

Revised



國泰世華銀行
Cathay United Bank

國泰世華銀行 香港分行
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**CATHAY UNITED BANK COMPANY, LIMITED
HONG KONG BRANCH**

**國泰世華商業銀行股份有限公司
香港分行**

**Key Financial Information Disclosure Statement
For The Year Ended 31 December 2016**

**主要財務資料披露聲明書
截至二零一六年十二月三十一日止**

CATHAY UNITED BANK COMPANY, LIMITED - HONG KONG BRANCH

國泰世華商業銀行股份有限公司 - 香港分行

Key Financial Information Disclosure Statement

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主要財務資料披露聲明書

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SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
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I. PROFIT AND LOSS INFORMATION For The Year Ended 31 December 2016	I. 損益帳資料 截至二零一六年十二月三十一日止	HK\$'000	港幣仟元
		For The Year Ended 31 December 2016 全年至 2016年12月31日止	For The Year Ended 31 December 2015 全年至 2015年12月31日止
INTEREST INCOME	利息收入	250,772	265,882
INTEREST EXPENSES	利息支出	(104,597)	(105,379)
		<u>146,175</u>	<u>160,503</u>
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	61,575	94,538
Gains less losses from other trading activities	其他買賣收益減虧損	(3,518)	(685)
Income from non-trading investments	來自非持作買賣用途的投資收入	27,574	9,766
Net Fees and commission income	收費及佣金淨收入		
Income from fees and commissions	收費及佣金的收入	96,462	56,417
Fees and commission expenses	收費及佣金的開支	(4,569)	(6,079)
Other income	其他收入	1,308	1,397
		<u>178,832</u>	<u>155,354</u>
OPERATING EXPENSES	營運支出		
Staff and rental expenses	職員及租金開支費用	(104,836)	(75,705)
Other expenses (less fees and commission expenses)	其他開支 (減去收費及佣金的開支)	(30,049)	(25,698)
		<u>(134,885)</u>	<u>(101,403)</u>
NET (CHARGE) / CREDIT FOR DEBT PROVISION	壞帳及呆壞帳準備金收入淨額	(21,308)	10,594
DISPOSAL OF TANGIBLE FIXED ASSETS	出售有形固定資產收益減虧損	(11)	(949)
PROFIT BEFORE TAXATION	稅前盈利	168,803	224,099
TAXATION	稅項支出	-	-
PROFIT AFTER TAXATION	除稅後盈利	<u>168,803</u>	<u>224,099</u>

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II. BALANCE SHEET INFORMATION		II. 資產負債表資料	
As at 31 December 2016		二零一六年十二月三十一日	
		HK\$'000 港幣千元	
		2016/12/31	2016/6/30
ASSETS			
Cash and short term funds (except those included in amounts due from overseas offices)	現金及短期資金 (不包括存放於認可機構海外辦事處的金額)	319,429	2,350,723
Placements with banks maturing between one and twelve months (except those included in amounts due from overseas offices)	在銀行並於1至12個月內到期的存款 (不包括存放於認可機構海外辦事處的金額)	8,234	568,729
Amounts due from overseas offices	存放於認可機構海外辦事處的金額	1,259,741	1,148,829
Trade bills	貿易票據	125,495	6,770
Certificates of deposit held	持有的存款證	1,310,637	-
Advances and other accounts	貸款及其他項目	7,202,578	5,647,807
Available-for-sale Securities	可供出售證券	3,455,216	450,391
Held-to-maturity securities	持有至到期日證券	1,573,013	723,009
Tangible fixed assets	有形固定資產	7,564	16,606
Total assets	總資產	15,261,907	10,912,864
LIABILITIES			
Deposits and balances of banks (except those included in amount due to overseas offices)	銀行同業的存款及結餘 (不包括結欠認可機構海外辦事處的金額)	1,671,511	-
Current, fixed, saving and other deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	58,484	72,635
Savings deposits	儲蓄存款	3,414,999	3,754,642
Time deposits	定期存款及通知存款	5,319,062	4,650,211
Amounts due to overseas offices	結欠認可機構海外辦事處的金額	1,878,139	1,183,181
Amount payable under repos	在回購協議下的應付款項	1,260,558	-
Other accounts and provisions	其他帳目及準備金		
Interest payables and other accounts	應付利息及其他帳目	1,502,826	962,382
Total liabilities	總負債	15,105,579	10,623,051
Reserves	儲備	(12,475)	200,697
Retained earnings	累計盈餘	168,803	89,116
		156,328	289,813
Total equities and liabilities	總權益與負債	15,261,907	10,912,864

