



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED  
HONG KONG BRANCH

FINANCIAL DISCLOSURE STATEMENT  
Half-year ended 31 March 2021



In accordance with the Hong Kong Monetary Authority's disclosure standard for overseas incorporated authorised institutions, the required financial information as specified by the HKMA is detailed below in respect of Australia and New Zealand Banking Group Limited, Hong Kong Branch and the Group for the interim financial year 31 March 2021.

The Branch principally engages in global institutional and corporate customers in Hong Kong across three products sets: Transaction Banking, Loans & Specialised Finance and Markets.

The information is also available at Australia and New Zealand Banking Group Limited Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.

Note: In the event of any difference in interpretation or meaning between the Chinese and English version of this statement, the English version shall prevail.

Section A - Branch Information

|   | Half-year ended<br>31-Mar-21 |                 | Half-year ended<br>31-Mar-20 |                 |
|---|------------------------------|-----------------|------------------------------|-----------------|
|   | HK\$'000                     | HK\$'000        | HK\$'000                     | HK\$'000        |
| <b>I. Unaudited Income Statement Information</b>                                    |                              |                 |                              |                 |
| Interest income   |                              | 526,912         |                              | 1,330,647       |
| Interest expense  |                              | (213,556)       |                              | (1,045,668)     |
| Other operating income  |                              |                 |                              |                 |
| - Gains less losses arising from trading in foreign currencies                      |                              | 269,785         |                              | (96,193)        |
| - Gains less losses on securities held for trading purposes                         |                              | 5,895           |                              | 9,045           |
| - Gains less losses from other trading activities                                   |                              | (77,460)        |                              | 337,355         |
| - Net fees and commission income  | 87,883                       |                 | 130,703                      |                 |
| Less: direct income related expense   | <u>0</u>                     | 87,883          | <u>0</u>                     | 130,703         |
| - Others  |                              | 70,389          |                              | 82,346          |
| Operating expenses  |                              |                 |                              |                 |
| - Staff and rental  | (367,045)                    |                 | (403,268)                    |                 |
| - Others  | <u>(125,334)</u>             | (492,379)       | <u>(140,863)</u>             | (544,131)       |
| Impairment loss and specific provision and collective provision for impaired assets |                              | (78,818)        |                              | (127,643)       |
| Gains less losses from disposal of property, plant and investment properties        |                              | <u>261</u>      |                              | <u>7</u>        |
| Profit before taxation  |                              | 98,912          |                              | 76,468          |
| Taxation (charge)   |                              | <u>(29,752)</u> |                              | <u>(25,382)</u> |
| Profit after taxation   |                              | <u>69,160</u>   |                              | <u>51,086</u>   |

| <b>II. Unaudited Balance Sheet Information</b>   | <b>31-Mar-21</b><br><b>HK\$'000</b> | <b>30-Sep-20</b><br><b>HK\$'000</b> |
|--|-------------------------------------|-------------------------------------|
| <b>Assets</b>  |                                     |                                     |
| Cash and balances with banks (except those included in amount due from overseas offices)                           | 1,319,516                           | 1,507,401                           |
| Placements with banks maturing between 1 and 12 months (except those included in amount due from overseas offices) | 0                                   | 38,750                              |
| Amount due from central banks  | 429,522                             | 73,637                              |
| Amount due from overseas offices   | 28,974,588                          | 38,558,152                          |
| Trade bills  | 3,585,624                           | 3,423,090                           |
| Certificate of deposit held  | 0                                   | 0                                   |
| Securities held for trading purposes   | 355,365                             | 0                                   |
| Loans and receivables  |                                     |                                     |
| Loans and advances to customers  | 48,009,781                          | 45,778,029                          |
| Loans and advances to banks  | 0                                   | 0                                   |
| Accrued interest and other accounts  | 35,826,526                          | 31,229,433                          |
| Provisions for impaired loans and receivables  |                                     |                                     |
| - Collective   | (408,334)                           | (382,937)                           |
| - Specific - Loans and advances  | (50,936)                            | (3,188)                             |
| - Investment securities  | 0                                   | 0                                   |
| Investment securities  | 18,948,544                          | 15,636,979                          |
| Other investments  | 45,012                              | 81,697                              |
| Property, plant and equipment and investment properties  | 251,713                             | 285,789                             |
| <b>Total assets</b>  | <b>137,286,921</b>                  | <b>136,226,832</b>                  |
| <b>Liabilities</b>   |                                     |                                     |
| Deposits and balances from banks (except those included in amount due to overseas offices)                         | 8,834,245                           | 24,802,654                          |
| Amount due to central bank   | 0                                   | 0                                   |
| Deposits from customers  |                                     |                                     |
| Demand deposits and current accounts   | 29,137,875                          | 20,246,240                          |
| Saving deposits  | 32                                  | 148                                 |
| Time, call and notice deposits   | 12,852,173                          | 18,392,780                          |
| Amount due to overseas offices   | 46,202,654                          | 40,123,063                          |
| Issued debt securities   | 0                                   | 0                                   |
| Other liabilities  | 40,259,942                          | 32,661,947                          |
| <b>Total liabilities</b>   | <b>137,286,921</b>                  | <b>136,226,832</b>                  |

