



國泰世華銀行
Cathay United Bank

國泰世華銀行 香港分行
香港新加坡新寧道1號利源3期10樓
Cathay United Bank Hong Kong Branch
10/F, Lee Garden Three, 1 Sunning Road,
Causeway Bay, Hong Kong
電話 Tel: (852) 2877 5488
傳真 Fax: (852) 2527 0966
SWIFT: UWCCHKHH

**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 Period Ended 30 June 2019**

**主要財務資料披露聲明書
截至二零一九年六月三十日止**

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

For The Period Ended 30 June 2019

主要財務資料披露聲明書

截至二零一九年六月三十日止

<u>CONTENTS</u>	<u>內容及章節</u>	<u>PAGE(S) 頁數</u>
SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>	A部 - 分行資料 <只包括香港分行>	
I. PROFIT AND LOSS INFORMATION	I. 損益帳資料	1
II. BALANCE SHEET INFORMATION	II. 資產負債表資料	2
III. ADDITIONAL BALANCE SHEET INFORMATION	III. 資產負債表附加資料	3-4
IV. OFF-BALANCE SHEET INFORMATION	IV. 資產負債表以外項目	5
V. OTHER FINANCIAL INFORMATION	V. 其他財務資料	6-9
VI. LIQUIDITY MAINTENANCE RATIO	VI. 流動性維持比率	10
VII. REMUNERATION SYSTEM	VII. 薪酬制度	10
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	11
II. OTHER FINANCIAL INFORMATION	II. 其他財務資料	12
DECLARATION	聲明	13

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

A部 - 分行資料 <只包括香港分行>

I. PROFIT AND LOSS INFORMATION For The Period Ended 30 June 2019	I. 損益帳資料 截至二零一九年六月三十日止	HK\$'000	港幣仟元
		For The Period Ended 30 June 2019 半年至 2019年06月30日止	For The Period Ended 30 June 2018 半年至 2018年06月30日止
INTEREST INCOME	利息收入	362,077	320,431
INTEREST EXPENSE	利息支出	(228,597)	(175,259)
		<u>133,480</u>	<u>145,172</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	18,174	67,386
Gain less losses on securities held for trading purposes	持作買賣用途的證券的收益減虧損	41,305	(23,184)
Gains less losses from other trading activities	其他買賣收益減虧損	(13,281)	13,691
Income from non-trading investments	來自非持作買賣用途的投資收入	1,028	9,193
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	45,218	64,084
Fees and commission expenses	收費及佣金的開支	(6,732)	(5,010)
Other income	其他收入	579	431
		<u>86,291</u>	<u>126,591</u>
OPERATING EXPENSES	營運支出		
Staff and rental expenses	職員及租金開支費用	(84,760)	(86,251)
Other expenses (less fees and commission expenses)	其他開支 (減去收費及佣金的開支)	(15,595)	(19,836)
Net charges for other provisions	其他準備金支出淨額	(10)	(226)
		<u>(100,365)</u>	<u>(106,313)</u>
NET (CHARGE) / CREDIT FOR DEBT PROVISION	壞帳及呆壞帳準備金收入淨額	(15,601)	(33,349)
DISPOSAL OF TANGIBLE FIXED ASSETS	出售有形固定資產收益減虧損	(1,619)	-
PROFIT BEFORE TAXATION	稅前盈利	102,186	132,101
TAXATION	稅項支出	(19,449)	-
PROFIT AFTER TAXATION	除稅後盈利	<u>82,737</u>	<u>132,101</u>

