



Royal Bank of Canada, Hong Kong Branch

加拿大皇家銀行, 香港分行

"In compliance with the disclosure standards set out in the "Banking (Disclosure) Rules" issued by Hong Kong Monetary Authority ("HKMA"), the following key financial information has been provided. The information is also available at the branch of the Bank 42/F One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong and the Public Registry of HKMA.

本公佈內披露的財務資料是參照香港金融管理局發出之銀行披露規則而制定。此資料披露亦可於本銀行分行(香港鰂魚涌英皇道979號 太古坊一座 42樓) 或金融管理局查冊處索閱。"



Income Statement	損益表	For the half year ended 半年結算	
		30 Apr 21 2021年4月30日	30 Apr 20 2020年4月30日
		HKD'000 港幣千元	HKD'000 港幣千元
Interest income	利息收入	84,224	204,111
Interest expenses	利息開支	(54,537)	(169,564)
Net interest income	淨利息收入	29,687	34,547
Net gains arising from trading in foreign currencies	來自非港元貨幣交易的收益淨額	66,264	46,944
Net gains on securities held for trading purposes	來自持有作交易用途的收益淨額	49,924	45,952
Net gains from other trading activities	來自其他交易活動的收益淨額	846	2,759
Income from non-trading investment	來自非持作買賣用途的投資的收入	23,225	11,488
Dividend from equity investments	股權投資的股息收入	-	-
Net fees and commission income	費用及佣金收入	377,900	339,891
Gain from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益	-	-
Total other operating income	總其他營運收入	518,159	447,034
Total operating income	總營運收入	547,846	481,581
Operating Expenses	經營開支		
Staff expenses	職員開支	(280,301)	(261,139)
Rental expenses	租金開支	(46,766)	(32,035)
Other expenses	其他開支	(135,670)	(113,049)
Provisions for loans and receivables	減值損失和減值貸款和應收款項的準備金	(1,615)	(1,423)
Total operating expenses	總經營開支	(464,352)	(407,646)
Profit before taxation	除稅前利潤	83,494	73,935
Tax expense	稅項開支	(104)	(135)
Profit after taxation	除稅後利潤	83,390	73,800



<b>Balance Sheet</b>	<b>資產負債表</b>	<b>At 30 Apr 21</b>	<b>At 31 Oct 20</b>
		<b>於 2021 年 4 月 30 日</b>	<b>於 2020 年 10 月 31 日</b>
		<b>HKD'000</b>	<b>HKD'000</b>
		<b>港幣千元</b>	<b>港幣千元</b>
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	499,634	135,026
Amounts due from overseas offices	存放於海外辦事處的數額	12,821,040	37,534,816
Securities held for trading purposes	持有作交易用途的證券	-	-
Loans and advances to customers	客戶貸款	789,431	687,725
Investment securities	投資證券	17,255,821	18,794,497
Accrued interest	應計利息	56,186	86,641
Trade receivables	應收賬款	367,122	20,587
Other accounts	其他賬目	220,358	197,350
Property, plant and equipment	物業、工業裝置及設備	391,437	439,237
<b>Total assets</b>	<b>資產總額</b>	<b>32,401,029</b>	<b>57,895,879</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	-	17,939,120
Deposit from customers	客戶存款		
- Demand deposits and current accounts	活期存款及往來賬戶	708,343	517,037
- Time, call and notice deposits	定期及通知存款	1,787,426	6,727,643
Amounts due to overseas offices	結欠海外辦事處的數額	28,915,378	31,913,696
Trade payables	應付賬款	348,032	40,804
Other liabilities and provision	其他負債及準備金	641,850	757,579
<b>Total liabilities</b>	<b>負債總額</b>	<b>32,401,029</b>	<b>57,895,879</b>



## Additional Information

### 其他資料

#### 1) Net Fees and Commission Income

##### 費用及佣金收入

	30 Apr 21	30 Apr 20
	2021 年 4 月 30 日	2020 年 4 月 30 日
	HKD'000	HKD'000
	港幣千元	港幣千元
Fees and commission income	511,187	449,632
費用及佣金收入		
Fees and commission expenses	(133,287)	(109,741)
費用及佣金開支		
	<u>377,900</u>	<u>339,891</u>

