



COMMONWEALTH BANK OF AUSTRALIA – HONG KONG BRANCH

澳洲聯邦銀行香港分行

FINANCIAL DISCLOSURE STATEMENT

Half-year ended 31 December 2021

財務資料披露

二零二一年十二月三十一日

Commonwealth Bank of Australia, Hong Kong Branch (the Branch) is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in Global Markets, Corporate Banking, Treasury and Private Banking business.

The Branch prepares this financial disclosure statement for the half-year ended 31 December 2021 (the statement) in accordance with the Banking (Disclosure) Rules (Cap. 155M).

The statement is also available at the Branch office, in the section “About Us” of our website www.commbank.com.au and the Public Register of the Hong Kong Monetary Authority.

澳洲聯邦銀行香港分行 (本行) · 根據銀行業條例 (第 155 章) 是一間持牌銀行。本行主要從事環球市場 · 企業銀行 · 財政管理及私人銀行業務。

本行跟據銀行業 (披露) 規則 (第 155M 章) 編制此截至二零二一年十二月三十一日半年度財務資料披露。

此財務資料披露亦可於本行 · 本行之網頁 www.commbank.com.au 內“About Us”項下和香港金融管理局查冊處索閱。

SECTION A – HONG KONG BRANCH INFORMATION

1 INCOME STATEMENT INFORMATION 收益表資料

		Half-year ended 31 Dec 2021 至2021年12月31日 半年結算 HK\$'000	Half-year ended 31 Dec 2020 至2020年12月31日 半年結算 HK\$'000
Interest income	利息收入	41,280	67,509
Interest expense	利息開支	(13,780)	(33,991)
Net interest income	淨利息收入	27,500	33,518
Fees and commission income	費用及佣金收入	9,137	7,890
Fees and commission expense	費用及佣金開支	(96)	(248)
Net fees and commission income	費用及佣金收入淨額	9,041	7,642
Gains less losses arising from trading in foreign currencies	由非港元貨幣交易產生的收益減虧損	3,211	(2,998)
Gains less losses on securities held for trading purposes	來自持有作交易用途的證券的收益減虧損	-	-
Gains less losses from other trading activities	來自其他交易活動的收益減虧損	(144)	(111)
Other operating income	其他經營收入	12,108	4,533
Total operating income	經營收入總額	39,608	38,051
Staff expenses	員工開支	(45,735)	(62,252)
Rental expenses	租賃費用	(11,412)	(11,981)
Other expenses	其他開支	(11,293)	(194)
Impairment losses and provisions for other assets and claims	其他減值準備金	4,592	1,196
Total operating expenses	經營開支總額	(63,848)	(73,231)
Impairment losses and provisions for impaired loans	減值損失及為已減值貸款而提撥的準備金	7,680	(27,895)
Profit / (Loss) before taxation	除稅前利潤(虧損)	(16,560)	(63,075)
Tax income	稅項收入	(1,306)	10,239
Profit / (Loss) after taxation	除稅後利潤(虧損)	(17,866)	(52,836)

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2 BALANCE SHEET 資產負債表

		31 Dec 2021 於2021年12月31日	30 Jun 2021 於2021年06月30日
		HK\$'000	HK\$'000
ASSETS	資產		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (存放於海外辦事處的數額除外)	14,369	17,536
Amount due from Exchange Fund	存放於外匯基金的數額	251	239,730
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices)	距離合約到期日超逾一個月但不超逾十二個月的銀行存款 (存放於海外辦事處的數額除外)	-	-
Amount due from overseas offices	存放於海外辦事處的數額	4,325,369	1,343,081
Trade bills	貿易匯票	-	-
Loans and advances to customers	對客戶的貸款及放款	2,221,168	3,007,122
Provisions for impaired loans and advances	已減值貸款的準備金		
(i) Collective provisions	(i) 集體準備金	(3,971)	(16,175)
(ii) Specific provisions	(ii) 特定準備金	(443,827)	(694,033)
Investment securities	投資證券	1,820,471	2,625,234
Other assets	其他資產	395,561	402,556
Property, plant and equipment	物業、工業裝置及設備	49,345	60,415
Total assets	資產總額	8,378,736	6,985,467
LIABILITIES	負債		
Reserves	儲備	(1,301,058)	(1,257,172)
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	4,751,229	900,722
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	170,600	190,309
Time, call and notice deposits	定期、知期通知及通知存款	35,248	588,596
Account payable under repos	回購協議應付款	-	-
Amount due to overseas offices	結欠海外辦事處的數額	4,053,614	5,856,244
Certificates of deposit issued	已發行存款證	266,962	263,513
Other liabilities	其他負債	402,141	443,255
Provisions	準備金	-	-
Total liabilities	負債總額	8,378,736	6,985,467

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3 PROVISIONS FOR IMPAIRED LOANS AND RECEIVABLES 已減值貸款及應收款項準備金

The impaired loans and advances to customers and banks are as follows:-

Provisioning Policy

All specific provision and collective provision for impaired loans and receivables are determined by the Head Office in Sydney.

