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 2020
截至
二零二零年六月三十日

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 2020.
主要財務資料披露聲明書截至二零二零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 8888.
對本聲明書倘有疑問，請致電 (852) 3518 8888 與葉健偉先生聯絡。

Maybank
马来亚银行

Malayan Banking Berhad - Hong Kong Branch

馬來亞銀行 - 香港分行

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

Key Financial Information Disclosure Statement for the first half year ended 30 June 2020 prepared in accordance with the requirements of the Banking (Disclosure) Rules.

根據銀行業(披露)規則截至二零二零年六月三十日止之半年度主要財務資料披露聲明書

I. Profit and loss information

損益賬資料

		1 Jan to 30 Jun 2020 6-months ended 二零二零年一月一日至六月三十日六個月止 HK$'000 港幣千元	1 Jan to 30 Jun 2019 6-months ended 二零一九年一月一日至六月三十日六個月止 HK$'000 港幣千元
(i)	Interest income 利息收入	462,881	560,625
(ii)	Interest expense 利息支出	(319,362)	(429,219)
(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	1,524	(10,992)
	-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	7,499	38,387
	-Gains less losses from disposal of non-trading investment 出售可供出售證券之收益減虧損	135,311	51,364
	-Gains less losses arising from interest rate derivatives 利率衍生工具收益減虧損	(22,416)	(8,269)
	-Gains less losses arising from other derivatives 其他衍生工具收益減虧損	(109,387)	(52,370)
	-Net fees and commissions	63,953	35,318
	-Income 收入	64,434	35,823
	-Expenses 支出	(481)	(505)
	-Other income 其他收入	744	738

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I. Profit and loss information (Cont'd)
損益賬資料(續)

		1 Jan to 30 Jun 2020 6-months ended 二零二零年一月一日至六月三十日六個月止 HK$'000 港幣千元	1 Jan to 30 Jun 2019 6-months ended 二零一九年一月一日至六月三十日六個月止 HK$'000 港幣千元
(iv)	Operating expenses 營運支出		
	-Staff expenses 員工支出	(67,293)	(69,632)
	-Rental expenses 房產租金支出	(1,904)	(1,926)
	-Computerisation cost 電腦設備支出	(4,057)	(3,384)
	-Rental/lease other equipment 設備租賃開支	(1,788)	(1)
	-Fee & brokerage 服務費及經紀佣金	(6,700)	(9,317)
	-Other expenses 其他支出	(16,785)	(18,997)
(v)	Net loss on written of property, plant and equipment 注銷物業、設備及器材之淨虧損	-	-
(vi)	(Charges)/write back for expected credit losses and other credit impairment charges 預期信貸損失及其他信貸減值回撥	(80,737)	2,481
(vii)	Unwinding interest for impaired loan 減值貸款的回轉利息	(4,050)	(262)
(viii)	Profit before taxation 除稅前盈利	37,433	84,544
(ix)	Tax credit/(expenses) 稅項(支出)	(20,100)	(14,000)
(x)	Profit after taxation 除稅後盈利	17,333	70,544

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II. Balance sheet
資產負債表資料

		30 Jun 2020 二零二零年 六月三十日 HK$'000 港幣千元	31 Dec 2019 二零一九年 十二月三十一日 HK$'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)	1,152,970	2,889,309
(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)	-	2,461,975
(iii)	Due from Exchange Fund 存於外匯基金存款	1,414,855	83,412
(iv)	Amount due from overseas offices 存放海外辦事處金額	5,025,761	379,931
(v)	Trade bills 貿易票據	-	51,841
(vi)	Certificate of deposit held 持有的存款證	657,373	3,050,165
(vii)	Securities measured at fair value through profit and loss account 通過損益以反映公平價值的交易證	1,383,796	169,277
(viii)	Advances and other accounts 貸款及其它賬目		
	-Advances to customers 客戶貸款	20,367,017	18,482,426
	-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	6,846,744	6,336,922
	- Expected credit losses 預期信貸損失		
	-Collective impairment allowances 綜合減值準備		
	-Advances to customers 客戶貸款	(64,197)	(45,751)
	-Placements with banks and Investments 銀行存放和投資	(493)	(2,904)
	-Individual impairment allowances 個別減值準備		
	-Advances to customers 客戶貸款	(186,912)	(116,987)

