

National Bank of Abu Dhabi
Hong Kong Branch

阿布扎比銀行

香港分行

Financial Information Disclosure Statement
as of 30 June 2016

截至 2016 年 6 月 30 日止之財務資料披露聲明

National Bank of Abu Dhabi, Hong Kong Branch 阿布扎比銀行香港分行

Financial Information Disclosure Statement

This disclosure of the financial information as at 30 June 2016 of National Bank of Abu Dhabi, Hong Kong Branch and the Bank as a whole is pursuant to the module on “Guideline on the Application of the Banking (Disclosure) Rules” in the Supervisory Manual issued by the Hong Kong Monetary Authority.

General Information

Incorporated in Abu Dhabi and listed on the Abu Dhabi Securities Exchange (ADX), National Bank of Abu Dhabi (NBAD) is an integral systemic bank of the United Arab Emirates (UAE) providing a full range of products and services to the UAE market.

NBAD Hong Kong Branch is a licensed bank authorized under the Hong Kong Banking Ordinance. Its primary business objectives are to facilitate trade and investments flows between the UAE, GCC and MENA region with Hong Kong, China and the Far East.

Chief Executive’s Declaration of Compliance

We enclose herewith the Key Financial Information Disclosure Statement for the period ended 30 June 2016, that are prepared under the Banking (Disclosure) Rules made pursuant to the Banking Ordinance, and to the best of my knowledge and belief, it is not false or misleading in any material respect.

財務資料披露聲明

本披露聲明根據香港金融管理局刊載於《監管政策手冊》的銀行業《披露》規則的應用指引，披露阿布扎比銀行香港分行及銀行整體在 2016 年 6 月 30 日財務資料。

一般資料

香港分行為根據香港銀行業條例認可的持牌銀行。其主要業務目標是促進阿聯酋、海灣合作委員會以及中東和北非地區與香港、中國和遠東地區的雙方貿易和投資流動。

行政總裁之遵從情況聲明

本公司謹將至 2016 年 6 月 30 日的主要財務資料披露聲明告呈覽。本聲明的內容是根據《銀行業條例》所訂立的銀行業《披露》規則編制，並且就本人所知及相信，乃真確無誤，亦不具誤導成分。

阿布扎比銀行乃在阿布扎比成立及於阿布扎比證券交易所上市的銀行，並且是一間在阿聯酋不可或缺的系統性銀行，它提供全方位的銀行產品和服務。



Sameh Abdulla Jamaa Karam Alqubaisi
Chief Executive

行政總裁

28 SEP 2016

Disclosure Statement Available to The Public**披露聲明書可供公眾索閱**

Copies of the Disclosure Statement may be obtained from the reception of National Bank of Abu Dhabi at 18 Floor, Nine Queen's Road Central, Hong Kong.

如欲索取本披露聲明書的副本，可向阿布扎比銀行香港分行的接待處查詢，地址：香港皇后大道中 9 號 18 樓。

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry for public inspection. For any enquiry, please telephone (852) 3413 4388.

本披露聲明書的副本已存放於香港金融管理局的銀行查冊組，供公眾查閱。查詢電話 (852) 3413 4388。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

	6 months ended 中年結算至 30 Jun 2016 2016年06月30日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2015 2015年6月30日 HK\$' 000 千港元
1. Income statement		
1. 損益結算表		
Interest income 利息收入	155,817	107,428
Interest expense 利息支出	(160,543)	(115,032)
Net interest income/expense 利息收入/(支出) 淨額	(4,726)	(7,604)
Other operating income 其他營業收入		
<i>Fees and commission income</i> 費用及佣金收入	17,020	48,442
<i>Fees and commission expense</i> 費用及佣金支出	(348)	(272)
Net Commission Income 費用及佣金收入淨額	16,672	48,170
Gains less losses from other trading activities 其他交易活動的收益減虧損	40,243	50,559
Other income 其他收入	4,837	-
	61,752	98,729
Net operating income 營業收入淨額	57,026	91,125