Where there is a risk that borrowers may not be able to honour a part or all of their liabilities or commitments, an individually assessed provision for loan losses is charged against income of the Branch.

以下為對客戶及銀行已減值貸款:-

準備金政策

所有貸款及應收款項特定準備金和集體準備金均由本銀行設於澳洲雪梨的總行決定。

當出現有問題客戶未能履行其部份或所有貸款合約的潛在風險時，澳洲雪梨總行會自行就該等虧損貸款在香港分行收益撥出特定準備金。

		31 Dec 2021 於2021年12月31日 HK\$'000	30 Jun 2021 於2021年06月30日 HK\$'000		
i)	Loans and advances to customers Collective provisions to customers	對客戶的貸款及放款 集體準備金	2,221,168 (3,971)	3,007,122 (16,175)	
	Impaired loans to customers Specific provision to customers	對客戶的減值貸款 特定準備金	834,366 (443,827)	1,073,000 (694,033)	
	Percentage of impaired loans to customers to total advances to customers	客戶減值貸款總額佔客戶 貸款總額百分比	37.56%	35.68%	
	Net loans and advances to customers	對客戶的貸款及放款淨額	1,773,370	2,296,914	
		31 Dec 2021 於2021年12月31日 HK\$'000	30 Jun 2021 於2021年06月30日 HK\$'000	% of total advances to customers 佔客戶貸款 總額之百分比	% of total advances to customers 佔客戶貸款 總額之百分比
ii)	Overdue loans and advances Gross advance to customers which have been overdue for	逾期貸款及放款 逾期達下列期間的客戶貸款總額			
	3 months or less but over 1 month	一個月以上至三個月內	-	-	-
	6 months or less but over 3 months	三個月以上至六個月內	-	-	-
	1 year or less but over 6 months	六個月以上至一年內	834,366	37.56	1,073,000
	Over 1 year	一年以上	834,366	37.56	1,073,000
			834,366	37.56	1,073,000
iii)	Specific provision against overdue loans and advances to customers	客戶逾期貸款特定評估的減值準備	443,827		694,033
	Overdue loans and advances to customers by country	客戶逾期貸款之所在地區			
	China	中國	834,366		1,073,000
	Hong Kong	香港	-		-
			834,366		1,073,000

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4 DERIVATIVES 衍生工具

Both exchange rate-related and interest rate-related derivative contracts were carried out for both trading and hedging purposes.

匯率關聯衍生工具合約及利率關聯衍生工具合約用於進行買賣及對沖的用途。

The fair value of the derivatives did not take into account the effects of bilateral netting agreements.

衍生工具的公平值並未計及雙邊淨額結算安排的影響。

		31 Dec 2021 於2021年12月31日 HK\$'000	30 Jun 2021 於2021年06月30日 HK\$'000
<u>Exchange rate-related derivative contracts</u> 匯率關聯衍生工具合約			
Contractual amounts	合約總額	1,832,747	2,268,935
Fair value assets	公平資產價值	13,582	36,829
Fair value liabilities	公平負債價值	(3,807)	-
<u>Interest rate derivative contracts</u> 利率衍生工具合約			
Contractual amounts	合約總額	1,782,687	2,068,814
Fair value assets	公平資產價值	-	46
Fair value liabilities	公平負債價值	(19,790)	(65,248)

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5 OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of the contractual or notional amounts of each significant class of off-balance sheet exposures:-

以下為每項資產負債表外承擔風險重大項目的合約或名義數額的概要:-

		31 Dec 2021 於2021年12月31日 HK\$'000	30 Jun 2021 於2021年06月30日 HK\$'000
Direct credit substitutes	直接信貸替代項目	3,615,434	4,337,749
Trade-related contingencies	貿易關聯或有項目	-	-
Other commitments	其他承諾	-	4,466,953

Direct credit substitutes included bank guarantees issued and standby letters of credit. Trade-related contingent items included letters of credit issued. Other commitments included undrawn commitment for revolving credits.

