



Maybank

馬來亞銀行

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Press release

新聞通告

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行-香港分行

(Incorporated in Malaysia with limited liability)

(於馬來西亞註冊成立之有限公司)

Key Financial Information Disclosure Statement

主要財務資料披露聲明書

Annual Results

全期業績

For the Year Ended

31 December 2017

截至

二零一七年十二月三十一日

Notes:-
附註:

Public can obtain free copies of this Disclosure Statement at 29/F, Lee Garden Three, 1 Sunning Road, Causeway Bay, Hong Kong.

公眾人士可到香港銅鑼灣新寧道1號利園3期29樓免費索取此聲明書。

2. A copy of the Disclosure Statement has been lodged with the HKMA's Public Registry for public inspection.

同時，此聲明書已存放於香港金融管理局的銀行業查冊處供公眾查閱。



Maybank

馬來亞銀行

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Key Financial Information Disclosure Statement
主要財務資料披露聲明書

(Incorporated in Malaysia with limited liability)
(於馬來西亞註冊成立之有限公司)

Annual Results
全期業績

For the Year Ended
31 December 2017
截至
二零一七年十二月三十一日

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Key Financial Information Disclosure Statement for the year ended 31 December 2017.
主要財務資料披露聲明書截至二零一七年十二月三十一日止之財政年度

During the year, the Branch was principally involved in lending and deposit taking activities.
年內，本行主要從事提供借貸及存款服務。

· This Disclosure Statement is displayed in the Branch's premises at 29/F, Lee Garden Three, 1 Sunning Road, Causeway Bay, Hong Kong.

本披露聲明書展列於香港銅鑼灣新寧道1號利園3期29樓本分行大堂。

· A copy of the Disclosure Statement has been lodged with the public registry of the Hong Kong Monetary Authority for public inspection.

披露聲明書副本乙份，已送呈香港金融管理局公眾登記處，供公眾查閱。

· For any enquiries on the Disclosure Statement, please contact Mr. Edwin Yap at (852) 3518 8799.

對本聲明書倘有疑問，請致電 (852) 3518 8799 與葉健偉先生聯絡。

Malayan Banking Berhad - Hong Kong Branch

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Key Financial Information Disclosure Statement for the year ended 31 December 2017 prepared in accordance with the requirements of the Banking (Disclosure) Rules.

根據銀行業(披露)規則截至二零一七年十二月三十一日止之年度主要財務資料披露聲明書

I. Profit and loss information
損益賬資料

	<u>1 Jan to</u> <u>31 Dec 2017</u>	<u>1 Jan to</u> <u>31 Dec 2016</u>
	12-months ended	12-months ended
	<u>二零一七年</u> <u>一月一日至</u> <u>十二月三十一日</u>	<u>二零一六年</u> <u>一月一日至</u> <u>十二月三十一日</u>
	十二個月止 HK\$'000 港幣千元	十二個月止 HK\$'000 港幣千元
(i) Interest income 利息收入	889,601	937,693
(ii) Interest expense 利息支出	(502,308)	(506,712)
(iii) Other operating income 其他營運收入		
-Gains less losses arising from trading in foreign currencies 外匯買賣收益減虧損	2,394	(44,489)
-Gains less losses on securities held for trading purposes 來自持有作交易用途的證券之收益減虧損	28,744	7,944
-Gains less losses from disposal of available-for-sale securities 出售可供出售證券之收益減虧損	57,675	58,363
-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	8,513	36,688
-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	(17,759)	(25,702)
-Net fees and commissions 淨服務費及佣金	38,864	84,433
-Income 收入	40,105	84,603
-Expenses 支出	(1,241)	(170)
-Other income 其他收入	15,724	20,719

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I. Profit and loss information (Cont'd)

損益賬資料(續)

	<u>1 Jan to</u> <u>31 Dec 2017</u>	<u>1 Jan to</u> <u>31 Dec 2016</u>
	12-months ended	12-months ended
	<u>二零一七年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元	<u>二零一六年</u> <u>一月一日至</u> <u>十二月三十一日</u> 十二個月止 HK\$'000 港幣千元
(iv) Operating expenses 營運支出		
-Staff expenses 員工支出	(99,852)	(135,744)
-Rental expenses 房產租金支出	(28,918)	(27,011)
-Computerisation cost 電腦設備支出	(5,805)	(2,537)
-Rental/lease other equipment 設備租賃開支	(3,487)	(3,682)
-Fee & brokerage 服務費及經紀佣金	(26,908)	(14,847)
-Other expenses 其他支出	(16,579)	(19,882)
-Net charge for other provisions 其他準備淨額		-
(v) Net loss on disposal of property, plant and equipment 出售物業、設備及器材之淨虧損	-	(116)
(vi) Provision for individual allowance impairment losses & allowances 個別減值損失及準備金提撥	(1,339,296)	(342,086)
(vii) Unwinding interest for impaired loan 貸款減損的回轉利息	(56,992)	(36,866)
(viii) Write back for collective allowances 綜合減值準備金回撥	37,420	72,000
(ix) (Loss)/Profit before taxation 除稅前(虧損)/盈利	<u>(1,018,969)</u>	<u>58,166</u>
(x) Tax credit / (expenses) 稅項所得稅/(支出)	1,972	(50,972)
(xi) (Loss)/Profit after taxation 除稅後(虧損)/盈利	<u>(1,016,997)</u>	<u>7,194</u>

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II. Balance sheet

資產負債表資料

	31 Dec 2017 二零一七年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2017 二零一七年 六月三十日 HK\$'000 港幣千元
ASSETS		
資產		
(i) Cash and balances with banks (except those included in amount due from overseas offices) 現金及銀行結餘 (不包括存放於海外辦事處的金額)	5,842,172	3,829,062
(ii) Placements with banks maturing between one and twelve months (except those included in amount due from overseas offices) 一至十二個月內到期之銀行存放 (不包括存放於海外辦事處的金額)	3,478,008	5,517,462
(iii) Due from Exchange Fund 存於外匯基金存款	1,782,771	203,690
(iv) Amount due from overseas offices 存放海外辦事處金額	1,354,890	918,946
(v) Trade bills 貿易票據	62,776	33,430
(vi) Certificate of deposit held 持有的存款證	10,685,458	7,494,264
(vii) Securities held for trading purposes 持作交易用途之證券	-	-
(viii) Advances and other accounts 貸款及其它賬目		
-Advances to customers 客戶貸款	15,876,161	14,804,728
-Advances to banks and other financial institutions 同業及其它金融機構貸款	-	1,369
-Accrued interest and other accounts 應計利息及其它賬項	6,305,695	1,024,348
Impairment allowances 減值準備		
-Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	(141,953)	(130,667)
-Trade bills and other advances and accounts 貿易票據及其他貸款及其它賬目	(627)	(333)
-Individual impairment allowances 個別減值準備		
-Advances to customers and accrued interest and other accounts 客戶貸款及應計利息和其他賬目	(1,696,016)	(463,880)

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	31 Dec 2017 二零一七年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2017 二零一七年 六月三十日 HK\$'000 港幣千元
-Unwinding interest for impaired loan 貸款減損的回轉利息		
-Advances to customers and accrued and other accounts 客戶貸款及應計利息和其他賬目	(93,922)	(70,061)
(ix) Available-for-sale securities 可供出售證券	6,129,448	5,012,769
(x) Other investments 其他投資		-
(xi) Property, plant and equipment 物業、設備及器材	19,827	20,145
Total Assets 總資產	49,604,688	38,195,272