### III. Unaudited Additional Balance Sheet Information

|   | 31-Mar-21<br>HK\$'000 | 30-Sep-20<br>HK\$'000 |
|---|-----------------------|-----------------------|
| (i) (a) Impaired loans and advances to customers  | 224,823               | 57,438                |
| Impaired loans and advances breakdown by major geographical areas   |                       |                       |
| China   | 170,727               | 0                     |
| Hong Kong   | 21,638                | 57,438                |
| Others  | 32,458                | 0                     |
| Amount of specific provisions made for such loans and advances  | 50,936                | 3,188                 |
| Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate                         | 0                     | 0                     |
| Percentage of such loans and advances to total advances to customers  | 0.47%                 | 0.13%                 |
| (b) Amount of other assets (including trade bills and debt securities) which are individually determined to be impaired                                     | 0                     | 0                     |
| Impaired other assets breakdown by geographical areas   | 0                     | 0                     |
| Amount of specific provisions made for such other assets  | 0                     | 0                     |
| Value of collateral which has been taken into account in respect of such other assets to which the specific provisions relate                               | 0                     | 0                     |
| Percentage of such other assets to total other assets   | 0.00%                 | 0.00%                 |
| (ii) (a) Gross amount of loans and advances to customers which have been Overdue for  |                       |                       |
| - 6 months or less but more than 3 months   | 170,727               | 0                     |
| - 1 year or less but more than 6 months   | 54,096                | 0                     |
| - More than 1 year  | 0                     | 3,188                 |
| Overdue loans and advances breakdown by major geographical areas  |                       |                       |
| China   | 170,727               | 0                     |
| Hong Kong   | 21,638                | 3,188                 |
| Others  | 32,458                | 0                     |
| Amount of specific provisions made for such overdue loans   | 50,936                | 3,188                 |
| Market value of collateral held against the covered portion of overdue loans  | 0                     | 0                     |
| Covered portion of overdue loans  | 0                     | 0                     |
| Uncovered portion of overdue loans  | 224,823               | 3,188                 |
| Percentage of such loans and advances to total loans and advances to customers  |                       |                       |
| - 6 months or less but more than 3 months   | 0.36%                 | 0.00%                 |
| - 1 year or less but more than 6 months   | 0.11%                 | 0.00%                 |
| - More than 1 year  | 0.00%                 | 0.01%                 |
| (b) Other assets (including trade bills and debt securities) which have been Overdue for  |                       |                       |
| - 6 months or less but more than 3 months   | 0                     | 0                     |
| - 1 year or less but more than 6 months   | 0                     | 0                     |
| - More than 1 year  | 0                     | 0                     |
| Overdue other assets breakdown by geographical areas  | 0                     | 0                     |
| (c) Amount of rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and report in item (ii) (a) above | 0                     | 0                     |
| Percentage of such loans and advances to total loans and advances to customers  | 0.00%                 | 0.00%                 |
| (d) There is no impaired, overdue nor rescheduled loans and advances to banks as of 31 Mar 2021 and 30 Sep 2020.  |                       |                       |
| (e) Repossessed assets  | 0                     | 0                     |