直接信貸替代項目包括擔保和備用信用證。貿易關聯或有項目包括信用證。其他承諾包括授信承擔。

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6 GENERAL DISCLOSURES 一般披露

(i) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfer of risks, according to the location of the countries and the type of counterparties

(i) 根據交易對手所在地及交易對手類別披露佔有國際債權總額 10% 或以上的國家及明細數

As at 31 Dec 2021 (Equivalent in HK\$'000)	於 2021 年 12 月 31 日 (相等於 HK\$'000)	Banks 銀行	Official sector 官方機構	Non-bank private sector		Total 總額
				Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	
<u>Developed countries</u>	<u>已發展國家</u>	4,457,461	665,987	-	813,413	5,936,861
- Australia	- 澳洲	4,023,879	-	-	-	4,023,879
	<u>發展中亞洲及太平洋地</u>					
<u>Developing Asia and Pacific</u>	<u>區</u>	2,394,288	23,267	-	6,516,959	8,934,514
- China	- 中國	2,394,163	23,267	-	6,117,529	8,534,959
<u>Offshore centres</u>	<u>離岸中心</u>	193,762	3,984,381	-	12,288,651	16,466,794
- Hong Kong	- 香港	192,963	3,984,381	-	11,867,917	16,045,261

As at 30 Jun 2021 (Equivalent in HK\$'000)	於 2021 年 06 月 30 日 (相等於 HK\$'000)	Banks 銀行	Official sector 官方機構	Non-bank private sector		Total 總額
				Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	
<u>Developed countries</u>	<u>已發展國家</u>	2,635,206	-	-	818	2,636,024
- Australia	- 澳洲	2,525,474	-	-	-	2,525,474
	<u>發展中亞洲及太平洋地</u>					
<u>Developing Asia and Pacific</u>	<u>區</u>	-	-	-	1,535,101	1,535,101
- China	- 中國	-	-	-	1,408,812	1,408,812
<u>Offshore centres</u>	<u>離岸中心</u>	130,276	239,730	-	1,480,699	1,850,705
- Hong Kong	- 香港	130,105	239,730	-	1,348,725	1,718,560

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6 GENERAL DISCLOSURES (continued) 一般披露 (續)

(ii) Loans and advances to customers by major country

(ii) 客戶貸款及放款 - 按區域分類

		31 Dec 2021 於2021年12月31日	30 Jun 2021 於2021年06月30日
		HK\$'000	HK\$'000
Location of the customers	客戶所在地區		
Hong Kong	香港	500,568	589,321
China	中國	1,592,977	2,161,758

The above breakdown of the amount of loans and advances to customers by countries where it constitutes 10% or more of the amount of the loans and advances to customer after taking into consideration of transfers of risks.

上述客戶貸款及放款按照國家細分，經顧及風險轉移後，下列區域佔客戶貸款及放款總額10%或以上。

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7 SECTOR INFORMATION 分類資料

Loans and advances to customers by industry sectors	對客戶的貸款及放款 按行業分類	31 Dec 2021 於2021年12月31日		30 Jun 2021 於2021年06月30日	
		Loans and advances 貸款及放款 HK\$'000	% covered by collateral 有抵押品 貸款百份比 %	Loans and advances 貸款及放款 HK\$'000	% covered by collateral 有抵押品 貸款百份比 %
Gross loans and advances for use in Hong Kong	在香港使用的貸款及放款				
<u>Industrial, commercial and financial</u>	<u>工業、商業及金融</u>				
Financial concerns	金融企業	415,401		483,305	
Transport and transport equipment	運輸及運輸設備	135,713	100.00	184,653	100.00
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	551,114		667,958	
Trade finance	貿易融資	834,366		1,094,938	
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	835,688	100.00	1,244,226	100.00
Total loans and advances to customers	對客戶的貸款及放款總額	2,221,168		3,007,122	

The above analysis of advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority. Advances for use in Hong Kong or outside Hong Kong are classified based on the location of usage of the loan.

