



第一商業銀行

香港分行

First Commercial Bank Limited

Hong Kong Branch

主要財務資料披露聲明書

截至二零一六年十二月三十一日止之全年度



主要財務資料披露聲明書

截至二零一六年十二月三十一日止之全年度

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A. 部 - 分行資料 (只包括香港分行)

I. 損益帳資料

截至2016年12月31日止之全年度

港幣仟元

	截至十二月三十一日止全年	
	2016年	2015年
利息收入	321,118	342,583
利息支出	(115,593)	(156,735)
淨利息收入	205,525	185,848
服務費及佣金收入	43,159	59,558
服務費及佣金支出	(2,226)	(2,141)
淨服務費及佣金收入	40,933	57,417
其他營運收入		
- 外匯買賣收益減虧損	4,655	3,857
- 指定以公平價值列賬及列入損益帳之金融工具淨收益/(虧損)	1,731	2,008
- 出售可供出售證券的收益減虧損	73	240
- 其他	-	-
	6,459	6,105
總收入	252,917	249,370
營運支出		
- 職員及租金開支費用	(37,345)	(37,686)
- 其它開支	(5,843)	(5,546)
總支出	(43,188)	(43,232)
扣除減值準備前之溢利	209,729	206,138
貸款及墊款之減值回撥/(提撥)	(52,073)	4,537
可供出售證券減值損失	-	-
稅前盈利	157,656	210,675
稅款支出	(25,191)	-
稅後盈利	132,465	210,675

附註：本行採用之會計政策，與過往財政年度所採納者一致。



II. 資產負債表資料

截至2016年12月31日止

港幣仟元

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
資產		
現金及存放同業之結餘(存放於海外聯行的金額除外)	3,963,606	2,805,293
一至十二個月內到期之定期存放同業 (存放於海外聯行的金額除外)	2,221,959	2,430,091
存放於海外聯行的金額	2,043,405	1,428,687
貿易票據扣除減值準備	10,068	324,209
貸款扣除減值準備	6,056,508	6,047,004
持有之存款證	-	-
可供出售證券扣除減值準備	2,557,554	1,653,564
持至到期日證券	-	-
其他資產		
- 應計利息	38,454	23,713
- 其他帳項	163,062	62,242
有形固定資產	2,121	2,184
總資產	<u>17,056,737</u>	<u>14,776,987</u>
負債		
同業之存款及結餘(結欠海外聯行的金額除外)	768,443	1,099,584
客戶的往來、儲蓄、定期及其他存款		
- 活期存款及往來帳戶	331,498	338,292
- 儲蓄存款	6,290,681	5,681,895
- 定期存款	7,216,792	5,585,543
- 結構性存款	21,785	2,419
結欠海外聯行的金額	1,075,123	740,777
其他負債	96,697	84,691
總負債	<u>15,801,019</u>	<u>13,533,201</u>
保留盈餘及本年度盈利/(虧損)	<u>1,255,718</u>	<u>1,243,786</u>
總權益與負債	<u>17,056,737</u>	<u>14,776,987</u>



III. 補充財務資料

港幣仟元

1. 貿易票據及減值準備項目

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
貿易票據	10,170	324,229
綜合減值撥備	(102)	(20)
貿易票據減減值準備	<u>10,068</u>	<u>324,209</u>

2. 貸款及減值準備項目

A. 貸款及減值準備

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
客戶貸款	6,180,198	6,117,077
同業及其他金融機構的貸款	-	-
合計	<u>6,180,198</u>	<u>6,117,077</u>
綜合減值撥備	(62,191)	(64,520)
個別減值撥備	(61,499)	(5,553)
合計	<u>(123,690)</u>	<u>(70,073)</u>
貸款減減值準備	<u>6,056,508</u>	<u>6,047,004</u>
減值準備佔貸款總額百分比		
- 綜合減值撥備	1.01%	1.05%
- 個別減值撥備	1.00%	0.09%
準備總額	<u>2.01%</u>	<u>1.14%</u>

B. 減值虧損準備

截至2016年12月31日

	個別準備	綜合準備	合計
- 客戶貸款	61,499	62,191	123,690
- 同業及其他金融機構的貸款	-	-	0
	<u>61,499</u>	<u>62,191</u>	<u>123,690</u>

截至2016年6月30日

	個別準備	綜合準備	合計
- 客戶貸款	5,553	64,520	70,073
- 同業及其他金融機構的貸款	-	-	0
	<u>5,553</u>	<u>64,520</u>	<u>70,073</u>



III. 補充財務資料 (續)

港幣仟元

2. 貸款及減值準備項目 (續)

C. 客戶減值貸款

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
- 減值貸款總額	75,509	5,994
- 個別貸款減值準備	<u>(61,499)</u>	<u>(5,553)</u>
合計	<u>14,010</u>	<u>441</u>
減值貸款之抵押品市值	<u>0</u>	<u>0</u>
減值貸款之彌償部份	<u>0</u>	<u>0</u>
減值貸款之非彌償部份	<u>75,509</u>	<u>5,994</u>
減值貸款佔客戶貸款的百分比	<u>1.22%</u>	<u>0.10%</u>
個別貸款減值準備佔減值貸款總額之百分比	<u>81.45%</u>	<u>92.64%</u>