#### IV. Unaudited Off-balance Sheet Exposures

- (i) The contractual or notional amounts of each of the following significant class of off-balance sheet financial instruments or contracts outstanding:

|  | <b>31-Mar-21</b> | <b>30-Sep-20</b> |
|--|------------------|------------------|
|  | <b>HK\$'000</b>  | <b>HK\$'000</b>  |
| <b>Contingent Liabilities and Commitments</b>  |                  |                  |
| Direct credit substitutes  | 4,387,284        | 1,491,347        |
| Transaction-related contingencies  | 6,600,437        | 7,765,575        |
| Trade-related contingencies  | 8,676,874        | 6,928,628        |
| Note issuance and revolving underwriting facilities  | 0                | 0                |
| Other commitments  | 70,113,759       | 67,059,321       |
| Others (including Sale and repurchase agreements, forward asset purchases, amounts owing on partly paid shares and securities, forward deposits placed, asset sales or other transactions with recourse) | 595,880          | 270,661          |

Contingent liabilities and commitments are credit-related instruments. The contract amounts represent the amounts at risk should the contract be fully drawn upon. Since a significant portion of commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

|  | <b>31-Mar-21</b>     | <b>30-Sep-20</b>     |
|--|----------------------|----------------------|
|  | <b>HK\$'000</b>      | <b>HK\$'000</b>      |
| <b>Derivatives</b>                                   |                      |                      |
| <b>Contract Amounts</b>                              |                      |                      |
| - Exchange rate contracts                            | 3,736,242,570        | 3,785,331,229        |
| - Interest rate contracts                            | 5,646,639,191        | 6,170,396,998        |
| - Others   | 0                    | 0                    |
|  | <u>9,382,881,761</u> | <u>9,955,728,227</u> |
| <b>Fair Value Assets</b>                             |                      |                      |
| Customers with valid bilateral netting agreements    | 3,769,265            | 4,211,398            |
| Customers without valid bilateral netting agreements | 2,422,991            | 2,105,445            |
| Total fair value assets                              | <u>6,192,256</u>     | <u>6,316,843</u>     |
| <b>Fair Value Liabilities</b>                        |                      |                      |
| Customers with valid bilateral netting agreements    | 4,251,528            | 2,954,978            |
| Customers without valid bilateral netting agreements | 2,259,041            | 3,406,255            |
| Total fair value liabilities                         | <u>6,510,569</u>     | <u>6,361,233</u>     |

The above derivatives transactions are undertaken by the Branch in the foreign exchange and interest rate markets. The notional amounts of these instruments indicate the volume of transactions outstanding and do not represent amounts at risk.

Derivatives are carried at fair value in the balance sheet. Asset values represent the cost to the Branch of replacing all transactions with a fair value in the Branch's favor assuming that all the Branch's relevant counterparties default at the same time, and that transactions can be replaced at the market. Liability values represent the cost to the Branch's counterparties of replacing all their transactions with the Branch with a fair value in their favour if the Branch were to default.



