



Qatar National Bank (Q.P.S.C.) - Hong Kong Branch
卡塔爾國家銀行香港分行

FINANCIAL DISCLOSURE STATEMENT
For the year ended 31 December 2020

財務資料披露報表
截至二零二零年十二月三十一日止年度

Qatar National Bank (Q.P.S.C.) Hong Kong Branch
卡塔爾國家銀行香港分行

FOREWORD

前言

Qatar National Bank (Q.P.S.C.) Hong Kong Branch is a licensed bank authorized under the Banking Ordinance (Cap. 155). The Hong Kong Branch commenced business on 7th December, 2020. This is the first disclosure statement prepared and issued under the Banking (Disclosure) Rules (Cap. 155M). As a result, for the Branch Information disclosed in Section A, no comparative figures are available.

卡達爾國家銀行香港分行是根據《銀行條例》（第155條）授權的持牌銀行。香港分行於二零二零年十二月七日開業。這是根據《銀行（披露）規則》（第155M條）編製和發行的首份財務資料披露報表。因此，於甲部披露的分行資料上，沒有比較數字提供。

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1) INCOME STATEMENT INFORMATION 收益表資料

		Year ended 31 Dec 2020 全年結算 至2020年12月31日 HK\$'000 港幣千元
Interest income	利息收入	797
Interest expense	利息開支	1,623
Net interest expense	淨利息開支	(826)
Fees and commission income	費用及佣金收入	-
Fees and commission expense	費用及佣金開支	-
Net fees and commission income	費用及佣金收入淨額	-
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	-
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	-
Others	其他	-
Other operating income	其他經營收入	-
Total operating loss	經營虧損總額	(826)
Staff expenses	員工開支	16,577
Rental expenses	租賃費用	13,577
Other expenses	其他開支	5,395
Impairment losses and provisions for impaired loans, receivables and assets	減值損失及為已減值貸款、應收款項及資產而提撥的準備金	13
Gains less losses from the disposal of property, plant and equipment and investment properties	來自物業、工業裝置及設備以及投資物業的處置的收益減虧損	-
Total operating expenses	經營開支總額	35,562
Loss before taxation	除稅前虧損	(36,388)
Tax expense	稅項開支	-
Loss after taxation	除稅後虧損	(36,388)

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2) BALANCE SHEET 資產負債表

		As at 31 Dec 2020 於2020年12月31日
		HK\$'000 港幣千元
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)	20,525
Amount due from Exchange Fund	存放於外匯基金的數額	49
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	2,790,864
Trade bills	貿易匯票	-
Certificate of deposits held	持有的存款證	-
Securities held for trading purposes	持有作交易用途的證券	-
Loans and receivables	貸款及應收款項	
- Loans and advances to customers	-對客戶的貸款及放款	-
- Loans and advances to banks	-對銀行的貸款及放款	-
- Other accounts	-其他帳戶	5,514
Investment securities	投資證券	-
Other investment	其他投資	-
Property, plant and equipment	物業、工業裝置及設備	37,667
Provisions for impaired loans, advance and assets - Collective	已減值貸款、放款及資產的準備金 - 集體準備金	(13)
Total Assets	資產總額	<u>2,854,606</u>
LIABILITIES	負債	
Reserves	儲備	(36,388)
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)	-
Deposits from customers	客戶存款	
- Demand deposits and current accounts	-活期存款及往來帳戶	-
- Savings deposits	-儲蓄存款	-
- Time, call and notice deposits	-定期、短期通知及通知存款	2,790,864
Amount due to overseas offices	結欠海外辦事處的數額	59,462
Certificates of deposit issued	已發行存款證	-
Issued debt securities	已發行債務證券	-
Other liabilities	其他負債	38,868
Provisions	準備金	1,800
Total Liabilities	負債總額	<u>2,854,606</u>

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3) DERIVATIVES 衍生工具

As at 31 Dec 2020

於2020年12月31日

		Exchange rate- related derivative contracts	Interest rate derivative contracts	Others
		匯率關聯衍生工具 合約	利率衍生工具合約	其他工具合約
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
Contractual amounts	合約總額	-	-	-

The above contractual amounts represent the notional amount of these instruments outstanding at balance sheet dates. They do not present the amount at risk.

