



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

截至二零一四年六月三十日止之半年度



主要財務資料披露聲明書

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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2014年6月30日止之半年度

港幣仟元

	截至六月三十日止半年	
	2014年	2013年
利息收入	176,755	94,353
利息支出	(74,868)	(32,925)
淨利息收入	101,887	61,428
服務費及佣金收入	22,372	18,911
服務費及佣金支出	(993)	(886)
淨服務費及佣金收入	21,379	18,025
其他營運收入		
- 外匯買賣收益減虧損	2,282	2,455
- 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)	861	372
- 出售可供出售證券的收益減虧損	-	-
- 其他	-	1,289
	3,143	4,116
總收入	126,409	83,569
營運支出		
- 職員及租金開支費用	(16,748)	(14,634)
- 其它開支	(2,961)	(2,770)
總支出	(19,709)	(17,404)
扣除減值準備前之溢利	106,700	66,165
貸款及墊款之減值回撥/(提撥)	(4,673)	(3,619)
可供出售證券減值損失	-	-
稅前盈利	102,027	62,546
稅款支出	-	-
稅後盈利	102,027	62,546

附註：

1. 本行採用之會計政策，與過往財政年度所採納者一致。

2. 比較數字

若干比較數字已經重新分類，以符合當期所採納之財務報表呈列方式。



II. 資產負債表資料

截至2014年6月30日止

港幣仟元

	2014年6月30日	2013年12月31日
資產		
現金及存放同業之結餘(存放於海外聯行的金額除外)	3,222,426	2,908,561
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)	1,244,501	714,582
存放於海外聯行的金額	348,780	111,752
貿易票據扣除減值準備	268,449	8,062
貸款扣除減值準備	7,089,507	6,460,537
持有之存款證	426,283	426,459
可供出售證券扣除減值準備	1,093,922	1,083,783
持至到期日證券	-	-
其他資產		
- 應計利息	39,670	23,687
- 其他帳項	41,540	54,298
有形固定資產	2,076	2,272
總資產	13,777,154	11,793,993
負債		
同業之存款及結餘(結欠海外聯行的金額除外)	1,645,313	768,700
客戶的往來、儲蓄、定期及其他存款		
- 活期存款及往來帳戶	270,157	271,265
- 儲蓄存款	4,796,466	5,015,980
- 定期存款	5,193,208	4,679,767
- 結構性存款	16,352	17,308
結欠海外聯行的金額	872,108	179,819
其他負債	77,606	57,237
總負債	12,871,210	10,990,076
保留盈餘及本年度盈利/(虧損)	905,944	803,917
總權益與負債	13,777,154	11,793,993



III. 補充財務資料

港幣仟元

1. 貿易票據及減值準備項目

	<u>2014年6月30日</u>	<u>2013年12月31日</u>
貿易票據	268,472	8,143
綜合減值撥備	(23)	(81)
貿易票據減減值準備	<u>268,449</u>	<u>8,062</u>

2. 貸款及減值準備項目

A. 貸款及減值準備

	<u>2014年6月30日</u>	<u>2013年12月31日</u>
客戶貸款	7,091,626	6,363,050
同業及其他金融機構的貸款	<u>72,000</u>	<u>165,553</u>
合計	7,163,626	6,528,603
綜合減值撥備	(71,637)	(65,286)
個別減值撥備	<u>(2,482)</u>	<u>(2,780)</u>
合計	(74,119)	(68,066)
貸款減減值準備	<u>7,089,507</u>	<u>6,460,537</u>
減值準備佔貸款總額百分比		
- 綜合減值撥備	1.00%	1.00%
- 個別減值撥備	<u>0.03%</u>	<u>0.04%</u>
準備總額	<u>1.03%</u>	<u>1.04%</u>

B. 減值虧損準備

截至2014年6月30日

	個別準備	綜合準備	合計
- 客戶貸款	2,482	70,916	73,398
- 同業及其他金融機構的貸款	<u>-</u>	<u>721</u>	<u>721</u>
	<u>2,482</u>	<u>71,637</u>	<u>74,119</u>

截至2013年12月31日

	個別準備	綜合準備	合計
- 客戶貸款	2,780	63,630	66,410
- 同業及其他金融機構的貸款	<u>-</u>	<u>1,656</u>	<u>1,656</u>
	<u>2,780</u>	<u>65,286</u>	<u>68,066</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>2014年6月30日</u>	<u>2013年12月31日</u>
- 減值貸款總額	7,714	9,079
- 個別貸款減值準備	(2,482)	(2,780)
合計	<u>5,232</u>	<u>6,299</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>7,714</u>	<u>9,079</u>
減值貸款佔客戶貸款的百分比	<u>0.11%</u>	<u>0.14%</u>
個別貸款減值準備佔減值貸款總額之百分比	<u>32.18%</u>	<u>30.62%</u>