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III. ADDITIONAL BALANCE SHEET INFORMATION III. 資產負債表附加資料
As at 31 December 2016 二零一六年十二月三十一日

HK\$'000 港幣仟元

ADVANCES AND OTHER ACCOUNTS	貸款及其他項目	2016/12/31	2016/6/30
A. Advances to customers (except advances to banks and other financial institutions)	A. 客戶貸款 (不包括銀行及其他金融機構)	5,682,531	4,681,832
Accrued interest and other accounts	應計利息及其他帳目		
Accrued interest	應計利息	51,414	27,126
Other accounts	其他	1,538,232	996,370
Total	合計	<u>7,272,177</u>	<u>5,705,328</u>
Less: Provisions against advances and other accounts	減少: 客戶貸款及其他帳目準備		
General	呆壞帳一般準備	(59,376)	(48,276)
Specific	呆壞帳特別準備	(10,223)	(9,245)
Total	合計	<u>(69,599)</u>	<u>(57,521)</u>
Total advances and other accounts	貸款及其他項目 - 總計	<u>7,202,578</u>	<u>5,647,807</u>
B. Details of the non-performing advances to customers (advances on which interest is being placed in suspense or has ceased to be accrued) are follow:	B. 不履約客戶之貸款明細 (撥入暫記帳利息或已停止累計利息的客戶貸款)		
Gross advances to customers	本金	-	-
Specific provisions	特別準備金	-	-
Total	合計	<u>-</u>	<u>-</u>
Suspended interest	暫記帳利息	-	-
Value of collateral	抵押品之市價	-	-
Percentage of such advances to total gross advances	該等貸款佔客戶貸款的百分比	<u>0.00%</u>	<u>0.00%</u>

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III. ADDITIONAL BALANCE SHEET INFORMATION III. 資產負債表附加資料
As at 31 December 2016 二零一六年十二月三十一日

HK\$'000 港幣仟元

ADVANCES AND OTHER ACCOUNTS (CONTINUED) 貸款及其他項目(續)

		2016/12/31		2016/6/30	
		Amount 金額	%	Amount 金額	%
C. Overdue and rescheduled advances to customers C. 逾期及經重組之客戶貸款明細					
a. Advances to customers overdue for a. 逾期客戶貸款					
more than 3 months and up to 6 months	3個月以上至6個月	-	0.00%	-	0.00%
more than 6 months and up to 1 year	6個月以上至1年	-	0.00%	-	0.00%
more than 1 year	1年以上	-	0.00%	-	0.00%
		-	0.00%	-	0.00%
b. Other assets overdue for b. 其他逾期資產					
more than 3 months and up to 6 months	3個月以上至6個月	-		1,003	
more than 6 months and up to 1 year	6個月以上至1年	-		-	
more than 1 year	1年以上	-		-	
		-		1,003	
c. Rescheduled advances and other assets c. 經重組貸款及其他資產					
Rescheduled advances to customers 經重組客戶貸款總額					
of which rescheduled advances included in item (a) above	-其中已包括在在上述(a)項內列明的貸款	-	0.00%	-	0.00%
Rescheduled other assets 經重組其他資產					
of which rescheduled other assets included in item (b) above	-其中已包括在在上述(b)項內列明的資產	-		1,003	

There were no collateral held against overdue loans as at the above respective reporting dates.
上述各報表日期並無就逾期貸款所持有的抵押品

D. Reconciliation for advances to customers between rescheduled, overdue advances and non-performing advances is as follows: D. 逾期及不履約客戶貸款對帳表