#### 2) Derivative Transactions

##### 衍生工具交易

	At 30 Apr 21	At 31 Oct 20
	於 2021 年 4 月 30 日	於 2020 年 10 月 31 日
	HKD'000	HKD'000
	港幣千元	港幣千元
Exchange rate-related derivative contracts	5,859,391	17,622,566
匯率關聯衍生工具合約		
(Nominal Amounts)		
(名義總額)		
Interest rate-related derivative contracts	20,696,332	17,166,610
利率關聯衍生工具合約		
(Nominal Amounts)		
(名義總額)		
Others derivative contracts	35,876	26,911
其他衍生工具合約		
(Nominal Amounts)		
(名義總額)		



## Additional Information (Continued)

### 其他資料(續)

	Positive	Negative	Positive	Negative
Fair value of exchange rate- related derivative transactions 匯率關聯衍生工具合約之公平價值	23,689	23,844	12,907	14,100
Fair value of interest rate- related derivative transactions 利率關聯衍生工具合約之公平價值	26,901	31,009	15,336	40,259
Fair value of other derivative transactions 其他衍生工具合約之公平價值	1,629	1,629	404	404

There are no bilateral netting agreements in place for settlement of derivative contracts.  
衍生工具合約之結算並沒有訂下雙邊淨額結算協議。

### 3) Off-Balance Sheet Exposures

#### 資產負債表外風險承擔

	At 30 Apr 21 於 2021 年 4 月 30 日 HKD'000 港幣千元	At 31 Oct 20 於 2020 年 10 月 31 日 HKD'000 港幣千元
Direct credit substitutes 直接信貸替代項目	-	-
Transaction-related contingencies 交易相關或然項目	-	-
Other commitments 其他承諾	2,865,050	2,437,052
Others 其他	226,991	4,161,152



## Additional Information (Continued)

### 其他資料(續)

#### 4) International Claims

##### 國際債權

International claims are exposures of counterparties based on the location of the counterparties after taking into account any recognized risk transfer. International claims on individual geographical areas amounting to 10% or more of the total international claims are as follows:

國際債權是在顧及風險轉移因素後，按照交易對手所在地區的風險承擔。國際債權總額 10%或以上之個別地區債權分析如下：

	Banks	Official sector	Non-bank private sector 非銀行私人機構		Total
	銀行	官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial sector 非金融私人機構	總額
	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
At 30 Apr 21 於 2021 年 4 月 30 日					
Developed countries 發達國家					
of which: Canada 其中: 加拿大	16,296,853	-	-	-	16,296,853
of which: Germany 其中: 德國	4,023,591	-	-	-	4,023,591
Offshore centres 離岸中心					
of which: Singapore 其中: 新加坡	1,080,757	2,222,643	-	2,304	3,305,704
International organisations 國際組織	-	3,184,332	-	-	3,184,332
	21,401,201	5,406,975	-	2,304	26,810,480



## Additional Information (Continued)

### 其他資料(續)

	Non-bank private sector 非銀行私人機構				Total
	Banks	Official sector	Non-bank financial institutions	Non-financial sector	
	銀行	官方機構	非銀行金融機構	非金融私人機構	總額
	HKD'000	HKD'000	HKD'000	HKD'000	HKD'000
	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
At 31 Oct 20					
於 2020 年 10 月 31 日					
Developed countries					
發達國家					
of which: Canada	41,848,301	-	-	-	41,848,301
其中: 加拿大					
of which: Germany	2,946,091	-	-	-	2,946,091
其中: 德國					
Offshore centres					
離岸中心					
of which: Singapore	977,674	-	-	2,152	979,826
其中: 新加坡					
International organisations					
國際組織	-	858,129	-	-	858,129
	45,772,066	858,129	-	2,152	46,632,347