於2014年6月30日及2013年12月31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>2014年6月30日</u>	<u>2013年12月31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	-	-
1年以上	-	-
	<u>0</u>	<u>0</u>
就上述逾期貸款所作之 個別減值準備	<u>0</u>	<u>0</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>0</u>	<u>0</u>
b. 經重組之客戶貸款 (已扣除在上述列明之逾期貸款)	<u>7,714</u>	<u>9,046</u>

該等貸款佔客戶貸款總額的百分比

	<u>2014年6月30日</u> 百分比(%)	<u>2013年12月31日</u> 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年以上	-	-
	<u>0.00</u>	<u>0.00</u>
d. 經重組之客戶貸款	<u>0.11</u>	<u>0.14</u>

E. 逾期及減值貸款對帳表

	<u>2014年6月30日</u>	<u>2013年12月31日</u>
逾期3個月或以上的客戶貸款	-	-
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	<u>7,714</u>	<u>9,079</u>
減值客戶貸款總額	<u>7,714</u>	<u>9,079</u>

於2014年6月30日及2013年12月31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2014年6月30日及2013年12月31日本行並無持有收回資產。

III. 補充財務資料 (續)

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3. 持有證券及其他賬項

A. 可供出售證券

	<u>2014年6月30日</u>	<u>2013年12月31日</u>
國庫債券(包括外匯基金票據)	50,036	50,016
浮息票據	-	116,625
債務證券	1,043,886	917,142
合計	<u>1,093,922</u>	<u>1,083,783</u>
發行機構：		
政府機構	50,036	50,016
銀行	-	116,625
其他金融機構	291,861	286,124
公司企業	752,025	631,018
合計	<u>1,093,922</u>	<u>1,083,783</u>
減值撥備	-	-
可供出售證券減減值準備	<u>1,093,922</u>	<u>1,083,783</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>2014年6月30日</u>	<u>2013年12月31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2014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	1,093,922	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>1,093,922</u>	<u>0</u>	<u>0</u>

截至2013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	1,083,783	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>1,083,783</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>2014年6月30日</u>	<u>2013年12月31日</u>
應收票款	9,343	11,420
遞延稅項資產	18,671	18,671
可供出售債券評價調整	5,537	19,642
其他賬項	<u>7,989</u>	<u>4,565</u>
合計	41,540	54,298

III. 補充財務資料 (續)

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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。

	2014年6月30日	2013年12月31日
直接信貸替代項目	37,377	29,837
與貿易有關的或然項目		
- 應收信用狀款項	42,835	24,165
- 應收保證款項	-	-
- 應收承兌票款	16,138	2,616
遠期有期存款	-	-
其他承諾		
- 原訂到期期限不超過一年之承諾	1,060,362	935,946
- 原訂到期期限超過一年之承諾	15,717	81,003
	<u>1,172,429</u>	<u>1,073,567</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	13,036	26,361
- 掉期	163,309	156,087
- 購入期權	418,875	203,297
- 沽出期權	418,875	203,297
	<u>1,014,095</u>	<u>589,042</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	-	4
- 掉期	20	165
- 購入期權	4,819	1,505
- 沽出期權	4,687	1,429
	<u>9,526</u>	<u>3,103</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)

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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

	<u>2014年6月30日</u>		<u>2013年12月31日</u>	
	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
1. 在香港使用的貸款				
a. 工商金融				
- 物業發展	367,954	136,942	388,001	134,945
- 物業投資	991,231	707,295	973,508	765,732
- 金融企業	1,218,778	85,353	995,793	69,861
- 批發及零售業	101,429	24,353	157,595	24,981
- 製造業	590,318	43,798	798,357	59,510
- 運輸及運輸設備	168,456	124,758	174,760	131,230
- 電力及氣體燃料	-	-	-	-
- 資訊科技	-	-	-	-
- 其他	204,358	2,842	204,522	2,923
b. 個人				
- 購買其他住宅物業的貸款	34,442	34,442	35,427	35,427
- 其他	29,976	23,397	24,192	24,192
c. 其他	-	-	-	-
	<u>3,706,942</u>	<u>1,183,180</u>	<u>3,752,155</u>	<u>1,248,801</u>
2. 貿易融資	115,454	31,439	109,838	35,786
3. 在香港以外使用的貸款	<u>3,269,230</u>	<u>798,660</u>	<u>2,501,057</u>	<u>649,503</u>
總計	<u>7,091,626</u>	<u>2,013,279</u>	<u>6,363,050</u>	<u>1,934,090</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：