		2016/12/31	2016/6/30
		Amount 金額	Amount 金額
Advances to customers overdue for more than 3 months	逾期3個月以上的客戶貸款	-	-
Less: Overdue loans for more than 3 months and on which interest is still being accrued	減: 3個月以上的逾期的客戶貸款, 並仍在累記利息	-	-
Add: Overdue loans for 3 months or less and on which interest is still being placed in suspense or interest accrual has ceased	加: 逾期不超過3個月, 但利息被撥入暫記帳 或已停止累記利息的客戶貸款	-	-
Total non-performing advances	不履約客戶貸款總額	-	-

E. There were no repossessed assets held as at the above respective reporting dates.

E. 上述各報表日期並無持有收回資產

F. There were no overdue and rescheduled advances to banks and other financial institutions as at the above respective reporting dates.

F. 上述各報表日期無給予銀行及其他金融機構的逾期及重組貸款。

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IV. OFF-BALANCE SHEET INFORMATION
As at 31 December 2016

IV. 資產負債表以外項目
二零一六年十二月三十一日

HK\$'000 港幣仟元

CONTINGENT LIABILITIES AND COMMITMENTS 或然負債及承擔

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments: 以下或然負債及承擔項目下之合約金額乃是依各別重要項目作摘要性之分類。

		2016/12/31	2016/6/30
Direct credit substitutes	直接信貸替代項目	67,209	72,490
Trade-related contingencies	與交易有關的或然項目	20,900	38,497
Other commitments	其他承擔	2,052,566	1,826,419
		<u>2,140,675</u>	<u>1,937,406</u>
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	62,409,503	74,922,502
Interest rate contracts	利率合約	13,539,354	13,537,401
		<u>75,948,857</u>	<u>88,459,903</u>
Replacement costs of derivatives (of the above derivatives)	衍生工具的重置成本 (指以上衍生工具而言)		
Exchange rate contracts	匯率合約	1,289,816	634,858
Interest rate contracts	利率合約	65,869	141,348
		<u>1,355,685</u>	<u>776,206</u>

For contingent liabilities and commitments, the contract amounts at risk should the contract be fully drawn upon and the client default. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.

或然負債及承擔項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還時所涉及之風險金額。重置成本指重訂按市價估值，其價值為正數的所有合約成本。此等數額並未計及雙邊淨額結算安排之影響。

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V. OTHER FINANCIAL INFORMATION
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V. 其他財務資料
二零一六年十二月三十一日

HK\$'000 港幣仟元

1. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY INDUSTRY SECTOR

1. 按行業類別劃分的客戶貸款明細

A. Loans for use in Hong Kong	A. 在香港使用的貸款	2016/12/31		2016/6/30	
		Amount 金額	Covered by collateral or other security 持有抵押品或其他抵 押的價值	Amount 金額	Covered by collateral or other security 持有抵押品或其他抵 押的價值
a. Industrial, commercial and financial	a. 在香港使用的貸款				
- Property development	- 物業發展	31,666	31,666	32,500	32,500
- Financial concerns	- 金融企業	146,608	118,703	134,689	125,393
- Stockbrokers	- 股票經紀	178,882	-	15,517	-
- Wholesale and retail trade	- 批發及零售業	322,431	22,431	332,793	32,793
- Manufacturing	- 製造業	363,850	11,954	659,051	11,055
- Transport and Transport equipment	- 運輸及運輸設備	77,553	-	86,327	8,740
- Information technology	- 資訊科技	142,500	-	410,000	-
- Hotels, boarding houses & catering	- 酒店、旅舍及飲食業	507,210	507,210	508,348	508,348
- Others	- 其他	49,804	42,813	-	-
b. Individuals	b. 個人				
- Loans for the purchase of other residential properties	- 購買其他住宅樓宇	12,904	12,904	14,679	14,679
- Others	- 其他	59,773	50,409	70,773	62,172
B. Trade finance	B. 貿易融資	143,362	23,936	103,498	140
C. Loan for use outside Hong Kong	C. 在香港以外使用的貸款	3,645,988	78,929	2,313,657	187,014
Total	總計	5,682,531	900,955	4,681,832	982,834

2A. GROSS ADVANCES TO CUSTOMERS ANALYZED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2A. 按國家或區域劃分的客戶貸款明細