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

	6 months ended 中年結算至 30 Jun 2016 2016年06月30日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2015 2015年06月30日 HK\$' 000 千港元
1. Income statement (Cont'd)		
1. 損益結算表(續)		
Operating expenses		
營業支出		
- Staff and rental expenses	(40,597)	(22,419)
• 人事費及租金支出		
- Head Office charges	(11,874)	(5,738)
• 總行支出		
- Other expenses	(12,963)	(7,358)
• 其他支出		
Total operating expenses	(65,434)	(35,515)
營業支出總額		
(Loss)/ profit before taxation	(8,408)	55,610
除稅前(虧損)/利潤		
Tax income/ (expense)	1,387	(9,704)
稅項收入/(支出)		
(Loss)/ profit after taxation	(7,021)	45,906
除稅後(虧損)/利潤		

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

	As at 30 Jun 2016 2016年06月30日 HK\$' 000 千港元	As at 31 Dec 2015 2015年12月31日 HK\$' 000 千港元
2. Balance sheet		
2. 資產負債表		
ASSETS		
資產		
Cash and balance with banks (except those included in amount due from overseas offices of the institution)	46,892	28,340
現金及銀行餘額 (不包括存放於海外辦事處的金額)		
Placements with banks which have a residual contractual maturity of more than 1 month but not more than 12 months (except those included in amount due from overseas offices of the institution)	23	-
距離合約到期日超逾 1 個月但不超逾 12 個月的銀行存款 (不包括存放於海外辦事處的金額)		
Amount due from overseas offices of the institution	18,320,792	14,332,085
存放於海外辦事處的金額		
Trade bills	78,669	124,878
貿易匯票		
Loans and advances to customers	7,337,692	9,076,895
對客戶貸款		
Investment securities	1,047,974	1,048,609
投資證券		
Property, plant, equipment and investment properties	11,741	11,169
物業、機器、設備及投資物業		
Other assets	153,148	107,677
其他資產		
Total assets	26,996,931	24,729,653
總資產		

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

	As at 30 Jun 2016 2016年06月30日 HK\$' 000 千港元	As at 30 Jun 2015 2015年06月30日 HK\$' 000 千港元
2. Balance sheet (Cont'd) 2. 資產負債表(續)		
LIABILITIES 負債		
Deposits and balances from banks (except those included in amount due to overseas offices) 銀行同業存款及結餘 (不包括結欠海外辦事處的金額)	2,543,243	1,163,243
Deposits from customers 客戶存款	14,354,398	11,938,374
- Demand deposits and current accounts • 活期存款及往來賬戶	37,819	180,496
- Savings deposits • 儲蓄存款	-	-
- Time deposits • 定期存款	14,316,579	11,757,878
Certificates of deposit issued 已發行存款證	2,997,092	2,619,355
Amount due to overseas offices of the institution 結欠海外辦事處的金額	6,833,587	8,667,079
Other liabilities 其他負債	258,051	249,804
Reserves 儲備	10,560	91,798
Total liabilities 總負債	26,996,931	24,729,653

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

3. Additional balance sheet information

3. 其他資產負債表資料

(a) Impaired loans and advances to customers

(a) 個別評估已減值客戶貸款

	30 Jun 2016 2016年06月30日			
	Gross Advance 放款毛額 HK\$' 000 千港元	Individually assessed impairment allowances 個別減值撥備 HK\$' 000 千港元	Collectively assessed impairment allowances 整體減值撥備 HK\$' 000 千港元	Net advances to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 對客戶貸款	7,329,333	-	-	7,329,333
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	8,359	-	-	8,359
Other Accounts 其他帳目	-	-	-	-
	7,337,692	-	-	7,337,692
	31 Dec 2015 2015年12月31日			
	Gross Advance 放款毛額 HK\$' 000 千港元	Individually assessed impairment allowances 個別減值撥備 HK\$' 000 千港元	Collectively assessed impairment allowances 整體減值撥備 HK\$' 000 千港元	Net advances to customers 已減值貸款 HK\$' 000 千港元
Advances to Customers 對客戶貸款	9,063,206	-	-	9,063,206
Advances to Banks 對銀行貸款	-	-	-	-
Accrued Interest 應計利息	13,689	-	-	13,689
Other Accounts 其他帳目	-	-	-	-
	9,076,895	-	-	9,076,895

National Bank of Abu Dhabi, Hong Kong Branch
阿布扎比銀行香港分行
Financial Information Disclosure Statement
財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(a) Impaired loans and advances to customers (Cont'd)

(a) 個別評估已減值客戶貸款(續)

It is the Group's policy to make collective impairment allowance at the Group level. In line with UAE Central Bank directives to banks to raise the level of collective provisions to 1.5% of credit risk weighted assets by 2016 and 2015, the allowance provided by NBAD as at 30 June 2016 already reached 1.5% of its credit risk-weighted assets.