LIABILITIES
負債

(i) Deposits and balances of banks and financial (except those included in amount due to overseas offices) 銀行及金融機構的存款及結餘 (不包括結欠海外辦事處的金額)	11,996,620	7,549,180
(ii) Deposits from customers 客戶存款		
-Demand deposits and current accounts 活期存款及往來帳戶	3,216,230	2,533,228
-Savings deposits 儲蓄存款	501,282	1,049,117
-Time, call and notice deposits 定期、即期及通知存款	14,666,126	16,345,354
(iii) Amount due to overseas offices 結欠海外辦事處金額	8,986,029	6,571,317
(iv) Certificates of deposit issued 已發行存款證	300,000	450,000
(v) Issued debt securities 已發行債務證券	-	-
(vi) Other liabilities 其他負債	8,396,876	1,026,737
(vii) Provision 準備金	-	-
Total Liabilities 總負債	48,063,163	35,524,933

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	31 Dec 2017 二零一七年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2017 二零一七年 六月三十日 HK\$'000 港幣千元
(viii) Current period (Loss)/Profits 現年度(虧損)/溢利	(1,016,997)	50,012
(ix) Reserves 儲備		
-Retained profits 保留溢利	2,612,497	2,612,499
-Change in fair value of available-for-sale assets 可供出售證券之公平價值變動	(53,975)	4,330
-Hedging reserve 對沖儲備	-	3,498
Total Equities and Liabilities 總資本及負債	49,604,688	38,195,272

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III. Additional balance sheet information

其他資產負債表資料

1. Gross advances to customers

客戶貸款總額

	31 Dec 2017		30 Jun 2017	
	二零一七年十二月三十一日		二零一七年六月三十日	
	Balance by collateral	Outstanding Balance	Balance by collateral	Outstanding Balance
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
<u>Analysed by Industry</u>				
<u>按行業類別細分</u>				
Loans for use in Hong Kong				
在香港使用的貸款				
-Industrial, commercial and financial				
工商金融				
-Property development	-	350,000	-	350,000
物業發展				
-Property investment	40	40	97	97
物業投資				
-Financial concerns	1,272,176	1,599,111	95,838	95,838
金融企業				
-Stockbrokers	-	765,000	-	745,000
股票經紀				
-Wholesale and retail trade	-	316,169	-	896,895
批發及零售業				
-Manufacturing	1,019	108,717	10,825	54,665
製造業				
-Transport and transport equipment	-	390,787	-	-
運輸及運輸設備				
-Recreational activities	-	-	-	-
康樂活動				
-Information technology	-	-	-	-
資訊科技				
-Others	377,411	879,035	732,060	1,247,060
其他				
	1,650,646	4,408,859	838,820	3,389,555

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料

1. Gross advances to customers (Cont'd)

客戶貸款總額 (續)

	31 Dec 2017		30 Jun 2017	
	二零一七年十二月三十一日		二零一七年六月三十日	
	Balance covered by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 港幣千元	Balance covered by collateral 有抵押品的貸款 HK\$'000 港幣千元	Outstanding Balance 貸款結餘 HK\$'000 港幣千元
-Individuals 個人				
-Loans and advances for the purchase of flats under Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」之住宅按揭貸款	-	-	-	-
-Loans for the purchase of other residential properties 購買其他住宅物業貸款	-	-	-	-
-Credit card advances 信用卡放款	-	-	-	-
-Others 其他	152,811	156,250	-	-
Trade finance 貿易融資	158,238	1,411,620	30,979	1,310,052
Loans for use outside Hong Kong 在香港以外使用的貸款	846,713	9,899,432	1,810,305	10,105,121
Total advances to customers 客戶貸款總額	2,808,408	15,876,161	2,680,104	14,804,728

Analysed by Countries
按國家分類

Hong Kong 香港		10,618,492		7,955,585
West Indies UK 西印度群島		-		1,841,791
Bermuda 百慕達		-		937,752
China 中國		4,065,543		523,407
Malaysia 馬來西亞		863,623		721,238
Others 其他		328,503		2,824,955
Total advances to customers 客戶貸款總額		15,876,161		14,804,728

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III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)
1. Gross advances to customers (Cont'd)

客戶貸款總額 (續)

The countries analysis of advances to customers is based on the physical location of the counterparty in which not less than 10% of the Branch's total amount of advances to customers is attributable after taking into account any recognised transfer. In general, risk transfer is made when loans and advances are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額之地區分析是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨域債權10%或以上的國家或地區方作披露。

2. Gross advances to banks

貸款予銀行總額

	<u>31 Dec 2017</u> 二零一七年 十二月三十一日 HK\$'000 港幣千元	<u>30 Jun 2017</u> 二零一七年 六月三十日 HK\$'000 港幣千元
Gross advances to banks 貸款予銀行總額	-	1,369
<u>Analysed by Countries</u> 按國家分類		
Vietnam 越南	-	1,369
Total advances to banks 貸款予銀行總額	-	1,369

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III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)
3. International Claims
國際債權

	Banks	Official Sector	Non-Bank Financial Institutions	Non-Financial Private Sector	Total
	銀行 HK\$ million 港幣百萬元	官方機構 HK\$ million 港幣百萬元	非銀行 金融機構 HK\$ million 港幣百萬元	非金融 私營機構 HK\$ million 港幣百萬元	總額 HK\$ million 港幣百萬元
<u>31 Dec 2017</u>					
<u>二零一七年十二月三十一日</u>					
Developing Asia and Pacific					
發展中亞太地區					
Of which-China	18,715	-	258	3,877	22,850
其中-中國					
-Malaysia	2,017	79	-	866	2,962
-馬來西亞					
Offshore centres					
離岸中心					
Of which-Hong Kong	627	-	393	6,660	7,680
其中-香港					
<u>30 Jun 2017</u>					
<u>二零一七年六月三十日</u>					
Developing Asia and Pacific					
發展中亞太地區					
Of which-China	11,867	-	-	588	12,455
其中-中國					
-Malaysia	1,944	670	-	792	3,406
-馬來西亞					
Offshore centres					
離岸中心					
Of which-Hong Kong	1,362	2,499	54	8,332	12,247
其中-香港					

The above analysis of international claims is based on the location of the counterparty in which not less than 10% of total international claims are attributable after taking into account the transfer of risks. In general, risk transfer is made when claims are guaranteed by a party in a country which is different from that of the counterparty or when the claims are on an overseas branch of a bank whose Head Office is located in another country.

以上國際債權之分析，乃是按交易對手所在地佔所有國際債權的10%或以上作出地域分類，並已計及風險轉移。一般而言，倘貸款由並非客戶所在地之另一國家內之某一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設于交易對手的所在地，風險轉移便會產生。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

4. Impairment allowances and unwinding interest for impaired loan

減值準備和減值貸款的回轉利息

	<u>31 Dec 2017</u>	<u>30 Jun 2017</u>
	<u>二零一七年</u>	<u>二零一七年</u>
	<u>十二月三十一日</u>	<u>六月三十日</u>
	HK\$'000	HK\$'000
	港幣千元	港幣千元
Impairment allowances		
減值準備		
Collective impairment allowances		
綜合減值準備		
-Advances to customers	141,953	130,667
客戶貸款		
-Trade bills and other advances and accounts	627	333
貿易票據及其他貸款及其它賬目		
Individual impairment allowances		
個別減值準備		
-Advances to customers and accrued interest and other accounts	1,696,016	463,880
客戶貸款及應計利息和其他賬目		
Total impairment allowances	<u>1,838,596</u>	<u>594,880</u>
減值準備總額		
Unwinding interest for impaired loan		
減值貸款的回轉利息		
-Advances to customers and accrued interest and other accounts	93,922	70,061
客戶貸款及應計利息和其他賬目		

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

4. Impairment allowances and unwinding interest for impaired loan (Cont'd)

減值準備和減值貸款的回轉利息(續)

Individual impairment allowances are made against advances to customers or other exposures as and when they are considered necessary by the management.

