



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)

Interim Results
中期業績

For the Period Ended
30 June 2018

截至
二零一八年六月三十日

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

Key Financial Information Disclosure Statement for the first half year ended 30 June 2018.
主要財務資料披露聲明書截至二零一八年六月三十日止之上半年財政年度。

During this period, the Branch was principally involved in lending and deposit taking activities.
期內，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. Public can obtain free copies of this Disclosure Statement at this address and is available for public access at:

<https://www.maybank.com/en/investor-relations/reporting-events/reports/subsidiary-reports.page>

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。公眾人士可到上述地址免費索取此聲明書及在本行網站下載:

<https://www.maybank.com/en/investor-relations/reporting-events/reports/subsidiary-reports.page>

· 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。

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Key Financial Information Disclosure Statement for the first half year 30 June 2018 prepared in accordance with the requirements of the Banking (Disclosure) Rules.

根據銀行業(披露)規則截至二零一八年六月三十日止上半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>30 Jun 2018</u>	<u>1 Jan to</u> <u>30 Jun 2017</u>
	6-months ended	6-months ended
	<u>二零一八年</u> <u>一月一日至</u> <u>六月三十日</u> 六個月止 HK\$'000 港幣千元	<u>二零一七年</u> <u>一月一日至</u> <u>六月三十日</u> 六個月止 HK\$'000 港幣千元
(i) Interest income 利息收入	588,158	418,819
(ii) Interest expense 利息支出	(344,606)	(234,221)
(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	(84,538)	27,274
-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	68,686	10,669
-Gains less losses from disposal of available-for-sale securities 出售可供出售證券之收益減虧損	38,594	17,054
-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	15,858	2,822
-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	6,256	(17,520)
-Net fees and commissions 淨服務費及佣金	20,765	18,576
-Income 收入	32,791	19,467
-Expenses 支出	(12,026)	(891)
-Other income 其他收入	8,738	8,072

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I. Profit and loss information (Cont'd)

損益賬資料(續)

	<u>1 Jan to</u> <u>30 Jun 2018</u>	<u>1 Jan to</u> <u>30 Jun 2017</u>
	6-months ended	6-months ended
	<u>二零一八年</u> <u>一月一日至</u> <u>六月三十日</u> 六個月止 HK\$'000 港幣千元	<u>二零一七年</u> <u>一月一日至</u> <u>六月三十日</u> 六個月止 HK\$'000 港幣千元
(iv) Operating expenses 營運支出		
-Staff expenses 員工支出	(62,423)	(44,179)
-Rental expenses 房產租金支出	(17,525)	(14,357)
-Computerisation cost 電腦設備支出	(2,241)	(2,146)
-Rental/lease other equipment 設備租賃開支	(2,406)	(1,856)
-Fee & brokerage 服務費及經紀佣金	(16,179)	(13,697)
-Other expenses 其他支出	(8,870)	(8,336)
-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	(3,897)	-
(vi) Expected credit losses and other credit impairment charges 預期信貸損失及其他信貸減值提撥	52,003	-
Provision for individual impairment allowance 個別減值及準備	-	(108,268)
(vii) Unwinding interest for impaired loan 減值貸款的回轉利息	(13,891)	(33,194)
(viii) Write back for collective allowances 綜合減值準備金回撥	-	49,000
(ix) Profit before taxation 除稅前盈利	<u>242,482</u>	<u>74,512</u>
(x) Tax expenses 稅項支出	(41,000)	(24,500)
(xi) Profit after taxation 除稅後盈利	<u>201,482</u>	<u>50,012</u>