		2016/12/31	2016/6/30
- Hong Kong	- 香港	2,321,057	1,796,738
- Cayman Islands	- 開曼群島	1,106,900	770,292
- British Virgin Islands	- 英屬維爾京群島	665,588	836,687
- Singapore	- 新加坡	659,196	271,555
- Others	- 其他	929,790	1,006,560
Total	總計	5,682,531	4,681,832

2B. OVERDUE AND NON-PERFORMING LOANS ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2B. 按國家或區域劃分的逾期貸款及不履行貸款明細

		2016/12/31	2016/6/30
- Hong Kong	- 香港	-	-
- Others	- 其他	-	-
Total	總計	-	-

The above analysis has been classified according to categories and definitions used by the Hong Kong Monetary Authority ("HKMA"). Only exposures to a single country outside Hong Kong exceeding 10% of the aggregate gross amount of advances to customers as at the above respective reporting dates are disclosed.

以上分析乃根據香港金融管理局所採用的類別及定義分類各報表日期給予個別海外國家之客戶貸款超過百分之十，便應予以披露。

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V. OTHER FINANCIAL INFORMATION

V. 其他財務資料

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二零一六年十二月三十一日

HK\$ million 港幣百萬元

3. INTERNATIONAL CLAIMS

3. 國際債權

The following tables analyse international claims by types of counterparties. Country or geographical classification is based upon the locations of counterparties after taking into account any recognized risk transfer. They are prepared in accordance with the completion instruction of "Return of International Banking Statistics" issued by HKMA. Countries or geographical areas constituting 10% or more of the total international claims are disclosed.

下列是以交易對手類別而分析的國際債權表，有關國家或區域分類是以交易對手之所在地為基準，並已顧及任何認可風險轉移。此分析乃根據香港金融管理局之國際債權申報表之指引而編制。該等國家或區域分類佔國際債權總額百分之十以上，便應予以披露。

Comparative figures have been reclassified in accordance with disclosure format.

比較數字已重新分類以符合財務資料披露格式。

2016/12/31		Banks	Official Sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	1,585	594	1,777	363	-	4,319
of which: United States	其中:美國	30	565	942	-	-	1,537
2. Offshore centres	2. 離岸金融中心	1,553	-	501	3,596	-	5,650
of which: Hong Kong SAR	其中:香港	1,533	-	8	1,417	-	2,958
of which: Cayman Islands	其中:開曼群島	-	-	493	1,195	-	1,688
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	385	-	310	400	-	1,095
5. Developing Africa and Middle East	5. 非洲及中東	5	-	-	405	-	410
6. Developing Asia-Pacific	6. 亞太區	1,547	1	74	153	-	1,775
of which: Taiwan	其中:台灣	1,360	-	-	140	-	1,500
7. International organisations	7. 國際組織	-	-	372	-	-	372
8. Unallocated by country	8. 其他	-	-	-	-	-	-
Total	總計	5,075	595	3,034	4,917	-	13,621

2016/6/30		Banks	Official Sector	Non-bank private sector		Others	Total
				Non-bank financial institutions	Non-financial private sector		
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計
1. Developed countries	1. 已發展國家	1,588	266	125	183	-	2,162
of which: United States	其中:美國	311	234	87	-	-	632
2. Offshore centres	2. 離岸金融中心	417	-	15	2,890	-	3,322
of which: Hong Kong SAR	其中:香港	99	-	15	1,088	-	1,202
of which: Cayman Islands	其中:開曼群島	-	-	-	881	-	881
3. Developing Europe	3. 歐洲	-	-	-	-	-	-
4. Developing Latin America and Caribbean	4. 拉丁美洲及加勒比海	-	-	310	542	-	852
5. Developing Africa and Middle East	5. 非洲及中東	1	-	-	-	-	1
6. Developing Asia-Pacific	6. 亞太區	2,385	1	116	94	-	2,596
of which: Taiwan	其中:台灣	2,314	-	-	72	-	2,386
7. International organisations	7. 國際組織	-	-	-	-	-	-
8. Unallocated by country	8. 其他	-	-	-	-	-	-
Total	總計	4,391	267	566	3,709	-	8,933