管理層視情況所需會就客戶貸款或其他風險作出個別減值準備。

The collective impairment allowances are made by the Branch based on an assessment of the degree of credit risk inherent in the Branch's overall portfolio of advances to customers and other exposures.

本分行的綜合減值準備是根據整個證券和客戶貸款組合的風險程度作出計算和評定。

As at 31 December 2017, no individual impairment allowances or collective assessment were made by Head Office in respect of the loans and advances of the Branch (30 June 2017: HK\$1.154 billion individual impairment allowances and no collective assessment).

於二零一七年十二月三十一日，馬來西亞總行就本行之貸款及墊款及其它風險程度評估後，並沒有作出個別減值準備或綜合減值準備

(於二零一七年六月三十日，個別減值準備為港幣11.54億，並沒有作出綜合減值準備)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

5. Impaired loans

逾期貸款

Impaired loans are those advances where full repayments of principal and/or interest are considered unlikely. Loans are impaired if there is objective evidence of impairment.

減值貸款乃指全數償還本金及/或利息機會甚微之貸款。貸款如出現客觀減值證據，便作減值貸款處

	Balance covered		Balance covered	
	by collateral 31 Dec 2017	Balance 31 Dec 2017	by collateral 30 Jun 2017	Balance 30 Jun 2017
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	二零一七年	二零一七年	二零一七年	二零一七年
	十二月三十一日	十二月三十一日	六月三十日	六月三十日
	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
-Impaired advance to customers and accrued interest	-	1,789,939	-	1,724,233
減值客戶貸款總額及應計利息				
(as a percentage of total advances to customers)	-	(11.27%)	-	(11.65%)
(佔客戶貸款總額百分比)				
-Collective impairment allowance	-	-	-	188
綜合減值準備				
-Individual impairment allowance	-	1,696,016	-	463,880
個別減值準備				
-Unwinding interest for impaired loan	-	93,922	-	70,061
減值貸款的回轉利息				
<u>Analysis of impaired loans by countries</u>				
<u>按國家分類的減值貸款</u>				
Hong Kong	-	1,671,881	-	26,661
香港				
Bermuda	-	-	-	814,569
百慕達				
West Indies UK	-	-	-	746,476
西印度群島				
Others	-	118,058	-	136,527
其他				
Total impaired loans	-	1,789,939	-	1,724,233
減值貸款總額				

The above analysis of impaired loans is based on the physical location of the counterparty in which not less than 10% of total impaired loans are attributable after taking into account the transfer of risks. In general, risk transfer is made when impaired loans are guaranteed by a party in a country which is different from that of the customer.

以上減值貸款之分析，乃是按客戶的所在地分類，並已計及風險轉移因素。一般而言，倘貸款的債權獲得並非交易對手所在地的國家的一方擔保，便會產生風險轉移。在計及風險轉移後，只有佔總跨境債權10%或以上的國家或地區方作披露。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

6. Overdue advances to customers and accrued interest

逾期貸款及應計利息

	Balance covered		Balance covered	
	by collateral <u>31 Dec 2017</u>	Balance <u>31 Dec 2017</u>	by collateral <u>30 Jun 2017</u>	Balance <u>30 Jun 2017</u>
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	<u>二零一七年</u>	<u>二零一七年</u>	<u>二零一七年</u>	<u>二零一七年</u>
	<u>十二月三十一日</u>	<u>十二月三十一日</u>	<u>六月三十日</u>	<u>六月三十日</u>
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
Three months or less	-	-	-	-
逾期三個月或以下	-	-	-	-
(as a percentage of total advances to customers)	-	-	-	-
(佔客戶貸款總額百分比)	-	-	-	-
Six months or less but over three months	-	-	-	-
逾期六個月或以下但超過三個月	-	-	-	-
(as a percentage of total advances to customers)	-	-	-	-
(佔客戶貸款總額百分比)	-	-	-	-
One year or less but over six months	-	-	-	144,563
逾期一年或以下但超過六個月	-	-	-	144,563
(as a percentage of total advances to customers)	-	-	-	(0.98%)
(佔客戶貸款總額百分比)	-	-	-	(0.98%)
Over one year	-	1,789,939	-	1,608,569
逾期一年	-	1,789,939	-	1,608,569
(as a percentage of total advances to customers)	-	(11.27%)	-	(10.87%)
(佔客戶貸款總額百分比)	-	(11.27%)	-	(10.87%)
Total overdue loans	-	1,789,939	-	1,753,132
逾期貸款總額	-	1,789,939	-	1,753,132

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

6. Overdue advances to customers and accrued interest (Cont'd)

逾期貸款及應計利息(續)

	Balance covered		Balance covered	
	by collateral 31 Dec 2017	Balance 31 Dec 2017	by collateral 30 Jun 2017	Balance 30 Jun 2017
	有抵押品的貸款	貸款結餘	有抵押品的貸款	貸款結餘
	二零一七年 十二月三十一日	二零一七年 十二月三十一日	二零一七年 六月三十日	二零一七年 六月三十日
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	港幣千元	港幣千元	港幣千元	港幣千元
Collective impairment allowances	-	-	-	-
綜合減值準備額	-	-	-	-
Individual impairment allowances	-	1,696,017	-	460,655
個別減值準備額	-	1,696,017	-	460,655
Unwinding interest for impaired loan	-	93,922	-	69,965
減值貸款的回轉利息	-	93,922	-	69,965
Analysis of gross amount by countries				
按國家分類的總額				
Hong Kong	-	1,671,881	-	26,661
香港	-	1,671,881	-	26,661
Bermuda	-	-	-	839,587
百慕達	-	-	-	839,587
West Indies UK	-	-	-	768,982
西印度群島	-	-	-	768,982
Others	-	118,058	-	117,902
其他	-	118,058	-	117,902
Total overdue loans	-	1,789,939	-	1,753,132
逾期貸款總額	-	1,789,939	-	1,753,132

The amount of rescheduled advances to customers and accrued interest, net of those which have been overdue for over three months and have been reported above, as at 31 December 2017 was nil (30 Jun 2017: nil).

於二零一七年十二月三十一日，本行並沒有經重組客戶貸款及應計利息(於二零一七年六月三十日的金額為零)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

7. Other advances

其他貸款

As at 31 December 2017, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (30 June 2017: nil).

於二零一七年十二月三十一日，本行對銀行及其它金融機構的貸款並無任何逾期、經重組或減值(於二零一七年六月三十日的金額為零)。

As at 31 December 2017, there were no overdue amounts of other assets including trade bills and debt securities (30 June 2017: nil).

於二零一七年十二月三十一日，本行並無任何逾期其它資產包括貿易票據及證券(於二零一七年六月三十日的金額為零)。

8. Repossessed assets

收回資產

There was no repossessed asset held at 31 December 2017 (30 June 2017: nil).