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II. Balance sheet

資產負債表資料

	30 Jun 2018 二零一八年 六月三十日 HK\$'000 港幣千元	31 Dec 2017 二零一七年 十二月三十一日 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)	3,008,705	5,842,172
(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)	2,073,322	3,478,008
(iii) Due from Exchange Fund 存於外匯基金存款	17,109	1,782,771
(iv) Amount due from overseas offices 存放海外辦事處金額	667,225	1,354,890
(v) Trade bills 貿易票據	141,326	62,776
(vi) Certificate of deposit held 持有的存款證	10,531,734	10,685,458
(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	16,119,904	15,876,161
-Advances to banks and other financial institutions 同業及其它金融機構貸款	-	-
-Accrued interest and other accounts 應計利息及其它賬項	6,827,963	6,305,695
- Expected credit losses 預期信貸損失		
-Advances to customers 客戶貸款	(300,669)	-
-Placements with banks and Investments 銀行存放和投資	(37,853)	-
Impairment allowances 減值準備		
-Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	-	(141,953)
-Trade bills and other advances and accounts 貿易票據及其他貸款及其它賬目	-	(627)
-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)

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	30 Jun 2018 二零一八年 六月三十日 HK\$'000 港幣千元	31 Dec 2017 二零一七年 十二月三十一日 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	(1,545)	(93,922)
(ix) Available-for-sale securities 可供出售證券	5,886,761	6,129,448
(x) Other investments 其他投資	-	-
(xi) Property, plant and equipment 物業、設備及器材	21,406	19,827
Total Assets 總資產	44,955,388	49,604,688
LIABILITIES		
負債		
Deposits and balances of banks and financial institutions		
(i) (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)	11,541,029	11,996,620
(ii) Deposits from customers 客戶存款		
-Demand deposits and current accounts 活期存款及往來帳戶	1,416,388	3,216,230
-Savings deposits 儲蓄存款	561,996	501,282
-Time, call and notice deposits 定期, 即期及通知存款	16,301,871	14,666,126
(iii) Amount due to overseas offices 結欠海外辦事處金額	4,647,573	8,986,029
(iv) Certificates of deposit issued 已發行存款證	300,000	300,000
(v) Issued debt securities 已發行債務證券	-	-
(vi) Other liabilities 其他負債	8,538,767	8,396,876
(vii) Provision 準備金	-	-
Total Liabilities 總負債	43,307,624	48,063,163

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II. Balance sheet (Cont'd)

資產負債表資料(續)

	<u>30 Jun 2018</u>	<u>31 Dec 2017</u>
	<u>二零一八年</u>	<u>二零一七年</u>
	<u>六月三十日</u>	<u>十二月三十一日</u>
	HK\$'000	HK\$'000
	港幣千元	港幣千元
(viii) Current period (Loss)/Profits 現年度(虧損)/溢利	201,484	(1,016,997)
(ix) Reserves 儲備		
-Retained profits 保留溢利	1,517,474	2,612,497
-Change in fair value of available-for-sale assets 可供出售證券之公平價值變動	(52,415)	(53,975)
- Expected credit losses reserves 預期信用損失準備金	(18,779)	-
Total Equities and Liabilities 總資本及負債	<u>44,955,388</u>	<u>49,604,688</u>

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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

	30 Jun 2018		31 Dec 2017	
	Balance 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 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
<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	-	200,000	-	350,000
物業發展				
-Property investment	2	2	40	40
物業投資				
-Financial concerns	1,177,058	2,746,468	1,272,176	1,599,111
金融企業				
-Stockbrokers	-	2,845,470	-	765,000
股票經紀				
-Wholesale and retail trade	-	-	-	316,169
批發及零售業				
-Manufacturing	11,061	202,110	1,019	108,717
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	336,297	744,296	377,411	879,035
其他				
	1,524,418	6,738,346	1,650,646	4,408,859

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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)

	30 Jun 2018		31 Dec 2017	
	二零一八年六月三十日		二零一七年十二月三十一日	
	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	150,043	152,907	152,811	156,250
Trade finance 貿易融資	117,705	875,336	158,238	1,411,620
Loans for use outside Hong Kong 在香港以外使用的貸款	455,869	8,353,315	846,713	9,899,432
Total advances to customers 客戶貸款總額	2,248,035	16,119,904	2,808,408	15,876,161

