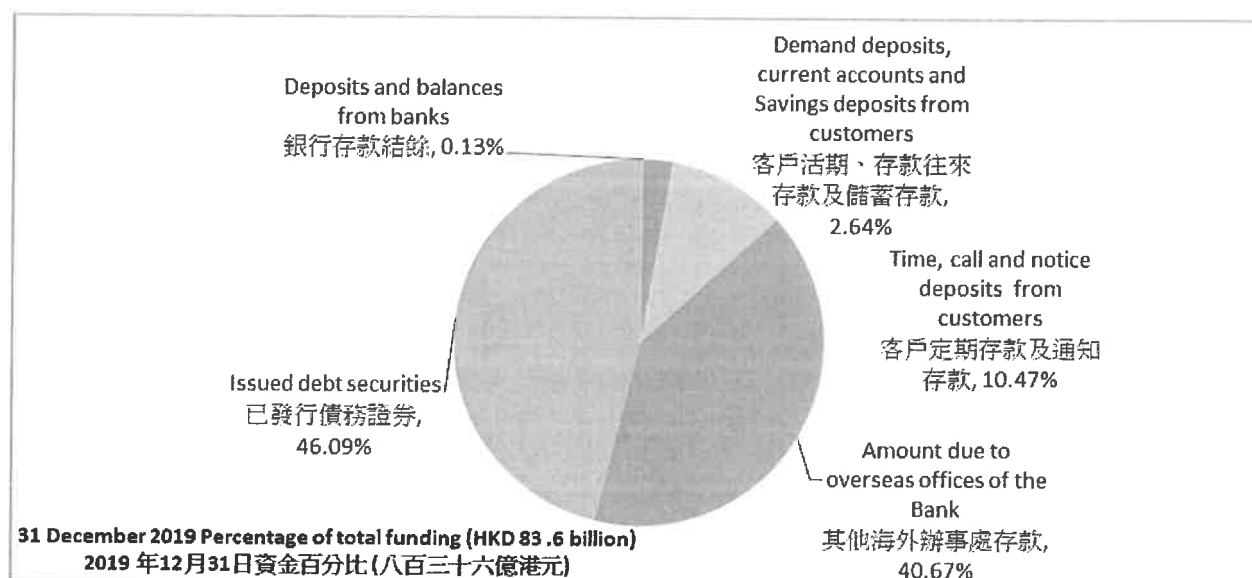
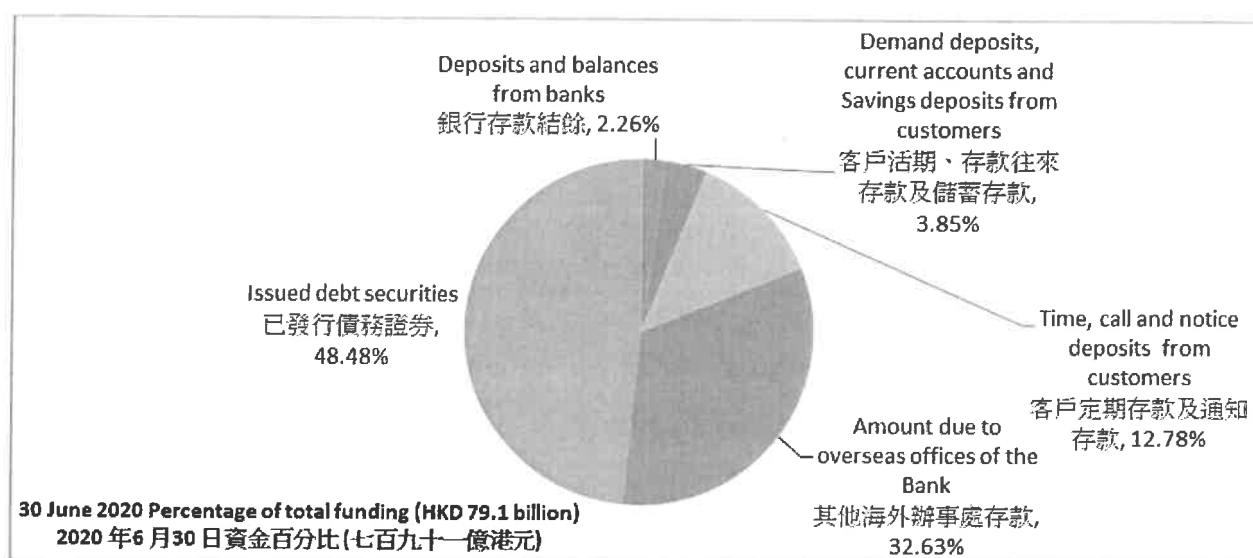
維持充足的高信用質量流動資產作為流動性緩衝