於二零一七年十二月三十一日，本行並沒有收回資產(於二零一七年六月三十日的金額為零)。

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其他資產負債表資料 (續)
9. Foreign currency risk exposure

所承受的外匯風險

The net position in a particular foreign currency is disclosed below if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

如個別外匯之持倉淨額 (按絕對數值計) 佔所有外匯持倉淨額的10%或以上, 便予以披露如下。

<u>31 Dec 2017</u> 二零一七年十二月三十一日	USD 美元 HK\$ million 港幣百萬元	CNY 人民幣 HK\$ million 港幣百萬元	Others 其他 HK\$ million 港幣百萬元	Total 總額 HK\$ million 港幣百萬元
Spot assets 現貨資產	19,561	13,594	3,814	36,969
Spot liabilities 現貨負債	(28,361)	(2,825)	(4,118)	(35,304)
Forward purchases 遠期買入	51,190	27,003	6,789	84,982
Forward sales 遠期賣出	(43,375)	(37,457)	(6,503)	(87,335)
Net long/(short) position 長盤淨額/(短盤)	<u>(985)</u>	<u>315</u>	<u>(18)</u>	<u>(688)</u>
<u>30 Jun 2017</u> 二零一七年六月三十日	USD 美元 HK\$ million 港幣百萬元	CNY 人民幣 HK\$ million 港幣百萬元	Others 其他 HK\$ million 港幣百萬元	Total 總額 HK\$ million 港幣百萬元
Spot assets 現貨資產	20,035	6,592	1,717	28,344
Spot liabilities 現貨負債	(22,122)	(2,497)	(1,497)	(26,116)
Forward purchases 遠期買入	47,435	19,829	14,937	82,201
Forward sales 遠期賣出	(44,218)	(23,802)	(15,155)	(83,175)
Net long/(short) position 長盤淨額/(短盤)	<u>1,130</u>	<u>122</u>	<u>2</u>	<u>1,254</u>

There was no structural and net option position as at 31 December 2017 (at 30 June 2017: Nil)
 於二零一七年十二月三十一日, 本行並無任何結構性倉盤淨額及期權盤淨額 (於二零一七年六月三十日的金額為零)

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

10. Non-bank Mainland exposures

對內地非銀行對手的風險承擔

31 Dec 2017

二零一七年十二月三十一日

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有多數股份的合資企業	1,312	569	1,881	-
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有多數股份的合資企業	736	-	736	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	3,734	895	4,629	-
4 Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	86	4	90	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

10. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
5 Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	-	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	4,330	2,482	6,812	-
7 Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認定為內地非銀行類客戶風險	704	800	1,504	-
8 Total 總額	10,902	4,750	15,652	-
9 Total assets after provisions 扣除準備後的總資產	49,605			
10 On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	21.98%			

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其他資產負債表資料 (續)
10. Non-bank Mainland exposures (Cont'd)
對內地非銀行對手的風險承擔 (續)
30 Jun 2017
二零一七年六月三十日

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府持有的企業、其子公司、及其持有 多數股份的合資企業	530	487	1,017	-
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府持有的企業、其子公司、及其持有 多數股份的合資企業	657	-	657	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 於中國內地經營或內地實益持有的民營企業、其子公司、及其持有多數股份的合資企業	1,795	866	2,661	-
4 Other entities of central government not reported in item 1 above 其他屬於中央政府但沒有包括在第一項的企業公司	83	17	100	-

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

10. Non-bank Mainland exposures (Cont'd)

對內地非銀行對手的風險承擔 (續)

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individual impairment allowance
	HK\$ million	HK\$ million	HK\$ million	HK\$ million
交易對手	資產負債表 內的風險 港幣百萬元	資產負債表 外的風險 港幣百萬元	風險承擔 總額 港幣百萬元	個別 減值準備 港幣百萬元
5 Other entities of local government not reported in item 2 above 其他屬於地方政府但沒有包括在第二項的企業公司	525	-	525	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is for use in Mainland China 中國境外經營的公司及個人而涉及的貸款乃於內地使用	3,358	1,246	4,604	27
7 Other counterparties where the exposures are considered to be non-bank Mainland exposures 其他交易對手而其風險被認為內地非銀行類客戶風險	2,734	2,093	4,827	-
8 Total 總額	9,682	4,709	14,391	27
9 Total assets after provisions 扣除準備後的總資產	38,195			
10 On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	25.35%			

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IV. Off-balance sheet information

資產負債表以外的資料

	31 Dec 2017 二零一七年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2017 二零一七年 六月三十日 HK\$'000 港幣千元
Contingent liabilities and commitments		
或然負債及承擔		
(i) Notional amounts		
名義金額		
Direct credit substitutes	352,072	406,684
直接信貸替代項目		
Transaction-related contingencies	-	-
與交易有關的或然項目		
Trade-related contingencies	465,785	778,574
與貿易有關的或然項目		
Note issuance and revolving underwriting facilities	-	-
票據發行及循環式包銷融通		
Other commitments	4,322,837	4,002,619
其他承擔		
Others	-	-
其他		
	5,140,694	5,187,877
	5,140,694	5,187,877
(ii) Credit risk weighted amounts		
	Credit Conversion Factor/ 信用轉換系數	
信用風險加權金額		
Direct credit substitutes	100%	352,072
直接信貸替代項目		
Transaction-related contingencies	50%	-
與交易有關的或然項目		
Trade-related contingencies	20%	93,157
與貿易有關的或然項目		
Other commitments	50%/0%	943,748
其他承擔		
Others	20%	-
其他		
		1,388,977
		1,388,977

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IV. Off-balance sheet information (Cont'd)

資產負債表以外的資料 (續)

	31 Dec 2017 二零一七年 十二月三十一日 HK\$'000 港幣千元	30 Jun 2017 二零一七年 六月三十日 HK\$'000 港幣千元
Derivatives 衍生工具		
(i) Notional principal 名義金額		
Exchange rate contracts 匯率合約	95,386,962	95,035,990
Interest rate contracts 利率合約	5,184,362	4,890,871
Others 其他	-	-
	100,571,324	99,926,861
(ii) Credit equivalent (risk weighted) 按風險比重的相當信貸值		
Exchange rate contracts 匯率合約	2,098,921	1,629,976
Interest rate contracts 利率合約	1,296	14,181
Others 其他	-	-
	2,100,217	1,644,157

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK\$211 million as at 31 December 2017 (30 June 2017 negative: HK\$88 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零一七年十二月三十一日的匯率合約及利率合約，其公平價值為港幣負2億1千1百萬元(於二零一七年六月三十日之金額為港幣負8千8百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

**V. Liquidity
流動狀況**

The average liquidity maintenance ratio ("LMR") for the 12 months ended 31 December 2017 was 57.71% (the average liquidity maintenance ratio for 12 months ended 31 December 2016: 48.41%). The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance.

截至二零一七年十二月三十一日止之十二個月平均流動性維持比率是57.71%(截至於二零一六年十二月三十一日止之十二個月平均流動性維持比率為48.41%)。平均流動性維持比率之計算是按照香港金融管理局之指引，及香港銀行業條例。

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乙部 - 馬來亞銀行集團資料 (綜合數字)

Amounts reported are expressed in Malaysian Ringgit

 (The exchange rate applied - 31 Dec 2017: HK\$1/RM0.5182; 30 Jun 2017: HK\$1/RM0.5502;
 31 Dec 2016: HK\$1/RM0.5785)

 以馬幣報告及列示(於二零一七年十二月三十一日為港幣1元=馬幣0.5182;
 於二零一七年六月三十日為港幣1元=馬幣0.5502;
 於二零一六年十二月三十一日為港幣1元=馬幣0.5785)

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

	<u>31 Dec 2017</u> <u>二零一七年</u> <u>十二月三十一日</u> RM'000 馬幣千元 (Audited) (經審核)	<u>30 Jun 2017</u> <u>二零一七年</u> <u>六月三十日</u> RM'000 馬幣千元 (Unaudited) (未經審核)
(i) Capital and reserves 股本及儲備		
-Issued and paid-up capital -已發行及繳足股本	44,250,380	42,073,631
-Total shareholders' equity -股東資本總額	<u>75,183,605</u>	<u>73,277,210</u>
(ii) Based on Credit, Market and Operational Risk: 按照信用風險，市場風險及操作風險所計算的		
綜合資本充足率		
CET1 capital ratio 普通股權一級資本 (CET1) 比率	14.773%	13.767%
Tier 1 capital ratio 一級資本比率	16.459%	15.410%
Total capital ratio 總資本比率	<u>19.383%</u>	<u>19.192%</u>
Net assets per share attributable to Equity holders of the Bank 每股資產淨值	<u>RM6.77</u>	<u>RM6.76</u>

For more information of the Capital Adequacy Framework, Capital Components and Basel II Pillar 3 Disclosure of the Group and Bank, please refer to our Group's Financial Statements for the half year ended 31 December 2017.