上述所載的客戶貸款資料分析乃遵照香港金融管理局發出之行業分類及定義指引為基準。而香港境內和境外使用的客戶貸款乃根據其貸款用途的所在地區而劃定。

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8 NON-BANK MAINLAND EXPOSURES 對內地非銀行對手方的風險承擔

The following table illustrates the disclosure of Mainland exposures to non-bank counterparties:

下表披露對內地非銀行對手方的風險承擔:

As at 31 Dec 2021 (Equivalent in HK\$'000)	於2021年12月31日 (相等於HK\$'000)	Total Direct Exposures		
		On-balance sheet exposure 資產負債表內 的風險額	Off-balance sheet exposure 資產負債表 外的風險額	Total
<u>Types of Counterparties</u>	<u>交易對手類別</u>			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	732,965	-	732,965
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	835,583	-	835,583
Other entities of central government not reported above	其他未包含以上中央政府持有的企業	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	50,601	-	50,601
Total	總額	1,619,149	-	1,619,149
Total assets after provisions	準備金後的資產總額	8,378,736		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分比	19.32%		
As at 30 Jun 2021 (Equivalent in HK\$'000)	於2021年06月30日 (相等於HK\$'000)	Total Direct Exposures		
		On-balance sheet exposure 資產負債表內 的風險額	Off-balance sheet exposure 資產負債表 外的風險額	Total
<u>Types of Counterparties</u>	<u>交易對手類別</u>			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	1,015,810	-	1,015,810
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	1,096,143	-	1,096,143
Other entities of central government not reported above	其他未包含以上中央政府持有的企業	-	-	-
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	78,722	-	78,722
Total	總額	2,190,675	-	2,190,675
Total assets after provisions	準備金後的資產總額	6,985,467		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分比	31.36%		

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9 CURRENCY RISK 貨幣風險

The following note illustrates the currency risk of the Branch. The Branch did not have exposures arising from currency options positions and structural positions. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

下表列明本行的貨幣風險分佈。本行並沒有因貨幣期權及結構性倉盤而承受的風險。當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

Equivalent in millions of HKD	相等於港幣百萬元	As at 31 Dec 2021 於2021年12月31日				
		USD	AUD	EUR	Others	Total
Spot assets	現貨資產	6,880	313	2	111	7,306
Spot liabilities	現貨負債	7,402	56	1	120	7,579
Forward purchases	遠期買入	1,242	-	-	86	1,328
Forward sales	遠期賣出	654	301	-	77	1,032
Net options position	期權淨持倉量	-	-	-	-	-
Net long / (short) position	長 / (短)盤淨額	66	(44)	1	-	23

Equivalent in millions of HKD	相等於港幣百萬元	As at 30 Jun 2021 於2021年06月30日				
		USD	AUD	EUR	Others	Total
Spot assets	現貨資產	5,378	370	3	132	5,883
Spot liabilities	現貨負債	5,996	53	1	83	6,133
Forward purchases	遠期買入	1,648	350	-	75	2,073
Forward sales	遠期賣出	689	701	-	122	1,512
Net options position	期權淨持倉量	-	-	-	-	-
Net long / (short) position	長 / (短)盤淨額	342	(33)	1	1	311

All options positions were hedged with Head office in Sydney. Therefore, there was no net options position for the reporting periods. The delta-weighted position of all options contracts was for that reason reported as zero.

所有期權成交量均由本銀行設於澳洲雪梨的總行提供對沖，因此，報告期內沒有期權淨持倉量被記錄。亦因為這原因，所有期權成交量合約的得爾塔加權持倉為零。

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10 LIQUIDITY 流動資產

		Quarter ended 31 Dec 2021 季度結算 2021年12月31日	Quarter ended 31 Dec 2020 季度結算 2020年12月31日
Average liquidity maintenance ratio for the period	平均流動性維持比率	215.57%	135.77%

The average liquidity maintenance ratio for the period is the arithmetic mean of each calendar month's average liquidity ratio.

It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

Liquidity Risk management

The CBA Group's liquidity and funding policies are designed to ensure it will meet its obligations as and when they fall due by ensuring it is able to borrow funds on an unsecured basis, has sufficient liquid assets to borrow against on a secured basis, or sell to raise immediate funds without adversely affecting the Group's net asset value.

The Branch has adopted the Group's liquidity and funding policies and has local policies in place. The liquidity and funding management is primarily the responsibility of the Hong Kong Treasury under the oversight of the Group Treasury and Hong Kong Asset and Liability Committee (ALCO). Further information can be found in the section of Liquidity management under Note 9.4 of the 2021 Group Annual Financial Report.