## V. Segmental Information

|   | 31-Mar-21<br>HK\$'000 | % covered by<br>collateral | 30-Sep-20<br>HK\$'000 | % covered by<br>collateral |
|---|-----------------------|----------------------------|-----------------------|----------------------------|
| (i) Breakdown of the gross amount of loans and advances to customers by industry sectors:                                   |                       |                            |                       |                            |
| <b>Loans and advances for use in Hong Kong</b>  |                       |                            |                       |                            |
| <i>Industrial, commercial and financial</i>   |                       |                            |                       |                            |
| - Property development  | 1,075,000             | 93.02%                     | 675,000               | 88.89%                     |
| - Property investment   | 2,481,736             | 68.96%                     | 1,575,518             | 67.43%                     |
| - Financial concerns  | 2,720,941             | 0.00%                      | 1,696,925             | 0.00%                      |
| - Stockbrokers  | 0                     | 0.00%                      | 0                     | 0.00%                      |
| - Wholesale and retail trade  | 988,432               | 0.00%                      | 1,463,616             | 0.00%                      |
| - Manufacturing   | 1,464,819             | 0.00%                      | 1,570,734             | 0.00%                      |
| - Transport and transport equipment   | 1,632,680             | 76.19%                     | 2,543,276             | 82.44%                     |
| - Electricity and gas   | 1,899,226             | 0.00%                      | 1,671,250             | 0.00%                      |
| - Information technology  | 116,626               | 0.00%                      | 104,625               | 0.00%                      |
| - Hotels, boarding houses & catering  | 237,273               | 100.00%                    | 237,273               | 100.00%                    |
| - Others  | 4,879,629             | 0.51%                      | 5,648,644             | 1.17%                      |
| <i>Individuals</i>  |                       |                            |                       |                            |
| - Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme | 0                     | 0.00%                      | 0                     | 0.00%                      |
| - Loans for the purchase of other residential properties  | 0                     | 0.00%                      | 0                     | 0.00%                      |
| - Credit card advances  | 0                     | 0.00%                      | 0                     | 0.00%                      |
| - Others  | 0                     | 0.00%                      | 0                     | 0.00%                      |
| <b>Trade finance</b>  | 3,816,403             | 0.00%                      | 3,470,959             | 0.05%                      |
| <b>Loans and advances for use outside Hong Kong</b>   | <u>26,697,016</u>     | 24.13%                     | <u>25,120,209</u>     | 27.98%                     |
| <b>Aggregate Intra-group items included in the above</b>  | <u>0</u>              |                            | <u>0</u>              |                            |

(ii) Breakdown of the gross amount of loans and advances to customers by countries where it constitutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks

|                       |                   |                   |
|-----------------------|-------------------|-------------------|
| <i>Hong Kong</i>      | 19,079,344        | 29,338,752        |
| <i>China</i>          | 11,261,886        | 9,165,729         |
| <i>Cayman Islands</i> | 7,703,525         | 0                 |
| <i>Others</i>         | <u>9,965,026</u>  | <u>7,273,548</u>  |
|                       | <u>48,009,781</u> | <u>45,778,029</u> |

## V. Segmental Information (cont'd)

(iii) Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfers of risks, according to the location of the counterparties and the type of counterparties

| As at 31/03/2021                   | Non-Bank private sector |                 |                                 |                              | HK\$ M |
|------------------------------------|-------------------------|-----------------|---------------------------------|------------------------------|--------|
|                                    | Banks                   | Official Sector | Non-Bank Financial Institutions | Non-Financial Private sector | Total  |
| <i>Developed Countries</i>         | 32,904                  | 5,107           | 0                               | 1,736                        | 39,747 |
| of which Australia                 | 30,679                  | 0               | 0                               | 98                           | 30,777 |
| <i>Developing Asia and Pacific</i> | 3,965                   | 6,055           | 1,172                           | 17,789                       | 28,981 |
| of which China                     | 2,932                   | 6,055           | 1,172                           | 14,077                       | 24,236 |

| As at 30/09/2020                   | Non-Bank private sector |                 |                                 |                              | HK\$ M |
|------------------------------------|-------------------------|-----------------|---------------------------------|------------------------------|--------|
|                                    | Banks                   | Official Sector | Non-Bank Financial Institutions | Non-Financial Private sector | Total  |
| <i>Developed Countries</i>         | 44,197                  | 3,941           | 1,946                           | 3,088                        | 53,172 |
| of which Australia                 | 39,579                  | 0               | 0                               | 164                          | 39,743 |
| <i>Developing Asia and Pacific</i> | 3,682                   | 3,834           | 902                             | 16,396                       | 24,814 |
| of which China                     | 2,250                   | 3,834           | 902                             | 12,217                       | 19,203 |