The amount of collective impairment allowance made for Hong Kong Branch at Group level as at 30 June 2016 and 31 December 2015 were HK\$120 million and HK\$146 million respectively.

As there is no impaired loan in Hong Kong Branch, therefore, no individually assessed impairment allowance was made at the branch level as at 30 June 2016 and 31 December 2015.

按照本集團之政策,整體減值撥備已在本集團貸款組合作撥備。阿聯酋中央銀行向銀行指令,於2016年把整體減值撥備風險加權資產提升至1.5%。於2016年6月30日,本集團之撥備為風險加權資產已經達到1.5%。

截至2016年6月30日及2015年12月31日止集團為香港分行進行的整體減值撥備金額分別為港幣120百萬元及146百萬元。

香港分行於2016年6月30日半年度止及2015年12月31日年度止均沒有減值貸款,故本分行均沒有提撥個別減值撥備。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(b) Analysis of advances to customers by industry sector based on categories and definitions used by the Hong Kong Monetary Authority ('HKMA').

(b) 根據香港金融管理局「香港金管局」所用類別及定義按行業分析客戶貸款。

	30 Jun 2016 2016年06月30日		31 Dec 2015 2015年12月31日	
	Gross Loans and Advances	Amount covered by collateral	Gross Loans and Advances	Amount covered by collateral
	貸款總額	受抵押品覆蓋的金額	貸款總額	受抵押品覆蓋的金額
	HK\$' 000	HK\$' 000	HK\$' 000	HK\$' 000
	千港元	千港元	千港元	千港元
Loans and advances for use in Hong Kong 在香港使用之貸款總額	7,121,664	1,136,589	8,200,697	436,589
Industrial, commercial, and financial: 工業、商業及金融業				
- Manufacturing • 製造業	484,143	-	483,668	-
- Property development • 物業發展	1,904,286	-	2,118,570	-
- Property investment • 物業投資	1,306,790	147,589	1,299,190	147,589
- Wholesale and retail trade • 批發及零售業	616,189	-	609,995	-
- Others • 其他	2,810,256	989,000	3,689,274	289,000
Trade Finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	207,669	93,613	862,509	135,260
Gross advances to customers 貸款總額	7,329,333	1,230,202	9,063,206	571,849

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

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

(c) Analysis of gross amount of advances to customers by countries or geographical areas are as follows:

(c) 按照貸方所在國家或區域的分類的客戶貨總額分析如下:

	30 Jun 2016 2016年06月30日 HK\$' 000 千港元	31 Dec 2015 2015年12月31日 HK\$' 000 千港元
By countries or geographical areas		
按照貸方所在國家或區域的分類		
- Hong Kong •香港	5,179,514	5,502,674
- British Virgin Islands •英屬處女島	1,214,286	1,428,571

Advances to customers by geographical area are reported where it constitutes 10% or more of the total advances to customers and classified according to the location of the counterparties.

如按地區劃分的客戶貸款總額 10% 或以上，則予以呈報，並按交易對手地點分類。

(d) Overdue and rescheduled assets
(d) 逾期及重組資產

As of 30 June 2016 and 31 December 2015, there were no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於二零一六年六月三十日及二零一五年十二月三十一日，本分行並沒有任何予客戶，銀行及其他資產(包括貿易匯票)的逾期貸款和重整貸款。

As at 30 June 2016 and 31 December 2015, the Branch had no repossessed assets.