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II. Balance sheet (Cont'd)
資產負債表資料(續)

		30 Jun 2020 二零二零年 六月三十日 HK$'000 港幣千元	31 Dec 2019 二零一九年 十二月三十一日 HK$'000 港幣千元
(ix)	Securities measured at fair value through other comprehensive income 通過其變動計入其他全面收益以反映公平價值的交易證	4,311,968	4,992,089
(x)	Property, plant and equipment 物業、設備及器材	12,427	15,852
	Total Assets 總資產	40,921,309	38,747,557
LIABILITIES 負債			
(i)	Deposits and balances of banks and financial institutions (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)	4,171,038	4,613,327
(ii)	Deposits from customers 客戶存款		
	-Demand deposits and current accounts 活期存款及往來帳戶	1,048,245	1,074,385
	-Savings deposits 儲蓄存款	559,139	848,808
	-Time, call and notice deposits 定期，即期及通知存款	19,555,368	17,688,080
(iii)	Amount due to overseas offices 結欠海外辦事處金額	6,019,058	5,593,887
(iv)	Other liabilities 其他負債	7,392,314	6,703,911
	Total Liabilities 總負債	38,745,162	36,522,398

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II. Balance sheet (Cont'd)
資產負債表資料(續)

		30 Jun 2020 二零二零年 六月三十日 HK$'000 港幣千元	31 Dec 2019 二零一九年 十二月三十一日 HK$'000 港幣千元
(viii)	Current period Profits 現年度溢利	17,333	261,123
(ix)	Reserves 儲備		
	-Retained profits 保留溢利	2,231,388	1,970,265
	-Change in securities measured at fair value through other comprehensive income 以公平值計量且其變動計入其他全面收益的交易證	(74,070)	(6,711)
	- Expected credit losses reserves 預期信用損失準備金	1,496	482
	Total Equities and Liabilities 總資本及負債	40,921,309	38,747,557

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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 2020 二零二零年六月三十日		31 Dec 2019 二零一九年十二月三十一日	
	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
Analysed by Industry 按行業類別細分				
Loans 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	-	402,000	-	2,095,000
-Property investment 物業投資	-	1,697,514	-	1,400,767
-Financial concerns 金融企業	2,007,289	4,359,803	1,582,495	3,137,536
-Stockbrokers 股票經紀	-	1,261,515	-	771,299
-Wholesale and retail trade 批發及零售業	-	210,025	-	1,104,246
-Manufacturing 製造業	10,787	254,177	11,303	252,144
-Transport and transport equipment 運輸及運輸設備	-	-	-	-
-Recreational activities 康樂活動	184,066	384,051	-	221,910
-Information technology 資訊科技	-	-	-	-
-Others 其他	892	892	943	943
	2,203,034	8,569,977	1,594,741	8,983,845

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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 2020 二零二零年六月三十日		31 Dec 2019 二零一九年十二月三十一日	
	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	34,751	34,751	32,950	32,950
Trade finance 貿易融資	-	1,896,037	19,887	537,167
Loans for use outside Hong Kong 在香港以外使用的貸款	461,647	9,866,252	629,496	8,928,464
Total advances to customers 客戶貸款總額	2,699,432	20,367,017	2,277,074	18,482,426

Analysed by Countries 按國家分類		
Hong Kong 香港	16,397,322	14,362,673
China 中國	2,914,028	2,827,688
Malaysia 馬來西亞	921,954	984,803
Others 其他	133,713	307,262
Total advances to customers 客戶貸款總額	20,367,017	18,482,426

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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。

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

2. International Claims
國際債權

	Banks 銀行 HK$ million 港幣百萬元	Official Sector 官方機構 HK$ million 港幣百萬元	Non-Bank Financial Institutions 非銀行金融機構 HK$ million 港幣百萬元	Non-Financial Private Sector 非金融私營機構 HK$ million 港幣百萬元	Total 總額 HK$ million 港幣百萬元
30 Jun 2020 二零二零年六月三十日					
Developing Asia and Pacific 發展中亞太地區					
Of which -China -Malaysia 其中 -中國 -馬來西亞	2,770 5,495	2,197 84	773 -	2,147 933	7,887 6,512
Offshore centres Of which-Hong Kong 離岸中心 其中-香港	11,668	-	1,622	11,101	24,391
31 Dec 2019 二零一九年十二月三十一日					
Developing Asia and Pacific 發展中亞太地區					
Of which -China 其中 -中國	7,662	1,530	601	2,317	12,110
Offshore centres Of which-Hong Kong 離岸中心 其中-香港	5,795	-	-	11,388	17,183