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

II. BALANCE SHEET INFORMATION
For The Period Ended 30 June 2019

II. 資產負債表資料
截至二零一九年六月三十日止

HK\$'000 港幣仟元

		2019/6/30	2018/12/31
ASSETS	資產		
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)	302,970	969,364
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)	780,826	704,844
Amounts due from overseas offices	存放於認可機構海外辦事處的金額	27,571	459,420
Certificates of deposit held	持有的存款證	2,449,221	2,724,535
Account receivable under reverse repos	在反回購協議下的應收款項	-	333,134
Advances and other accounts (net of provisions)	貸款及其他項目 (扣除準備金)	14,576,284	14,777,866
Securities held for trading purpose	持作買賣用途的證券	507,194	369,007
Investment securities	投資證券	3,508,371	3,656,673
Tangible fixed assets	有形固定資產	17,404	20,191
Total assets	總資產	22,169,841	24,015,034
LIABILITIES	負債		
Deposits and balances of banks (except those included in amounts 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)	4,171,839	2,220,733
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	119,057	60,650
Savings deposits	儲蓄存款	3,342,281	3,113,837
Time deposits	定期存款及通知存款	7,804,415	9,473,072
Amounts due to overseas offices	結欠認可機構海外辦事處的金額	2,400,966	1,838,683
Negotiable certificates of deposit issued and outstanding	已發行的存款證	1,508,153	2,796,788
Amount payable under repos	在回購協議下的應付款項	609,744	1,206,454
Other accounts	其他帳目		
Interest payables and other accounts	應付利息及其他帳目	2,098,922	3,197,941
Total liabilities	總負債	22,055,377	23,908,158
Reserves	儲備	31,727	(53,631)
Retained earnings	累計盈餘	82,737	160,507
		114,464	106,876
Total equities and liabilities	總權益與負債	22,169,841	24,015,034

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

III. ADDITIONAL BALANCE SHEET INFORMATION For The Period Ended 30 June 2019	III. 資產負債表附加資料 截至二零一九年六月三十日止	HK\$'000 港幣仟元	
ADVANCES AND OTHER ACCOUNTS (NET OF PROVISIONS)	貸款及其他項目(扣除準備金)		
A. Breakdown of advances and other accounts	A. 貸款及其他項目明細	2019/6/30	2018/12/31
Advances to customers (except advances to banks)	客戶貸款 (不包括銀行)	12,785,757	11,823,201
Accrued interest receivables and other accounts	應計利息及其他帳目		
Accrued interest receivables	應計利息	135,184	129,734
Other accounts	其他	1,834,781	2,988,676
Total	合計	<u>14,755,722</u>	<u>14,941,611</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	(139,702)	(123,890)
Specific	呆壞帳特別準備	(39,736)	(39,855)
Total	合計	<u>(179,438)</u>	<u>(163,745)</u>
Total advances and other accounts (Net of provisions)	貸款及其他項目(扣除準備金) - 總計	<u>14,576,284</u>	<u>14,777,866</u>
B. Details of the impaired advances to customers	B. 已減值客戶貸款之明細	2019/6/30	2018/12/31
Gross advances to customers	本金	39,197	39,315
Specific provisions	特別準備金	(39,197)	(39,315)
Value of collateral	抵押品之市價	<u>-</u>	<u>-</u>
Percentage of such advances to total gross advances	該等貸款佔客戶貸款的百分比	<u>0.31%</u>	<u>0.33%</u>

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

III. ADDITIONAL BALANCE SHEET INFORMATION
For The Period Ended 30 June 2019

III. 資產負債表附加資料
截至二零一九年六月三十日止

HK\$'000 港幣仟元

ADVANCES AND OTHER ACCOUNTS (NET OF PROVISIONS) 貸款及其他項目(扣除準備金)(續)
(CONTINUED)

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
more than 3 months and up to 6 months
more than 6 months and up to 1 year
more than 1 year

a. 逾期客戶貸款
3個月以上至6個月
6個月以上至1年
1年以上

2019/6/30		2018/12/31	
Amount 金額	%	Amount 金額	%
-	0.00%	18,796	0.16%
18,740	0.15%	20,519	0.17%
20,457	0.16%	-	0.00%
39,197	0.31%	39,315	0.33%

b. Other assets overdue for
more than 3 months and up to 6 months
more than 6 months and up to 1 year
more than 1 year

b. 其他逾期資產
3個月以上至6個月
6個月以上至1年
1年以上

-	-	-	-
-	-	-	-
-	-	-	-
-	-	-	-

c. Rescheduled advances and other assets

c. 經重組貸款及其他資產

Rescheduled advances to customers
of which rescheduled advances included in
item (a) above