	Book value 帳面價值	Fair value through other comprehensive income 通過其他綜合收 益的公允價值	Amortized cost 攤銷成本	Total 總額
	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元	HKD million 港幣百萬元
As at 30 June 2020 2020年6月30日				
Exchange Fund Bills 外匯基金票據	200	0	0	200
Debt securities 債務證券	190	0	0	190
	390	0	0	390
As at 31 December 2019 2019年12月31日				
Exchange Fund Bills 外匯基金票據	199	1	0	200
Debt securities 債務證券	230	0	0	230
	429	1	0	430

**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

- (ii) Diversification of source of funding is our on-going strategy including long term bond issuance, short term money market interbank borrowing and acceptance of savings and time deposits.
資金來源的多樣化是我們持續的策略，包括長期債券發行，短期貨幣市場同業拆藉以及接受儲蓄和定期存款。



**A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)**

香港分行資料(續)

h. On- and off-balance sheet items, broken down into maturity buckets and the resultant liquidity gap

資產負債表的表內及表外項目，細分為不同期限和由此而產生的流動性缺口

The table below depicts the on-off balance sheet items, broken down into maturity buckets* of the Branch as at 30 June 2020

下表顯示了截至 2020 年 6 月 30 日的本行的資產負債表的表內及表外項目，以到期期限*細分：

(In HK\$ millions)	Total amount	Next day	2 to 7 days	8 days to 1 months	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
Currency notes and coins	15	15	-	-	-	-	-	-	-	-	-	-
Due from MA for a/c of Exchange Fund	175	175	-	-	-	-	-	-	-	-	-	-
Due from banks	67,097	5,224	1,031	2,394	1,149	8,253	4,004	2,943	8,787	11,488	21,824	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions) - Readily monetizable	390	390	-	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances to non-bank customers	14,749	4	16	2,582	673	830	3,929	2,699	2,257	491	1,171	97
Other assets	(1,410)	1	-	7	10	3	-	-	-	-	352	-1,783
Total on balance-sheet assets	81,016	5,809	1,047	4,983	1,832	9,086	7,933	5,642	11,044	11,979	23,347	(1,686)
Total off balance-sheet assets	13,853	2,124	1,900	3,391	2,163	1,210	435	1	-	-	-	2,659

(In HK\$ millions)	Total amount	Next day	2 to 7 days	8 days to 1 months	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
Deposits from non-bank customers - Pledged deposits	356	-	-	85	35	161	75	-	-	-	-	-
Demand, savings and current account deposits	3,049	3,049	-	-	-	-	-	-	-	-	-	-
Term, call and notice deposits	9,957	406	2,286	1,847	2,394	2,386	638	-	-	-	-	-
Due to banks	27,405	435	95	3,345	4,331	1,138	3,978	3,331	2,626	3,739	4,387	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	38,806	-	-	-	360	6308	-	-	6,191	8,520	17,427	-
Other liabilities	432	8	-	14	14	30	41	-	-	-	27	298
Capital and reserves	1,011	-	-	-	-	-	-	-	-	-	-	1011
Total on balance-sheet liabilities	81,016	3,898	2,381	5,291	7,134	10,023	4,732	3,331	8,817	12,259	21,841	1,309
Total off balance-sheet liabilities	16,345	3,431	3,559	3,105	1,922	1,230	435	1	-	-	-	2,659

* The maturity buckets mainly follow information provided to the HKMA MA(BS)23 – Liquidity Monitoring Tools return

到期期限主要遵循已遞交到金管局的 MA (BS) 23 - 流動性監測工具申報表

A. BRANCH INFORMATION (HONG KONG OFFICE) (cont'd)

香港分行資料(續)

The table below depicts the on-off balance sheet items, broken down into maturity buckets* of the Branch as at 31 December 2019