## Additional Information (Continued)

### 其他資料(續)

#### 5) Loans and Advances to Customers

##### 客戶貸款

##### i) By industry

##### 按行業分類

Analysis of gross loans and advances to customers by industry sector

按行業分類的客戶貸款總額分析

	At 30 Apr 21 於 2021 年 4 月 30 日 HKD'000 港幣千元	% of advances covered by collateral or other securities	At 31 Oct 20 於 2020 年 10 月 31 日 HKD'000 港幣千元	% of advances covered by collateral or other securities
Gross loans and advances for use in Hong Kong 在香港使用的貸款總額				
Industrial, commercial and financial 工商及金融				
- Others	88,535	100%	52,725	100%
其他				
Individuals 個人				
- Others	659,658	100%	592,000	100%
其他				
Gross loans and advances to customers 客戶貸款總額	<u>748,193</u>		<u>644,725</u>	

##### ii) By Geographical Areas

##### 按區域分類

The Branch has allocated exposures to regions based on the country of loan usage.

本分行根據貸款用途所在地區而分配風險

	At 30 Apr 21 於 2021 年 4 月 30 日 HKD'000 港幣千元	At 31 Oct 20 於 2020 年 10 月 31 日 HKD'000 港幣千元
Hong Kong 香港	748,193	644,725
Australia 澳洲	41,238	43,000





## Additional Information (Continued)

### 其他資料(續)

#### 6) Impaired Loans and Advances, Overdue or Rescheduled Assets

##### 已減值或已重整之資產

There were no impaired loans and advances or overdue or rescheduled assets as at 30 Apr 2021 and 31 Oct 2020. 於 2021 年 4 月 30 日及 2020 年 10 月 31 日，並無已減值之貸款或逾期末還或已重整之資產。

#### 7) Non-Bank Mainland Exposures

##### 對中國內地非銀行對手的風險承擔

	On-balance sheet exposure 資產負債表 內之風險承擔 HKD'000 港幣千元	Off-balance sheet exposure 資產負債表 外之風險承擔 HKD'000 港幣千元	Total 總額 HKD'000 港幣千元
At 30 Apr 21 於 2021 年 4 月 30 日			
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府擁有的實體及其子公司和合營企業	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的實體及其子公司和合營企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住在國內的中國國民或在國內註冊成立的其他實體及其子 公司和合營企業	179,634	-	179,634
Total 合計	179,634	-	179,634
Total assets after provision 扣除撥備後總資產	32,401,029		
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	0.55%		



## Additional Information (Continued)

### 其他資料(續)

	HKD'000 港幣千元	HKD'000 港幣千元	HKD'000 港幣千元
At 31 Oct 20 於 2020 年 10 月 31 日			
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") 中央政府、中央政府擁有的實體及其子公司和合營企業	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府擁有的實體及其子公司和合營企業	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 居住在國內的中國國民或在國內註冊成立的其他實體及其子公司和合營企業	157,979	-	157,979
Total 合計	157,979	-	157,979
Total assets after provision 扣除撥備後總資產	57,895,879		
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	0.27%		



## Additional Information (Continued)

### 其他資料(續)

#### 8) Currency Risk

##### 貨幣風險

At 30 Apr 21

於 2021 年 4 月 30 日

Equivalent in millions of HKD

相等於百萬港元

	Spot assets	Spot liabilities	Forward purchases	Forward sales	Net options position	Net long (or net short) position	Net structural position
	現貨資產	現貨負債	遠期買入	遠期賣出	期權淨持倉量	長倉(或短倉)淨持倉量	結構性淨持倉量
- US\$ 美元	3,850	6,331	4,025	1,600	-	(56)	4
- GBP 英鎊	12,969	12,928	27	27	-	41	-
- JPY 日元	1,819	1,806	-	-	-	13	-
- EUR 歐元	73	8	19	75	-	9	-
- CNY 人民幣	1	507	508	-	-	2	-
- CAD 加拿大元	135	41	-	92	-	2	-
- AUD 澳元	9,403	9,384	130	160	-	(11)	-
- SGD 新加坡元	2,224	6	-	2,223	-	(5)	-
- NZD 紐西蘭元	687	425	653	913	-	2	-