經重組客戶貸款總額
-其中已包括在在(a)項內列明
的貸款

2019/6/30		2018/12/31	
Amount 金額	%	Amount 金額	%
-	0.00%	-	0.00%

Rescheduled other assets
of which rescheduled other assets included
in item (b) above

經重組其他資產
-其中已包括在在(b)項內列明
的資產

-	-	-	-
---	---	---	---

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 as follows:

D. 逾期及不履約的客戶貸款對帳表

		2019/6/30 Amount 金額	2018/12/31 Amount 金額
Advances to customers overdue for more than 3 months	逾期3個月以上的客戶貸款	39,197	39,315
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	39,197	39,315

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。

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

IV. OFF-BALANCE SHEET INFORMATION
For The Period Ended 30 June 2019

IV. 資產負債表以外項目
截至二零一九年六月三十日止

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。

		2019/6/30	2018/12/31
Direct credit substitutes	直接信貸替代項目	176,204	173,050
Trade-related contingencies	與交易有關的或然項目	5,993	729
Other commitments	其他承擔	4,101,806	3,985,526
		<u>4,284,003</u>	<u>4,159,305</u>
Derivatives	衍生工具		
Exchange rate contracts	匯率合約	324,453,392	328,132,150
Interest rate contracts	利率合約	20,877,962	17,624,059
		<u>345,331,354</u>	<u>345,756,209</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	1,511,512	2,692,014
Interest rate contracts	利率合約	98,657	93,131
		<u>1,610,169</u>	<u>2,785,145</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。

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

V. OTHER FINANCIAL INFORMATION
For The Period Ended 30 June 2019

V. 其他財務資料
截至二零一九年六月三十日止

HKS'000 港幣千元

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

1. 按行業類別劃分的客戶貸款明細

		2019/6/30		2018/12/31	
		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. Loans for use in Hong Kong	A. 在香港使用的貸款				
- Property development	- 物業發展	314,454	314,453	292,817	292,817
- Property investment	- 物業投資	1,496,856	1,217,964	1,927,500	1,218,250
- Financial concerns	- 金融企業	3,047,876	599,947	2,221,750	500,686
- Stockbrokers	- 股票經紀	155,000	-	162,500	-
- Wholesale and retail trade	- 批發及零售業	10,296	9,200	29,193	29,193
- Manufacturing	- 製造業	2,174,603	-	2,046,766	-
- Information technology	- 資訊科技	298,725	-	297,632	-
- Others	- 其他	674,739	557,615	695,972	578,497
b. Individuals	b. 個人				
- Loans for the purchase of other residential properties	- 購買其他住宅樓宇	2,911	2,911	3,803	3,803
- Others	- 其他	214,077	213,578	169,510	168,290
B. Trade finance	B. 貿易融資	163,511	7,245	172,755	-
C. Loans for use outside Hong Kong	C. 在香港以外使用的貸款	4,232,709	277,166	3,803,003	333,343
Total	總計	<u>12,785,757</u>	<u>3,200,079</u>	<u>11,823,201</u>	<u>3,124,879</u>

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

		2019/6/30	2018/12/31
- Hong Kong	- 香港	8,289,776	7,546,807
- Mainland China	- 中國大陸地區	2,971,916	2,957,874
- Others	- 其他	1,524,065	1,318,520
Total	總計	<u>12,785,757</u>	<u>11,823,201</u>