於2016年12月31日及2016年6月30日本行貸予銀行及其他金融機構的款項中，並無減值貸款，亦無就該等貸款在提撥個別減值準備。

III. 補充財務資料 (續)

港幣仟元

2. 貸款及減值準備項目 (續)
D. 逾期及經重組之客戶貸款

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
a. 逾期客戶貸款		
1個月以上至3個月	-	-
3個月以上至6個月	-	-
6個月以上至1年	69,798	492
1年以上	470	-
	<u>70,268</u>	<u>492</u>
就上述逾期貸款所作之 個別減值準備	<u>56,579</u>	<u>488</u>
所有逾期貸款之抵押品市值	<u>0</u>	<u>0</u>
所有逾期貸款之彌償部份	<u>0</u>	<u>0</u>
所有逾期貸款之非彌償部份	<u>70,268</u>	<u>492</u>
b. 經重組之客戶貸款 (已扣除在上述列明之逾期貸款)	<u>5,241</u>	<u>5,502</u>

該等貸款佔客戶貸款總額的百分比

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
	百分比(%)	百分比(%)
c. 逾期客戶貸款		
1個月以上至3個月	-	-
3個月以上至6個月	-	-
6個月以上至1年	1.13	0.01
1年以上	0.01	-
	<u>1.14</u>	<u>0.01</u>
d. 經重組之客戶貸款	<u>0.08</u>	<u>0.09</u>

E. 逾期及減值貸款對帳表

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
逾期3個月或以上的客戶貸款	70,268	492
減：已逾期但未減值的客戶貸款	-	-
加：逾期不超過3個月，但利息被撥入暫記帳 或已停止累計利息的客戶貸款	-	-
加：逾期不超過3個月或尚未逾期的客戶減值貸款， 並仍在累計利息	5,241	5,502
減值客戶貸款總額	<u>75,509</u>	<u>5,994</u>

於2016年12月31日及2016年6月30日本行貸予銀行及其他金融機構的款項中，並無逾期貸款或重組貸款。

F. 收回資產

於2016年12月31日及2016年6月30日本行並無持有收回資產。

III. 補充財務資料 (續)

3. 持有證券及其他賬項

A. 可供出售證券

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
國庫債券(包括外匯基金票據)	49,764	50,073
浮息票據	795,891	363,806
債務證券	1,711,899	1,239,685
合計	<u>2,557,554</u>	<u>1,653,564</u>
發行機構：		
政府機構	49,764	50,073
銀行	1,420,528	984,013
其他金融機構	705,641	234,546
公司企業	381,621	384,932
合計	<u>2,557,554</u>	<u>1,653,564</u>
減值撥備	-	-
可供出售證券減減值準備	<u>2,557,554</u>	<u>1,653,564</u>
減值準備佔可供出售證券總額百分比	<u>0.00%</u>	<u>0.00%</u>

B. 持至到期證券

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
債務證券	-	-
發行機構：		
其他金融機構	-	-

C. 逾期或減值證券

截至2016年12月31日

	可供出售證券	持至到期證券	個別減值準備
- 既未逾期也未減值	2,557,554	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>2,557,554</u>	<u>0</u>	<u>0</u>

截至2016年6月30日

	可供出售證券	持至到期證券	個別減值準備
- 既未逾期也未減值	1,653,564	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>1,653,564</u>	<u>0</u>	<u>0</u>

III. 補充財務資料 (續)

港幣仟元

3. 持有證券及其他賬項(續)

D. 其他賬項

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
應收票款	95,024	3,789
遞延稅項資產	34,199	34,365
可供出售債券評價調整	14,676	-
其他賬項	19,163	24,088
合計	<u>163,062</u>	<u>62,242</u>



III. 補充財務資料 (續)

港幣仟元

4. 資產負債表以外項目

A. 或然負債及承擔項目

以下或然負債及承擔項目下之合約金額乃是依各別重要項目作摘要性之分類。

	2016年12月31日	2016年6月30日
直接信貸替代項目	29,244	30,262
與貿易有關的或然項目		
- 應收信用狀款項	27,984	5,725
- 應收保證款項	-	-
- 應收承兌票款	17,520	6,161
遠期有期存款	-	-
其他承諾		
- 原訂到期期限不超逾一年之承諾	2,324,398	945,189
- 原訂到期期限超逾一年之承諾	89,186	108,623
	<u>2,488,332</u>	<u>1,095,960</u>

B. 衍生金融工具

	合約 / 名義 金額	合約 / 名義 金額
匯率合約		
- 即期及遠期	19,796	40,912
- 掉期	53,324	235,322
- 購入期權	599,555	656,486
- 沽出期權	599,555	656,486
	<u>1,272,230</u>	<u>1,589,206</u>

衍生工具的重置成本(指上述衍生工具而言)

	重置成本	重置成本
匯率合約		
- 即期及遠期	1	13
- 掉期	9	-
- 購入期權	9,801	15,239
- 沽出期權	8,941	14,555
	<u>18,752</u>	<u>29,807</u>

或然負債及承擔項目下之合約金額乃指合約如被悉數取用而客戶又拖欠不還時所涉及之風險金額。由於大部份擔保及承擔預料直至期滿止均不會被取用，合約金額總數並不代表未來之流動資金需求。重置成本指重訂按市價估值，其價值為正數的所有合約成本，此等數額並未計及雙邊淨額結算安排的影響。



III. 補充財務資料 (續)

港幣仟元

5. 按貸款用途分類的客戶貸款明細

以下有關按行業分類的客戶貸款之資料，乃根據香港金融管理局提交「貸款、墊款及準備金分析季報表」(MA(BS)2A)及「認可機構之資產及負債」(MA(BS)1)申報表中載列之行業類別歸類。

