

**First Abu Dhabi Bank PJSC  
Hong Kong Branch**

第一阿布扎比銀行  
香港分行

**Financial Information Disclosure Statement  
as of 30 June 2018**

截至2018年6月30日止之財務資料披露聲明

## First Abu Dhabi Bank PJSC, Hong Kong Branch 第一阿布扎比銀行香港分行

### **Financial Information Disclosure Statement**

This disclosure of the financial information as at 30 June 2018 of First Abu Dhabi Bank PJSC, Hong Kong Branch 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), First Abu Dhabi Bank PJSC (FAB), formerly known as “National Bank of Abu Dhabi” (NBAD), is the largest bank in the United Arab Emirates (UAE) providing a full range of banking products and services.

First Abu Dhabi Bank PJSC was created following the merger of NBAD and First Gulf Bank PJSC (FGB) at the end of the first quarter of 2017.

FAB Hong Kong branch is a branch of FAB licensed by the Hong Kong Monetary Authority in Hong Kong under the Banking Ordinance. The branch’s new name became effective on 14 September 2017.

### **Chief Executive’s Declaration of Compliance**

We enclose herewith the Key Financial Information Disclosure Statement for the period ended 30 June 2018, 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，披露第一阿布扎比銀行香港分行在 2018 年 6 月 30 日財務資料。

### **一般資料**

“第一阿布扎比銀行”(FAB) 在阿布扎比成立並於阿布扎比證券交易所 (ADX) 上市，原名為“阿布扎比銀行”(NBAD)。

作為阿拉伯聯合酋長國(阿聯酋)最大銀行，“第一阿布扎比銀行”為市場提供全方位的銀行產品和服務。它於 2017 年第一季末由“第一海灣銀行”和“阿布扎比銀行”合併創立。“第一阿布扎比銀行香港分行”為“第一阿布扎比銀行”分行，屬香港金融管理局監管之持牌銀行並遵循《銀行業條例》。

分行更名自 2017 年 9 月 14 日起生效。

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**行政總裁之遵從情況聲明**

本公司謹將至 2018 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。



Patrick Gillot  
Chief Executive  
行政總裁

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**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 First Abu Dhabi Bank PJSC Hong Kong Branch at 18 Floor, Nine Queen's Road Central, Hong Kong.

如欲索取本披露聲明書的副本，可向第一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。

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	6 months ended 中年結算至 30 Jun 2018 2018年06月30日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2017 2017年06月30日 HK\$' 000 千港元
<b>1. Income statement</b>		
<b>1. 損益結算表</b>		
Interest income 利息收入	285,965	302,045
Interest expense 利息支出	(231,241)	(290,317)
<b>Net interest income</b> <b>利息收入淨額</b>	<b>54,724</b>	<b>11,728</b>
<b>Other operating income</b> <b>其他營業收入</b>		
<i>Fees and commission income</i> 費用及佣金收入	26,353	19,569
<i>Fees and commission expense</i> 費用及佣金支出	(581)	(345)
Net commission income 費用及佣金收入淨額	25,772	19,224
Gains less losses arising from trading in foreign currencies 非港元貨幣交易的收益減虧損	(26,069)	52,141
Gains less losses from other trading activities 其他交易活動的收益減虧損	2,299	-
Other income 其他收入	38,712	29,349
<b>Net operating income</b> <b>營業收入淨額</b>	<b>95,438</b>	<b>112,442</b>



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	6 months ended 中年結算至 30 Jun 2018 2018年06月30日 HK\$' 000 千港元	6 months ended 中年結算至 30 Jun 2017 2017年06月30日 HK\$' 000 千港元
<b>1. Income statement (Cont'd)</b> 1. 損益結算表(續)		
<b>Operating expenses</b> 營業支出		
- Staff and rental expenses • 人事費及租金支出	(53,651)	(32,104)
- Head Office charges • 總行支出	(6,133)	(9,696)
- Other expenses • 其他支出	(9,790)	(13,055)
- Net credit for debt provision • 債務準備金收入淨額	11,060	-
<b>Total operating expenses</b> 營業支出總額	<b>(58,514)</b>	<b>(54,855)</b>
<b>Profit/(loss) before taxation</b> 除稅前利潤/(虧損)	<b>36,924</b>	<b>57,587</b>
Tax (expense)/ income 稅項(支出)/收入	26,853	(7,038)
<b>Profit/(loss) after taxation</b> 除稅後利潤/(虧損)	<b>63,777</b>	<b>50,549</b>