2B. OVERDUE AND IMPAIRED LOANS ANALYSED AND REPORTED BY COUNTRIES OR GEOGRAPHICAL AREAS

2B. 按國家或區域劃分的逾期貸款及已減值貸款明細

		2019/6/30	2018/12/31
- Hong Kong	- 香港	39,197	39,315
Total	總計	<u>39,197</u>	<u>39,315</u>

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進行分類。個別國家或區域佔客戶貸款總額超過百分之十以上，便應予以披露。

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

V. OTHER FINANCIAL INFORMATION

V. 其他財務資料

For The Period Ended 30 June 2019

截至二零一九年六月三十日止

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 according 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。

2019/6/30	Banks 銀行	Official Sector 官方機構	Non-bank private sector 非銀行私營機構		Others 其他	Total 總計
			Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構		
1. Developed countries of which:- United States	984 48	1,100 1,059	998 532	540 -	- -	3,622 1,639
2. Offshore centres of which:- Hong Kong SAR	2,413 2,345	- -	1,206 568	3,294 2,745	- -	6,913 5,658
3. Developing Europe	-	45	-	-	-	45
4. Developing Latin America and Caribbean	396	-	-	-	-	396
5. Developing Africa and Middle East	7	-	196	-	-	203
6. Developing Asia-Pacific of which:- Mainland China	1,144 332	- -	939 852	2,672 2,202	- -	4,755 3,386
7. International organisations	-	271	-	-	-	271
8. Unallocated by country	-	-	-	-	-	-
Total	4,944	1,416	3,339	6,506	-	16,205

2018/12/31	Banks 銀行	Official Sector 官方機構	Non-bank private sector 非銀行私營機構		Others 其他	Total 總計
			Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構		
1. Developed countries of which:- United States	1,714 259	842 842	1,059 483	747 154	- -	4,362 1,738
2. Offshore centres of which:- Hong Kong SAR	3,388 3,286	- -	1,590 828	2,592 2,314	- -	7,570 6,428
3. Developing Europe	-	-	-	-	-	-
4. Developing Latin America and Caribbean	392	-	-	-	-	392
5. Developing Africa and Middle East	16	-	195	-	-	211
6. Developing Asia-Pacific of which:- Mainland China	1,543 2	57 57	1,386 1,378	2,266 1,819	- -	5,252 3,256
7. International organisations	-	384	-	-	-	384
8. Unallocated by country	-	-	-	-	-	-
Total	7,053	1,283	4,230	5,605	-	18,171

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

V. OTHER FINANCIAL INFORMATION
For The Period Ended 30 June 2019

V. 其他財務資料
截至二零一九年六月三十日止

HK\$ million 港幣百萬

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 by 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。

2019/6/30		2018/12/31	
	On-balance sheet exposure 資產負債表以內的曝險	Off-balance sheet exposure 資產負債表以外的曝險	Total 總計
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,605	355	1,960
2. Local governments, local government-owned entities and their subsidiaries and JVs	349	-	349
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,109	1,635	5,744
4. Other entities of central government not reported in item 1 above	190	-	190
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,612	193	1,805
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	7,865	2,183	10,048
Total assets after provisions	22,170		
On-balance sheet exposures as % of total assets	35.48%		
	扣除提存後總資產		
	資產負債表內風險承擔佔資產總額百分比		
	On-balance sheet exposure 資產負債表以內的曝險	Off-balance sheet exposure 資產負債表以外的曝險	Total 總計
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	1,905	333	2,238
2. Local governments, local government-owned entities and their subsidiaries and JVs	474	-	474
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,355	1,576	4,931
4. Other entities of central government not reported in item 1 above	224	-	224
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,339	170	1,509
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	7,297	2,079	9,376
Total assets after provisions	24,015		
On-balance sheet exposures as % of total assets	30.39%		
	扣除提存後總資產		
	資產負債表內風險承擔佔資產總額百分比		