Liquidity and Funding Risk Management Framework

The Group's liquidity and funding policies, structured under a formal Group Liquidity and Funding Risk Management Framework, are approved by the Board and agreed with APRA. The Group has an ALCO whose charter includes reviewing the management of assets and liabilities, reviewing liquidity and funding policies and strategies, as well as regularly monitoring compliance with those policies across the Group.

平均流動性維持比率是每個公曆月的平均比率的簡單算術平均數。

本行流動性維持比率的平均值乃根據銀行業披露規則第 103B 條計算所得。

流動性風險管理

本集團的流動性和融資政策是以確保履行其各項公約並當其公約通過確保到期能夠無擔保的基礎上借入資金，以抵押的擔保基礎上有足夠的流動性資產，或出售給募集資金以不影響本集團的淨資產淨值。

本行採納本集團的流動性及資金政策並持有地方執行的政策。香港財政管理主要負責流動性及資金管理並由本集團財政管理及香港資產負債管理委員會 (ALCO) 監督。詳細可參考本集團於二零二一年度財政報告流動風險部分註九點四的金融風險管理。

流動性及資金風險管理架構

本集團的流動性及資金政策是建基於集團流動性及資金風險管理架構，並由董事會批准及與澳洲審慎監管局同意。本集團擁有 ALCO，其章程包括檢討資產及負債的管理，審查流動性及資金的政策和策略，以及定期監察符合整個集團的政策。

SECTION A – HONG KONG BRANCH INFORMATION

10 LIQUIDITY (continued) 流動資產 (續)

Funding strategy

Treasury manages the Group's liquidity and funding positions in accordance with the Group's liquidity and funding policies and has ultimate authority to execute liquidity decisions should the Group Contingent Funding Plan be activated.

Minimum liquid asset holdings

The Branch adhere to the Group's liquidity policies and holds appropriate foreign currency liquid assets as required. All securities are central bank repo-eligible under normal market conditions.

Contingency planning

A robust Contingent Funding Plan that is regularly tested so that it can be activated in case of need due to a liquidity event.

Liquidity transfer pricing

The Group has a liquidity transfer pricing process which measures and allocates liquidity risk across the Group.

Liquidity Risk Management Governance

ALCO

The Branch holds Asset & Liability Committee on a monthly basis and liquidity topics are monitored via this ALCO. General objective of the ALCO is to monitor the structure and growth of balance sheet, review the structural risks and liquidity risk. The Branch ALCO also monitors the liquidity risk tolerance and liquidity targets. The ALCO is chaired by the Chief Executive of the Branch with representative from Treasury, Business Lines, Finance and Risk functions.

Treasury

The Hong Kong Treasury team facilitates the funding needs for the Branch's corporate assets and manages the foreign exchange and interest rate risk arising from the asset and liability mismatches within a Market and Liquidity Risk Framework.

融資策略

財政管理按照本集團的流動性政策以管理流動性和融資狀況，並具有執行流動性的最終權力，如需啟動本集團應急融資計劃。

最低流動性資產持有量

本行根據流動性的政策適當持有外幣流動資產。所有證券可在正常的市場條件下用來作為和央行回購協議的擔保。

應急計劃

應急資金計劃會定期測試以便可以在流動性需要的情況下啟動。

流動性轉移定價

本集團擁有一個流動性轉移定價的流程，其在集團內部評估和分配流動性風險。

流動資金風險管理管治

資產負債管理委員會

本行每月舉行資產負債管理委員會會議，並透過此委員會監察流動資金事宜。資產負債管理委員會的一般目的為監察資產負債表之結構及增長，檢討結構性風險及流動資金風險。本行的資產負債管理委員會亦監察流動資金風險承受水平及流動資金目標。資產負債管理委員會由本行行政總裁擔任主席，成員包括庫務部，各業務部，財務及風險部的代表。

庫務部

香港庫務部負責在市場及流動性風險架構內提供本行的資產的資金需求，並管理因資產和負債不匹配而產生的外匯和利率風險。

10 LIQUIDITY (continued) 流動資產 (續)

Liquidity Risk Monitoring

Oversight

The Branch has implemented adequate governance and management information systems to ensure compliance with regulatory ratios and internal limits and has put in place the management oversight around these. For example, Liquidity Maintenance Ratio (“LMR”) is communicated to the senior management of the branch on a daily basis.

Internal stress testing

The objective of internal stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios to ensure compliance with survival horizon established for the Branch and monitor adequate liquidity reserves over the period. The results of stress testing are reported to the ALCO.