如欲了解更多本集團與銀行的資本充足率框架，資本組成部分和巴塞爾II協定第三支柱披露的信息，請參閱截至二零一七年十二月三十一日集團財務報表。

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section B - Malayan Banking Berhad Group Information (Consolidation Basis)

乙部 - 馬來亞銀行集團資料 (綜合數字)

II. Other financial information

其他財務資料

	<u>31 Dec 2017</u> 二零一七年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)	<u>30 Jun 2017</u> 二零一七年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)
(i) Total assets 總資產	765,301,766	752,077,325
(ii) Total liabilities 總負債	690,118,161	678,800,115
(iii) Loans, advances and financing 貸款, 墊款及融資	485,584,362	471,596,093
(iv) Deposits from customers 非銀行客戶存款	502,017,445	483,884,897
	<u>1 Jan to</u> <u>31 Dec 2017</u> 12-months ended 二零一七年 一月一日至 十二月三十一日 十二個月止 RM'000 馬幣千元 (Audited) (經審核)	<u>1 Jan to</u> <u>31 Dec 2016</u> 12-months ended 二零一六年 一月一日至 十二月三十一日 十二個月止 RM'000 馬幣千元 (Audited) (經審核)
(v) Pre-tax profits 稅前盈利	10,098,096	8,844,450

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理

I. Liquidity Risk Management Framework

Maybank Group has established liquidity risk policy that is benchmarked against industry leading practices and regulatory requirements and reviewed annually to ensure relevance with current market environment and business structure.

The liquidity risk policy provides the guiding principles and liquidity risk measurement techniques as well as balance sheet risk measures to drive the desired liquidity profile and funding levels. Liquidity risk exposures are managed with controls and tools such as liquidity gap analysis, maximum cumulative outflow, early warning signals, liquidity coverage ratio and monthly stress testing.

Liquidity gap analysis provides Management with a clear picture of the imminent funding needs in the near term as well as the structural balance sheet for the medium to long term tenors. Maximum Cumulative Outflow threshold governs the size of unmitigated funding risk in the short term horizon. Balance sheet risk measures shape the assets and liabilities profile to achieve the desired balance sheet state for a healthy liquidity profile as well as sets the targets for funding through deposits, wholesale borrowing / swaps and medium term funding.

The liquidity positions of the Bank are monitored regularly against established limits and actively deliberated at the Assets Liability Management Committee (“ALCO”) at Country level as well as at Group ALCO, Group Executive Risk Committee (“ERC”) and Risk Management Committee (“RMC”).

At Group level, LCR ensures short term liquidity resilience whilst Net Stable Funding Ratio (NSFR) promotes long-term structural funding of the balance sheet and strengthens the long term resilience of the liquidity risk profile. In addition, the Group conducts periodic stress test to assess the vulnerability of cash flow and adequacy of liquid assets in determining the funding capacity which supports the Contingency Funding Plan to shape the strategy and tactics to manage events of liquidity stress.

For the operations of Hong Kong Branch, there is a Liquidity and Funding Policy which encompasses information on aspects of the local liquidity risk policies, positions and controls.

Hong Kong Branch is required to comply with both liquidity requirements of Group and the local statutory and banking regulator’s requirements.

The ALCO team of Hong Kong Branch is responsible to ensure compliance with the guidelines or policies set by the Hong Kong Monetary Authority and Group. Liquidity is managed on a daily basis by the Branch’s treasury functions.

To manage liquidity risk, Hong Kong Branch adopts the following key measures:

- Maintain adequate liquidity and liquidity cushion in the form of holdings of unencumbered and high quality liquid assets that can be easily and quickly converted to cash, or to use as collateral for repo transactions to meet financial obligations under normal and stress conditions. Internal liquidity ratio and Loan-To-Deposit ratio are set to manage and monitor the Branch liquidity position.
- Have secure, stable and medium/long term funds through issuance of negotiable Certificates of Deposit and Group Medium Term funding.
- Proper mix of funding is essential to avoid potential concentration in a particular funding source and tenor that may increase liquidity risk. Internal wholesale borrowing limits are also set to control and monitor, among other things, the Branch’s interbank and intragroup funding exposure.
- Manage short and long-term liquidity gaps via cash flow projection reports and behavioral adjusted cash flows for Total Book and key currency.
- Conduct liquidity stress testing under different scenarios and cash flow projection as part of prudent liquidity control. Shortfall calculated from the worst stress test scenario is covered by liquidity cushion.
- Maintain a contingency funding plan to enable better preparation in responding to liquidity disruptions under a range of stress scenarios, taking into consideration standby line from Group.

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section C - Liquidity

丙部 - 流動資金風險管理

I. 流動資金風險管理制度

馬來亞銀行集團(“本集團”)建立了風險架構及政策,而該架構及政策參照先進同業的做法和監管要求,並每年進行重檢,以確保符合當前的市場環境和業務結構的需要。

流動性風險政策提供指導原則和流動性風險計量技術以及資產負債表風險計量,以達至所需的流動性狀況和資金水平。流動性覆蓋率和每月壓力測試等限制和工具進行管理。

流動性缺口分析為管理層提供了清晰的短期資金需求,及中長線結構資產負債表。

短期內未償債融資風險的大小亦受最大的累積資金流出門限所影響。

資產和負債的概況由資產負債表風險計算來衡量,以實現健康資金流和達到理想資產負債表的目標,並為定立存款,批發貸款,結構性產品和中期資金方面設定資金目標。

本集團的流動性狀況定期根據既定限額進行監控,並由從國家層面和集團整體層面上考慮的資產負債管理委員會(ALCO),集團執行風險委員會(ERC)和風險管理委員會(RMC)進行審慎管理。

在集團層面上,流動資金風險管理制度能確保短期流動性彈性,而淨穩定資金比率(NSFR)可促進資產負債表的長期結構性融資及為長期流動性風險狀況加強彈性。

此外,本集團會定期進行壓力測試,以評估現金流量和流動資產充足性,計算應急基金的融資能力,並為流動性壓力事件制定足夠的策略。

對於香港分行的運作,設立一套有關本地流動性風險政策、敞口和控制訊息的流動性及資金政策。

香港分行須符合本集團的流動性要求、本地的法律和銀行業監管機構的要求。

香港分行的資產負債小組負責確保符合由香港金融管理局和本集團給予的指引及政策。本行的司庫功能負責日常流動資金管理。

香港分行採用以下的評核標準以管理流動資金風險:

- 持有高質量流動性資產以保持充足的流動性和流動性緩衝,該等高質量流動性資產易於變現,並可作為抵押品用於回購交易,在正常和壓力條件下履行財政義務。設定內部流動性比率和貸存比率以管理和監督本分行的流動性狀況。
- 通過發行可轉讓存款證計劃及集團提供的中期資金以確保本分行擁有穩定的中長期資金來源。
- 合適的資金組合以避免可能過度依賴或集中於特定資金來源和期限所帶來的流動資金風險。設立批發借款上限為其中一項手段以控制和監察本分行的同業和集團內部拆借的資金風險承擔。
- 通過現金流預測報告和行為調整後的現金流管理主要貨幣和總計的短期和長期流動性缺口。
- 為審慎控制流動性,進行不同情景下的流動性壓力測試及現金流量預測。在最壞情景下的壓力測試結果缺口由流動性緩衝覆蓋。
- 設有應急資金計劃(包括本集團給予的備用借款額),更好地應對壓力情景下的流動性中斷。

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行
Section C - Liquidity
丙部 - 流動資金風險管理

II. Liquidity Risk Exposures 流動資金風險類

a) Liquidity Maintenance Ratio 流動性維持比率

The average liquidity maintenance ratio (“LMR”) for the 12 months ended 31 December 2017 was 57.71% (the average liquidity maintenance ratio for 12 months ended 31 December 2016: 48.41%). The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance.