A. 按貸款用途分類

1. 在香港使用的貸款	2016年12月31日		2016年6月30日	
	貸款結餘	以抵押品彌償 之結餘	貸款結餘	以抵押品彌償 之結餘
a. 工商金融				
- 物業發展	175,000	-	75,075	75
- 物業投資	244,499	72,863	302,956	226,711
- 金融企業	667,410	30,000	916,347	190,600
- 批發及零售業	1,296,292	967,122	606,454	288,063
- 製造業	174,465	12,151	199,819	24,215
- 運輸及運輸設備	200,000	-	40,000	-
- 電力及氣體燃料	-	-	-	-
- 資訊科技	-	-	-	-
- 其他	641,007	342,428	569,439	342,512
b. 個人				
- 購買其他住宅物業的貸款	21,955	21,955	22,718	22,718
- 其他	50,070	44,070	31,429	23,213
c. 其他	-	-	-	-
	<u>3,470,698</u>	<u>1,490,589</u>	<u>2,764,237</u>	<u>1,118,107</u>
2. 貿易融資	68,172	10,426	90,551	25,215
3. 在香港以外使用的貸款	<u>2,641,328</u>	<u>732,221</u>	<u>3,262,289</u>	<u>766,335</u>
總計	<u>6,180,198</u>	<u>2,233,236</u>	<u>6,117,077</u>	<u>1,909,657</u>



III. 補充財務資料 (續)

港幣仟元

5. 按貸款用途分類的客戶貸款明細(續)

B. 按貸款用途分類，其減值貸款之分析如下：

	2016年12月31日		2016年6月30日	
	減值貸款	個別減值準備	減值貸款	個別減值準備
- 製造業	75,039	61,037	5,502	5,065
- 在香港以外使用的貸款	470	462	492	488
	<u>75,509</u>	<u>61,499</u>	<u>5,994</u>	<u>5,553</u>

C. 按地域分類

經顧及風險轉移後，本分行給予個別國家之客戶貸款超過總貸款額百分之十，即予披露如下：

截至2016年12月31日	貸款結餘	逾期三個月	減值貸款	個別減值準備
		以上之貸款		
- 香港	3,683,790	69,798	71,408	57,406
- 台灣	456,487	-	3,631	3,632
- 中國	1,502,465	470	470	461
- 其他	537,456	-	-	-
	<u>6,180,198</u>	<u>70,268</u>	<u>75,509</u>	<u>61,499</u>

截至2016年6月30日	貸款結餘	逾期三個月	減值貸款	個別減值準備
		以上之貸款		
- 香港	3,299,121	-	1,750	1,313
- 台灣	377,842	-	3,752	3,752
- 中國	1,897,039	492	492	488
- 其他	543,075	-	-	-
	<u>6,117,077</u>	<u>492</u>	<u>5,994</u>	<u>5,553</u>



III. 補充財務資料 (續)

港幣百萬元

6. 國際債權

國際債權資料披露對海外交易對手風險額最終的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的百分之十以上，該地區的國際債權便須予以披露。

交易對手的國家/司法權	截至2016年12月31日					總額
	銀行	官方機構	非銀行私營機構		其他	
			非銀行 金融機構	非金融 私營機構		
發達國家	2,659	-	334	151	-	3,144
離岸中心	506	77	89	3,717	-	4,389
-其中：香港	506	77	89	3,717	-	4,389
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和加勒比	-	-	-	-	-	-
發展中的非洲和中東地區	34	-	145	-	-	179
發展中的亞洲和太平洋地區	6,461	-	813	2,038	-	9,312
-其中：中華台北	5,527	-	154	342	-	6,023
中國	832	-	659	1,308	-	2,799
總額	9,660	77	1,381	5,906	0	17,024

交易對手的國家/司法權	截至2016年6月30日					總額
	銀行	官方機構	非銀行私營機構		其他	
			非銀行 金融機構	非金融 私營機構		
發達國家	2,398	-	-	156	-	2,554
離岸中心	319	337	401	3,022	-	4,079
-其中：香港	318	337	401	3,022	-	4,078
發展中歐洲	-	-	-	-	-	-
發展中的拉丁美洲和加勒比	-	-	-	-	-	-
發展中的非洲和中東地區	-	-	-	-	-	-
發展中的亞洲和太平洋地區	4,942	-	805	2,362	-	8,109
-其中：中華台北	4,250	-	89	328	-	4,667
中國	656	-	716	1,646	-	3,018
總額	7,659	337	1,206	5,540	0	14,742

以上數字是參照香港金融管理局之國際銀行業務統計資料申報表及根據《銀行業條例》第63條的基礎上作出披露。



III. 補充財務資料 (續)

港幣百萬元

7. 內地業務相關授信風險額

根據銀行業(披露)規則，以下對非銀行類客戶的內地相關授信風險額之分析，乃參照香港金融管理局有關報表所列之機構類別及直接風險之類別以作分類。

截至2016年12月31日

	資產負債表內 之風險承擔	資產負債表外 之風險承擔	總風險承擔
1. 中央政府，中央政府控股的機構及其子公司和合資企業	390	-	390
2. 地方政府，地方政府控股的機構及其子公司和合資企業	192	-	192
3. 內地居民及在中國內地成立的其他機構 及其子公司和合資企業	266	-	266
4. 其他未包括在分類1中的由中央政府參與的非內地機構	148	62	210
5. 其他未包括在分類2中的由地方政府參與的非內地機構	425	110	535
6. 對非內地機構及非內地居民，而涉及的貸款 乃於內地使用	1,181	121	1,302
7. 其他非銀行的中國內地風險承擔	-	3	3
總計	<u>2,602</u>	<u>296</u>	<u>2,898</u>
已扣減準備金的資產總額	<u>17,057</u>		
資產負債表內的風險額佔資產總額的百分率	<u>15.25%</u>		