Contingent Funding Plan (“CFP”)

The Hong Kong Branch Contingent Funding Plan (Hong Kong CFP) aims to ensure that in a liquidity crisis, the Branch can meet both expected and unexpected, current and future cash flows and collateral needs without negatively affecting either the daily operation or the financial condition of the Branch.

流動資金風險監察

監察

本行推行充足的管治及管理資訊制度以確保符合監管比率及內部限額以及管理層對此等方面的監察。例如，流動性維持比率 (LMR) 會每日向本行高級管理人員提供。

內部壓力測試

內部壓力測試的目的為確保本行在不同不利環境下具備充足流動資金以確保符合為本行設定的持續經營範圍，並監察期內的充足流動資金儲備。壓力測試結果會向資產負債管理委員會匯報。

應急融資計劃 (CFP)

香港分行應急融資計劃 (香港 CFP) 旨在確保在流動性危機中，本行能夠滿足預期和未預期的現金流量以及抵押需求，而不會對本行日常運營或財務產生負面的影響。

SECTION A – HONG KONG BRANCH INFORMATION

10 LIQUIDITY (continued) 流動資產 (續)

Contingent Funding Plan (“CFP”) - continued

The Hong Kong CFP forms part of the Group CFP framework that the CBA Board has approved. The Hong Kong CFP’s key objectives are to:

- Ensure that in a potential liquidity stress event, the Branch would still have sufficient liquidity resources to ensure that it can meet its liabilities as they fall due;
- Outline escalation procedures to the Group CFP;
- In the event of a liquidity crisis provide location specific detail for the following:
 - ✓ scope
 - ✓ communications
 - ✓ contingent funding options
 - ✓ early warning indicators and stress testing
 - ✓ escalation procedures and authorities
- Ensure effective local management of any liquidity concerns;
- Ensure immediate escalation of a Branch level liquidity concern to the Group Treasurer;
- Ensure escalation across Senior Mgmt. Committees (Hong Kong ALCO, RGC etc.) including roles and responsibilities of those committees; and
- Formally implement the Policy requirement for the Group Treasurer to lead the management of any liquidity crisis in a Liquidity Group (LG) (subject to local regulatory and/or legal requirements)

Liquidity Risk Tolerance and Reporting

The HK branch has various intraday and daily liquidity management processes in place. On a daily basis, a forward cash ladder for the next 3 days by currency is run approximately 3 times a day to update the cash position. This enables the Hong Kong Treasury desk to monitor intraday funding gaps and short term funding gaps. Further, a Liquidity and Funding Status Report is run daily. This report monitors the LCR and funding gaps for the next 30 days.

應急融資計劃 (CFP) - 續

香港應急融資計劃屬於本集團應急融資計劃內並由團董事會批准。香港應急融資計劃的主要目的是:

- 確保在潛在的流動性壓力測試中，本行仍將有足夠的流動性資產以確保其能夠應付到期的債務；
- 概述集團向應急融資計劃的匯報程序；
- 如果發生流動性危機期間能夠提供以下詳細資料：
 - ✓ 範圍
 - ✓ 通訊
 - ✓ 應急資金選擇
 - ✓ 預警指標和壓力測試
 - ✓ 升級處理程序和權限
- 確保對任何流動性問題進行有效管理；
- 確保即時將流動性問題升級處理及匯報到集團司庫；
- 確保匯報到各管理主管。委員會（香港ALCO、RGC等），包括這些委員的角色和職責；和
- 集團司庫實施對集團的政策要求，以管理任何流動性的危機（取決於當地法規和/或法律要求）

流動性風險容忍度和報告

本行設有各種日間和日常流動性管理程序。每日按貨幣未來3日的遠期現金階梯大約每天執行3次以更新現金頭寸。使香港庫務部可以監察日間資金缺口和短期資金缺口。此外，每日發放一份流動性和資金狀況報告。該報告可以監察從三十天的資金缺口和到期情況。

SECTION A – HONG KONG BRANCH INFORMATION

10 LIQUIDITY (continued) 流動資產 (續)

Liquidity Risk ProfileFunding structure

The major contributor to the balance sheet profile is from corporate and institutional loans, Inter-branch lending and high quality liquid assets (HQLAs) held for liquidity purposes. Assets are largely match funded with borrowing from Group and deposits from institutional clients and private bank clients which have tenors up to 12 months.