Analysed by Countries
按國家分類

Hong Kong 香港		11,702,340		10,618,492
China 中國		2,666,898		4,065,543
Malaysia 馬來西亞		1,444,925		863,623
Others 其他		305,741		328,503
Total advances to customers 客戶貸款總額		16,119,904		15,876,161

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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>30 Jun 2018</u>	<u>31 Dec 2017</u>
	<u>二零一八年</u>	<u>二零一七年</u>
	<u>六月三十日</u>	<u>十二月三十一日</u>
	HK\$'000	HK\$'000
	港幣千元	港幣千元
Gross advances to banks	-	-
貸款予銀行總額		
<u>Analysed by Countries</u>		
<u>按國家分類</u>		
Vietnam	-	-
越南		
Total advances to banks	<u>-</u>	<u>-</u>
貸款予銀行總額		

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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
30 Jun 2018					
<u>二零一八年六月三十日</u>					
Developing Asia and Pacific					
發展中亞太地區					
Of which -China	13,718	-	258	5,362	19,338
其中 -中國					
-Malaysia	12,025	352	-	1,457	13,834
-馬來西亞					
Offshore centres					
離岸中心					
Of which-Hong Kong	1,135	-	394	5,807	7,336
其中-香港					
31 Dec 2017					
<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					

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. Expected credit losses and unwinding interest for impaired loan

預期信貸損失和減值貸款的回轉利息

	<u>30 Jun 2018</u>	<u>31 Dec 2017</u>
	二零一八年	二零一七年
	六月三十日	十二月三十一日
	HK\$'000	HK\$'000
	港幣千元	港幣千元
Collective impairment allowances		
Expected credit losses		
預期信貸損失		
-Advances to customers	300,669	-
客戶貸款		
-Placements with banks and Investments	37,853	-
銀行存放和投資		
Collective impairment allowances		
綜合減值準備		
-Advances to customers	-	141,953
客戶貸款		
-Trade bills and other advances and accounts	-	627
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
客戶貸款及應計利息和其他賬目		
Total impairment allowances	338,522	1,838,596
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	1,545	93,922
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. Expected credit losses and unwinding interest for impaired loan (Cont'd)

預期信貸損失和減值貸款的回轉利息(續)

With the adoption MFRS 9 effective from 1 Jan 2018, the Group's and Bank's policy on impairment charge has changed. The MFRS 9 impairment requirements are based on an Expected Credit Loss ("ECL") model that replaces the incurred Loss model under the MFRS 139.

There are three main components to measure ECL which are a probability of default model ("PD"), a loss given default model ("LGD") and the exposure at default model ("EAD"). The model is to leverage as much as possible the Group's and the Bank's existing Basel II models and performed the required adjustments to produce MFRS 9 compliant model. MFRS 9 does not distinguish between individual assessment and collective assessment. Therefore, the Group and the Bank have decided to continue measure the impairment mainly on an individual transaction basis for financial assets that are deemed to be individually significant.

自2018年1月1日MFRS9的生效執行（基於國際會計準則IFRS9的馬來西亞準則），集團以及銀行的減值政策發生了變更，原基於已發生減值的模型MFRS139被基於預期減值損失的模型MFRS9替代。

計量預期減值損失主要有三大基本要素，分別是違約率模型（"PD"）、違約損失率模型（"LGD"）以及違約敞口模型（"EAD"）。預期減值損失模型盡可能的利用了本集團及銀行現有的巴塞爾II模型，並對其進行了相應的調整以得到與MFRS9相兼容的模型。

MFRS9不區分單項評估和組合評估，因此本集團及銀行決定對於單項重大的金融資產主要還是基於單筆交易計量減值損失。

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。

As at 30 June 2018, no individual impairment allowances or collective assessment were made by Head Office in respect of the loans and advances of the Branch (31 December 2017: no individual impairment allowances and no collective assessment).