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>

A部 - 分行資料 <只包括香港分行>

V. OTHER FINANCIAL INFORMATION

V. 其他財務資料

For The Period Ended 30 June 2019

截至二零一九年六月三十日止

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。

2019/6/30		USD	CNY	AUD	NTD	Others	Total
		美元	人民幣	澳幣	新台幣	其他	總計
Spot assets	現貨資產	13,166	723	402	-	438	14,729
Spot liabilities	現貨負債	(15,208)	(2,654)	(66)	-	(177)	(18,105)
Forward purchases	遠期買入	166,393	125,253	634	17,507	1,138	310,925
Forward sales	遠期賣出	(163,977)	(123,523)	(995)	(17,731)	(1,408)	(307,634)
Net option position	期權盤淨額	(1)	1	-	-	-	-
Net long (short) position	長/(短)盤淨額	373	(200)	(25)	(224)	(9)	(85)
2018/12/31		USD	CNY	AUD	NTD	Others	Total
		美元	人民幣	澳幣	新台幣	其他	總計
Spot assets	現貨資產	14,567	576	398	-	485	16,026
Spot liabilities	現貨負債	(15,366)	(1,907)	(1,262)	-	(286)	(18,821)
Forward purchases	遠期買入	166,472	136,077	920	15,856	562	319,887
Forward sales	遠期賣出	(165,727)	(134,924)	(83)	(15,459)	(764)	(316,957)
Net option position	期權盤淨額	(1)	1	-	-	-	-
Net long (short) position	長/(短)盤淨額	(55)	(177)	(27)	397	(3)	135

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。

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

SECTION A - INFORMATION OF THE BRANCH <HONG KONG BRANCH ONLY>
A部 - 分行資料 <只包括香港分行>

VI. LIQUIDITY MAINTENANCE RATIO VI. 流動性維持比率
For The Period Ended 30 June 2019 截至二零一九年六月三十日止

The liquidity maintenance ratio ("LMR") is prepared in accordance with the completion instruction of "Liquidity Position" issued by HKMA.
以下期內流動性維持比率("LMR")是依據香港金融管理局之「流動資產狀況申報表」之填報指示規定計算所得。

	For the quarter ended 30 June 2019 2019年第二季 %	For the quarter ended 30 June 2018 2018年第二季 %
The average value of LMR 平均流動性維持比率	46.93%	48.29%

LMR for quarter ended is calculated at 3 months simple average of each calendar month's average ratio for the quarter.
季平均流動性維持比率是按照季度每月平均流動性維持比率以簡單平均法計算。

Governance of liquidity risk management:

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

The branch formulates an effective governance framework for liquidity risk management in accordance with branch's "Rules of Liquidity Risk Management" and HKMA related liquidity management supervisory policy manual. The governance structure is described below:

- (i) Asset-Liability Committee ("ALCO"): The committee delegated by Head Office's Board of Directors to establish the risk tolerance on liquidity risk, manage the relationship between liquidity risk and short-term profits, provide senior management overview of liquidity risk and ensure them understand above approaches;
- (ii) Financial Trading Department: Be responsible for the daily cash flow execution and liquidity position adjustment to maintain an adequate level of liquidity, including through a cushion of liquid assets;
- (iii) Risk Management Department: To identify and measure the full range of liquidity risks and set up liquidity risk monitoring indicators under the Branch's liquidity risk tolerance, conducting of stress test and report the liquidity measurement results to senior management;
- (iv) Compliance and self-assessment Department: Positioned as the contact window with HKMA. If any potential liquidity problem anticipated by the Branch, the notification and rectification process reported to HKMA is required;
- (v) Finance and Accounting Department: To provide financial information and regulatory liquidity report in accordance with Banking (Disclosure) Rules.

Liquidity risk is managed within the framework of policies and limits that are approved by the Head Office. The Head Office will receive the Branch's reports on liquidity risk exposures regularly. If the monitoring indicators or liquidity become abnormal, each of responsible party shall report to the ALCO in time and escalated to the Head Office if required according to internal guidelines.