於二零一六年六月三十日及二零一五年十二月三十一日，本分行並沒有任何收回資產。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

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

(e) Non-bank mainland exposures
(e) 中國內地非銀行客戶風險承擔

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.
 以下對內地非銀行對手的風險承擔乃根據香港金管局貸款、墊款及準備金分析季報(表格 MA(BS)20) 填報指示而編製。

	30 Jun 2016		Total
	2016年06月30日		
Type of counterparty	On-balance sheet exposure	Off-balance sheet exposure	
交易對手類別	資產負債表內的承受風險項目	資產負債表外的承受風險項目	總額
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	1,569,404	4,951,504	6,520,908
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	-	-	-
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視為內地非銀行客戶風險	-	-	-
Total 總額	1,569,404	4,951,504	6,520,908
Total assets after provision 扣除撥備後總資產	26,996,931		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	5.81%		

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(e) Non-bank mainland exposures (Cont'd)

(e) 中國內地非銀行客戶風險承擔(續)

	31 Dec 2015		
	2015年12月31日		
Type of counterparty	On-balance sheet exposure	Off-balance sheet exposure	Total
交易對手類別	資產負債表內的 承受風險項目	資產負債表外的承 受風險項目	總額
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	2,163,434	374,556	2,537,990
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	-	-	-
4. Other entities of central government not reported in item 1 above 並無於上述第(1)項內報告的中央政府之其他機構	-	-	-
5. Other entities of local governments not reported in item 2 above 並無於上述第(2)項內報告的中央政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住中國境外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他被視作為內地非銀行客戶風險	-	-	-
Total 總額	2,163,434	374,556	2,537,990
Total assets after provision 扣除撥備後總資產	24,729,653		
On-balance sheet exposures as percentage of total assets 資產負債表內之風險承擔佔總資產的比例	8.75%		

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

3. Additional balance sheet information (Cont'd)

3. 其他資產負債表資料(續)

(f) International claims

(f) 國際債權

Analysis of International claims by location and by type of counterparty is as follows:
 個別國家或地區國際債權分類如下:

Countries or geographical area constituting 10% or more of the total international claims are disclosed.

下表顯示佔國際債權總額 10% 或以上的個別國家或地區之債權。

	30 Jun 16					Total 總計
	2016年06月30日					
	HK\$' million 百萬港元					
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	
		Non-bank financial institutions 非銀行私人 金融機構	Non- financial private sector 非金融業私 人機構			
Offshore Center 離岸中心	1	-	-	3,432	-	3,433
of which Hong Kong 其中香港	1	-	-	1,940	-	1,941
Developing Africa and Middle East 非洲和中東	18,423	-	-	842	-	19,265
of which United Arab Emirates 其中阿拉伯聯合酋長國	18,423	-	-	224	-	18,647

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

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

(f) International claims (Cont'd)
(f) 國際債權(續)

	31 Dec 2015 2015年12月31日					Total 總計
	HK\$' million 百萬港元					
	Banks 銀行	Official sector 公營機構	Non-bank private sector 非銀行私人機構		Others 其他	
			Non-bank financial institutions 非銀行私人 金融機構	Non- financial private sector 非金融業私 人機構		
Offshore Center 離岸中心	2	-	-	7,050	-	7,052
of which Hong Kong 其中香港	2	-	-	5,512	-	5,514
Developing Africa and Middle East 非洲和中東	14,362	-	-	853	-	15,215
of which United Arab Emirates 其中阿拉伯聯合酋長國	14,362	-	-	227	-	14,589

The above country / geographical segment classification is based on the head office location of the counterparties and is derived according to the location of the counterparties after taking into account any risk transfer.

上述國家或地域分佈均按照交易對方總辦事處所在地而劃分，及已計及風險轉移因素。

The geographical segment classification of international claims is disclosed in accordance with the new guidelines of Return of International Banking Statistics (MA(BS)21) submitted to HKMA.

以上對國際債權的地區分類乃根據香港金管局國際銀行業務統計資料申請表 (表格 MA(BS)21) 填報指引而編制。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

4. Off-balance sheet exposures
 4. 資產負債表以外的項目

	30 Jun 2016 2016年06月30日 HK\$' 000 千港元	31 Dec 2015 2015年12月31日 HK\$' 000 千港元
Contingent liabilities and commitments 或然負債及承諾		
Notional Amounts 名義金額		
- Direct credit substitutes • 直接信貸替代項目	67,622	67,557
- Transaction-related contingencies items • 交易關聯或有項目	57,526	57,306
- Trade-related contingencies • 貿易關聯或有項目	52,881	-
- Other commitments • 其他承諾	9,426,451	8,988,885
<i>Commitments which have an original maturity of not more than one year or are unconditionally cancellable</i> <i>原訂到期期限不超過一年的承諾或無條件地取消</i>	5,541,672	6,445,295
<i>Commitments which have an original maturity of more than one year</i> <i>原訂到期期限超過一年的承諾</i>	3,884,779	2,543,590
	9,604,480	9,113,748

The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers.