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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其他資產負債表資料 (續)

3.Expected credit losses for impaired loan
預期信貸損失

	30 Jun 2020 二零二零年 六月三十日 HK$'000 港幣千元	31 Dec 2019 二零一九年 十二月三十一日 HK$'000 港幣千元
Expected credit losses 預期信貸損失		
Collective impairment allowances 綜合減值準備		
-Advances to customers 客戶貸款	64,197	50,064
-Placements with banks and Investments 銀行存放和投資	493	3,386
Individual impairment allowances 個別減值準備		
-Advances to customers 客戶貸款	186,912	116,987
Total expected credit losses 預期信貸損失總額	251,602	170,437

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其他資產負債表資料 (續)

3. Expected credit losses for impaired loan (Cont'd)
預期信貸損失

ECL are the unbiased probability-weighted credit losses determined by evaluating a range of possible outcomes and considering future economic conditions.

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.

預期減值損失是通過評估一系列可能結果和考慮未來經濟狀況而確定的無偏概率加權信用損失。
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。

Loan exposures that are performing are classified as stage 1 on origination and a 12-month ECL is recognised. Loan exposures will transfer to stage 2 when there has been a significant increase in credit risk compared to origination. Loan exposures are classified as stage 3 when they are credit-impaired asset. A lifetime ECL provision is recognised for both loans classified as stage 2 and stage 3.

履行中的貸款於發放時被劃歸為第一階段，並按照相當於12個月的預期信貸損失的金額確認撥備。倘貸款的信貸風險與發放時相比有顯著增加，貸款將轉入第二階段。倘貸款成為不良信貸，貸款將會劃入第三階段。對於被歸類為第二階段和第三階段的貸款，應按照相當於合約期內之預期信貸損失的金額確認撥備。

Stage 3 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第三階段減值準備。

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4. 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 30 Jun 2020 有抵押品的貸款 二零二零年六月三十日 HK$'000 港幣千元	Balance 30 Jun 2020 貸款結餘 二零二零年六月三十日 HK$'000 港幣千元	Balance covered by collateral 31 Dec 2019 有抵押品的貸款 二零一九年十二月三十一日 HK$'000 港幣千元	Balance 31 Dec 2019 貸款結餘 二零一九年十二月三十一日 HK$'000 港幣千元
-Impaired advance to customers and accrued interest 減值客户貸款總額及應計利息	134,439	246,979	-	116,987
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)		(1.21%)	-	(0.63%)
-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	134,439	186,913	-	116,987
Analysis of impaired loans by countries				
按國家分類的減值貸款				
Hong Kong 香港	-	112,540	-	116,987
United States 美國	134,439	134,439	-	-
Others 其他	-	-	-	-
Total impaired loans 減值貸款總額	134,439	246,979	-	116,987

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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馬來亞銀行 - 香港分行
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甲部 - 香港分行資料
III. Additional balance sheet information (Cont'd)
其他資產負債表資料 (續)

5. Overdue advances to customers and accrued interest
逾期貸款及應計利息

	Balance covered by collateral 30 Jun 2020 有抵押品的貸款 二零二零年六月三十日	Balance 30 Jun 2020 貸款結餘 二零二零年六月三十日	Balance covered by collateral 31 Dec 2019 有抵押品的貸款 二零一九年十二月三十一日	Balance 31 Dec 2019 貸款結餘 二零一九年十二月三十一日
	HK$'000 港幣千元	HK$'000 港幣千元	HK$'000 港幣千元	HK$'000 港幣千元
Three months or less 逾期三個月或以下	134,439	134,439	-	-
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)		(0.66%)	-	-
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	-	112,540	-	-
(as a percentage of total advances to customers) (佔客戶貸款總額百分比)	-	(0.55%)	-	-
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)	-	-	-	-
Total overdue loans 逾期貸款總額	134,439	246,979	-	-

