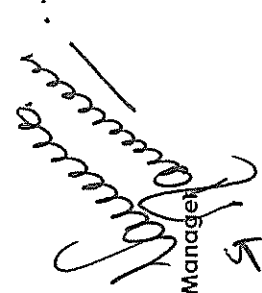


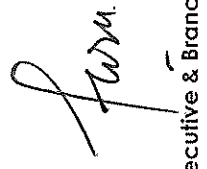
**Re: Asset Liability Management (Position as on 31.12.2023)**

(Amount in HKD '000)

ALM	Particulars	1 Day	2 Days to 7 Days	8 Days to 14 Days	15 Days to 30 Days	31D and upto 2 Months	2M-3M	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 year	Over 1 Year and upto 3 Years	Over 3 Year and upto 5 Years	Over 5 Years	Total
	Deposits	302,293	122,584	264,890	848,968	215,940	1,208,178	218,266	292,164	-	-	-	3,473,283
	Advance Gross	135,162	7,023	371,068	385,284	446,448	1,154,232	601,546	939,572	5,078,515	2,540,822	-	11,659,672
	Investment Gross	-	-	9,795	-	77,600	-	-	49,472	157,040	131,382	479,390	904,679
	Borrowing	-	343,776	-	-	-	-	-	-	-	-	-	343,776
	Foreign Currency -Asset	305,485	470,145	266,158	855,109	812,674	1,220,178	222,690	998,494	5,078,515	1,757,948	1,382,693	13,370,088
	Foreign Currency -Liability	193,836	22,694	383,221	398,657	554,048	1,758,259	602,885	989,260	5,235,555	2,672,204	559,558	13,370,178

Mismatch in Assets & Liabilities owing to deduction of HKD '000 : 90 from Assets as the Currency is INR.

  
 Chief Manager

  
 Chief Executive & Branch Head



Date : 06.02.2024