下表顯示了截至 2019 年 12 月 31 日的本行的資產負債表的表內及表外項目，以到期限期*細分：

(In HK\$ millions)	Total amount	Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
Currency notes and coins	18	18	-	-	-	-	-	-	-	-	-	-
Due from MA for a/c of Exchange Fund	131	131	-	-	-	-	-	-	-	-	-	-
Due from banks	68,099	1,898	2,380	3,018	1,787	525	9,093	6,970	8,961	10,607	22,860	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions) - Readily monetizable	430	430	-	-	-	-	-	-	-	-	-	-
Acceptances and bills of exchange held	2	-	-	1	1	-	-	-	-	-	-	-
Loans and advances to non-bank customers	17,811	118	54	3,873	553	258	3,716	4,358	2,813	693	1,262	113
Other assets	(1,347)	0	2	25	27	2	-	-	-	-	348	-1,751
Total on balance-sheet assets	<u>85,144</u>	<u>2,595</u>	<u>2,436</u>	<u>6,917</u>	<u>2,368</u>	<u>785</u>	<u>12,809</u>	<u>11,328</u>	<u>11,774</u>	<u>11,300</u>	<u>24,470</u>	<u>(1,638)</u>
Total off balance-sheet assets	<u>10,020</u>	<u>305</u>	<u>2,069</u>	<u>4,985</u>	<u>2,288</u>	<u>247</u>	<u>35</u>	<u>4</u>	-	-	-	<u>98</u>

(In HK\$ millions)	Total amount	Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
Deposits from non-bank customers - Pledged deposits	242	-	-	79	87	24	52	-	-	-	-	-
Demand, savings and current account deposits	2,205	2,205	-	-	-	-	-	-	-	-	-	-
Term, call and notice deposits	8,729	511	199	2,201	4,226	992	600	-	-	-	-	-
Due to banks	33,905	226	896	3,465	4,079	1,563	5,382	7,359	2,771	2,822	5,342	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	38,983	-	-	-	362	108	6,227	-	6,219	8,559	17,508	-
Other liabilities	192	6	1	24	38	12	8	-	-	-	28	75
Capital and reserves	888	-	-	-	-	-	-	-	-	-	-	888
Total on balance-sheet liabilities	<u>85,144</u>	<u>2,948</u>	<u>1,096</u>	<u>5,769</u>	<u>8,792</u>	<u>2,699</u>	<u>12,269</u>	<u>7,359</u>	<u>8,990</u>	<u>11,381</u>	<u>22,878</u>	<u>963</u>
Total off balance-sheet liabilities	<u>12,332</u>	<u>703</u>	<u>4,131</u>	<u>4,837</u>	<u>2,287</u>	<u>247</u>	<u>35</u>	<u>4</u>	-	-	-	<u>98</u>

* The maturity buckets mainly follow information provided to the HKMA MA(BS)23 – Liquidity Monitoring Tools return

到期限期主要遵循已遞交到金管局的 MA (BS) 23 - 流動性監測工具申報表

**B. BANK INFORMATION (CONSOLIDATED BASIS)**

銀行綜合資料

	30 June 2020 2020年6月30日 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.25098)	31 December 2019 2019年12月31日 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.2608)
(Amounts reported are expressed in HK Dollars at exchange rate of Thai Baht at the balance sheet date 以下港元之價值是按資產負債表當日之泰銖市價匯率伸算)		

Capital and capital adequacy 資本及資本充足比率

Total shareholders' funds 股東資金總額	110,109	111,651
Capital adequacy ratio 資本充足比率	16.55%	20.04%

The computation of the above consolidated capital adequacy ratio is consistent with the Basel Capital Accord.

上述綜合資本充足比率的計算與《巴賽爾資本協定》一致。

Other financial information 其他財務資料

- Total assets 總資產	955,326	838,915
- Total liabilities 總負債	845,217	727,264
- Total advances to customers 總客戶貸款	547,756	493,178
- Total customer deposits 客戶存款總額	715,873	618,294
	6 months ended 30 June 2020 截至2020年6月30日止 六個月 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.25098)	6 months ended 30 June 2019 截至2019年6月30日止 六個月 HKD million 港幣百萬元 (1 Baht 泰銖 = HKD 港元 0.25437)
- Pre-tax profit 稅前盈利	3,501	5,815