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	As at 30 Jun 2018 2018年06月30日 HK\$' 000 千港元	As at 31 Dec 2017 2017年12月31日 HK\$' 000 千港元
<b>2. Balance sheet</b>		
<b>2. 資產負債表</b>		
<b>ASSETS</b>		
<b>資產</b>		
Cash and balance with banks (except those included in amount due from overseas offices of the institution)	51,965	66,682
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)	-	10
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	43,185,885	20,812,252
存放於海外辦事處的金額		
Trade bills	35,148	89,230
貿易匯票		
Advances to banks	1,503,698	86,108
對銀行貸款		
Advances to customers	8,421,557	7,912,056
對客戶貸款		
Financial assets measured at fair value through profit or loss (以公平價值計量經損益表入帳的金融資產-持有作交易用途)	6,295,945	6,216,263
Investment securities	613,812	613,083
投資證券		
Property, plant, equipment and investment properties	8,019	8,877
物業、機器、設備及投資物業		
Other assets	435,973	372,198
其他資產		
<b>Total assets</b>	<b>60,552,002</b>	<b>36,176,759</b>
<b>總資產</b>		



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	As at 30 Jun 2018 2018年06月30日 HK\$' 000 千港元	As at 31 Dec 2017 2017年12月31日 HK\$' 000 千港元
<b>2. Balance sheet (Cont'd)</b> <b>2. 資產負債表(續)</b>		
<b>LIABILITIES</b> <b>負債</b>		
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)	79	127
Deposits from customers 客戶存款	10,573,650	6,324,617
- Demand deposits and current accounts • 活期存款及往來賬戶	13,751	43,644
- Savings deposits • 儲蓄存款	-	-
- Time deposits • 定期存款	10,559,899	6,280,973
Certificates of deposit issued 已發行存款證	1,404,736	1,962,255
Amount due to overseas offices of the institution 結欠海外辦事處的金額	48,153,374	27,399,118
Other liabilities 其他負債	523,066	430,973
Reserves 儲備	(102,903)	59,669
<b>Total liabilities</b> <b>總負債</b>	<b>60,552,002</b>	<b>36,176,759</b>





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3. Additional balance sheet information

3. 其他資產負債表資料

(a) Impaired loans and advances to customers and banks

(a) 個別評估已減值客戶及銀行貸款

	30 Jun 2018 2018年06月30日			
	Gross Advance 放款毛額 HK\$' 000 千港元	Stage 3 expected credit loss/individually assessed impairment allowances 第三階段預期信貸損失/個別減值撥備 HK\$' 000 千港元	Stages 1 and 2 expected credit loss /collectively assessed impairment allowances 第一及第二階段預期信貸損失/整體減值撥備 HK\$' 000 千港元	Net advances to customers and banks 已減值貸款(客戶及銀行) HK\$' 000 千港元
Advances to Customers 對客戶貸款	8,408,170	-	9,573	8,398,597
Advances to Banks 對銀行貸款	1,498,624	-	1,696	1,496,928
Accrued Interest 應計利息	18,461	-	20	18,441
Other Accounts 其他帳目	-	-	-	-
	9,925,255	-	11,289	9,913,966

	31 Dec 2017 2017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 and banks 已減值貸款(客戶及銀行) HK\$' 000 千港元
Advances to Customers 對客戶貸款	7,899,090	-	-	7,899,090
Advances to Banks 對銀行貸款	85,961	-	-	85,961
Accrued Interest 應計利息	13,113	-	-	13,113
Other Accounts 其他帳目	-	-	-	-
	7,998,164	-	-	7,998,164



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**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 and banks (Cont'd)**

**(a) 個別評估已減值客戶及銀行貸款(續)**

Up to 31<sup>st</sup> December 2017, it was the Group's policy to make collective impairment allowance at the Group level. In line with UAE Central Bank directives, the level of collective provision was at 1.5% of credit risk weighted assets. The amount of collective impairment allowance made for Hong Kong Branch at Group level was HK\$104 million as at 31 December 2017.