截至2016年6月30日

	資產負債表內 之風險承擔	資產負債表外 之風險承擔	總風險承擔
1. 中央政府，中央政府控股的機構及其子公司和合資企業	390	-	390
2. 地方政府，地方政府控股的機構及其子公司和合資企業	192	78	270
3. 內地居民及在中國內地成立的其他機構 及其子公司和合資企業	531	-	531
4. 其他未包括在分類1中的由中央政府參與的非內地機構	179	31	210
5. 其他未包括在分類2中的由地方政府參與的非內地機構	513	-	513
6. 對非內地機構及非內地居民，而涉及的貸款 乃於內地使用	1,315	66	1,381
7. 其他非銀行的中國內地風險承擔	-	1	1
總計	<u>3,120</u>	<u>176</u>	<u>3,296</u>
已扣減準備金的資產總額	<u>14,777</u>		
資產負債表內的風險額佔資產總額的百分率	<u>21.11%</u>		



III. 補充財務資料 (續)

港幣百萬元

8. 持有外匯情況

外匯風險額乃根據香港金融管理局之「持有外匯情況申報表」內之規定計算所得。有關外幣之倉盤淨額披露如下

截至2016年12月31日								
貨幣	美元	日元	歐元	人民幣	澳元	英鎊	其他外幣	總額
現貨資產	11,972	143	92	1,468	62	18	19	13,774
現貨負債	(11,932)	(143)	(87)	(1,470)	(62)	(17)	(19)	(13,730)
遠期買入	20	-	-	3	-	-	-	23
遠期賣出	(53)	-	(5)	(1)	-	-	-	(59)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>7</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>8</u>

截至2016年6月30日								
貨幣	美元	日元	歐元	人民幣	澳元	英鎊	其他外幣	總額
現貨資產	10,088	159	80	1,402	60	8	35	11,832
現貨負債	(10,297)	(159)	(80)	(1,396)	(60)	(8)	(35)	(12,035)
遠期買入	244	-	-	2	-	-	-	246
遠期賣出	(32)	-	-	(8)	-	-	-	(40)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>3</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>

以上述各報表日期，並沒有外幣結構性持倉淨額。

9. 流動資產維持比率/流動資金比率

	截至十二月三十一日止全年	
	2016年 百分比(%)	2015年 百分比(%)
流動資產維持比率	<u>41.38</u>	<u>38.93</u>

流動資產維持比率乃於期內每個公曆月的平均流動資產維持比率的簡單平均數。
流動資產維持比率乃根據2015年1月1日起生效之《銀行業(流動性)規則》計算。



IV. 其他資料

1. 薪酬披露

A. 薪酬制度

本分行之薪酬建構乃由總行釐定及檢討，薪酬釐定主要是參照同級銀行一般支付予高級行政人員的薪金水平和僱員表現。總體薪酬包括固定薪酬、津貼和福利。只有以現金支付，沒有以股份作為支付基礎之報酬計劃。

B. CG-5下高級管理人員及主要人員的薪酬

就披露而言，本部份提及的高級管理人員及主要人員乃根據香港金融管理局《穩健的薪酬制度指引》的定義。

高級管理層：高級管理人員，包括由銀行委派的總經理和副總經理，負責監督分行的宏觀策略及重要業務。

主要人員：主要人員包括各職能部門和風險監控的主管，其個人業務活動涉及的風險可能造成重大影響，或其個人的職責與分行的盈利有直接的、重要的關聯。

	截至十二月三十一日止全年	
	<u>2016年</u>	<u>2015年</u>
	港幣仟元	港幣仟元
人數	11	10
基本薪金、津貼及福利	8,527	8,443
浮動薪酬	177	121
遞延薪酬	-	-

以上薪酬包括3名(2015年3名)高級管理人員及8名(2015年7名)主要人員。



IV. 其他資料

2. 流動資金風險管理

A. 流動資金風險管理之政策聲明

- a. 流動資金風險管理旨在確保本分行具有相當能力及足夠之現金流量向客戶及同業如期履行到期之債務，並保持充裕的高質素流動資產，以便在發生流動資金短缺危機時，也有足夠應變能力。
- b. 本分行依據「資產負債管理程序及政策與壓力測試」、「流動資金管理政策」和「資金應變計劃」及其他總行相關規定，落實流動資金風險管理。
- c. 本分行審慎地管理流動資金以保持高於法定最低要求的流動資產維持比率。本分行並設定了內部的平均流動資產維持比率在每個公曆月必須保持在35%以上，以確保本分行在日常具有足夠的流動性能力。

B. 流動性風險管理之管理架構

- a. 本分行對於流動資金風險管理的主要單位為「資產負債管理委員會」。
- b. 「資產負債管理委員會」係以分行總經理為會議主席，分行總經理未能出席會議時，得由分行總經理指定資深部門主管代理之。委員會議召開時，列席人員至少須包含存款、放款、交易室及會計之部門主管，並得視需要由分行總經理(或代理人)指定其他列席人員。

3. 於網頁刊發財務披露聲明書

本分行之財務披露聲明書將於適當時候於本銀行之網頁(<http://www.firstbank.com.tw>)刊載，使用者可從銀行網站直接免費下載。



B. 部 - 銀行資料 (綜合數字)

I. 資本及資本充足比率

A. 資本充足比率

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
	百分比(%)	百分比(%)
	巴塞爾準則III基礎	巴塞爾準則III基礎
	未審核	未審核
普通股權一級資本比率	10.95	10.86
一級資本比率	10.95	10.86
總資本比率	<u>13.27</u>	<u>13.46</u>

自2013年起，本銀行之資本充足比率是根據2013年1月1日生效之經修訂資本規則「巴塞爾協議 III」資本協議之實施而計算。

B. 股東資金

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
	港幣仟元	港幣仟元
	<u>45,846,776</u>	<u>44,256,311</u>