## V. Segmental Information (cont'd)

### (iv) Non-bank Mainland exposures

Non-bank counterparties and the type of direct exposures are identified in accordance with the method set out in the "Return of Mainland Activities" issued by the HKMA

|   | <b>31-Mar-21</b>                            |  |               |
|---|---|--|---------------|
|   | <b>HK\$ M</b>                               |  |               |
|   | <u>On-balance</u><br><u>sheet exposures</u> | <u>Off-balance</u><br><u>sheet exposures</u> | <u>Total</u>  |
| Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)   | 9,649                                       | 1,258  | 10,907        |
| Local governments, local government-owned entities and their subsidiaries and JVs   | 694   | 0  | 694           |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | 14,952                                      | 7,625  | 22,577        |
| Other entities of central government not reported in the 1st item above   | 1,643                                       | 3,336  | 4,979         |
| Other entities of central government not reported in the 2nd item above   | 1,450                                       | 212  | 1,662         |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 1,873                                       | 325  | 2,198         |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 0   | 200  | 200           |
| <b>Total</b>  | <b>30,261</b>                               | <b>12,956</b>                                | <b>43,217</b> |
| Total assets after provision  |   |  | 137,287       |
| On-balance sheet exposures as percentage of total assets  |   |  | 22.04%        |

|   | <b>30-Sep-20</b>                            |  |               |
|---|---|--|---------------|
|   | <b>HK\$ M</b>                               |  |               |
|   | <u>On-balance</u><br><u>sheet exposures</u> | <u>Off-balance</u><br><u>sheet exposures</u> | <u>Total</u>  |
| Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)   | 10,951                                      | 1,522  | 12,473        |
| Local governments, local government-owned entities and their subsidiaries and JVs   | 1,065                                       | 10   | 1,075         |
| PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs                            | 14,364                                      | 7,566  | 21,930        |
| Other entities of central government not reported in the 1st item above   | 1,682                                       | 2,482  | 4,164         |
| Other entities of central government not reported in the 2nd item above   | 1,226                                       | 7  | 1,233         |
| PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China | 2,562                                       | 934  | 3,496         |
| Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures                        | 0   | 95   | 95            |
| <b>Total</b>  | <b>31,850</b>                               | <b>12,616</b>                                | <b>44,466</b> |
| Total assets after provision  |   |  | 136,227       |
| On-balance sheet exposures as percentage of total assets  |   |  | 23.38%        |

## VI. Currency Risk

The net position in a particular foreign currency where it constitutes 10% or more of the total net position in all foreign currencies

|                                      | USD         | CNY       | JPY      | AUD       | EUR      | NZD     | OTH       | 31-Mar-21<br>Total |
|--------------------------------------|-------------|-----------|----------|-----------|----------|---------|-----------|--------------------|
| <i>Equivalent to millions of HKD</i> |             |           |          |           |          |         |           |                    |
| Spot assets                          | 46,930      | 7,447     | 27,672   | 2,883     | 3,523    | 440     | 446       | 89,341             |
| Spot liabilities                     | (62,556)    | (6,166)   | (23,625) | (3,683)   | (449)    | (108)   | (857)     | (97,444)           |
| Forward purchases                    | 1,819,849   | 865,823   | 18,895   | 122,188   | 39,455   | 7,801   | 148,897   | 3,022,908          |
| Forward sales                        | (1,804,767) | (865,650) | (22,317) | (121,476) | (42,474) | (8,110) | (148,513) | (3,013,307)        |
| Net options position                 | 0           | 0         | 0        | 0         | 0        | 0       | 0         | 0                  |
| Net long (short) position            | (544)       | 1,454     | 625      | (88)      | 55       | 23      | (27)      | 1,498              |
| Net structural position              | 0           | 0         | 0        | 0         | 0        | 0       | 0         | 0                  |