From 1st January 2018, impairment allowances are booked in Hong Kong Branch, and determined based on the Expected Credit Loss provision requirement of IFRS9. Booking of individually assessed and collectively assessed impairment allowances are based on assessment completed by the Head Office in the UAE.

As there is no impaired loan in Hong Kong Branch, no individually assessed impairment allowance was made at the branch level as at 30 June 2018 and 31 December 2017.

截至2017年12月31日，按照本集團政策，整體減值撥備已在集團賬上作撥備。根據阿聯酋中央銀行指令，整體減值撥備為風險加權資產的1.5%。於2017年12月31日，集團為香港分行作的整體減值撥備金額為港幣104百萬元。

自2018年1月1日起，減值撥備是於香港分行賬上提撥，並根據IFRS9預期信用損失撥備金的要求而釐定。香港分行的個別減值撥備和整體減值撥備是由阿聯酋總行評估決定。

香港分行於2018年6月30日年度止及2017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。



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**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 2018 2018年6月30日		31 Dec 2017 2017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 HK\$' 000 千港元	受抵押品覆蓋 的金額 HK\$' 000 千港元	貸款總額 HK\$' 000 千港元	受抵押品覆蓋 的金額 HK\$' 000 千港元
Loans and advances for use in Hong Kong 在香港使用之貸款總額	6,611,886	1,254,000	6,615,495	1,401,589
<b>Industrial, commercial, and financial:</b> 工業、商業及金融業				
- Manufacturing • 製造業	-	-	-	-
- Property development • 物業發展	690,000	-	1,150,000	-
- Property investment • 物業投資	1,000,000	-	1,314,750	147,589
- Wholesale and retail trade • 批發及零售業	1,990,646	-	1,160,644	-
- Others • 其他	2,931,240	1,254,000	2,990,101	1,254,000
Trade Finance 貿易融資	191,204	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用的貸款	1,605,080	213,155	1,283,595	212,297
Gross advances to customers 貸款總額	8,408,170	1,467,155	7,899,090	1,613,886



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(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 2018 2018年6月30日	31 Dec 2017 2017年12月31日
	HK\$' 000 千港元	HK\$' 000 千港元
<b>By countries or geographical areas</b>		
<b>按照貸方所在國家或區域的分類</b>		
- Hong Kong • 香港	6,886,783	6,431,676

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 2018 and 31 December 2017, there were no overdue and rescheduled advances to customers, banks and other assets (including trade bills).

於二零一八年六月三十日及二零一七年十二月三十一日，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 2018 and 31 December 2017, the Branch had no repossessed assets.

於二零一八年六月三十日及二零一七年十二月三十一日，本分行並沒有任何收回資產。



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 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 2018 2018年6月30日		Total 總額
	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	
Type of counterparty 交易對手類別			
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	1,806,213	345,207	2,151,420
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	947,644	-	947,644
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	786,974	-	786,974
<b>Total</b> 總額	<b>3,540,831</b>	<b>345,207</b>	<b>3,886,038</b>
Total assets after provision 扣除撥備後總資產	60,559,544		
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	5.85%		



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**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 2017 2017年12月31日		Total 總額
	On-balance sheet exposure 資產負債表內的承受風險項目	Off-balance sheet exposure 資產負債表外的承受風險項目	
Type of counterparty 交易對手類別			
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	1,418,744	339,108	1,757,852
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	195,935	195,365	391,300
<b>Total</b> 總額	<b>1,614,679</b>	<b>534,473</b>	<b>2,149,152</b>
Total assets after provision 扣除撥備後總資產	36,251,249		
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	4.45%		