II. 其他財務資料

	<u>2016年12月31日</u>	<u>2016年6月30日</u>
資產總額	<u>593,864,146</u>	<u>579,129,485</u>
負債總額	<u>548,017,370</u>	<u>534,873,174</u>
貸款總額	<u>372,962,745</u>	<u>359,495,269</u>
存款總額	<u>471,854,501</u>	<u>457,393,167</u>
	全年至	全年至
	<u>2016年12月31日</u>	<u>2015年12月31日</u>
除稅前盈利/(虧損)	<u>4,935,964</u>	<u>4,492,073</u>



聲明

根據香港金融管理局於2015年8月所發出監管政策手冊『銀行業(披露)規則的應用指引』CA-D-1之指引及建議，本行現附上截至2016年12月31日止之全年度主要財務資料披露報告。本人茲證明此份聲明書所披露之資料已遵從香港金融管理局披露方案之各項建議；並且就本人所知及相信，乃真確無訛，亦不具誤導成分。

總經理(謝裕繡)

第一商業銀行股份有限公司
香港分行

2017年3月20日

日期



第一商業銀行

香港分行

First Commercial Bank Limited

Hong Kong Branch

Key Financial Information Disclosure Statement

For the year ended 31 December 2016



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2016**

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SECTION A. - INFORMATION OF THE BRANCH (INCLUDE H.K. BR. ONLY)

I. PROFIT AND LOSS INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2016

Figures in HKD thousands

	For the year ended 31 December	
	<u>2016</u>	<u>2015</u>
Interest Income	321,118	342,583
Interest Expense	<u>(115,593)</u>	<u>(156,735)</u>
Net interest income	205,525	185,848
Fee and commission income	43,159	59,558
Fee and commission expense	<u>(2,226)</u>	<u>(2,141)</u>
Net fee and commission income	40,933	57,417
Other operating income		
- Gains less losses arising from dealing in foreign currencies	4,655	3,857
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	1,731	2,008
- Gains less losses on disposal of available-for-sale securities	73	240
- Others	<u>-</u>	<u>-</u>
	6,459	6,105
Total income	252,917	249,370
Operating expenses		
- Staff and rental expenses	(37,345)	(37,686)
- Other expenses	<u>(5,843)</u>	<u>(5,546)</u>
Total expenses	(43,188)	(43,232)
Profit before impairment allowances	209,729	206,138
Impairment losses written back/(charges) on loans and advances	(52,073)	4,537
Impairment losses on available-for-sale securities	<u>-</u>	<u>-</u>
Profit before taxation	157,656	210,675
Taxation charge	(25,191)	-
Profit after taxation	<u>132,465</u>	<u>210,675</u>

Notes: The accounting policies adopted by the Bank, are consistent with those applied in the previous financial year.



II. BALANCE SHEET INFORMATION

AS AT 31 DECEMBER 2016

Figures in HKD thousands

	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	3,963,606	2,805,293
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	2,221,959	2,430,091
Amount due from overseas offices	2,043,405	1,428,687
Trade bills less impairment allowances	10,068	324,209
Loans and advances less impairment allowances	6,056,508	6,047,004
Certificates of deposit held	-	-
Available-for-sale debt securities less impairment allowances	2,557,554	1,653,564
Held-to-maturity debt securities	-	-
Other assets		
- Accrued interest	38,454	23,713
- Other accounts	163,062	62,242
Property, plant and equipment	2,121	2,184
Total assets	<u>17,056,737</u>	<u>14,776,987</u>
<u>LIABILITIES</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	768,443	1,099,584
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	331,498	338,292
- Savings deposits	6,290,681	5,681,895
- Time deposits	7,216,792	5,585,543
- Structured deposits	21,785	2,419
Amount due to overseas offices	1,075,123	740,777
Other accounts and provisions	96,697	84,691
Total liabilities	<u>15,801,019</u>	<u>13,533,201</u>
Reserves and current profit/(loss)	<u>1,255,718</u>	<u>1,243,786</u>
Total equity and liabilities	<u>17,056,737</u>	<u>14,776,987</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Trade bills	10,170	324,229
Collective impairment allowances	(102)	(20)
Gross trade bills less impairment allowances	<u>10,068</u>	<u>324,209</u>

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

A. Advances to customers and impairment allowances on advances to customers

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Advances to customers	6,180,198	6,117,077
Advances to banks and other financial institutions	-	-
Total	<u>6,180,198</u>	<u>6,117,077</u>
Collective impairment allowances	(62,191)	(64,520)
Individual impairment allowances	(61,499)	(5,553)
Total	<u>(123,690)</u>	<u>(70,073)</u>
Gross advances less impairment allowances	<u>6,056,508</u>	<u>6,047,004</u>
Allowances as a percentage of gross advances		
- Collective impairment allowances	1.01%	1.05%
- Individual impairment allowances	1.00%	0.09%
Total allowances	<u>2.01%</u>	<u>1.14%</u>

B. Impairment allowances

	Individual impairment allowances	Collective impairment allowances	Total
<u>Balance as at 31 Dec 2016</u>			
- Advances to customers	61,499	62,191	123,690
- Advances to banks and other financial institutions	-	-	0
	<u>61,499</u>	<u>62,191</u>	<u>123,690</u>
<u>Balance as at 30 Jun 2016</u>			
- Advances to customers	5,553	64,520	70,073
- Advances to banks and other financial institutions	-	-	0
	<u>5,553</u>	<u>64,520</u>	<u>70,073</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

C. Impaired advances to customers

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
- Gross impaired advances to customers	75,509	5,994
- Individual impairment allowances	<u>(61,499)</u>	<u>(5,553)</u>
Total	<u>14,010</u>	<u>441</u>
Market value of collateral pledged	<u>0</u>	<u>0</u>
Covered portion of impaired advances	<u>0</u>	<u>0</u>
Uncovered portion of impaired advances	<u>75,509</u>	<u>5,994</u>
Gross impaired advances as a percentage of gross advances to customers	<u>1.22%</u>	<u>0.10%</u>
Individual impairment allowances as a percentage of gross impaired advances	<u>81.45%</u>	<u>92.64%</u>