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HK\$ million 港幣百萬元

4. NON-BANK MAINLAND CHINA EXPOSURES

4. 對中國大陸地區非銀行交易對手風險承擔

The non-bank Mainland China exposures are prepared in accordance with the completion instructions of "Return of Mainland Activities" issued HKMA.
對中國大陸地區非銀行交易對手的風險承擔，依據香港金融管理局中國地區營業活動申報表之填報指示編製。

2016/12/31		2016/6/30		On-balance sheet exposure 資產負債表以內的揭露	Off-balance sheet exposure 資產負債表以外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1.	中央政府、中央政府企業及其子公司與合資公司	542	-	542
2.	Local governments, local government-owned entities and their subsidiaries and JVs	2.	地方政府、地方政府企業及其子公司及合資公司	78	-	78
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3.	居住在中華人民共和國之國民或其他於中國大陸成立營運之企業及其子公司與合資公司	1,154	850	2,004
4.	Other entities of central government not reported in item 1 above	4.	其他未申報於上述項目1之中央政府企業	-	-	-
5.	Other entities of local governments not reported in item 2 above	5.	其他未申報於上述項目2之地方政府企業	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6.	居住於中華人民共和國境外之國民或中國大陸境外成立營運之企業而其資金用途使用於中國境內	673	576	1,249
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7.	其他被認為中國大陸地區非銀行交易對手風險承擔	-	-	-
Total		總計		2,447	1,426	3,873
Total assets after provisions		扣除提存後總資產		15,262		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額百分比		16.03%		
2016/6/30		2016/6/30		On-balance sheet exposure 資產負債表以內的揭露	Off-balance sheet exposure 資產負債表以外的揭露	Total 總計
1.	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1.	中央政府、中央政府企業及其子公司與合資公司	268	-	268
2.	Local governments, local government-owned entities and their subsidiaries and JVs	2.	地方政府、地方政府企業及其子公司及合資公司	-	-	-
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3.	居住在中華人民共和國之國民或其他於中國大陸成立營運之企業及其子公司與合資公司	759	760	1,519
4.	Other entities of central government not reported in item 1 above	4.	其他未申報於上述項目1之中央政府企業	-	-	-
5.	Other entities of local governments not reported in item 2 above	5.	其他未申報於上述項目2之地方政府企業	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6.	居住於中華人民共和國境外之國民或中國大陸境外成立營運之企業而其資金用途使用於中國境內	528	654	1,182
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7.	其他被認為中國大陸地區非銀行交易對手風險承擔	-	-	-
Total		總計		1,555	1,414	2,969
Total assets after provisions		扣除提存後總資產		10,913		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額百分比		14.25%		

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HK\$ million 港幣百萬元

5. FOREIGN CURRENCY POSITION 5. 持有外匯情況

The foreign currency exposures are prepared in accordance with the completion instruction of "Foreign Currency Position" issued by HKMA. The net position (regardless of sign) for each foreign currency which constitutes 10% or more of the total net position in all foreign currencies are disclosed.

外匯風險額乃根據香港金融管理局之"持有外匯情況申報表"內之規定計算所得。持有某單一貨幣之淨持有額佔所有外匯淨盤總額的百分之十以上，便應予以披露。

Comparative figures have been reclassified in accordance with disclosure format.
比較數字已重新分類以符合財務資料披露格式。