截至二零一七年十二月三十一日之十二個月平均流動性維持比率是57.71%(截至於二零一六年十二月三十一日止之十二個月平均流動性維持比率為48.41%)。平均流動性維持比率是按照香港金融管理局之指引，及香港銀行業條例計算。

b) Maturity Profile and Liquidity Gaps 所需資金淨額及流動資金缺口

The analyses of the assets and liabilities of the Group and the Bank in the relevant maturity tenures and the resultant liquidity gaps are outlined in the relevant sections of our Group’s Annual Report 2017.

本集團的資產及負債的所需資金淨額及流動資金缺口分析的相關資料請參閱本集團二零一七年十二月三十一日的年報。

MALAYAN BANKING BERHAD - HONG KONG BRANCH
馬來亞銀行 - 香港分行
(1) Remuneration Policies and Pay Review Mechanism
薪酬政策及薪酬檢討機制

Remuneration policy is established and approved at the group level. For all international operations of Maybank Group, Group Staff Committee (“GSC”) approves the remuneration policies at headquarters. GSC is chaired by the Group President & CEO (“GPCEO”).

薪酬政策是由集團所批准及制訂。集團員工委員會（GSC）負責批核薪酬政策。而該政策適用於集團內所有國際業務。管治委員會由集團的行政總裁擔任主席。

a) Composition and Terms of Reference of GSC are detailed below:

集團員工委員會（GSC）的組成及職權範圍之詳情如下：

			2016	2017
Chairman	: Datuk Abdul Farid Alias	(Group President & Chief Executive Officer)	Y	Y
Members	: Datuk Lim Hong Tat	(Group Head, Community Financial Services Chief Executive Officer, Singapore)	Y	Y
	: Dato’ Amirul Feisal Wan Zahir	(Group Head, Global Banking)(from 1 Jan to 30 Jun 2016)	Y	N
	: Dato’ Muzaffar Hisham	(Group Head, Global Banking)	Y	Y
	: Nora Abd Manaf	(Group Chief Human Capital Officer)	Y	Y
	: Mohd Suhail Amar Suresh	(Group Chief Technology Officer)	Y	Y
	: Kamaludin Ahmad	(Group Head Insurance & Takaful)	Y	Y
	: Pollie Sim	(CEO, International)	Y	Y
Permanent Invitees	: Wan Marzimin Wan Muhammad	(Group General Counsel & Company Secretary)	Y	Y
Secretary	: Lim Beng Choo		Y	Y

Eight meetings were held for the period from Jan to Dec 2017. The members comprise of executive committee of the Maybank Group, hence no remuneration paid to them for attending the meetings.

於二零一七年一月一日至二零一七年十二月三十一日舉行了八次會議。出席會議的成員包括集團管理層委員會，因此沒有任何報酬支付給他們出席會議。

Term of Reference

職權範圍

1. Human Resources (“HR”) Framework & Policies
人力資源框架及政策

Recommends to the Nomination & Remuneration Committee (“NRC”) Strategic Group HR framework and broad Group HR policies in relation to Leadership Development, Talent Management, Succession Planning, Compensation and Benefits, Performance Management, Learning & Development.

If deemed necessary, escalate recommendations to Group Executive Committee (“Group EXCO”) for deliberation.

向提名及薪酬委員會 (NRC) 就集團人力資源戰略框架和集團整體的人力資源政策，包括領導力發展，人才管理，繼任規劃，薪酬和福利，績效管理，學習與發展向提名及薪酬委員會 (NRC) 提供建議。如有須要，將建議提交集團管理層委員會 (Group EXCO)，以供審議。

2. Establishment of new including revisions and reviews of compensation and benefits policies/plans and the terms of conditions of service
修改和審查，薪酬和福利政策/計劃和服務條款

Recommends to the GPCEO the establishment of new including revisions and reviews of compensation and benefits policies/plans and the terms and conditions of service for non-unionised executives in Band C and below Group-wide.

向行政總裁 (GPCEO) 對職級在C級及以下並沒有參與工會的員工之薪酬和福利政策或計劃和服務條件提供修訂和審查。

3. Remuneration
薪酬

Approves country bonus, increment & salary adjustment proposals.
核准海外獎金，增加及薪酬調整的建議。

4. Employee Discipline
員工紀律

- a. Approve group-wide collective agreements negotiation mandate
審批集體合同制度
- b. Approve all cases of Demotion and Dismissal involving Band E and below (and equivalent)
審批所有涉及E級或以下的員工（或同等職級）的降級和解僱案件。

MALAYAN BANKING BERHAD - HONG KONG BRANCH
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5. Employee Relations
員工關係

Approve programs and budgets relating to group-wide staff well-being, work-life balance (e.g. Long Service Awards, Staff Children Academic Award, Staff Education Award, holiday bugalows/apartments.)

審批集團全體職員之福利，工作與生活平衡相關的計劃和預算(例如長期服務獎，員工子女學術獎，員工教育獎，假日度假房屋)。

b) Most important design characteristics of the remuneration system:

薪酬制度中最重要設計特色：

- Employees within the risk control functions do not have financial performance KPI.
風險管理部員工的績效指標無財務性的相關項目。
- Total rewards policy is based on a holistic approach in recognizing staff through both monetary and non-monetary rewards. It is reviewed in totality once a year.
總體獎勵政策是基於一個整體的做法，通過給予包括金錢上和非金錢上的報酬肯定員工的貢獻。這是一次性回饋員工過去一年的貢獻。
- Base Pay is benchmarked to the market for competitive position.
重心職位基本工資以同業工資為指標
- Pay differentiation i.e. Base Pay policy is generally standardized across the Maybank Group. 'Premium' is introduced to maintain competitiveness with the market, e.g. for scarce skills, specialised skills. 'Premium' may be removed when no longer justifies or when incumbent is no longer in the position/job.
多元化的薪酬政策，基本工資政策一般來說是規範整個馬來亞銀行集團，並特別針對稀缺的技能，專業技能，引入優化的薪酬待遇以保持市場競爭力。當一個員工不再在優化計劃內，其所獲得之優化薪酬可能會被刪除。
- Reward plans address business specific needs i.e. differentiated incentive plans for different lines of business.
針對不同的業務需求而制訂之獎勵計劃，例如為區別不同業務範圍而訂立的具體的獎勵計劃。
- Performance related remuneration i.e. payout based on group, sector and individual performance.
與工作表現掛鉤的報酬，即按照個別組別，部門和個人工作表現分發。

Engagement of external consultant is at Head Office level wherein consultant is commissioned for the initiatives developed for Maybank Group at Head Office level.