There were no impaired advances to banks and other financial institutions; nor were there any individual impairment allowances made for them as at 31 December 2016 and 30 June 2016.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES - *continued*

D. Overdue and rescheduled advances to customers

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
a. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	69,798	492
more than 1 year	470	-
	<u>70,268</u>	<u>492</u>
Individual impairment allowances made in respect of the above overdue advances	<u>56,579</u>	<u>488</u>
Market value of collateral held against the covered portion of all overdue advances	<u>0</u>	<u>0</u>
Covered portion of all overdue advances	<u>0</u>	<u>0</u>
Uncovered portion of all overdue advances	<u>70,268</u>	<u>492</u>
b. Rescheduled advances to customers	<u>5,241</u>	<u>5,502</u>
(Net of those overdue advances which have been disclosed in above)		

	As a percentage of total gross advances to customers	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
	Percentage (%)	Percentage (%)
c. Advances to customers overdue for		
more than 1 month and up to 3 months	-	-
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	1.13	0.01
more than 1 year	0.01	-
	<u>1.14</u>	<u>0.01</u>
d. Rescheduled advances to customers	<u>0.08</u>	<u>0.09</u>

E. Reconciliation for advances to customer between overdue advances and impaired advances is as follows:

	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Advances to customers overdue for more than 3 months	70,268	492
Less: loans overdue but not impaired	-	-
Add: overdue loans for 3 months or less and on which interest is being placed in suspense or interest ceased to accrue	-	-
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	5,241	5,502
Total impaired advances	<u>75,509</u>	<u>5,994</u>

There were no advances to banks and other financial institutions which were overdue or rescheduled as at 31 December 2016 and 30 June 2016.

F. Repossessed assets

As at 31 December 2016 and 30 June 2016, there were no repossessed assets held by our bank.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

3. DEBT SECURITIES HELD AND OTHER ACCOUNTS

A. Available-for-sale securities

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Government Bonds (including Hong Kong Exchange Fund Bills)	49,764	50,073
Floating rate notes	795,891	363,806
Debt securities	<u>1,711,899</u>	<u>1,239,685</u>
Total	2,557,554	1,653,564
Issued by:		
Government organization	49,764	50,073
Banks	1,420,528	984,013
Other financial institutions	705,641	234,546
Corporate entities	<u>381,621</u>	<u>384,932</u>
Total	2,557,554	1,653,564
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	<u>2,557,554</u>	<u>1,653,564</u>
Impairment allowances as a percentage of Available-for-sale securities	<u>0.00%</u>	<u>0.00%</u>

B. Held-to-maturity securities

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Debt securities	-	-
Issued by:		
Other financial institutions outside Hong Kong	-	-

C. Overdue or impaired securities

<u>Balance as at 31 Dec 2016</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	2,557,554	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>2,557,554</u>	<u>0</u>	<u>0</u>
<u>Balance as at 30 Jun 2016</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	1,653,564	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>1,653,564</u>	<u>0</u>	<u>0</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

3. DEBT SECURITIES HELD AND OTHER ACCOUNTS - *continued*

D. Other accounts

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Outward cheques receivable	95,024	3,789
Deferred tax asset	34,199	34,365
Evaluation adjustment on Available-for-sale securities	14,676	-
Other accounts	19,163	24,088
Total	<u>163,062</u>	<u>62,242</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

4. OFF-BALANCE SHEET INFORMATION

A. Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at	
	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Direct credit substitutes	29,244	30,262
Trade-related contingencies		
- Customer's liabilities under letter of credit	27,984	5,725
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	17,520	6,161
Forward forward deposits placed	-	-
Other commitments		
- Other commitments with an original maturity of not more than one year	2,324,398	945,189
- Other commitments with an original maturity of more than one year	89,186	108,623
	<u>2,488,332</u>	<u>1,095,960</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount
Exchange rate contracts		
- Spot and forwards	19,796	40,912
- Swaps	53,324	235,322
- Options purchased	599,555	656,486
- Options written	599,555	656,486
	<u>1,272,230</u>	<u>1,589,206</u>

Replacement Costs of Derivatives (of the above derivatives)

	Replacement costs	Replacement costs
Exchange rate contracts		
- Spot and forwards	1	13
- Swaps	9	-
- Options purchased	9,801	15,239
- Options written	8,941	14,555
	<u>18,752</u>	<u>29,807</u>

For contingent liabilities and commitments, the contract amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contract amount is not representative of future liquidity requirements. The replacement costs represent the cost of replacing all contracts which have a positive value when marked to market. They do not take into account the effects of bilateral netting arrangements.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

5. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE

The following information concerning advances to customers by industry sectors has been classified in accordance with industry categories contained in the banking returns of Quarterly Analysis of Loans and Advances and the Provisions (MA(BS)2A) and Assets and Liabilities of an Authorised Institution (MA(BS)1) submitted to the Hong Kong Monetary Authority.