上述合同金額代表這些資產負債表日尚未到期的名義金額。他們不代表是風險金額。

		Exchange rate- related derivative contracts	Interest rate derivative contracts	Others
		匯率關聯衍生工具 合約	利率衍生工具合約	其他工具合約
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
Fair value assets	公平資產價值	-	-	-
Fair value liabilities	公平負債價值	-	-	-

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。

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4) 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:

		As at 31 Dec 2020 於2020年12月31日
		HK\$'000 港幣千元
Direct credit substitutes	直接信貸替代項目	-
Transaction-related contingencies	交易關聯或有項目	-
Trade-related contingencies	貿易關聯或有項目	-
Note issuance and revolving underwriting facilities	票據發行及循環式包銷融通	-
Other commitments	其他承諾	-
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse)	其他(包括遠期資產購買、部分付款股份及證券所欠數額、遠期有期存款及有追索權的資產出售或其他有追索權的交易)	-
		-

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5) 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 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

	Non-bank private sector 非銀行私人機構			Others 其他	Total 總額
	Banks 銀行	Official sector 官方機構	Non-bank financial institution 非銀行金融機構		
Equivalent in million of HKD 相等於百萬港元					
As at 31 Dec 2020 於2020年12月31日					
Developing Africa and Middle East 發展中非洲與中東	2,828	-	-	-	2,828
Of which 其中					
- Qatar - 卡塔爾	2,828	-	-	-	2,828

The above information is prepared according to the MA(BS)21 Return of International Banking Statistics.

以上資料已根據MA(BS)21 - 國際銀行業務統計資料申報表編制而成。

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5) 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

As at 31 Dec 2020
於2020年12月31日
HK\$'000
港幣千元

Location of the customers	客戶所在地區	
- Hong Kong	- 香港	-
- China	- 中國	-
- Others	- 其他	-
		<hr/>
		<hr/>
Overdue loans and advances to customers	客戶逾期貸款及放款	-
Impaired loans and advances to customers	客戶減值貸款及放款	-

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 customers after taking into consideration 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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6) 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

		As at 31 Dec 2020 於2020年12月31日	
		HK\$'000	% covered by collateral
		港幣千元	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		
Industrial, commercial and financial	工業，商業及金融		
Property development	物業發展	-	-
Property investment	物業投資	-	-
Financial concerns	金融企業	-	-
Stockbrokers	股票經紀	-	-
Wholesale and retail trade	批發及零售行業	-	-
Manufacturing	製造業	-	-
Transport and transport equipment	運輸及運輸設備	-	-
Recreational activities	康樂活動	-	-
Information technology	資訊科技	-	-
Others	其他	-	-
Individual	個人		
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	為購買居者有其屋計劃、私人機構參建居屋計劃、租者置其屋計劃或其各別的繼承計劃的單位的貸款	-	-
Loans for the purchase of other residential properties	為購買其他住宅物業的貸款	-	-
Credit card advances	信用卡放款	-	-
Others	其他	-	-
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	-	-
Trade finance	貿易融資	-	-
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	-	-
Total loans and advances to customers	對客戶的貸款及放款總額	-	-

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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7) OVERDUE OR RESCHEDULED ASSETS 過期或經重組資產

		As at 31 Dec 2020 於2020年12月31日	
		HK\$'000 港幣千元	% to Total Loans to Customers 佔客戶貸款總額 百分比 %
i) Overdue loans and advances to customers 客戶逾期貸款及放款			
- 3 months to 6 months	- 三個月以上至六個月內	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-
- Over 1 year	- 一年以上	-	-
		-	-
Collateral Value	抵押品價值	-	-
Specific Provision	特定準備金	-	-
		HK\$'000 港幣千元	% to Total Loans to Banks 佔銀行貸款總額 百分比
ii) Overdue loans and advances to banks 客戶逾期貸款及放款			
- 3 months to 6 months	- 三個月以上至六個月內	-	-
- 6 months to 1 year	- 六個月以上至一年內	-	-
- Over 1 year	- 一年以上	-	-
		-	-
		-	-
Collateral Value	抵押品價值	-	-
Specific Provision	特定準備金	-	-

iii) Rescheduled Assets 經重組貸款及放款

As at 31 Dec 2020, there were no rescheduled loans and advances to customers nor rescheduled loans and advance to banks.