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

5. Overdue advances to customers and accrued interest (Cont'd)
逾期貸款及應計利息(續)

	Balance covered by collateral 30 Jun 2020 有抵押品的貸款 二零二零年六月三十日 HK$'000 港幣千元	Balance 30 Jun 2020 貸款結餘 二零二零年六月三十日 HK$'000 港幣千元	Balance covered by collateral 31 Dec 2019 有抵押品的貸款 二零一九年十二月三十一日 HK$'000 港幣千元	Balance 31 Dec 2019 貸款結餘 二零一九年十二月三十一日 HK$'000 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 個別減值準備額	134,439	186,913	-	-
Analysis of gross amount by countries 按國家分類的總額				
Hong Kong 香港	-	112,540	-	-
United States 美國	134,439	134,439	-	-
Others 其他	-	-	-	-
Total overdue loans 逾期貸款總額	134,439	246,979	-	-

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 2020 was nil (31 December 2019 : nil).

於二零二零年六月三十日，本行並沒有經重組客戶貸款及應計利息(於二零一九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)

6. Other advances
其他貸款

As at 30 June 2020, there were no advances to banks and other financial institutions that were overdue, rescheduled or impaired (31 December 2019: nil).

於二零二零年六月三十日，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(於二零一九年十二月三十一日的金額為零)。

As at 30 June 2020, there were no overdue amounts of other assets including trade bills and debt securities (31 December 2019: nil).

於二零二零年六月三十日，本行並無任何逾期其它資產包括貿易票據及證券(於二零一九年十二月三十一日的金額為零)。

7. Repossessed assets
收回資產

There was no repossessed asset held at 30 June 2020 (31 December 2019 : nil).

於二零二零年六月三十日，本行並沒有收回資產 (於二零一九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)

8. 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。

30 Jun 2020 二零二零年六月三十日	USD 美元 HK$ million 港幣百萬元	CNY 人民幣 HK$ million 港幣百萬元	JPY 日圓 HK$ million 港幣百萬元	SGD 新加坡幣 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	22,912	7,069	729	259	142	31,111
Spot liabilities 現貨負債	(12,770)	(3,181)	(771)	(271)	(808)	(17,801)
Forward purchases 遠期買入	105,312	32,942	-	80	16,293	154,627
Forward sales 遠期賣出	(114,198)	(36,963)	(720)	(113)	(15,607)	(167,601)
Net long/(short) position 長盤淨額/(短盤)	1,256	(133)	(762)	(45)	20	336

31 Dec 2019 二零一九年十二月三十一日	USD 美元 HK$ million 港幣百萬元	CNY 人民幣 HK$ million 港幣百萬元	SGD 新加坡幣 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	16,533	8,392	261	1,080	26,266
Spot liabilities 現貨負債	(13,482)	(3,355)	(274)	(1,361)	(18,472)
Forward purchases 遠期買入	92,366	37,575	32	6,079	136,052
Forward sales 遠期賣出	(95,198)	(42,646)	(60)	(5,773)	(143,677)
Net long/(short) position 長盤淨額/(短盤)	219	(34)	(41)	25	169

There was no structural and net option position as at 30 June 2020 (at 31 December 2019 : Nil)
於二零二零年六月三十日，本行並無任何結構性倉盤淨額及期權盤淨額 (於二零一九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. Non-bank Mainland exposures
對內地非銀行對手的風險承擔

30 Jun 2020
二零二零年六月三十日

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 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	7,143	4,093	11,236	-
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	133	620	753	-
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	970	635	1,605	113
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	457	794	1,251	-

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

9. Non-bank Mainland exposures (Cont'd)
對內地非銀行對手的風險承擔 (續)

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 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	2,518	301	2,819	-
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	2,900	1,110	4,010	-
8	Total 總額	14,121	7,553	21,674	113
9	Total assets after provisions 扣除準備後的總資產	40,918			
10	On-balance sheet exposures as percentage of total assets	34.51%			