The funding sources are composed of the following:

資金來源包括以下各項：

	Half-year ended 31 Dec 2021 年至於 2021年12月31日	Half-year ended 31 Dec 2020 年至於 2020年12月31日
Funding raised from the banks (mainly from the head office) 從銀行籌借資金(主要來自總公司)	105.09%	94.83%
Deposits from other non-bank customers 來自其他非銀行客戶的存款	2.46%	8.78%
Debt instruments issued and outstanding 已發行及未到期的資本及債務工具	3.19%	3.57%

流動資金風險狀況資金結構

資產負債表概況的主要來源是公司 and 機構貸款、分支機構間借貸以及出於流動性目的而持有的高品質流動性資產 (HQLA)。資產的大部分資金來自集團的借款以及機構客戶和私人銀行客戶的存款 (期限最長為 12 個月)。

SECTION A – HONG KONG BRANCH INFORMATION

10 LIQUIDITY (continued) 流動資產 (續)

Maturity Profile of Balance Sheet

The analysis of on and off balance sheet items by remaining maturity and the resultant liquidity gaps is shown in the table below.

資產負債表的到期狀況

下表載列資產負債表內及資產負債表以外項目按剩餘到期期間及所產生的流動性缺口的分析。

As at 31 Dec 2021 (Equivalent in HK\$'000)	於2021年12月31日 (相等於HK\$'000)	Contractual maturity of cash flows and securities flows arising from the items				
		Total amount 總額	<=1 year 一年以下	1-5 years 一至五年	>5 years 五年以上	Balancing Amount 餘額
		該等項目產生的現金流量和證券流量的合約到期期間				
Amount receivable arising from derivative contracts	衍生工具合約產生的應收款	13,472	14,195	1,822	127	-
Due from MA for a/c of Exchange Fund	存放於外匯基金的數額	251	251	-	-	-
Due from banks	存放於銀行的數額	4,339,900	4,339,900	-	-	-
Debt securities	債務證券	1,826,264	1,826,264	-	-	-
Trade bills	貿易匯票	-	-	-	-	-
Loans and advances to non-bank customers	對客戶的貸款及放款	2,224,616	1,456,056	639,111	129,449	-
Other assets	其他資產	422,031	324,477	9,193	2,095	86,266
Total on-balance sheet assets	資產負債表內資產總額	8,826,534	7,961,143	650,126	131,671	86,266
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存款	205,848	205,848	-	-	-
Amount payable arising from derivative contracts	衍生工具合約產生的應付款	33,010	18,109	29,544	2,076	-
Due to banks	尚欠銀行存款及結餘	8,805,218	8,171,614	633,604	-	-
Debt securities	債務證券	269,487	269,487	-	-	-
Other liabilities	其他負債	366,231	278,726	41,086	-	46,419
Reserves	儲備	(1,301,058)	-	-	-	(1,301,058)
Total on-balance sheet liabilities	資產負債表內負債總額	8,378,736	8,943,784	704,234	2,076	(1,254,639)
Total off-balance sheet obligations	資產負債表以外義務總額	-	-	-	-	-
Contractual maturity mismatch	合約到期期間錯配		(982,641)	(54,108)	129,595	
Cumulative contractual maturity mismatch	累計合約到期期間錯配		(944,991)	(2,489,683)	(907,154)	
		Contractual maturity of cash flows and securities flows arising from the items				
		Total amount 總額	<=1 year 一年以下	1-5 years 一至五年	>5 years 五年以上	Balancing Amount 餘額
		該等項目產生的現金流量和證券流量的合約到期期間				
As at 30 Jun 2021 (Equivalent in HK\$'000)	於2021年06月30日 (相等於HK\$'000)					
Amount receivable arising from derivative contracts	衍生工具合約產生的應收款	13,075	23,540	8,976	807	-
Due from MA for a/c of Exchange Fund	存放於外匯基金的數額	239,730	239,730	-	-	-
Due from banks	存放於銀行的數額	1,360,913	1,360,913	-	-	-
Debt securities	債務證券	2,631,578	2,631,578	-	-	-
Trade bills	貿易匯票	-	-	-	-	-
Loans and advances to non-bank customers	對客戶的貸款及放款	3,014,161	827,348	1,945,114	241,699	-
Other assets	其他資產	436,218	265,674	48,811	7,383	114,350
Total on-balance sheet assets	資產負債表內資產總額	7,695,675	5,348,783	2,002,901	249,889	114,350
Total off-balance sheet claims	資產負債表以外債權總額	-	-	-	-	-
Deposits from non-bank customers	非銀行客戶存款	779,174	779,174	-	-	-
Amount payable arising from derivative contracts	衍生工具合約產生的應付款	9,483	45,516	158,268	8,107	-
Due to banks	尚欠銀行存款及結餘	6,757,364	5,630,448	1,093,754	33,162	-
Debt securities	債務證券	264,069	264,069	-	-	-
Other liabilities	其他負債	432,548	272,985	67,050	-	92,513
Reserves	儲備	(1,257,172)	-	-	-	(1,257,172)
Total on-balance sheet liabilities	資產負債表內負債總額	6,985,467	6,992,192	1,319,072	41,269	(1,164,659)
Total off-balance sheet obligations	資產負債表以外義務總額	-	-	-	-	-
Contractual maturity mismatch	合約到期期間錯配		(1,643,409)	683,829	208,620	
Cumulative contractual maturity mismatch	累計合約到期期間錯配		(821,762)	(3,310,787)	(750,960)	