於2020年12月31日, 本行均沒有經重組的客戶和銀行貸款及放款。

iv) Other overdue assets 其他已過期資產類別

As at 31 Dec 2020, there were no other overdue assets (including trade bills and debt securities).

於2020年12月31日, 本行均沒有其他過期資產(包括貿易票據和債務證券)。

v) Repossessed Assets 收回資產

As at 31 Dec 2020, there were no repossessed assets from customers.

於2020年12月31日, 本行均沒有收回資產。

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

Equivalent in millions of HKD	相等於港幣百萬元	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 總風險額
Types of Counterparties	交易對手類別			
As at 31 Dec 2020	於2020年12月31日			
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	-	-	-
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	-	-	-
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	-	-	-
Other entities of central government not reported above	其他未包含以上中央政府持有的企業	-	-	-
Other entities of local governments not reported in item 2 above	其他未包含於項目二內的地方政府持有的企業	-	-	-
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	-	-	-
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposure	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	-	-	-
Total	總額	-	-	-
Total assets after provisions	準備金後的資產總	2,854,606		
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	-		

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9) CURRENCY RISK 貨幣風險

The following lists out the currency risk of the Branch. The Branch did not have exposures arising from currency options positions (in terms of options delta equivalents) 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(以得爾塔加權持倉計算)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 2020	於2020年12月31日	
		USD 美元
Spot Assets	現貨資產	2,792
Spot Liabilities	現貨負債	(2,792)
Forward Purchases	遠期買入	-
Forward Sales	遠期賣出	-
Net Options Position	期權淨持倉量	-
Net Long / (Short) Position	長 / (短)盤淨額	<u>-</u>

The basis of calculations for the above currency risk is based on the reporting requirement set out in the MA(BS)6 Return of Foreign Currency Position.

上述貨幣風險的計算基礎是基於MA(BS)6規定的報告要求。

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10) LIQUIDITY INFORMATION 流動資信

i) Liquidity Maintenance Ratio 流動性維持比率

		2020 - 4th Quarter 2020 - 第四季
Average liquidity maintenance ratio for the quarter	季度期平均流動性維持比率	165.53%

The average LMR for the respective period is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) rules.

流動性維持比率是根據銀行(流動性)規則計算，該季度的平均流動性維持比率是從開業日起計算至2020年12月底。期間的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。

Since the Branch commenced business on 7 Dec 2020, the average ratio for the quarter is calculated from the date of commencement till the end of Dec 2020.

基於香港分行開業於2020年12月7日，該季度的平均流動性維持比率是從開業日起計算至2020年12月底。

ii) Liquidity Risk Management Framework 流動資金風險管理框架

Governance 管治

The Branch has enacted its Local Liquidity Risk Management Policy which generally follows its Group Liquidity Risk Management Policy. Liquidity risk management of the Branch is monitored and overseen by the local Asset and Liability Committee ("HKALCO") and Branch Risk Committee as stated in the respective Terms of Reference. The Branch complies with all local regulatory requirements, internal risk limits and guidelines as specified in the liquidity and funding policies. Both internal and regulatory reporting metrics are adopted to assess liquidity positions and structure of projected cash flows. Group stakeholders are members of HKALCO and recipients of liquidity monitoring reports, which provides an additional layer of oversight.