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

9. Non-bank Mainland exposures (Cont'd)
對內地非銀行對手的風險承擔 (續)

31 Dec 2019
二零一九年十二月三十一日

	Types of Counterparties 交易對手	On-balance sheet exposure HK$ million 資產負債表內的風險 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的風險 港幣百萬元	Total exposure HK$ million 風險承擔總額 港幣百萬元	Individual impairment allowance HK$ million 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	3,174	3,121	6,295	-
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	151	623	774	-
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	978	898	1,876	109
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	171	997	1,168	-

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

9. 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	70	20	90	-
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	2,854	832	3,686	-
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	3,352	329	3,681	-
8	Total 總額	10,750	6,820	17,570	109
9	Total assets after provisions 扣除準備後的總資產	38,743			
10	On-balance sheet exposures as percentage of total assets 佔總資產的百分比率	27.75%			

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IV. Off-balance sheet information
資產負債表以外的資料

Contingent liabilities and commitments 或然負債及承擔	30 Jun 2020 二零二零年 六月三十日 HK$'000 港幣千元	31 Dec 2019 二零一九年 十二月三十一日 HK$'000 港幣千元
(i) Notional amounts 名義金額		
Direct credit substitutes 直接信貸替代項目	159,251	148,493
Transaction-related contingencies 與交易有關的或然項目	-	-
Trade-related contingencies 與貿易有關的或然項目	420,782	138,701
Note issuance and revolving underwriting facilities 票據發行及循環式包銷融通	-	-
Other commitments 其他承擔	11,654,833	7,982,124
Others 其他	-	-
	12,234,866	8,269,318

(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 直接信貸替代項目	100%	159,251	148,493
Transaction-related contingencies 與交易有關的或然項目	50%	-	-
Trade-related contingencies 與貿易有關的或然項目	20%	84,156	27,740
Other commitments 其他承擔	50%/0%	274,004	167,389
Others 其他	20%	-	-
		517,411	343,622

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IV. Off-balance sheet information (Cont'd)
資產負債表以外的資料 (續)

	30-Jun-20 二零二零年 六月三十日 HK$'000 港幣千元	31-Dec-19 二零一九年 十二月三十一日 HK$'000 港幣千元
Derivatives 衍生工具		
(i) Notional principal 名義金額		
Exchange rate contracts 匯率合約	224,664,586	187,481,890
Interest rate contracts 利率合約	18,576,423	15,803,928
Others 其他	-	-
	243,241,009	203,285,818
(ii) Credit equivalent (risk weighted) 按風險比重的相當信貸值		
Exchange rate contracts 匯率合約	2,114,021	2,861,591
Interest rate contracts 利率合約	93,384	21,844
Others 其他	-	-
	2,207,405	2,883,435

The total fair value of the above reported exchange rate contracts and interest rate contracts was negative HK$27 million as at 30 June 2020 (31 December 2019: negative HK$136 million). The Branch did not enter into any bilateral netting arrangement for these contracts.

於二零二零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二千七百萬元(於二零一九年十二月三十一日之金額為港幣負一億三千六百萬元)。香港分行沒有就此等合約作出任何雙邊安排。

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馬來亞銀行 - 香港分行
Section A - Hong Kong Branch Information
甲部 - 香港分行資料
V. Liquidity
流動狀況

Liquidity Maintenance Ratio ("LMR")
流動性維持比率

	For the quarter ended 30 Jun 2020 季度期間至二零二零年六月三十日	For the quarter ended 30 Jun 2019 季度期間至二零一九年六月三十日
Average Liquidity Maintenance Ratio 流動性維持比率的平均值	55.26%	63.93%

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 is calculated using 3 month's average for each quarter.

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。流動性維持比率是使用每季度3個月的平均值計算。

VI. Disclosure on Remuneration
薪酬披露

Under paragraph 3.1.2 of Supervisory Policy Manual (CG-5) "Guideline on a sound Remuneration System", Maybank Hong Kong Branch, as an overseas-incorporated Authorized Institution, is not required to make separate disclosures on its own remuneration system. The Group's Annual Report will provide relevant disclosure, where appropriate.