A. By loan usage

1. Loan for use in Hong Kong	As at 31 Dec 2016		As at 30 Jun 2016	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	175,000	-	75,075	75
- Property investment	244,499	72,863	302,956	226,711
- Financial concerns	667,410	30,000	916,347	190,600
- Wholesale and retail trade	1,296,292	967,122	606,454	288,063
- Manufacturing	174,465	12,151	199,819	24,215
- Transport and transport equipment	200,000	-	40,000	-
- Electricity and gas	-	-	-	-
- Information technology	-	-	-	-
- Others	641,007	342,428	569,439	342,512
b. Individuals				
- Loans for the purchase of other residential properties	21,955	21,955	22,718	22,718
- Others	50,070	44,070	31,429	23,213
c. Others	-	-	-	-
	<u>3,470,698</u>	<u>1,490,589</u>	<u>2,764,237</u>	<u>1,118,107</u>
2. Trade finance	68,172	10,426	90,551	25,215
3. Loan for use outside Hong Kong	<u>2,641,328</u>	<u>732,221</u>	<u>3,262,289</u>	<u>766,335</u>
Total	<u>6,180,198</u>	<u>2,233,236</u>	<u>6,117,077</u>	<u>1,909,657</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

5. GROSS ADVANCES TO CUSTOMERS ANALYSED AND REPORTED BY LOAN USAGE- *continued*

B. Analysis of impaired advances for the individual loan usage category:

	<u>As at 31 Dec 2016</u>		<u>As at 30 Jun 2016</u>	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Manufacturing	75,039	61,037	5,502	5,065
- Loan for use outside Hong Kong	470	462	492	488
	<u>75,509</u>	<u>61,499</u>	<u>5,994</u>	<u>5,553</u>

C. By geographical area

After taking into account the transfer of risk, exposures to a single country exceeding 10% of the aggregate gross advances to customers which are disclosed as follows:

<u>As at 31 Dec 2016</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,683,790	69,798	71,408	57,406
- Taiwan	456,487	-	3,631	3,632
- China	1,502,465	470	470	461
- Others	537,456	-	-	-
	<u>6,180,198</u>	<u>70,268</u>	<u>75,509</u>	<u>61,499</u>

<u>As at 30 Jun 2016</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,299,121	-	1,750	1,313
- Taiwan	377,842	-	3,752	3,752
- China	1,897,039	492	492	488
- Others	543,075	-	-	-
	<u>6,117,077</u>	<u>492</u>	<u>5,994</u>	<u>5,553</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

6. INTERNATIONAL CLAIMS

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

Counterparty country/jurisdiction	As at 31 Dec 2016					Total claims
	Banks	Official sector	Non-bank private sector		Others	
			Non-bank financial institution	Non-financial private		
Developed countries	2,659	-	334	151	-	3,144
Offshore centres	506	77	89	3,717	-	4,389
– of which : Hong Kong	506	77	89	3,717	-	4,389
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	34	-	145	-	-	179
Developing Asia and Pacific	6,461	-	813	2,038	-	9,312
– of which : Chinese Taipei	5,527	-	154	342	-	6,023
China	832	-	659	1,308	-	2,799
Total	9,660	77	1,381	5,906	0	17,024

Counterparty country/jurisdiction	As at 30 Jun 2016					Total claims
	Banks	Official sector	Non-bank private sector		Others	
			Non-bank financial institution	Non-financial private		
Developed countries	2,398	-	-	156	-	2,554
Offshore centres	319	337	401	3,022	-	4,079
– of which : Hong Kong	318	337	401	3,022	-	4,078
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-	-
Developing Asia and Pacific	4,942	-	805	2,362	-	8,109
– of which : Chinese Taipei	4,250	-	89	328	-	4,667
China	656	-	716	1,646	-	3,018
Total	7,659	337	1,206	5,540	0	14,742

The above figures are disclosed according to the HKMA return of international banking statistics and pursuant to Section 63 of the Banking Ordinance.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

7. MAINLAND ACTIVITIES EXPOSURES

The analysis of Mainland activities exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the Hong Kong Monetary Authority under the Banking (Disclosure) Rules with reference to the Hong Kong Monetary Authority return of non-bank Mainland exposures.

As at 31 Dec 2016

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	390	-	390
2. Local governments, local government-owned entities and their subsidiaries and JVs	192	-	192
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	266	-	266
4. Other entities of central government not reported in item 1 above	148	62	210
5. Other entities of local governments not reported in item 2 above	425	110	535
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,181	121	1,302
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	3	3
Total	<u>2,602</u>	<u>296</u>	<u>2,898</u>
Total assets after provision	<u>17,057</u>		
On-balance sheet exposures as percentage of total assets	<u>15.25%</u>		

As at 30 Jun 2016

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	390	-	390
2. Local governments, local government-owned entities and their subsidiaries and JVs	192	78	270
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	531	-	531
4. Other entities of central government not reported in item 1 above	179	31	210
5. Other entities of local governments not reported in item 2 above	513	-	513
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,315	66	1,381
7. Other counterparties where the exposures are considered by exposures the reporting institution to be non-bank Mainland China exposures	-	1	1
Total	<u>3,120</u>	<u>176</u>	<u>3,296</u>
Total assets after provision	<u>14,777</u>		
On-balance sheet exposures as percentage of total assets	<u>21.11%</u>		



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

8. FOREIGN CURRENCY POSITION

The foreign currency exposures are prepared in accordance with the HKMA banking return of "Foreign Currency Position" completion instructions. The net position in foreign currencies are disclosed as follows:

As at 31 Dec 2016								
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	11,972	143	92	1,468	62	18	19	13,774
Spot liabilities	(11,932)	(143)	(87)	(1,470)	(62)	(17)	(19)	(13,730)
Forward purchases	20	-	-	3	-	-	-	23
Forward sales	(53)	-	(5)	(1)	-	-	-	(59)
Net option position	-	-	-	-	-	-	-	0
Net long (short) position	<u>7</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>8</u>

As at 30 Jun 2016								
Currency	USD	JPY	EUR	CNY	AUD	GBP	Other foreign currencies	Total
Spot assets	10,088	159	80	1,402	60	8	35	11,832
Spot liabilities	(10,297)	(159)	(80)	(1,396)	(60)	(8)	(35)	(12,035)
Forward purchases	244	-	-	2	-	-	-	246
Forward sales	(32)	-	-	(8)	-	-	-	(40)
Net option position	-	-	-	-	-	-	-	0
Net long (short) position	<u>3</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>

There were no foreign currency structural position as at the above respective reporting dates.