|                                      | USD         | CNY       | JPY      | AUD       | EUR      | NZD     | OTH       | 30-Sep-20<br>Total |
|--------------------------------------|-------------|-----------|----------|-----------|----------|---------|-----------|--------------------|
| <i>Equivalent to millions of HKD</i> |             |           |          |           |          |         |           |                    |
| Spot assets                          | 53,295      | 5,797     | 25,446   | 3,828     | 3,641    | 462     | 784       | 93,253             |
| Spot liabilities                     | (50,476)    | (5,843)   | (25,450) | (5,214)   | (483)    | (131)   | (781)     | (88,378)           |
| Forward purchases                    | 1,854,418   | 740,799   | 93,550   | 110,441   | 29,521   | 6,683   | 127,711   | 2,963,123          |
| Forward sales                        | (1,859,140) | (739,313) | (92,906) | (109,152) | (32,636) | (7,001) | (127,734) | (2,967,882)        |
| Net options position                 | 0           | 0         | 0        | 0         | 0        | 0       | 0         | 0                  |
| Net long (short) position            | (1,903)     | 1,440     | 640      | (97)      | 43       | 13      | (20)      | 116                |
| Net structural position              | 0           | 0         | 0        | 0         | 0        | 0       | 0         | 0                  |

## VII. Liquidity Information Disclosures

|  |                  | (Restated)<br>31-Mar-20 |
|--|------------------|-------------------------|
| <b>(i) Liquidity Maintenance Ratio (LMR)</b> | <b>31-Mar-21</b> | <b>31-Mar-20</b>        |
| Average LMR for 3 months period (%)          | 42.17%           | 33.56%                  |
| <b>(ii) Core Funding Ratio (CFR)</b>         | <b>31-Mar-21</b> | <b>31-Mar-20</b>        |
| Average CFR for 3 months period (%)          | 118.48%          | 130.13%                 |

### Approach to Liquidity Risk Management

The average Liquidity Maintenance Ratio ("LMR") for the period is the arithmetic mean of each calendar month's average liquidity ratio. It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

Net funding exposures are managed through regular reviews of projected cash flows. Cumulative cashflow profiles under normal and stress conditions across different horizons are monitored against limits for each of these scenarios. The policy also provides a framework for the management of market access and contingency planning to withstand a liquidity crisis.

**SECTION B - Bank Information (consolidated basis)**

**I. Capital and Capital Adequacy**

|  | Basel III<br>31-Mar-21<br>A\$M | Basel III<br>30-Sep-20<br>A\$M |
|--|--------------------------------|--------------------------------|
| <b>Qualifying Capital</b>                                  |                                |                                |
| <b>Tier 1</b>  |                                |                                |
| Adjusted shareholders' equity and outside equity interests | 70,331                         | 68,871                         |
| Deductions   | (11,900)                       | (12,390)                       |
| <b>Tier 1 capital</b>                                      | <b>58,431</b>                  | <b>56,481</b>                  |
| <b>Tier 2 capital</b>                                      | <b>16,464</b>                  | <b>13,957</b>                  |
| Total qualifying capital                                   | 74,895                         | 70,438                         |
| <b>Capital adequacy ratios (%)</b>                         |                                |                                |
| Tier 1   | 14.3%                          | 13.2%                          |
| Tier 2   | 4.0%                           | 3.3%                           |
| <b>Total</b>   | <b>18.3%</b>                   | <b>16.4%</b>                   |
| <b>Risk weighted assets</b>                                | <b>408,166</b>                 | <b>429,384</b>                 |

|  | 31-Mar-21<br>A\$M         | 30-Sep-20<br>A\$M         |
|--|---------------------------|---------------------------|
| <b>II. Other Financial Information</b> |                           |                           |
| Total assets                           | 1,018,339                 | 1,042,286                 |
| Total liabilities                      | 955,763                   | 980,989                   |
| Total gross loans and advances         | 618,609                   | 622,074                   |
| Total deposits and other borrowings    | 706,623                   | 682,333                   |
|  | <b>31-Mar-21<br/>A\$M</b> | <b>31-Mar-20<br/>A\$M</b> |
| Profit before income tax               | 4,376                     | 2,614                     |

Details of Group financial information can be obtained from the website [www.anz.com](http://www.anz.com).

**Statement of Compliance**

The information in this statement is not false or misleading in any material respect.



Karl Holden  
Alternate Chief Executive of the Hong Kong Branch

29 June 2021