2016/12/31		USD	GBP	JPY	EUR	CNY	CAD	AUD	SGD	NZD	CHF	Others	Total
		美元	英鎊	日幣	歐元	人民幣	加幣	澳幣	新加坡元	紐幣	瑞士法郎	其他	總計
Spot assets	現貨資產	11,457	23	17	130	1,412	3	398	7	1	-	-	13,448
Spot liabilities	現貨負債	(11,135)	(102)	(13)	(35)	(1,844)	(20)	(429)	(7)	(6)	-	(80)	(13,671)
Forward purchases	遠期買入	29,886	79	-	-	25,997	20	73	-	4	-	79	56,138
Forward sales	遠期賣出	(29,332)	-	-	(98)	(25,892)	(3)	(45)	-	-	-	-	(55,370)
Net option position	期權盤淨額	242	-	-	-	-	-	(46)	-	-	-	-	196
Net long (short) position	長(短)盤淨額	1,118	-	4	(3)	(327)	-	(49)	-	(1)	-	(1)	741
2016/6/30		USD	GBP	JPY	EUR	CNY	CAD	AUD	SGD	NZD	CHF	Others	Total
		美元	英鎊	日幣	歐元	人民幣	加幣	澳幣	新加坡元	紐幣	瑞士法郎	其他	總計
Spot assets	現貨資產	6,840	3	21	151	677	3	140	-	-	-	-	7,835
Spot liabilities	現貨負債	(7,889)	(12)	(17)	(37)	(2,372)	(26)	(93)	-	(11)	-	(67)	(10,524)
Forward purchases	遠期買入	36,013	8	-	345	31,449	39	-	-	11	-	116	67,981
Forward sales	遠期賣出	(34,354)	-	-	(500)	(30,015)	(15)	(84)	-	-	(1)	(50)	(65,019)
Net option position	期權盤淨額	683	-	-	-	-	-	-	-	-	-	-	683
Net long (short) position	長(短)盤淨額	1,293	(1)	4	(41)	(261)	1	(37)	-	-	(1)	(1)	956

There were no foreign currency structural positions as at the above respective reporting dates.
以上各報表日期，並沒有外匯的結構性淨持有額。

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VI. LIQUIDITY MAINTENANCE RATIO VI. 流動性維持比率
As at 31 December 2016 二零一六年十二月三十一日

The liquidity maintenance ratio is prepared in accordance with the completion instruction of "Liquidity Position" issued by HKMA, which came into effective from 1 January 2015.
以下期內流動性維持比率是依據香港金融管理局2015年1月1日生效之"流動資產狀況申報表"之填報指示規定計算所得。

	The year to 2016/12/31 全年至 2016/12/31 %	The year to 2015/12/31 全年至 2015/12/31 %
The average value of LMR for the period 期內平均流動性維持比率	49.71%	45.71%

Liquidity Risk Management
流動資金風險管理

Liquidity risk is the risk that the Branch is unable to meet its financial obligations in a timely manner at reasonable prices. Financial obligations include liabilities to counterparties, and lending and investment commitments.

Effective liquidity risk management is essential to maintain the confidence of counterparties, manage the Branch's cost of funds and to support core business activities, even under adverse circumstances.

Liquidity risk is managed within the framework of policies and limits that are approved by the Head Office. The Head Office receives reports on risk exposures and performance against approved limits. The Asset-Liability Committee (ALCO) provides senior management oversight of liquidity risk.

The key elements of the liquidity risk framework are:

- Reporting – support the ALCO with analysis, risk measurement, monitoring and reporting for their oversight of all significant liquidity risks.
- Liquidity Maintenance Ratio (LMR) – The Branch's average LMR for the period is the simple average of each calendar month's average liquidity maintenance ratio, which is computed in accordance with the Banking (Liquidity) Rules under the Hong Kong Banking Ordinance. The Branch also prepares next five business days LMR projection to manage liquidity.
- Funding diversification – the Branch actively manages the diversification of its funding liabilities by term.
- Core liquidity – the Branch maintains a pool of highly liquid, unencumbered assets that can be readily sold or pledged to secure borrowings under stressed market conditions or due to Branch-specific events.
- Contingency planning – the Branch maintains a liquidity contingency plan that specifies an approach for analyzing and responding to actual and potential liquidity events. The plan outlines an appropriate governance structure for the management and monitoring of liquidity events, processes for effective internal and external communication, and identifies potential counter measures to be considered at various stages of an event.