	2014年6月30日		2013年12月31日	
	減值貸款	個別減值準備	減值貸款	個別減值準備
- 製造業	6,645	2,169	7,105	2,279
- 在香港以外使用的貸款	1,069	313	1,974	501
	<u>7,714</u>	<u>2,482</u>	<u>9,079</u>	<u>2,780</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2014年6月30日		逾期三個月 以上之貸款	減值貸款	個別減值準備
	貸款結餘			
- 香港	3,840,723	-	3,169	1,528
- 台灣	476,110	-	4,545	954
- 中國內地	2,772,677	-	-	-
- 其他	2,116	-	-	-
	<u>7,091,626</u>	<u>0</u>	<u>7,714</u>	<u>2,482</u>

截至2013年12月31日		逾期三個月 以上之貸款	減值貸款	個別減值準備
	貸款結餘			
- 香港	3,656,459	-	3,812	1,703
- 台灣	463,994	-	5,267	1,077
- 中國內地	2,217,428	-	-	-
- 其他	25,169	-	-	-
	<u>6,363,050</u>	<u>0</u>	<u>9,079</u>	<u>2,780</u>



III. 補充財務資料 (續)

港幣百萬元

6. 跨國債權

下列是以交易對手類別而分析的跨國債權表。有關國家或區域分類是以交易對手之所在地為基準，並已顧及國家風險轉移之因素。此分析乃根據金融管理局之「跨國債權申報表」之指引而編制。該等國家或區域分類佔跨國債權總額百分之十或以上，便予以揭露。

截至2014年6月30日	銀行	公營機構	其他	總計
亞太區(不包括香港)	4,623	-	4,189	8,812
-其中-				
中國	3,557	-	3,493	7,050
台灣	970	-	694	1,664
亞太其他地區	96	-	2	98
其他地區	157	-	-	157
總計	<u>4,780</u>	<u>0</u>	<u>4,189</u>	<u>8,969</u>
截至2013年12月31日	銀行	公營機構	其他	總計
亞太區(不包括香港)	3,937	-	3,654	7,591
-其中-				
中國	2,376	-	2,945	5,321
台灣	1,329	-	684	2,013
亞太其他地區	232	-	25	257
其他地區	153	-	-	153
總計	<u>4,090</u>	<u>0</u>	<u>3,654</u>	<u>7,744</u>

* 上述台灣地區已扣除對境外關連辦事處之風險總額。



III. 補充財務資料 (續)

港幣百萬元

7. 非銀行的中國內地風險承擔

非銀行業之交易對手乃按照金融管理局報表「貸款、墊款及準備金分析季報表」內的定義界定。有關非銀行的內地風險承擔如下：

截至2014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	個別評估之 減值準備
中國政府擁有之機構	1,819	-	1,819	-
中國內地機構	380	-	380	-
於中國內地使用之境外公司 及個人之信貸	1,379	225	1,604	-
其他非銀行的中國內地風險承擔	41	-	41	-
總計	<u>3,619</u>	<u>225</u>	<u>3,844</u>	<u>0</u>

截至2013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	個別評估之 減值準備
中國政府擁有之機構	1,534	-	1,534	-
中國內地機構	446	-	446	-
於中國內地使用之境外公司 及個人之信貸	1,178	175	1,353	-
其他非銀行的中國內地風險承擔	49	11	60	-
總計	<u>3,207</u>	<u>186</u>	<u>3,393</u>	<u>0</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2014年6月30日								
貨幣	美元	英鎊	日元	歐元	人民幣	澳元	其他外幣	總額
現貨資產	7,940	-	178	63	3,314	26	11	11,532
現貨負債	(8,010)	-	(178)	(64)	(3,206)	(32)	(11)	(11,501)
遠期買入	124	-	-	1	11	13	-	149
遠期賣出	(52)	-	-	-	(117)	(7)	-	(176)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>

截至2013年12月31日								
貨幣	美元	英鎊	日元	歐元	人民幣	澳元	其他外幣	總額
現貨資產	7,027	-	188	62	2,414	33	20	9,744
現貨負債	(7,086)	-	(188)	(61)	(2,412)	(49)	(21)	(9,817)
遠期買入	122	-	1	-	-	34	1	158
遠期賣出	(61)	-	(1)	-	-	(17)	(1)	(80)
期權盤淨額	-	-	-	-	-	-	-	0
長(短)盤淨額	<u>2</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>(1)</u>	<u>5</u>