## Additional Information (Continued)

### 其他資料(續)

#### 8) Currency Risk

##### 貨幣風險

At 31 Oct 20

於 2020 年 10 月 31 日

Equivalent in millions of HKD

相等於百萬港元

	Spot assets	Spot liabilities	Forward purchases	Forward sales	Net options position	Net long (or net short) position	Net structural position
	現貨資產	現貨負債	遠期買入	遠期賣出	期權淨持倉量	長倉(或短倉)淨持倉量	結構性淨持倉量
- US\$ 美元	26,200	18,771	5,015	12,518	-	(74)	6
- GBP 英鎊	11,653	11,615	25	26	-	37	-
- JPY 日元	11,308	11,294	-	-	-	14	-
- EUR 歐元	101	36	20	77	-	8	-
- CNY 人民幣	3	3	-	-	-	-	-
- CAD 加拿大元	124	46	23	87	-	14	-
- AUD 澳元	6,970	6,927	5	16	-	32	-
- SGD 新加坡元	4	10	-	-	-	(6)	-
- NZD 紐西蘭元	617	10	870	1,476	-	1	-

A particular foreign currency that constitutes no less than 10% of total net position in all foreign currencies is disclosed. The net option position is calculated using the delta equivalent approach.

披露構成不少於所有非港元貨幣的總淨持倉量 10%的非港元貨幣。期權盤淨額按對沖值等值方式計算



## Additional Information (Continued)

### 其他資料(續)

#### 9) Liquidity Maintenance Ratio

##### 平均流動性維持比率

Starting from 2015, the Branch has applied liquidity maintenance ratio due to regulatory changes.  
由 2015 年度開始,本分行根據香港金融管理局要求採納平均流動性維持比率。

	3 months ended 30 Apr 2021 季度結算 2021 年 4 月 30 日	3 months ended 30 Apr 2020 季度結算 2020 年 4 月 30 日
The average liquidity maintenance ratio for the financial period 平均流動性維持比率	125%	109%

The average liquidity maintenance ratio is the simple average of each months' average liquidity maintenance ratio for the reporting period.

平均流動性維持比率是按照結算期間之每月平均流動性維持比率以簡易平均法計算。

The calculation of the average liquidity maintenance ratio is in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance.

平均流動性維持比率之計算符合香港金融管理局訂定之綜合基準, 及香港銀行業條例。

#### **Liquidity Risk Management**

Liquidity risk is the risk that we may be unable to generate sufficient cash or its equivalents in a timely and cost-effective manner to meet our commitments as they come due. Liquidity risk arises from mismatches in the timing and value of on-balance sheet and off-balance sheet cash flows.

Our Liquidity Risk Management Framework ("LRMF") is designed to ensure sufficient liquidity resources to satisfy current and prospective commitments in both business-as-usual and stressed conditions. The LRMF identifies two types of liquidity risk: "liquidity and funding risk" and "illiquid market risk". This is mitigated through achieving liquidity risk goal whereby liquidity management activities are designed to ensure that there is sufficient liquidity to withstand stresses and ensure the safety and soundness of the organization. To achieve safety and soundness, RBC will ensure it can generate or obtain sufficient liquidity in a cost-effective manner to meet contractual and contingent commitments as they fall due under normal and extreme-but-plausible stress conditions, and meet regulatory liquidity expectations. This is achieved via a combination of policies (Local & Enterprise) including, but not limited to, the Hong Kong Branch Addendum to Liquidity Risk Management Framework ("LRMF"), Liquidity Contingency Plan ("LCP") and Liquidity Stress Testing. All of the local policies are approved or acknowledged by APAC Asset and Liability Committee ("ALCO").



## Additional Information (Continued)

### 其他資料(續)

#### 9) Liquidity Maintenance Ratio

##### 平均流動性維持比率

##### Liquidity Risk Management Governance in the Branch

The Asia Risk Committee ("ASRC") and APAC ALCO collectively provides liquidity risk management oversight. The APAC ALCO meets on at least a bi-monthly basis. The general objective of APAC ALCO is to monitor the structure and growth of the balance sheet, and review the positions in relation to funding and liquidity against internal and regulatory limits. The Asia Risk Committee meets at least quarterly. The general objective of ASRC is to review, monitor, manage, and report on the risks including liquidity risk.