本行已製定本地流動性風險管理政策，該政策大致遵循集團的流動性風險管理政策。在各自職權範圍陳述下，本行的流動性風險管理受到當地資產負債管理委員會("HKALCO")和分行風險委員會的監督和管理。本行的流動性和資金政策已符合當地監管要求，和符合本行內部風險限制和準則。內部和監管報告指標均用於評估流動性狀況和預計現金流量的結構。集團相關持份者是HKALCO成員，也是流動性監控報告的接收者，這提供額外的監督。

Funding Strategy 資金策略

The Branch aims to achieve diversification in the sources and tenors of funding by a combination of strong customer relationship management, Head Office funding support and maintenance of highly liquid assets. Funding is managed prudently and locally for current and future operating requirements of the Branch notwithstanding the full liquidity support of the Head Office.

本行透過客戶關係管理，總部資金支持和高流動性資產相結合下，並至力資金來源和周期的多元化。儘管總行提供全額流動資金支持，但本行仍根據現在和未來業務需求下，並在當地審慎地管理資金。

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10) LIQUIDITY INFORMATION (Cont'd) 流動資信 (續)

ii) Liquidity Risk Management Framework (Cont'd) 流動資金風險管理框架 (續)

Liquidity Risk Migration Techniques 流動資金風險轉移技術

Key Risk Indicators, Early Warning Indicators and Treasury limits have been approved to ensure the liquidity risk of the Branch is properly managed. These indicators and limits are subject to annual review, or as and when appropriate. Liquidity and funding reports are submitted regularly for management review, discussion and decision making.

為確保本行的流動性風險得到妥善管理，本行已設置了關鍵風險指標，預警指標和司庫限額。這些指標和限制會進行年度審核，或在適當的時候進行審核。流動性和資金報告會定期提交給管理層，以供審查，討論和決策。

Stress Testing 壓力測試

Scenario analysis, sensitivity test and reverse stress test on various liquidity ratios are conducted at an appropriate interval to ensure sufficient liquidity for the Branch in times of stress. Stress testing assumptions, scenarios, results and the proposed action steps are reported to the HKALCO to facilitate day to day management of the Branch.

在適當的時間間隔內，本行會對各種流動性比率進行方案分析，敏感性測試和反向壓力測試，以確保在壓力出現時本行有足夠的流動性。有關壓力測試的假設，方案，結果和擬議的行動步驟會向HKALCO提交報告，以方便分行的日常管理。

Contingency Funding Plan 應急資金計劃

The QNB Hong Kong Recovery Plan ("HKRP") is an overarching plan for dealing with severe stress events that pose risks to the Branch's viability. Its purpose is to enable the Branch to restore its financial strength and viability by implementing the relevant recovery measures set out in the plan. The QNB Hong Kong Contingency Funding Plan ("CFP") acts as a part of the Branch's recovery planning process, which will have been activated before the activation of HKRP. The CFP outlines available resources, roles and responsibilities and communication plan in the event of a liquidity crisis.

QNB香港分行恢復計劃("HKRP")是一項總體計劃，用於處理可能會對分行生存能力造成嚴重風險的壓力事件。其目的是通過執行計劃中規定的相關恢復措施，使分行能夠恢復其財務實力和生存能力。QNB香港應急資金計劃("CFP")是分行恢復計劃流程的一部分，並在執行HKRP之前啟動。CFP概述了在發生流動性危機時可用的資源，角色和職責以及溝通計劃。

SECTION A – HONG KONG BRANCH INFORMATION
甲部香港分行資料

10) LIQUIDITY INFORMATION (Cont'd) 流動資信 (續)

iii) Maturity Profile 資產負債表的到期狀況

The analysis of on and off balance sheet items by remaining maturity and the resultant liquidity gaps is shown below.
下列資產負債表內及資產負債表以外項目按剩餘到期日所產生的流動性缺口分析。

As at 31 Dec 2020 (Equivalent in HK\$'000)
於2020年12月31日 (相等於港幣千元)