以上述各報表日期，並沒有外幣結構性持倉淨額。

9. 流動資金比率

期內平均流動資金比率

截至六月三十日止半年

<u>2014年</u>	<u>2013年</u>
百分比(%)	百分比(%)
<u>45.68</u>	<u>43.23</u>

本分行之期內平均流動資金比率是每月平均流動資金比率之簡單平均數，計算方法是根據香港銀行業條例第四附表。



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. 高級管理人員的薪酬

	截至六月三十日止半年	
	2014年	2013年
	港幣仟元	港幣仟元
人數	9	8
基本薪金、津貼及福利	3,872	3,729
浮動薪酬	-	-
遞延薪酬	-	-

2. 流動資金風險管理

A. 流動資金風險管理之政策聲明

- 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。
- 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。
- 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金比率。本分行並設定了內部的平均流動資金比率（包含每月平均值及月底日）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

- 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」。
- 「資產負債管理委員會」係以分行經理為會議主席，分行經理未能出席會議時，得由分行經理指定資深部門主管代理之。委員會召開時，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>2014年6月30日</u>	<u>2013年12月31日</u>
	百分比(%)	百分比(%)
	巴塞爾準則III基礎	巴塞爾準則III基礎
	經審核	經審核
普通股權一級資本比率	8.64	8.31
一級資本比率	8.64	8.31
總資本比率	<u>10.88</u>	<u>10.90</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>2014年6月30日</u>	<u>2013年12月31日</u>
	港幣仟元	港幣仟元
	<u>36,257,081</u>	<u>34,234,156</u>

II. 其他財務資料

港幣仟元

	<u>2014年6月30日</u>	<u>2013年12月31日</u>
資產總額	<u>586,636,593</u>	<u>570,269,142</u>
負債總額	<u>550,379,512</u>	<u>536,034,986</u>
貸款總額	<u>381,700,891</u>	<u>374,813,620</u>
存款總額	<u>457,217,489</u>	<u>448,865,386</u>
	半年至	半年至
	<u>2014年6月30日</u>	<u>2013年6月30日</u>
除稅前盈利/(虧損)	<u>2,265,148</u>	<u>1,917,780</u>



聲 明

根據香港金融管理局於2007年5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「海外註冊認可機構」披露財務資料指引及建議，本行現附上截至2014年6月30日止之半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。

Chien-Pao Lin

總經理(林謙浩)

第一商業銀行股份有限公司
香港分行

2014年9月18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 half year ended 30 June 2014



KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE HALF YEAR ENDED 30 JUNE 2014

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

I. PROFIT AND LOSS INFORMATION

FOR THE HALF YEAR ENDED 30 JUNE 2014

Figures in HKD thousands

	For the six months ended 30 June	
	2014	2013
Interest Income	176,755	94,353
Interest Expense	<u>(74,868)</u>	<u>(32,925)</u>
Net interest income	101,887	61,428
Fee and commission income	22,372	18,911
Fee and commission expense	<u>(993)</u>	<u>(886)</u>
Net fee and commission income	21,379	18,025
Other operating income		
- Gains less losses arising from dealing in foreign currencies	2,282	2,455
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	861	372
- Gains less losses on disposal of available-for-sale securities	-	-
- Others	<u>-</u>	<u>1,289</u>
	3,143	4,116
Total income	126,409	83,569
Operating expenses		
- Staff and rental expenses	(16,748)	(14,634)
- Other expenses	<u>(2,961)</u>	<u>(2,770)</u>
Total expenses	(19,709)	(17,404)
Profit before impairment allowances	106,700	66,165
Impairment losses written back/(charges) on loans and advances	(4,673)	(3,619)
Impairment losses on available-for-sale securities	<u>-</u>	<u>-</u>
Profit before taxation	102,027	62,546
Taxation charge	-	-
Profit after taxation	<u>102,027</u>	<u>62,546</u>

Notes:

1. The accounting policies adopted by the Bank, are consistent with those applied in the previous financial year.
2. Comparative figures
Certain comparative figures have been reclassified to conform with the financial statements presentation adopted in current period.