本集團總部聘用顧問公司於發展公司的薪酬制度。

c) Criteria used for performance measurement:

用於工作表現測量標準：

- Since 2014 Balance Scorecard approach consists of maximum 8 KPIs. In addition, there is also an assessment on Core Values which form part of an individual assessment.
自2014年平衡計分卡中可最多設八個主要表現指標；當中包括以公司的核心價值作為個人評估的考慮因素。
- The KPIs set and performance assessment incorporates various elements of risk in its measurement criteria:-
 - a) Risk-Adjusted Performance Measurement amongst business sectors by considering the level of risks undertaken / capital consumption in the generation of returns.
 - b) Risk Adjusted Returns on Risk Weighted Assets (RRWAs) and Returns on Capital Employed (ROCE) are core elements in the Balanced Scorecards at various levels of decision-making including risk taking decisions.
 - c) Asset Quality Targets and Measures such as Gross Impairment ratio and Stale Ratings targets have been set as part of the Balanced Scorecard process.
 - d) Risk taking boundaries are set by the Board in formal Risk Appetite Statements to ensure the long term sustainability of the bank.
- 關鍵績效指標和績效考核結合各種風險要素，其衡量標準如下：
 - a) 各商務部門風險調整後績效評估以考慮其風險承擔及資本消耗產生的回報水平。
 - b) 經風險調整後的加權資產回報（RRWAs）和資本回報率（ROCE）是為平衡計分卡的核心要素用在不同層次的決策，如風險承擔的決定。
 - c) 資產質量目標和衡量如總減值率和以確立的評級目標成為平衡計分卡一部分。
 - d) 確保銀行的長期可持續發展，本集團董事會確定風險承擔的界限在風險偏好報表。
- The payout budget is subject to the overseas branch performance achievement and market practice.
支出預算的標準是建基於海外分部的業績成果與市場慣例。

d) Deferral Policy & Vesting Criteria
浮動獎金延期付款政策及行使標準

With effect from 1 July 2010, the Maybank Group implemented deferment for variable bonus payments that are in excess of 12 months of the Base Pay will be deferred and paid in tranches of maximum 6 months base pay every subsequent 6 months.

從2010年7月1日起，馬來亞銀行集團實施浮動獎金延期付款計劃，超過12個月的基本工資時，獎金會按以下方式支付

Deferred remuneration in the form of share-linked units will vest immediately or at the end of 3 years from the grant date depending on which of the Group Employees' Share Scheme that the deferred remuneration is awarded under.

超於部分將在第一次發放後的第6個月支付員工，每次發放不多於6個月的基本工資

本集團僱員購股計劃下授予的遞延薪酬，遞延薪酬以股票掛鉤單位形式分為可以即時或三年期行使二種。

From Dec 2013, the Maybank Group approved the exceeded portion of variable bonus to be deferred bonus in below schedule for Maybank Hong Kong.

在2013年12月，總部批准香港分行關於浮動獎金遞延如下：

Senior Management - Exceeding 12 months of the base pay

高管要員：總浮動獎金多於基本工資十二個月，其多出部分

- 1st Deferment Payout - 50% of the total deferred bonus paid by the 12th month from the actual bonus payout date.
第一期發放：百分之五十於實際發放後第十二個月支付
- 2nd Deferment Payout - 25% of the total deferred bonus paid by the 24th month from the actual bonus payout date.
第二期發放：百分之二十五於實際發放後第二十四個月支付
- 3rd Deferment Payout - 25% of the total deferred bonus paid by the 36th month from the actual bonus payout date.
第三期發放：百分之二十五於實際發放後第三十六個月支付

All other employees - Exceeding 12 months of the base pay

其他員工：總浮動獎金多於基本工資十二個月，其多出部分

1st Deferment Payout - 50% of the total deferred bonus paid by the 12th month.

第一期發放：百分之五十於實際發放後第十二個月支付

2nd Deferment Payout - 50% of the total deferred bonus paid by the 24th month.

第二期發放：百分之五十於實際發放後第二十四個月支付

Clawback elements are applicable subject to staff fulfilling certain criteria for deferred remuneration:

遞延機制運作如下：

Potential adjustments by the Board based on any risk management issues, financial misstatement, fraud and gross negligence or wilful misconduct.

本集團董事可能作調整基於風險管理問題，財務報表重大錯誤陳述，涉及欺詐及嚴重疏忽或蓄意行為失當

e) Parameters used for allocating cash versus other forms of remuneration:

參數用於分配現金與其他形式的報酬：

Pay Mix: Fixed vs Variable vs Long Term Incentive Plan ranging from 50:30:20 (senior management) to 82:15:03 (non executive).

薪酬組合：固定：浮動薪酬：長期獎勵計劃比率為 50:30:20（高級管理人員）到 82:15:03（非執行董事）。

MALAYAN BANKING BERHAD - HONG KONG BRANCH
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(2) Remuneration of Senior Management and Key Personnel (Note 1) of Hong Kong Branch
香港分行的高級職員和主要人員的薪酬

There were 4 employees and 17 employees being classified as Senior Management and Key Personnel (Note 1) respectively during the year 2017.

於二零一七年內，本行分別有4名及17名員工被列為高層管理人員及主要人員(註1)。

i) 1 Senior Management or Key Personnel has been awarded or paid guaranteed bonus, new sign-on or severance payment during the year 2017.

於二零一七年內，本行向1名高層管理人員或主要人員發放或支付保證花紅、新聘約酬金或解僱金。

ii) Aggregate amount of remuneration of the Senior Management and Key Personnel during the year, split into fixed and variable remuneration, is set out below:

關於本行高層管理人員及主要人員於二零一七年之薪酬總額（以固定薪酬及浮動薪酬劃分），現臚列如下：

Senior Management

Remuneration for 1 Jan 2017 - 31 Dec 2017 (HK\$'000)		Non-deferred	Deferred
(a)	Fixed Remuneration		
	-Cash-based	9,047	-
	-Shares and share-linked instruments	-	-
	Others :		
	guarantee bonus	-	-
	sign on bonus		
(b)	Variable Remuneration		
	- Cash	4,005	41
	- Shares and share-linked instruments	-	-
	Others :		
	total severance payment for (0) staff made highest awarded single severance payment	-	-
(c)	Deferred Remuneration awarded:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	-
	- Unvested (Share-linked instruments)	-	-
(d)	Remuneration paid or reduced:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)		589
	- Unvested (Share-linked instruments)	-	-
(e)	Remuneration outstanding:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	-
	- Unvested (Share-linked instruments)		567 Note 2

高層管理人員

二零一七年一月一日至十二月三十一日之薪酬 (港幣千元)		非遞延薪酬	遞延薪酬
(a)	固定薪酬		
	- 現金	9,047	-
	- 股份及股票掛鉤單位	-	-
	其他: 保证花紅 簽約花紅	-	-
(b)	浮動薪酬		
	- 現金	4,005	41
	- 股份及股票掛鉤單位	-	-
	其他: 离职金(1) 員工 最高离职金	-	-
(c)	遞延薪酬榮獲:		
	- 現金及股份	-	-
	- 行使(股票掛鉤單位)	-	-
	- 尚未行使(股票掛鉤單位)	-	-
(d)	遞延薪酬支付或降低:		
	- 現金及股份	-	-
	- 行使(股票掛鉤單位)		589
	- 尚未行使(股票掛鉤單位)	-	-
(e)	被保留遞延薪酬:		
	- 現金及股份	-	-
	- 行使(股票掛鉤單位)	-	-
	- 尚未行使(股票掛鉤單位)		567 註2

Note 1: As defined in "Guideline on a Sound Remuneration System" (CG-5) issued by the HKMA, senior management are those who are responsible for oversight of the Bank's firm-wide strategy or activities or those of the Bank's material business lines. Key Personnel are individual employees whose duties or activities in the course of their employment involve the assumption of material risk or taking on of material exposures on behalf of the Bank.