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**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 2018 2018年6月30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	Non- financial private sector 非金融業私人機構	Others 其他	
Offshore Center 離岸中心	1,412	-	1,636	1,565	-	4,613
of which Hong Kong 其中香港	1,175	-	1,574	1,565	-	4,314
Developing Africa and Middle East 非洲和中東	43,713	-	-	-	-	43,713
of which United Arab Emirates 其中阿拉伯聯合酋長國	43,713	-	-	-	-	43,713



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**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 2017 2017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	1,161	-	1,209	1,654	-	4,024
of which Hong Kong 其中香港	1,161	-	979	1,654	-	3,794
Developing Africa and Middle East 非洲和中東	21,119	-	-	-	-	21,119
of which United Arab Emirates 其中阿拉伯聯合酋長國	21,119	-	-	-	-	21,119

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。





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**4. Off-balance sheet exposures**

**4. 資產負債表以外的項目**

	<u>30 Jun 2018</u> <u>2018年6月30日</u> HK\$' 000 千港元	<u>31 Dec 2017</u> <u>2017年12月31日</u> HK\$' 000 千港元
<b>Contingent liabilities and commitments</b> <b>或然負債及承諾</b>		
<b>Notional Amounts</b> <b>名義金額</b>		
- Direct credit substitutes • 直接信貸替代項目	45,794	45,610
- Transaction-related contingencies items • 交易關聯或有項目	19,602	39,840
- Trade-related contingencies • 貿易關聯或有項目	19,739	-
- Other commitments • 其他承諾	3,001,679	3,212,283
<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>	63,674	773,511
<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>	2,938,005	2,438,772
	3,086,814	3,297,733

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。



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**4. Off-balance sheet exposures (Cont'd)**

**4. 資產負債表以外的項目(續)**

	<b>30 Jun 2018</b> <b>2018年6月30日</b>	<b>31 Dec 2017</b> <b>2017年12月31日</b>
	HK\$' 000 千港元	HK\$' 000 千港元
<b>Derivatives</b> 衍生工具		
<b>Notional Amounts</b> 名義金額		
- Exchange rate-related contracts • 匯率關聯合約	26,475,704	16,712,438
- Interest rate contracts • 利率合約	13,414,703	4,428,482
	39,890,407	21,140,920
<b>Total Fair Value</b> 公平價值總額		
- Exchange rate-related contracts • 匯率關聯合約	(105,987)	(40,819)
- Interest rate contracts • 利率合約	9,132	912
	(96,855)	(39,907)

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。



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**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 2018 2018年6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	19,753	37,178	76	57,007
Spot liabilities 現貨負債	(12,597)	(36,641)	(1,306)	(50,544)
Forward purchases 遠期買入	9,685	399	4,169	14,253
Forward sales 遠期賣出	(16,856)	(947)	(2,968)	(20,771)
Net options position 期權淨持倉量	-	-	-	-
<b>Net long (short) position 長(短)盤淨額</b>	<b>(15)</b>	<b>(11)</b>	<b>(29)</b>	<b>(55)</b>



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5. Currency risk (Cont'd)

5. 貨幣風險(續)

	31 Dec 2017 2017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	12,210	19,371	211	31,792
Spot liabilities 現貨負債	(9,128)	(18,852)	(1,621)	(29,601)
Forward purchases 遠期買入	6,660	149	5,276	12,085
Forward sales 遠期賣出	(9,731)	(712)	(3,846)	(14,289)
Net options position 期權淨持倉量	-	-	-	-
<b>Net long (short) position 長(短)盤淨額</b>	<b>11</b>	<b>(44)</b>	<b>20</b>	<b>(13)</b>

There is no structural position in any particular currency as at 30 June 2018 and 31 December 2017.