這些與信貸有關的工具所涉及的風險基本上與給予客戶備用信用時所承擔的信貸風險相同。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
 甲部 - 香港分行資料

4. Off-balance sheet exposures (Cont'd)
 4. 資產負債表以外的項目(續)

	30 Jun 2016 2016年06月30日	31 Dec 2015 2015年12月31日
	HK\$' 000 千港元	HK\$' 000 千港元
Derivatives 衍生工具		
Notional Amounts 名義金額		
- Exchange rate-related contracts • 匯率關聯合約	12,527,354	8,198,257
- Interest rate contracts • 利率合約	737,077	1,098,331
	13,264,431	9,296,588
Total Fair value 公平價值總額		
- Exchange rate-related contracts • 匯率關聯合約	5,420	(47,576)
- Interest rate contracts • 利率合約	(86,217)	(80,873)
	(80,797)	(128,449)

These derivatives are used to manage the branch's own exposures to market risk as part of its asset and liability management process.

作為資產與負債管理流程的一環，這些工具會用作本分行本身所承擔的市場風險。

There are no bilateral netting arrangements for above derivative transactions.

以上衍生工具不適用於任何雙邊淨額結算協議。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

5. Currency risk
5. 貨幣風險

Foreign currency exposures with net position (in absolute terms) constituting not less than 10% of the total net positions in all foreign currencies are disclosed.

以下之外匯持有額乃該等外匯之淨持有額佔外匯淨盤總額不少於百分之十。

	30 Jun 2016 2016年06月30日			
	Equivalent in HK\$' million 百萬港元等同			
	USD 美元	EUR 歐羅	CNY 人民幣	TOTAL 總計
Spot assets 現貨資產	20,826	1,320	27	22,173
Spot liabilities 現貨負債	(9,467)	(1,094)	(1,259)	(11,820)
Forward purchases 遠期買入	533	33	1,563	2,129
Forward sales 遠期賣出	(11,892)	(222)	(311)	(12,425)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	0	37	20	57

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

5. Currency risk (Cont'd)

5. 貨幣風險(續)

	31 Dec 2015 2015年12月31日			
	Equivalent in HK\$' million 百萬港元等同			
	USD 美元	EUR 歐羅	CNY 人民幣	TOTAL 總計
Spot assets 現貨資產	18,927	623	30	19,580
Spot liabilities 現貨負債	(11,147)	(1,019)	(2,218)	(14,384)
Forward purchases 遠期買入	1,460	624	2,227	4,311
Forward sales 遠期賣出	(8,975)	(185)	(11)	(9,171)
Net options position 期權淨持倉量	-	-	-	-
Net long (short) position 長(短)盤淨額	265	43	28	335

There is no structural position in any particular currency as at 30 Jun 2016 and 31 December 2015.

於2016年6月30日及2015年12月31日，本分行對任何一種特定貨幣均無結構性倉量。

National Bank of Abu Dhabi, Hong Kong Branch
阿布扎比銀行香港分行
Financial Information Disclosure Statement
財務資料披露聲明

Section A - Hong Kong Branch Information
甲部 - 香港分行資料

6. Liquidity ratio
6. 流動資產比率

Average liquidity maintenance ratio for the reporting period
財政期間的平均流動性維持比率

6 months ended
中年結算至
30 Jun 2016
2016年06月30日
40.12%

Average liquidity maintenance ratio for the reporting period
財政期間的平均流動性維持比率

6 months ended
中年結算至
30 Jun 2015
2015年06月30日
49.13%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part 3 (II) (D) of 'Return of Liquidity Position of an Authorized Institution'.

期內平均流動性維持比率為根據每個公曆月于《認可機構流動資產狀況申報表》第三部分(II)(D)所呈報的流動資產比率/流動性維持比率的算術平均數。

The calculation is in accordance with the guideline of Hong Kong Monetary Authority and Fourth Schedule of the Hong Kong Banking Ordinance.
計算是按照香港金融管理局及香港銀行業條例附表 4。

From 1 Jan 2015, the Branch has adopted the Liquidity Maintenance ratio ("LMR") requirement in accordance with Banking (Liquidity) Rules which Hong Kong Monetary Authority applied the LMR to category 2 financial institutions.