9. LIQUIDITY MAINTENANCE RATIO

AVERAGE LIQUIDITY RATIO

	For the year ended 31 December	
	2016	2015
	Percentage (%)	Percentage (%)
Liquidity maintenance ratio	<u>41.38</u>	<u>38.93</u>

The Branch's average liquidity maintenance ratio for the period is the simple average of each calendar month's average liquidity ratio. The liquidity maintenance ratio is computed in accordance with the Banking (Liquidity) Rules with effect from 1 January 2015.



IV. OTHER INFORMATION

1. DISCLOSURE OF REMUNERATION

A. Remuneration system

The reward system of our Branch is designed and reviewed by our Head Office. The basis of determining the emoluments payable by the Branch to senior management is mainly by reference to the level of emoluments normally paid by comparable banks and employees' performance. Total compensation comprises a fixed component, allowance and benefits. The reward to be expensed as cash settled, no award as shared-based compensation plan.

B. Remuneration for Senior Management and Key Personnel under CG-5

For the purpose of disclosure, Senior Management and Key Personnel mentioned in this section are defined according to the Hong Kong Monetary Authority's Guideline on a Sound Remuneration System.

Senior Management : The senior executives, including General Manager and Deputy General Managers, who are designated by the Bank and responsible for oversight of the branch-wide strategy or material business.

Key Personnel : The employees, including heads of functional departments and risk control, whose individual business activities involve the assumption of material risk which may have significant impact on risk exposure, or whose individual responsibilities are directly and materially linked to the profit.

For the year ended 31 December

	<u>2016</u>	<u>2015</u>
	HKD '000	HKD '000
Persons	11	10
Basic salaries, allowances and benefits	8,527	8,443
Variable remuneration	177	121
Deferred remuneration	-	-

The remuneration above includes 3 (2015: 3) members of Senior Management and 8 (2015: 7) members of Key Personnel.



IV. OTHER INFORMATION

2. LIQUIDITY RISK MANAGEMENT

A. Policy Statement of Liquidity Risk Management

- a. The purpose of liquidity risk management is to ensure our abilities with sufficient cash flows to meet obligations payable to our customers and interbank counterparties. And our Branch should always hold an adequate quantity of high quality liquid assets in order to handle the situation of liquidity shortfalls.
- b. Our Branch obeys "Asset/Liability Management Policy and Procedure", "Liquidity Management Policy", "Contingency Funding Plan" and other related regulations from our Head Office to manage the liquidity risk.
- c. Our Branch manages the liquidity on a prudent basis to ensure that we can always maintain a sufficiently high liquidity maintenance ratio relative to the statutory minimum. Additionally, the internal limit of liquidity maintenance ratio on average for each calendar month is set at 35% in order for the Branch to retain sufficient liquidity during its normal course of operation.

B. Management Mechanism of Liquidity Risk Management

- a. Assets and Liability Committee ("ALCO") is mainly responsible for the liquidity risk management in our Branch.
- b. The General Manager of our Branch is the chairman of ALCO, or in his absence, the General Manager (C.E.) could designate A.C.E. in our Branch as alternate General Manager. The other attendance members in ALCO at least include the Department Heads from Deposits, Loans, Treasury and Accounting Department. Otherwise, the General Manager could designate any other staff to attend at the ALCO in need.

3. PUBLICATION OF KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT ON WEBSITE

The Disclosure Statement of the Branch will be published on the website of the Bank (<http://www.firstbank.com.tw>) in due course. Users can download from the Bank's website for free.



SECTION B. - INFORMATION OF THE BANK (CONSOLIDATED BASIS)

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
	Percentage (%)	Percentage (%)
	Basel III basis	Basel III basis
	Unaudited	Unaudited
Common Equity Tier 1 capital ratio	10.95	10.86
Tier 1 capital ratio	10.95	10.86
Total capital ratio	<u>13.27</u>	<u>13.46</u>

Starting from 2013, the capital adequacy ratios of the Bank are compiled in accordance with the amended Capital Rules effective from 1 January 2013 for the implementation of the "Basel III" capital accord.

B. Aggregate amount of shareholders' funds

<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
HKD '000	HKD '000
<u>45,846,776</u>	<u>44,256,311</u>

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	<u>31-Dec-2016</u>	<u>30-Jun-2016</u>
Total assets	<u>593,864,146</u>	<u>579,129,485</u>
Total liabilities	<u>548,017,370</u>	<u>534,873,174</u>
Total advances	<u>372,962,745</u>	<u>359,495,269</u>
Total customer deposit	<u>471,854,501</u>	<u>457,393,167</u>
	year to	year to
	<u>31-Dec-2016</u>	<u>31-Dec-2015</u>
Profit/(Loss) before taxation	<u>4,935,964</u>	<u>4,492,073</u>



第一商業銀行
First Commercial Bank

香港分行
Hong Kong Branch

Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement, we have pleasure in presenting the Key Financial Information Disclosure Statements of First Commercial Bank Limited, Hong Kong Branch for the year ended 31 December 2016. We confirmed that the information contained therein complies, in all material respects, with the supervisory policy manual CA-D-1“Guideline on the Application of the Banking (Disclosure) Rules” issued in August 2015, and to the best of my knowledge and belief, it is not false or misleading.

A handwritten signature in black ink, appearing to read 'SU HSIEH Yu Hsiu'.

General Manager (SU HSIEH Yu Hsiu)
First Commercial Bank Limited
Hong Kong Branch

20 March 2017

Date