Treasury & Market Services ("TMS") business as the Liquidity Manager is responsible for daily operational management of the Branch's liquidity position, both in business as usual conditions and in crisis situation. The goals and objectives of the function are to provide funding to various business lines, with an optimized cost of liquidity, whilst maintaining adequate liquidity buffers. Its activity is governed by dedicated mandate and accompanied by limits set by both Corporate Treasury and Group Risk Management function. Group Risk Management is responsible for providing independent liquidity oversight and maintaining Hong Kong Branch Addendum to LRMF.

##### Liquidity Risk Monitoring in the Branch

On daily basis, Corporate Treasury calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and a stressed liquidity maintenance ratio with internally-defined parameters and reports to TMS business. Corporate Treasury also produces a daily cash-flow report for TMS business detailing liquidity positions of the Branch. Net Cash Flows ("NCF") are monitored daily against established limits over specified short-term horizons. The results of NCF are reported to APAC ALCO.

##### Internal Liquidity Stress Testing

The objective of the liquidity stress testing is to ensure sufficient liquidity for the Branch under different adverse scenarios to ensure compliance with survival horizon established for the Branch. The Branch adheres the Enterprise's infrastructure and methodology for liquidity stress testing. The three stresses includes idiosyncratic, systemic and a combined scenario, and reported and monitored daily against established limits. The results of the stress testing are reported to APAC ALCO.

##### Liquidity Contingency Plan ("LCP")

An APAC Liquidity Contingency Plan is maintained which includes Hong Kong Branch as part of APAC region, reviewed annually. The objective of the LCP is to achieve and maintain funding sufficiency in a manner that allows the Branch to emerge from a potential crisis with the best possible reputation and financial condition for continuing operations. The plan includes:

- Clear roles and responsibilities in the event of a liquidity crisis
- Articulate clear invocation and escalation procedures
- Support effective management of liquidity and funding risk under stressed conditions



## Additional Information (Continued)

### 其他資料(續)

#### 9) Liquidity Maintenance Ratio

##### 平均流動性維持比率

##### 流動資金風險管理

流動資金風險是指加拿大皇家銀行香港分行("本分行")可能無法及時以符合成本效益的方式產生足夠的現金或同等價物,以便履行承諾。流動資金風險源於資產負債表和資產負債表外之流動資金在時間上和價值上的不相配。

本集團的流動性風險管理框架("LRMF")旨在確保本集團在業務如常和壓力情況下,有足夠的流動資金資源以滿足目前和未來的承諾。LRMF辨認兩種類型的流動性風險:"流動資金及融資風險"和"低流動性市場風險"。通過既定及旨在確保有足夠的流動資金來承受壓力的流動資金管理活動來實現流動資金風險目標以緩和風險,並確保機構的安全和穩健。為了實現安全和穩健,本集團將確保能夠以符合成本效益的方式產生或獲得足夠的流動資金,以滿足在正常和極端但似乎合理的壓力條件下到期的合同和或有承諾,並滿足監管流動性預期。這是通過多項政策(本地和企業),包括但不限於本分行流動資金管理架構的附錄、流動資金應急計劃("LCP")和流動資金壓力測試政策來實現的。所有本地政策均經亞太資產及負債委員會批准及確認。

##### 分行流動性風險管理治理

亞洲風險委員會及亞太區資產及負債委員會共同提供流動資金管理的監督。亞太區資產及負債委員會最少每半個月舉行一次會議來監測資產負債表的結構和增長,並審查有關資金和融資的內部及監管限額。亞洲風險委員會至少每季度舉行一次會議來審查、監測、管理和報告風險,包括流動性風險。