根據香港金融管理局之監管政策手冊(CG-5) "穩健的薪酬制度指引" 第3.1.2 條，馬來亞銀行香港分行是不用對其薪酬制度另作披露。然而，在適當情況下，本集團會在年報上作出相關的披露。

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)
Amounts reported are expressed in Malaysian Ringgit
(The exchange rate applied - 30 Jun 2020: HK$1/RM0.5526, Dec 2019: HK$1/RM0.5258, 30 June 2019: HK$1/RM0.5277)

以馬幣報告及列示(於二零二零年六月三十日為港幣1元=馬幣0.5526;
二零一九年十二月三十一日為港幣1元=馬幣0.5258; 於二零一九年六月三十日為港幣1元=馬幣0.5277)

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

	30 Jun 2020 二零二零年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	31 Dec 2019 二零一九年 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	48,280,355	48,280,355
-Total shareholders' equity -股東資本總額	84,572,192	84,069,224
(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	15.431%	15.729%
Tier 1 capital ratio 一級資本比率	16.175%	16.486%
Total capital ratio 總資本比率	19.042%	19.387%
Net assets per share attributable to Equity holders of the Bank 每股資產淨值	RM7.30	RM7.26

For more information of the Capital Adequacy Framework and Capital Components and Basel II Pillar 3 Disclosure of the Group and Bank, please refer to our Group's condensed Financial Statements for the half year ended 30 June 2020 and Pillar 3 Disclosure for half year ended 30 June 2020.

如欲了解更多本集團與銀行的資本充足率框架和資本組成部分和巴塞爾II協定第三支柱披露的信息，請參閱截至二零二零年六月三十日集團簡明財務報表和第三支柱披露的信息半年結至二零二零年六月三十日。

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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

		30 Jun 2020 二零二零年 六月三十日 RM'000 馬幣千元 (Unaudited) (未經審核)	31 Dec 2019 二零一九年 十二月三十一日 RM'000 馬幣千元 (Audited) (經審核)
(i)	Total assets 總資產	852,733,964	834,413,015
(ii)	Total liabilities 總負債	768,161,772	750,343,791
(iii)	Loans, advances and financing 貸款，墊款及融資	509,433,247	513,419,710
(iv)	Deposits from customers 非銀行客戶存款	550,791,015	544,530,912

		1 Jan to 30 Jun 2020 6-months ended 二零二零年 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)	1 Jan to 30 Jun 2019 6-months ended 二零一九年 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	4,053,501	5,102,019

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. The Group continuously reviews and maintains a pool of unencumbered High Quality Liquid Assets ("HQLA") that can be easily sold or pledged as readily available sources of funds for immediate cash in times of stress. In addition, the Group conducts periodic stress test under various stress scenarios to assess the vulnerability of cash flows and adequacy of liquid assets in determining the funding capacity, 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.

I. Liquidity Risk Management Framework (cont'd)

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 be used 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，批發貨款，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，LCR確保短期流動性彈性，而淨穩定資金比率（NSFR）促進資產負債表的長期結構性融資，並加強流動性風險狀況的長期彈性。
本集團持續檢討及維持一批未受阻礙的高質量流動資產（「HQLA」），該等資產可輕易出售或抵押為即時可用資金來源，以應付緊急時刻的即時現金。
此外，本集團在各種壓力情景下定期進行壓力測試，以評估現金流量的脆弱性及流動資產的充足性，以確定管理流動資金壓力事件的資金能力，策略及策略。

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

Liquidity Maintenance Ratio ("LMR")
流動性維持比率

	For the quarter ended 30 Jun 2020 季度期間至二零二零年六月三十日	For the quarter ended 30 Jun 2019 季度期間至二零一九年六月三十日
Average Liquidity Maintenance Ratio 流動性維持比率的平均值	55.26%	63.93%

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 is calculated using 3 month's average for each quarter.

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。流動性維持比率是使用每季度3個月的平均值計算。

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 2019.

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二零一九年十二月三十一日的年報。

Maybank
马来亚银行

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, Felino James MARCELO, being Chief Executive of Malayan Banking Berhad, Hong Kong Branch, declare that the information disclosed in this unaudited financial disclosure statement for the six months ended 30 June 2020 complies with the disclosure requirements under the Banking (Disclosure) Rules and is not false or misleading.

本人，Felino James MARCELO，馬來亞銀行香港分行行政總裁，在此聲明以上截至二零二零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
Chief Executive
馬來亞銀行行政總裁

Date: 16 September 2020
日期：二零二零年九月十六日