**第一商業銀行****First Commercial Bank****香港分行****Hong Kong Branch****II. BALANCE SHEET INFORMATION****AS AT 30 JUNE 2014**

Figures in HKD thousands

	<u>30-Jun-2014</u>	<u>31-Dec-2013</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	3,222,426	2,908,561
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	1,244,501	714,582
Amount due from overseas offices	348,780	111,752
Trade bills less impairment allowances	268,449	8,062
Loans and advances less impairment allowances	7,089,507	6,460,537
Certificates of deposit held	426,283	426,459
Available-for-sale debt securities less impairment allowances	1,093,922	1,083,783
Held-to-maturity debt securities	-	-
Other assets		
- Accrued interest	39,670	23,687
- Other accounts	41,540	54,298
Property, plant and equipment	2,076	2,272
Total assets	<u>13,777,154</u>	<u>11,793,993</u>
<u>LIABILITIES</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	1,645,313	768,700
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	270,157	271,265
- Savings deposits	4,796,466	5,015,980
- Time deposits	5,193,208	4,679,767
- Structured deposits	16,352	17,308
Amount due to overseas offices	872,108	179,819
Other accounts and provisions	77,606	57,237
Total liabilities	<u>12,871,210</u>	<u>10,990,076</u>
Reserves and current profit/(loss)	<u>905,944</u>	<u>803,917</u>
Total equity and liabilities	<u>13,777,154</u>	<u>11,793,993</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at	
	30-Jun-2014	31-Dec-2013
Trade bills	268,472	8,143
Collective impairment allowances	(23)	(81)
Gross trade bills less impairment allowances	<u>268,449</u>	<u>8,062</u>

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

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

	As at	
	30-Jun-2014	31-Dec-2013
Advances to customers	7,091,626	6,363,050
Advances to banks and other financial institutions	72,000	165,553
Total	<u>7,163,626</u>	<u>6,528,603</u>
Collective impairment allowances	(71,637)	(65,286)
Individual impairment allowances	(2,482)	(2,780)
Total	<u>(74,119)</u>	<u>(68,066)</u>
Gross advances less impairment allowances	<u>7,089,507</u>	<u>6,460,537</u>
Allowances as a percentage of gross advances		
- Collective impairment allowances	1.00%	1.00%
- Individual impairment allowances	0.03%	0.04%
Total allowances	<u>1.03%</u>	<u>1.04%</u>

B. Impairment allowances

	Individual impairment allowances	Collective impairment allowances	Total
<u>Balance as at 30 Jun 2014</u>			
- Advances to customers	2,482	70,916	73,398
- Advances to banks and other financial institutions	-	721	721
	<u>2,482</u>	<u>71,637</u>	<u>74,119</u>
<u>Balance as at 31 Dec 2013</u>			
- Advances to customers	2,780	63,630	66,410
- Advances to banks and other financial institutions	-	1,656	1,656
	<u>2,780</u>	<u>65,286</u>	<u>68,066</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>30-Jun-2014</u>	<u>31-Dec-2013</u>
- Gross impaired advances to customers	7,714	9,079
- Individual impairment allowances	<u>(2,482)</u>	<u>(2,780)</u>
Total	<u>5,232</u>	<u>6,299</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>7,714</u>	<u>9,079</u>
Gross impaired advances as a percentage of gross advances to customers	<u>0.11%</u>	<u>0.14%</u>
Individual impairment allowances as a percentage of gross impaired advances	<u>32.18%</u>	<u>30.62%</u>

There were no impaired advances to banks and other financial institutions; nor were there any individual impairment allowances made for them as at 30 June 2014 and 31 December 2013.



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>30-Jun-2014</u>	<u>31-Dec-2013</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	-	-
more than 1 year	-	-
	<u>0</u>	<u>0</u>
Individual impairment allowances made in respect of the above overdue advances	<u>0</u>	<u>0</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>0</u>	<u>0</u>
b. Rescheduled advances to customers	<u>7,714</u>	<u>9,046</u>
(Net of those overdue advances which have been disclosed in above)		

	As a percentage of total gross advances to customers	
	<u>30-Jun-2014</u>	<u>31-Dec-2013</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	-	-
more than 1 year	-	-
	<u>0.00</u>	<u>0.00</u>
d. Rescheduled advances to customers	<u>0.11</u>	<u>0.14</u>

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

	<u>30-Jun-2014</u>	<u>31-Dec-2013</u>
Advances to customers overdue for more than 3 months	-	-
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	<u>7,714</u>	<u>9,079</u>
Total impaired advances	<u>7,714</u>	<u>9,079</u>

There were no advances to banks and other financial institutions which were overdue or rescheduled as at 30 June 2014 and 31 December 2013.