於二零一八年六月三十日，馬來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（於二零一七年十二月三十一日，並沒有作出個別減值準備或綜合減值準備）。

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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，便作減值貸款處理。

	Balance covered by collateral 31 Jun 2018		Balance covered by collateral 31 Dec 2017	
	二零一八年 六月三十日 HK\$'000 港幣千元	二零一八年 六月三十日 HK\$'000 港幣千元	二零一七年 十二月三十一日 HK\$'000 港幣千元	二零一七年 十二月三十一日 HK\$'000 港幣千元
-Impaired advance to customers and accrued interest 減值客戶貸款總額及應計利息 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	141,636 (0.88%)	-	1,789,939 (11.27%)
-Expected credit losses/loan impairment allowance 預期信貸損失/貸款減值準備	-	-	-	-
-Individual impairment allowance 個別減值準備	-	140,091	-	1,696,016
-Unwinding interest for impaired loan 減值貸款的回轉利息	-	1,545	-	93,922

Analysis of impaired loans by countries
按國家分類的減值貸款

Hong Kong 香港	-	28,104	-	1,671,881
Others 其他	-	113,532	-	118,058
Total impaired loans 減值貸款總額	-	141,636	-	1,789,939

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，只有佔總跨域債權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 by collateral 30 Jun 2018	Balance 30 Jun 2018	Balance covered by collateral 31 Dec 2017	Balance 31 Dec 2017
	有抵押品的貸款 二零一八年 六月三十日 HK\$'000 港幣千元	貸款結餘 二零一八年 六月三十日 HK\$'000 港幣千元	有抵押品的貸款 二零一七年 十二月三十一日 HK\$'000 港幣千元	貸款結餘 二零一七年 十二月三十一日 HK\$'000 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 逾期一年或以下但超過六個月 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	-	-	-
Over one year 逾期一年 (as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	141,636	-	1,789,939
	-	(0.88%)	-	(11.27%)
Total overdue loans 逾期貸款總額	-	141,636	-	1,789,939

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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	Balance	by collateral	Balance
	<u>30 Jun 2018</u>	<u>30 Jun 2018</u>	<u>31 Dec 2017</u>	<u>31 Dec 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>二零一八年</u>	<u>二零一八年</u>	<u>二零一七年</u>	<u>二零一七年</u>
	<u>六月三十日</u>	<u>六月三十日</u>	<u>十二月三十一日</u>	<u>十二月三十一日</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
-Expected credit losses/loan impairment allowance	-	-	-	-
預期信貸損失／貸款減值準備				
Individual impairment allowances	-	140,091	-	1,696,017
個別減值準備額				
Unwinding interest for impaired loan	-	1,545	-	93,922
減值貸款的回轉利息				
<hr/>				
<u>Analysis of gross amount by countries</u>				
<u>按國家分類的總額</u>				
Hong Kong	-	28,104	-	1,671,881
香港				
Others	-	113,532	-	118,058
其他				
<hr/>				
Total overdue loans	-	141,636	-	1,789,939
逾期貸款總額				

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 30 June 2018 was nil (31 December 2017: nil).

於二零一八年六月三十日，本行並沒有經重組客戶貸款及應計利息(於二零一七年十二月三十一日的金額為零)。

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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 30 June 2018, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2017: nil).

於二零一八年六月三十日，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(於二零一七年十二月三十日的金額為零)。

As at 30 June 2018, there were no overdue amounts of other assets including trade bills and debt securities (31 December 2017: nil).

於二零一八年六月三十日，本行並無任何逾期其它資產包括貿易票據及證券(於二零一七年十二月三十一日的金額為零)。

8. Repossessed assets

收回資產

There was no repossessed asset held at 30 June 2018 (31 December 2017: nil).