於2018年6月30日及2017年12月31日，本分行對任何一種特定貨幣均無結構性倉量。



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**6. Liquidity ratio**

**6. 流動資產比率**

Average liquidity maintenance ratio for the first quarter of 2018	57.51%
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2018 年第一季度的平均流動性維持比率

Average liquidity maintenance ratio for the second quarter of 2018	78.10%
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2018 年第二季度的平均流動性維持比率

**6 months ended**  
**中年結算至**  
**30 Jun 2017**  
**2017 年 6 月 30 日**

Average liquidity maintenance ratio for the reporting period	41.04%
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財政期間的平均流動性維持比率

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。



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**6. Liquidity ratio (Cont'd)**

**6. 流動資產比率(續)**

**Liquidity risk management 流動資金風險管理**

FAB 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 FAB 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《第一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. Various monitoring and controls are incorporated into its liquidity risk management framework:

- **Liquidity Risk Appetite and Limits:** Ensures liquidity risk appetite is aligned to the Branch strategy, resource availability and business requirements. Liquidity risk limits are established based on the Branch risk appetite and the local regulatory requirements. The limits are used to control the overall liquidity risk exposure.
- **Early Warning Indicators:** Uses Group specific and macroeconomic indicators to alert management the potential liquidity deficiencies. The framework also sets out the escalation procedures to be followed in the event of breaching early warning thresholds.
- **Stress Testing:** Provides the Branch the understanding of potential vulnerabilities to severe stress events across all applicable liquidity risk drivers. This helps in determining risk management actions and establishing the Contingency Funding Plan.



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**6. Liquidity ratio (Cont'd)**

**6. 流動資產比率 (續)**

**Liquidity risk management (cont'd) 流動資金風險管理 (續)**

- Contingency Funding Plan: Sets up a plan to respond to liquidity stress events, including management actions to be undertaken and roles and responsibilities of the relevant functions. The Branch 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。香港分行的流動資金管理架構包含各種監控措施：

- 流動資金風險偏好與限額：確保流動資金風險偏好與銀行戰略、資源可用度和業務要求保持一致。根據風險偏好和監管機構的規定，香港分行建立相應的風險限額以控制整體流動資金風險。
- 早期預警指標：使用集團特定及宏觀經濟指標為管理層提供潛在流動性不足預警。預警指標架構並詳述在相關指標超過特定界限時的上報程序。
- 壓力測試：協助香港分行瞭解極端壓力事件下相關流動資金風險領域的潛在缺陷，以協助制定風險管理措施和流動性應急方案。
- 應急資金方案：就應對流動資金壓力建立相關方案，其中包括整套管理措施和方案實施的職責分工。在危機時期，香港分行可動用其高質量的流動資產以滿足資金需求。

As the Hong Kong office is a full Branch of the Parent it also has the full liquidity support of the Head Office.

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。



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**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**

	<b>30 Jun 2018</b> <u>2018年6月30日</u>	<b>31 Dec 2017</b> <u>2017年12月31日</u>
Capital adequacy ratio 資本充足比率	16.42%	17.80%

The consolidated capital adequacy ratio of the Bank is computed in accordance with the Basel III 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 III 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。

	<b>30 Jun 2018</b> <u>2018年6月30日</u> AED million 百萬阿聯酋迪拉姆	<b>31 Dec 2017</b> <u>2017年12月31日</u> AED million 百萬阿聯酋迪拉姆
Total amount of shareholders' funds 股東資本總額	97,036	102,209





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**乙部 - 銀行資料 (綜合數字)**

**2. Other financial information**

**2. 其他財務資料**

	<b>30 Jun 2018</b> <b>2018年6月30日</b> AED million 百萬阿聯酋迪拉姆	<b>31 Dec 2017</b> <b>2017年12月31日</b> AED million 百萬阿聯酋迪拉姆
Total assets 總資產	691,658	668,968
Total liabilities 總負債	594,622	566,759
Total loans and advances 總貸款	344,678	330,466
Total customer deposits 總客戶存款	400,889	361,170
	<b>6 months ended</b> <b>中年結算至</b> <b>30 Jun 2018</b> <b>2018年6月30日</b> AED million 百萬阿聯酋迪拉姆	<b>6 months ended</b> <b>中年結算至</b> <b>30 Jun 2017</b> <b>2017年6月30日</b> AED million 百萬阿聯酋迪拉姆
Pre-tax profit 除稅前利潤	6,265	3,818