財資市場部門("金融市場部門")作為流動資金經理,負責管理本分行在業務正常和危機情況下的流動資金狀況。金融市場部門旨在為各種業務部門提供資金,以優化流動性成本,同時保持充足的流動資金緩衝。它的活動受限於它的授權及受庫務部及集團風險部所規定的限制所約束。集團風險管理部負責提供獨立的流動資金監管及維持香港分行LRMF的附錄。



## Additional Information (Continued)

### 其他資料(續)

#### 9) Liquidity Maintenance Ratio

##### 平均流動性維持比率

##### 分行流動資金風險監控

庫務部每日根據《銀行業條例》計算流動性維持比率及根據內部定義的參數計算流動資金壓力測試比率，並向財資市場部門報告。庫務部亦負責編製本分行每日流動資金狀況予財資市場部門報告。本分行每日會就已制定之限額監控淨短期範圍的現金流量。現金流量結果將匯報給亞太區資產及負債委員會。

##### 內部流動性壓力測試

流動性壓力測試的目的是確保分行在不同的不利情況下有足夠的流動性，以確保為分行遵守監管。本集團採取企業的基礎設施和流動性壓力測試方法。三種壓力包括特殊的、系統性的和綜合方案的。本集團每日根據既定的限制報告和監測。壓力測試結果將匯報給亞太區資產及負債委員會。

##### 流動性應急計劃 ("LCP")

香港分行，作為亞太區一分子，每年檢討亞太區流動資金應變計劃。LCP的目標是實現和維持資金充足，讓本分行在潛在危機中維持良好信譽和財務狀況，以進行持續經營。該計劃包括：

- 在發生流動性危機時明確角色和責任
- 清晰的調用上報程序
- 支持在壓力條件下有效管理流動資金和融資風險





## Additional Information (Continued)

### 其他資料(續)

#### Group Information

##### 集團資料

Expressed in millions of Canadian Dollars

以加拿大元百萬位列示

#### 1) Capital and Capital Adequacy

##### 資本及資本充足程度

	At 30 Apr 21 於 2021 年 4 月 30 日	At 31 Oct 20 於 2020 年 10 月 31 日
	Basel III	Basel III
	巴塞爾協議 III	巴塞爾協議 III
Common Equity Tier 1 ("CET1") ratio 普通股權益第一級資本比率	12.8%	12.5%
Tier 1 capital ratio 第一級資本充足比率	14.1%	13.5%
Total capital ratio 總資本充足比率	15.8%	15.5%
Shareholders' funds 股東資金	92,822	86,767

The Group is required to calculate the capital ratios using the Basel III framework. Under Basel III, regulatory capital includes Common Equity Tier 1 (CET1), Tier 1 and Tier 2 capital. CET1 capital mainly consists of common shares, retained earnings and other components of equity. It is adopted by Office of the Superintendent of Financial Institutions in Canada where the bank is incorporated.

本集團需要使用巴塞爾協議 III 框架計算資本比率。根據巴塞爾協議 III，監管資本包括普通股權益第一級資本，第一級資本和第二級資本。普通股權益第一級資本主要由普通股，累計收益和其他權益部分組成。該框架為加拿大 Office of the Superintendent of Financial Institutions 所採用。



## Additional Information (Continued)

### 其他資料(續)

#### 2) Other Financial Information

##### 其他財務資料

	At 30 Apr 21 於 2021 年 4 月 30 日	At 31 Oct 20 於 2020 年 10 月 31 日
Total assets 資產總額	1,615,316	1,624,548
Total liabilities 負債總額	1,522,494	1,537,781
Total loans and advances 貸款及放款總計	678,657	666,631
Total customer deposits 客戶存款總計	992,397	967,363

##### For the half year ended 半年結算

	30 Apr 21 2021 年 4 月 30 日	30 Apr 20 2020 年 4 月 30 日
Pre-tax profit 除稅前利潤	10,071	6,163

## Statement of Compliance

### 遵從情況聲明

The financial information for the half year ended 30 Apr 2021 have been prepared in accordance with the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance.

截至 2021 年 4 月 30 日止之財務資料是按照銀行業條例項下之銀行業(披露)規則(第 155M)的規定編制。

Terence Chow

Alternate Chief Executive