SECTION A – HONG KONG BRANCH INFORMATION

11 DISCLOSURE ON REMUNERATION 薪酬披露

The Branch's remuneration system is consistent with its Head Office. The disclosures on remuneration by Head Office included all the information set out in paragraph 3.2 of Supervisory Policy Manual CG-5 Guideline on a Sound Remuneration System.

本行之薪酬制度與總行之模式是一致的。總行有關薪酬制度的披露已包括了監管政策手冊CG-5 穩健的薪酬制度指引內 3.2 段所列之所有資料。

SECTION B – BANK INFORMATION (CONSOLIDATION BASIS)

1 CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUNDS 資本充足比率與股東資金總額

The information set out below is based on the most recent consolidated half-year ended accounts for the Group as a whole as at 31 Dec 2021.

以下資料提供乃根據本集團於二零二一年十二月三十一日半年綜合業績報告公佈的最新整體綜合賬項。

		31 Dec 2021 於2021年12月31日	30 Jun 2021 於2021年6月30日
Common Equity Tier 1 capital ratio	普通股權一級資本比率	11.8%	13.1%
Tier 1 capital ratio	一級資本比率	14.0%	15.7%
Total capital ratio	總資本比率	18.0%	19.8%

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advanced accreditation under Basel III and is in line with the recommendation provided by Australian Prudential Regulatory Authority (APRA).

本集團的綜合資本充足比率數據，是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算，並符合澳洲審慎監管局(APRA)的指引。

		31 Dec 2021 於2021年12月31日		30 Jun 2021 於2021年6月30日	
		AUD' million 澳幣百萬元	HKD' million Equivalent 相等於 港幣百萬元	AUD' million 澳幣百萬元	HKD' million Equivalent 相等於 港幣百萬元
Aggregate amount of shareholders' fund	股東資金總額	74,663	422,695	78,718	459,782
Conversion rates for AUD / HKD:	於結算日所採用之兌換港元的外匯匯率如下：				
31 Dec 2021	2021年12月31日		5.6614		
30 Jun 2021	2021年6月30日		5.8409		
31 Dec 2020	2020年12月31日		5.9734		

SECTION B – BANK INFORMATION (CONSOLIDATION BASIS)

2 OTHER FINANCIAL INFORMATION 其他財務資料

		31 Dec 2021 於2021年12月31日		30 Jun 2021 於2021年06月30日	
		HKD' million		HKD' million	
		AUD' million	Equivalent	AUD' million	Equivalent
		澳幣百萬元	相等於	澳幣百萬元	相等於
		港幣百萬元		港幣百萬元	
Total assets	總資產	1,149,813	6,509,521	1,091,962	6,378,041
Total liabilities	總負債	1,075,150	6,086,826	1,013,244	5,918,257
Total advances to customers	總客戶貸款	843,950	4,777,916	811,356	4,739,049
Total customer deposits and other public borrowings	總客戶存款及其他存款	815,124	4,614,722	766,381	4,476,355
		Half-year ended 31 Dec 2021 於2021年12月31日半年結算		Year ended 30 Jun 2021 於2021年06月30日全年結算	
		HKD' million		HKD' million	
		AUD' million	Equivalent	AUD' million	Equivalent
		澳幣百萬元	相等於	澳幣百萬元	相等於
		港幣百萬元		港幣百萬元	
Net profit before income tax	稅前盈利	6,646	37,625	12,375	72,281