從 2015 年 1 月，香港分行已採納流動性維持比率規則而按照香港金融管理局要求第 2 類金融機構使用流動性維持比率計算。

National Bank of Abu Dhabi, Hong Kong Branch
阿布扎比銀行香港分行
Financial Information Disclosure Statement
財務資料披露聲明

Section A - Hong Kong Branch Information

甲部 - 香港分行資料

6. Liquidity ratio (Cont'd)

6. 流動資產比率 (續)

Liquidity risk management 流動資金風險管理

NBAD Hong Kong branch's ("The Branch") liquidity policy and strategy is monitored and overseen by the local Asset and Liability Committee ("HK ALCO"). The HK ALCO Charter is closely aligned with the main Group ALCO so as to ensure consistency in approach across the entire organisation.

香港分行的流動資金政策和策略是由本行的資產負債委員會負責監控。香港分行的資產負債委員會憲章是跟據集團相關政策制定的，這確保本行與集團流動資金監控管理的一致性。

The Branch manages the liquidity risk by adhering to the NBAD Liquidity Policy and Limit Framework which has been approved by the Group ALCO and Risk Management Committee. Additionally, the Branch complies with the local regulatory requirement of "Supervisory Policy Manual – LM-1 Liquidity Risk Management and LM-2 Sound Systems and Controls for Liquidity Risk Management" issued by Hong Kong Monetary Authority.

香港分行必須遵守由集團資產負債委員會與風險管理委員會批准的《阿布扎比銀行流動資金政策與限額框架》。香港分行並嚴格遵守香港金融管理局發佈的《監管政策手冊》包括《LM-1 流動性風險管理》和《LM-2 穩健流動資金風險管理的系統及管控》。

The Branch maintains a prudent liquidity management strategy to ensure the daily regulatory liquidity maintenance ratio requirements are always adhered to. As the Hong Kong office is a full Branch of the Parent it also has the full liquidity support of the Head Office which has significant High Quality Liquidity Assets at its disposal and which can be utilised in times of crisis.

香港分行執行謹慎的流動資金管理策略，以確保資產負債的流動性維持比率持續達到監管機構的規定。作為總行於香港的分行，總行對本行提供流動資金方的全面支持。在危機時期，總行可動用其高質量的流動資產為香港分行提供所須的支持。

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section B - Bank Information (Consolidated Basis)
乙部 - 銀行資料 (綜合數字)

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

	30 Jun 2016 2016年06月30日	31 Dec 2015 2015年12月31日
Capital adequacy ratio 資本充足比率	16.40%	16.74%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel II Capital Accord.

The ratio compares the capital base of the Bank with on and off balance sheet assets, weighted for risk. Such ratio incorporates an allowance for market risk.

本銀行的綜合資本充足比率數據，是根據巴塞爾 II 資本協定而計算。比率表示出本銀行在財政報表上資本基礎與風險承擔之比重。該比率已包括市場風險的因素。

	30 Jun 2016 2016年06月30日 AED million 百萬阿聯酋迪拉姆	31 Dec 2015 2015年12月31日 AED million 百萬阿聯酋迪拉姆
Total amount of shareholders' funds 股東資本總額	43,024	43,219

National Bank of Abu Dhabi, Hong Kong Branch
 阿布扎比銀行香港分行
 Financial Information Disclosure Statement
 財務資料披露聲明

Section B - Bank Information (Consolidated Basis)

乙部 - 銀行資料 (綜合數字)

2. Other financial information

2. 其他財務資料

	30 Jun 2016 2016年06月30日 AED million 百萬阿聯酋迪拉姆	31 Dec 2015 2015年12月31日 AED million 百萬阿聯酋迪拉姆
Total assets 總資產	419,383	406,564
Total liabilities 總負債	376,359	363,345
Total loans and advances 總貸款	202,913	205,914
Total customer deposits 總客戶存款	218,944	211,288
	6 months ended 中年結算至 30 Jun 2016 2016年06月30日 AED million 百萬阿聯酋迪拉姆	6 months ended 中年結算至 30 Jun 2015 2015年06月30日 AED million 百萬阿聯酋迪拉姆
Pre-tax profit 除稅前利潤	2,800	3,039