註1: 如金管局頒布的CG-5「穩健的薪酬制度指引」所界定, 高級管理人員指負責監控本行整體策略或活動或本行主要業務的人員。主要人員指個別員工, 其於受僱期間的職責或活動包括預測主要風險或代表本行應對主要風險。

Note 2: Plus # of outstanding & unvested shares: 278,300

註2: 加股票數目278,300, 未有股票掛鉤單位提供

MALAYAN BANKING BERHAD - HONG KONG BRANCH
馬來亞銀行 - 香港分行

Key Personnel

Remuneration for 1 Jan 2017 - 31 Dec 2017 (HK\$'000)		Non-deferred	Deferred
(a)	Fixed Remuneration		
	-Cash-based	18,630	-
	-Shares and share-linked instruments	-	-
	Others : guarantee bonus sign on bonus	360	-
(b)	Variable Remuneration		
	- Cash	2,816	-
	- Shares and share-linked instruments	-	-
	Others : total severance payment for (0) staff made highest awarded single severance payment	-	-
(c)	Deferred Remuneration awarded:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	-
	- Unvested (Share-linked instruments)	-	-
(d)	Remuneration paid or reduced:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)		436
	- Unvested (Share-linked instruments)	-	
(e)	Remuneration outstanding:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	
	- Unvested (Share-linked instruments)	-	Note 3

主要人員

二零一七年一月一日至十二月三十一日之薪酬 (港幣千元)		非遞延薪酬	遞延薪酬
(a)	固定薪酬		
	- 現金	18,630	-
	- 股份及股票掛鈎單位	-	-
	其他: 保证花紅 簽約花紅	360	-
(b)	浮動薪酬		
	- 現金	2,816	-
	- 股份及股票掛鈎單位	-	-
	其他: 离职金(0) 員工 最高离职金	-	-
(c)	遞延薪酬榮獲:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)	-	-
	- 尚未行使(股票掛鈎單位)	-	-
(d)	遞延薪酬支付或降低:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)		436
	- 尚未行使(股票掛鈎單位)	-	
(e)	被保留遞延薪酬:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)	-	-
	- 尚未行使(股票掛鈎單位)	-	註3

Note 3: Plus # of outstanding reduced & unvested: 114,300

註3: 加股票數目114,300, 未有股票掛鈎單位提供

Senior Management

Remuneration for 1 Jan 2016 - 31 Dec 2016 (HK\$'000)		Non-deferred	Deferred
(a)	Fixed Remuneration		
	-Cash-based	10,272	-
	-Shares and share-linked instruments	-	-
	Others : guarantee bonus sign on bonus	-	-
(b)	Variable Remuneration		
	- Cash	3,406	97
	- Shares and share-linked instruments	-	-
	Others : total severance payment for (1) staff made highest awarded single severance payment	1,026	-
(c)	Deferred Remuneration awarded:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	Note 2
	- Unvested (Share-linked instruments)	-	Note 3
(d)	Remuneration paid or reduced:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	298
	- Unvested (Share-linked instruments)	-	-
(e)	Remuneration outstanding:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	(845)
	- Unvested (Share-linked instruments)		921 Note 4

MALAYAN BANKING BERHAD - HONG KONG BRANCH
馬來亞銀行 - 香港分行

高層管理人員

二零一六年一月一日至十二月三十一日之薪酬 (港幣千元)		非遞延薪酬	遞延薪酬
(a)	固定薪酬		
	- 現金	10,272	-
	- 股份及股票掛鈎單位	-	-
	其他: 保证花紅 簽約花紅	-	-
(b)	浮動薪酬		
	- 現金	3,406	97
	- 股份及股票掛鈎單位	-	-
	其他: 離職金(1) 員工 最高離職金	1,026	-
(c)	遞延薪酬榮獲:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)	-	Note 2
	- 尚未行使(股票掛鈎單位)	-	Note 3
(d)	遞延薪酬支付或降低:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)	-	298
	- 尚未行使(股票掛鈎單位)	-	-
(e)	被保留遞延薪酬:		
	- 現金及股份	-	-
	- 行使(股票掛鈎單位)	-	(845)
	- 尚未行使(股票掛鈎單位)	-	921 Note 4

Note 1: As defined in "Guideline on a Sound Remuneration System" (CG-5) issued by the HKMA, senior management are those who are responsible for oversight of the Bank's firm-wide strategy or activities or those of the Bank's material business lines. Key Personnel are individual employees whose duties or activities in the course of their employment involve the assumption of material risk or taking on of material exposures on behalf of the Bank.

註1: 如金管局頒布的CG-5「穩健的薪酬制度指引」所界定, 高級管理人員指負責監控本行整體策略或活動或本行主要業務的人員。主要人員指個別員工, 其於受僱期間的職責或活動包括預測主要風險或代表本行應對主要風險。

Note 2: # of awarded & vested shares: 50,000
 註2: 股票數目50,000, 未有股票掛鈎單位提供

Note 3: # of awarded & unvested shares: 1,500
 註3: 股票數目1,500, 未有股票掛鈎單位提供

Note 4: Plus # of outstanding & unvested shares: 329,300
 註4: 加股票數目329,300, 未有股票掛鈎單位提供

MALAYAN BANKING BERHAD - HONG KONG BRANCH
馬來亞銀行 - 香港分行

Key Personnel

Remuneration for 1 Jan 2016 - 31 Dec 2016 (HK\$'000)		Non-deferred	Deferred
(a)	Fixed Remuneration		
	-Cash-based	14,734	-
	-Shares and share-linked instruments	-	-
	Others : guarantee bonus sign on bonus	-	-
(b)	Variable Remuneration		
	- Cash	3,116	-
	- Shares and share-linked instruments	-	-
	Others : total severance payment for (0) staff made highest awarded single severance payment	-	-
(c)	Deferred Remuneration awarded:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	Note 5
	- Unvested (Share-linked instruments)	-	Note 6
(d)	Remuneration paid or reduced:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)		5 Note 7
	- Unvested (Share-linked instruments)	-	
(e)	Remuneration outstanding:		
	- Cash and shares	-	-
	- Vested (Share-linked instruments)	-	
	- Unvested (Share-linked instruments)	-	461 Note 8

主要人員

二零一六年一月一日至十二月三十一日之薪酬 (港幣千元)		非遞延薪酬	遞延薪酬
(a)	固定薪酬		
	- 現金	14,734	-
	- 股份及股票掛鉤單位	-	-
	其他: 保证花紅 簽約花紅	-	-
(b)	浮動薪酬		
	- 現金	3,116	-
	- 股份及股票掛鉤單位	-	-
	其他: 离职金(0) 員工 最高离职金	-	-
(c)	遞延薪酬榮獲:		
	- 現金及股份	-	-
	- 行使 (股票掛鉤單位)	-	Note 5
	- 尚未行使 (股票掛鉤單位)	-	Note 6
(d)	遞延薪酬支付或降低:		
	- 現金及股份	-	-
	- 行使 (股票掛鉤單位)		5 Note 7
	- 尚未行使 (股票掛鉤單位)	-	
(e)	被保留遞延薪酬:		
	- 現金及股份	-	-
	- 行使 (股票掛鉤單位)	-	
	- 尚未行使 (股票掛鉤單位)	-	461 Note 8

Note 5: # of awarded & vested shares: 10,000
 註5: 股票數目10,000, 未有股票掛鉤單位提供

Note 6: # of award & unvested shares: 300
 註6: 股票數目300, 未有股票掛鉤單位提供

Note 7: Plus # of reduced & unvested: 65,000
 註7: 加股票數目65,000, 未有股票掛鉤單位提供

Note 8: Plus # of outstanding reduced & unvested: 317,900
 註8: 加股票數目317,900, 未有股票掛鉤單位提供

Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

Malayan Banking Berhad Hong Kong Branch Chief Executive's Declaration of
Compliance

行政總裁遵從披露指引的聲明

I, Seow Poon Garn Gregory, being Chief Executive of Malayan Banking Berhad, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the year ended 31 December 2017 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人，蕭鴻廣，馬來亞銀行香港分行行政總裁，在此聲明以上截止二零一七年十二月三十一日的年度財務資料披露聲明書(未經審核)中披露的資料已全面遵從銀行業(披露)規則，內容並無虛假或誤導性。



Signature/簽名: _____

Malayan Banking Berhad
Chief Executive
馬來亞銀行行政總裁

Date: 28 March 2018

日期: 二零一八年三月二十八日