		Contractual maturity of cash flows arising from the items 該等項目產生的現金流量的合約到期日					Balancing Amount 餘額	Total amount 總額
		<=1 month 一個月以下	1-3 months 一至三個月	3-12 months 三至十二個月	1-5 years 一至五年	>5 years 五年以上		
Due from MA for the account of Exchange Fund	存放於外匯基金的數額	49	-	-	-	-	49	
Due from banks	存放於銀行的數額	20,525	-	465,386	2,326,275	-	(13) 2,812,173	
Loans and advances to non-bank customers	對客戶的貸款及放款	-	-	-	-	-	-	
Other assets	其他資產	36	-	-	4,308	-	38,040 42,384	
Total on-balance sheet assets	資產負債表內資產總額	20,610	-	465,386	2,330,583	-	38,027 2,854,606	
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	-	-	465,371	2,326,250	-	- 2,791,621	
Due to banks	尚欠銀行存款及結餘	36,388	-	-	23,074	-	- 59,462	
Other liabilities	其他負債	3,295	2,582	14,326	17,908	1,800	- 39,911	
Reserves	儲備	(36,388)	-	-	-	-	- (36,388)	
Total on-balance sheet liabilities	資產負債表內負債總額	3,295	2,582	479,697	2,367,232	1,800	- 2,854,606	
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	17,315	(2,582)	(14,311)	(36,649)	(1,800)	38,027	
Cumulative contractual maturity mismatch	累計合約到期期間錯配	17,315	14,733	422	(36,227)	(38,027)	-	

SECTION A – HONG KONG BRANCH INFORMATION

甲部香港分行資料

11) DISCLOSURE ON REMUNERATION 薪酬披露

The Branch's remuneration system is consistent with its Head Office. Please refer to the Bank's Annual Report for the disclosures on remuneration by Head Office.

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，請參考銀行的周年報告。

SECTION B – BANK INFORMATION (CONSOLIDATED LEVEL)

乙部銀行集團資料

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 Annual Report for the year ended 31 Dec 2020 and derived from the 30 Jun 2020 interim condensed consolidated financial statements of the Group:

以下資料提供乃根據本集團於二零二零年十二月三十一日周年報告及二零二零年六月三十日中期簡明財務報告。

		As at 31 Dec 2020 於2020年12月31日	As at 30 Jun 2020 於2020年6月30日
Common Equity Tier 1 Capital Ratio	普通股權一級資本比率	14.0%	13.1%
Tier 1 Capital Ratio	一級資本比率	18.1%	17.3%
Total Capital Ratio	總資本比率	19.1%	18.3%

The Group follows Basel III Capital Adequacy Ratio (CAR) calculation in accordance with Qatar Central Bank (QCB) regulations.

本集團遵循卡塔爾中央銀行(QCB)規定的巴塞爾協議III資本充足率(CAR)計算。

		As at 31 Dec 2020 於2020年12月31日	As at 30 Jun 2020 於2020年6月30日
		QAR million 卡塔爾里亞爾百萬	QAR million 卡塔爾里亞爾百萬
Total Equity	股東資金總額	96,902	91,645

2) OTHER FINANCIAL INFORMATION 其他財務資料

		As at 31 Dec 2020 於2020年12月31日	As at 30 Jun 2020 於2020年6月30日
		QAR million 卡塔爾里亞爾百萬	QAR million 卡塔爾里亞爾百萬
Total Assets	總資產	1,025,015	972,061
Total Liabilities	總負債	928,113	880,416
Loans and Advances to Customers	客戶貸款及放款	723,795	704,772
Customer Deposits	客戶存款	738,738	712,211
		Year ended 31 Dec 2020	Year ended 31 Dec 2019
		2020年12月31日	2019年12月31日
		全年結算	全年結算
		QAR million 卡塔爾里亞爾百萬	QAR million 卡塔爾里亞爾百萬
Profit before income tax	稅前盈利	13,184	15,643

Qatar National Bank (Q.P.S.C.) Hong Kong Branch
卡塔爾國家銀行香港分行

Statement of Compliance
合規聲明

To the best of my knowledge, this Disclosure Statement is in compliance with the Banking (Disclosure) Rules and the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules".

據本人所知，本披露報表已根據銀行業（披露）規則及香港金融管理局的監管政策手冊內《銀行業(披露)規則》的應用指引的披露標準而編製的。



Stephen Holden 何思聰
Chief Executive 行政總裁