於二零一八年六月三十日，本行並沒有收回資產(於二零一七年十二月三十一日的金額為零)。

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III. Additional balance sheet information (Cont'd)

其他資產負債表資料 (續)

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。

	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
30 Jun 2018 二零一八年六月三十日				
Spot assets 現貨資產	15,957	12,308	3,603	31,868
Spot liabilities 現貨負債	(18,438)	(3,342)	(3,779)	(25,559)
Forward purchases 遠期買入	76,486	47,562	4,386	128,434
Forward sales 遠期賣出	(75,202)	(56,102)	(4,236)	(135,540)
Net long/(short) position 長盤淨額/(短盤)	(1,197)	426	(26)	(797)
31 Dec 2017 二零一七年十二月三十一日				
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)	(985)	315	(18)	(688)

There was no structural and net option position as at 30 June 2018 (at 31 December 2017: Nil)

於二零一八年六月三十日, 本行並無任何結構性倉盤淨額及期權盤淨額 (於二零一七年十二月三十一日的金額為零)

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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

30 Jun 2018
二零一八年六月三十日

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、及其持有大多數股份的合資企業	5,158	495	5,653	-
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、及其持有大多數股份的合資企業	613	-	613	-
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、及其持有大多數股份的合資企業	2,265	551	2,816	-
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	79	11	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 HK\$ million	Off-balance sheet exposure HK\$ million	Total exposure HK\$ million	Individual impairment allowance 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	2,909	1,385	4,294	-
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	2,157	-	2,157	-
8 Total 總額	13,181	2,442	15,623	-
9 Total assets after provisions 扣除準備後的總資產	44,955			
10 On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	29.32%			

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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)

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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IV. Off-balance sheet information

資產負債表以外的資料

	<u>30 Jun 2018</u> <u>二零一八年</u> <u>六月三十日</u> HK\$'000 港幣千元	<u>31 Dec 2017</u> <u>二零一七年</u> <u>十二月三十一日</u> 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	191,004	352,072
直接信貸替代項目		
Transaction-related contingencies	-	-
與交易有關的或然項目		
Trade-related contingencies	362,446	465,785
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	3,037,752	4,322,837
其他承擔		
Others	-	-
其他		
	<u>3,591,202</u>	<u>5,140,694</u>
	<u>3,591,202</u>	<u>5,140,694</u>
(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%	191,004
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%	72,489
與貿易有關的或然項目		
Other commitments	50%/0%	580,811
其他承擔		
Others	20%	-
其他		
		<u>844,304</u>
		<u>844,304</u>
		<u>1,388,977</u>
		<u>1,388,977</u>

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

資產負債表以外的資料 (續)

	30 Jun 2018 二零一八年 六月三十日 HK\$'000 港幣千元	31 Dec 2017 二零一七年 十二月三十一日 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	168,145,978	95,386,962
Interest rate contracts 利率合約	10,145,135	5,184,362
Others 其他	-	-
	178,291,113	100,571,324
(ii) Credit equivalent (risk weighted) 按風險比重的相當信貸值		
Exchange rate contracts 匯率合約	3,415,034	2,098,921
Interest rate contracts 利率合約	36,123	1,296
Others 其他	-	-
	3,451,157	2,100,217

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK\$186 million as at 30 June 2018 (31 December 2017 negative: HK\$211 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零一八年六月三十日的匯率合約及利率合約，其公平價值為港幣負1億8千6百萬元(於二零一七年十二月三十一日之金額為港幣負2億1千1百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

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V. Liquidity

流動狀況

Liquidity Maintenance Ratio

流動性維持比率

The average LMR for the reportable periods are as
 應報告期之平均流動性維持比率如下：

	<u>30 Jun 2018</u> <u>二零一八年</u> <u>六月三十日</u>	<u>30 Jun 2017</u> <u>二零一七年</u> <u>六月三十日</u>
-First quarter 第一季度	52.45%	-
-Second quarter 第二季度	57.46%	-
-First half year 上半年	-	52.51%

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period of first quarter and second quarter is calculated using 3 months' average for each quarter. LMR information for first half year 2017 is calculated using 6 months' average of first half year).