流動資金風險是指本分行未能及時以合理的價格償還財務債務的風險。財務債務包括對交易對手的負債及貸款和投資承擔。

有效的流動資金風險管理對於即使是不利情況下維持交易對手對本分行的信心，管理本分行的資金成本和支持核心業務活動至關重要。

本分行通過經總行審批的政策框架和限額來管理流動資金風險。總行負責聽取有關風險敞口及對核准限額執行情況的報告。資產負債委員會負責為高級管理層監管流動資金風險。

流動資金風險框架的要素包括：

- 報告 – 通過分析、風險計量、監控和報告來支持資產負債委員會對所有重大流動資金風險的監管。
- 流動性維持比率 – 本分行之期內平均流動性維持比率是每月流動性維持比率之簡單平均數，計算方法是根據香港銀行業條例的銀行業(流動性)規則。本分行另有預算未來五個工作天的流動性維持比率以管理資金流動。
- 融資多元化 – 本分行通過資金期限來積極控制其融資負債的多元化。
- 核心流動性 – 本分行維持高流動性、沒有負擔且在受壓市場情況或分行特定事件下能隨時出售或抵押以獲得借款的資金池。
- 應急計劃 – 本分行維持流動性應急計劃。該計劃具體闡明了分析和應對實際和潛在流動性事件的方法，概述了有關管理和監控流動性事件的合適的治理架構、有效的內外部溝通程序，並確定了在事件的不同階段所需考慮的潛在應對措施。

VII. REMUNERATION SYSTEM VII. 薪酬制度

In respect to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System, please refer to the Bank's 2015 Annual Report (in the part of Corporate Governance Report and Operational Overview).

關於香港金融管理局的監管政策手冊CG-5<穩健的薪酬制度指引>的披露要求，請參照於本銀行之2015年報（中文版）內的公司治理報告及營運概況。

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SECTION B. - INFORMATION OF THE BANK <CONSOLIDATED BASIS>

B部 - 銀行資料 <綜合數字>

I. CAPITAL AND CAPITAL ADEQUACY RATIO I. 資本及資本充足比率

As at 31 December 2016

二零一六年十二月三十一日

	2016/12/31	2016/6/30
	%	%
A. Capital adequacy ratio		
A. 資本充足比率	14.19%	15.15%
	2016/12/31	2016/6/30
	NT\$'000	NT\$'000
	台幣仟元	台幣仟元
B. Aggregate amount of shareholders' funds		
B. 股東資金	156,090,779	152,666,128

The capital adequacy ratio is equal to the ratio of the regulatory capital in Taiwan to the total risk weighted assets. The computation of capital adequacy ratio is in accordance with the "Regulations Governing the Capital Adequacy and Capital of Banks" in Taiwan and that ratio has included all market risk factors.

資本充足比率(自有資本比率)是等於自有資本除以加權風險性資產。該項比率是依照台灣所規定的"銀行資本適足性及資本等級管理辦法"所計算。在計算以上資本比率時，已把市場風險因素計算在內。

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II. OTHER FINANCIAL INFORMATION II. 其他財務資料

As at 31 December 2016

二零一六年十二月三十一日

NT\$'000 台幣仟元

		2016/12/31	2016/6/30
Total assets	資產總額	<u>2,511,845,343</u>	<u>2,411,239,460</u>
Total liabilities	負債總額	<u>2,355,754,564</u>	<u>2,258,573,332</u>
Total advances	貸款總額	<u>1,414,421,879</u>	<u>1,269,066,768</u>
Total customers deposits	存款總額	<u>2,059,894,157</u>	<u>1,966,865,322</u>
		The year to 2016/12/31 全年至 2016/12/31	The year to 2015/12/31 全年至 2015/12/31
Profit before taxation	除稅前盈利	<u>19,267,700</u>	<u>21,014,594</u>

Declaration

聲明

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of Authorized Institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of Cathay United Bank Company, Limited - Hong Kong Branch for the year ended 31 December 2016. We confirmed that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1 "Guideline on the application of the Banking (Disclosure) rules" issued in August 2015 and to the best of my knowledge and belief, it is not false or misleading.

根據香港金融管理局於2015年8月所發出監管政策手冊"銀行業(披露)規則的應用指引"CA-D-1之指引及建議，本行現附上截至2016年12月31日止主要財務資料披露報告。本人茲證明此份聲明書所披露之資料，在所有重要的方面，已遵從香港金融管理局披露方案之各種建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成份。



Arnorld Kan, General Manager
Cathay United Bank Company, Limited
Hong Kong Branch
簡啟源, 總經理
國泰世華商業銀行股份有限公司
香港分行

29 MAR 2017

Date

日期