流動性風險管理的管制:

流動性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負債、貸款和投資承諾。有效的流動性風險管理對於即使處於不利市場環境下能維持交易對手對分行的信心，管理分行的資金成本以支持核心業務活動至關重要。

分行依據內部《流動性風險管理規則》及香港金融管理局流動性相關《監管政策手冊》，為流動性風險管理制定有效的管制架構，內部分工如下:

- (i) 資產負債管理委員會("資管會"): 由總行董事會授予分行職權，負責制定流動性風險容忍度，以取得流動性風險與短期利潤的平衡，並為管理階層提供流動性風險概況，並確保管理階層對各項評估方式充分理解;
- (ii) 金融交易部門: 負責日常資金調度和流動性部位調整，以確保分行保持足夠流動性，並具備流動性緩衝;
- (iii) 風險管理部門: 辨識與衡量分行流動性風險，在分行風險容忍度下建立流動性風險監控指標與進行壓力測試，並向管理階層彙報流動性風險概況;
- (iv) 合規部門: 做為分行聯繫監管機關之窗口。如分行預期會有任何潛在的流動性問題，則由該部門對香港金融管理局提出報告和改善計畫;
- (v) 財務會計部門: 根據《流動性披露規則》，定期向香港金融管理局呈報分行財務資料及相關流動性報告。

流動性風險管理框架與相關限額均經由總行批准，總行將定期收到分行流動性風險概況之報告。如分行發生監控指標或流動性異常情事，相關部門將即時於資管會呈報，嚴重時將依內部規定呈報總行。

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 2018 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2018年報(中文版)內的公司治理報告及營運概況。

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

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

For The Period Ended 30 June 2019

截至二零一九年六月三十日止

	2019/6/30	2018/12/31
	%	%
A. Capital adequacy ratio		
A. 資本充足比率	<u>15.08%</u>	<u>15.67%</u>
	2019/6/30	2018/12/31
	NT\$'000	NT\$'000
	台幣仟元	台幣仟元
B. Aggregate amount of shareholders' funds		
B. 股東資金	<u>215,490,876</u>	<u>205,807,027</u>

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 Category of Banks" in Taiwan and that ratio has included all market risk factors.

資本充足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。

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

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

B部 - 銀行資料 <綜合數字>

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

For The Period Ended 30 June 2019 **截至二零一九年六月三十日止** **NT\$'000 台幣仟元**

		2019/6/30	2018/12/31
Total assets	資產總額	<u>2,904,478,247</u>	<u>2,843,880,636</u>
Total liabilities	負債總額	<u>2,688,987,371</u>	<u>2,638,073,609</u>
Total advances	貸款總額	<u>1,615,632,172</u>	<u>1,611,841,449</u>
Total deposits	存款總額	<u>2,361,814,976</u>	<u>2,307,379,882</u>
		For The Period Ended 30 June 2019	For The Period Ended 30 June 2018
		半年至 2019年06月30日止	半年至 2018年06月30日止
Profit before taxation	除稅前盈利	<u>14,899,740</u>	<u>13,110,287</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 Statement of Cathay United Bank Company, Limited - Hong Kong Branch for the period ended 30 June 2019. We confirmed that the information contained therein complies, in all material respects, with the Banking (Disclosure) Rules and Supervisory Policy Manual module CA-D-1 "Guideline on the application of the Banking (Disclosure) Rules" and to the best of my knowledge and belief, it is not false or misleading.

根據香港金融管理局發出的《銀行業(披露)規則》及《監管政策手冊》單元CA-D-1「《銀行業(披露)規則》的應用指引」之指引及建議，本行現附上截至2019年6月30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。



Kan Kai Yuen, Chief Executive
Cathay United Bank Company, Limited
Hong Kong Branch
簡啟源, 行政總裁
國泰世華商業銀行股份有限公司
香港分行

18 SEP 2019

Date

日期