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。第一季度和第二季度的流動性維持比率是使用每季度3個月的平均值計算。2017年上半年的流動性維持比率是使用上半年平均6個月計算。

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Section B - Malayan Banking Berhad Group Information (Consolidation Basis)
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 - 30 Jun 2018: HK\$1/RM0.5148; 31 Dec 2017: HK\$1/RM0.5182;
 30 Jun 2017: HK\$1/RM0.5502)

 以馬幣報告及列示(於二零一八年六月三十日為港幣1元=馬幣0.5148;
 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;)

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

	30 Jun 2018 二零一八年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	31 Dec 2017 二零一七年 十二月三十一日 RM'000 馬幣千元 (Audited) (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	45,828,756	44,250,380
-Total shareholders' equity -股東資本總額	74,261,709	75,183,605
(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	13.633%	14.773%
Tier 1 capital ratio 一級資本比率	15.204%	16.459%
Total capital ratio 總資本比率	18.253%	19.383%
Net assets per share attributable to Equity holders of the Bank 每股資產淨值	RM6.58	RM6.77

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 30 June 2018.

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，請參閱截至二零一八年六月三十日集團財務報表。

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>30 Jun 2018</u> 二零一八年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	<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)
(i) Total assets 總資產	797,523,232	765,301,766
(ii) Total liabilities 總負債	723,261,523	690,118,161
(iii) Loans, advances and financing 貸款, 墊款及融資	491,858,915	485,584,362
(iv) Deposits from customers 非銀行客戶存款	520,663,164	502,017,445
	<u>1 Jan to</u> <u>30 Jun 2018</u> 6-months ended 二零一八年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)	<u>1 Jan to</u> <u>30 Jun 2017</u> 6-months ended 二零一七年 一月一日至 六月三十日 六個月止 RM'000 馬幣千元 (Unaudited) (未經審核)
(v) Pre-tax profits 稅前盈利	2,609,573	4,493,561

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 management 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 ratios such as Loan-To-Deposit Ratio, Liquidity Coverage Ratio and concentration ratios are set to manage and monitor the Branch liquidity position.
- Maintain the accessibility to the secure, stable and medium/long term funds through issuance of negotiable Certificates of Deposit and Group Medium Term funding.
- Maintain 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 recovery plan to enable better preparation in responding to liquidity disruptions under a range of stress scenarios.

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。流動風險管理應用流動性缺口分析、最大累積資金流出、早期警告訊號、流動性覆蓋率和每月壓力測試等工具進行管理。

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)主動進行審慎管理。

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。

香港分行的管理層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。設定內部貸存比率,流動性覆蓋率和集中度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,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
流動資金風險額

The average LMR for the reportable periods are as follows :

應報告期之平均流動性維持比率如下：

	<u>30 Jun 2018</u>	<u>30 Jun 2017</u>
	<u>二零一八年</u> <u>六月三十日</u>	<u>二零一七年</u> <u>六月三十日</u>
-First quarter 第一季度	52.45%	-
-Second quarter 第二季度	57.46%	-
-First half year 上半年	-	52.51%

The average LMR is computed in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. LMR for current reporting period of first quarter and second quarter is calculated using 3 months' average for each quarter. LMR information for first half year 2017 is calculated using 6 months' average of first half year).

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。第一季度和第二季度的流動性維持比率是使用每季度3個月的平均值計算。2017年上半年的流動性維持比率是使用上半年平均6個月計算。

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。

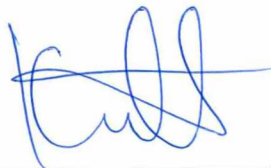
Malayan Banking Berhad - Hong Kong Branch
馬來亞銀行 - 香港分行

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, Yap Ken Vui Edwin, being Alternate Chief Executive of Malayan Banking Berhad, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the six months period ended 30 June 2018 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人，葉健偉，馬來亞銀行香港分行替任行政總裁，在此聲明以上截止二零一八年六月三十日的中期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
Alternate Chief Executive
馬來亞銀行替任行政總裁

Date: 26 September 2018
日期: 二零一八年九月二十六日