F. Repossessed assets

As at 30 June 2014 and 31 December 2013, 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	
	30-Jun-2014	31-Dec-2013
Government Bonds (including Hong Kong Exchange Fund Bills)	50,036	50,016
Floating rate notes	-	116,625
Debt securities	1,043,886	917,142
Total	1,093,922	1,083,783
Issued by:		
Government organization	50,036	50,016
Banks	-	116,625
Other financial institutions	291,861	286,124
Corporate entities	752,025	631,018
Total	1,093,922	1,083,783
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	1,093,922	1,083,783
Impairment allowances as a percentage of Available-for-sale securities	0.00%	0.00%

B. Held-to-maturity securities

	As at	
	30-Jun-2014	31-Dec-2013
Debt securities	-	-
Issued by:		
Other financial institutions outside Hong Kong	-	-

C. Overdue or impaired securities

<u>Balance as at 30 Jun 2014</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	1,093,922	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	1,093,922	0	0
<u>Balance as at 31 Dec 2013</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	1,083,783	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	1,083,783	0	0



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

D. Other accounts

	As at	
	<u>30-Jun-2014</u>	<u>31-Dec-2013</u>
Outward cheques receivable	9,343	11,420
Deferred tax asset	18,671	18,671
Evaluation adjustment on Available-for-sale securities	5,537	19,642
Other accounts	<u>7,989</u>	<u>4,565</u>
Total	41,540	54,298



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>30-Jun-2014</u>	<u>31-Dec-2013</u>
Direct credit substitutes	37,377	29,837
Trade-related contingencies		
- Customer's liabilities under letter of credit	42,835	24,165
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	16,138	2,616
Forward forward deposits placed	-	-
Other commitments		
- Other commitments with an original maturity of not more than one year	1,060,362	935,946
- Other commitments with an original maturity of more than one year	15,717	81,003
	<u>1,172,429</u>	<u>1,073,567</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount
Exchange rate contracts		
- Spot and forwards	13,036	26,361
- Swaps	163,309	156,087
- Options purchased	418,875	203,297
- Options written	418,875	203,297
	<u>1,014,095</u>	<u>589,042</u>

Replacement Costs of Derivatives (of the above derivatives)

	Replacement costs	Replacement costs
Exchange rate contracts		
- Spot and forwards	-	4
- Swaps	20	165
- Options purchased	4,819	1,505
- Options written	4,687	1,429
	<u>9,526</u>	<u>3,103</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	<u>As at 30 Jun 2014</u>		<u>As at 31 Dec 2013</u>	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	367,954	136,942	388,001	134,945
- Property investment	991,231	707,295	973,508	765,732
- Financial concerns	1,218,778	85,353	995,793	69,861
- Wholesale and retail trade	101,429	24,353	157,595	24,981
- Manufacturing	590,318	43,798	798,357	59,510
- Transport and transport equipment	168,456	124,758	174,760	131,230
- Electricity and gas	-	-	-	-
- Information technology	-	-	-	-
- Others	204,358	2,842	204,522	2,923
b. Individuals				
- Loans for the purchase of other residential properties	34,442	34,442	35,427	35,427
- Others	29,976	23,397	24,192	24,192
c. Others	-	-	-	-
	<u>3,706,942</u>	<u>1,183,180</u>	<u>3,752,155</u>	<u>1,248,801</u>
2. Trade finance	115,454	31,439	109,838	35,786
3. Loan for use outside Hong Kong	<u>3,269,230</u>	<u>798,660</u>	<u>2,501,057</u>	<u>649,503</u>
Total	<u>7,091,626</u>	<u>2,013,279</u>	<u>6,363,050</u>	<u>1,934,090</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 30 Jun 2014</u>		<u>As at 31 Dec 2013</u>	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Manufacturing	6,645	2,169	7,105	2,279
- Loan for use outside Hong Kong	1,069	313	1,974	501
	<u>7,714</u>	<u>2,482</u>	<u>9,079</u>	<u>2,780</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 30 Jun 2014</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,840,723	-	3,169	1,528
- Taiwan	476,110	-	4,545	954
- China	2,772,677	-	-	-
- Others	2,116	-	-	-
	<u>7,091,626</u>	<u>0</u>	<u>7,714</u>	<u>2,482</u>

<u>As at 31 Dec 2013</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,656,459	-	3,812	1,703
- Taiwan	463,994	-	5,267	1,077
- China	2,217,428	-	-	-
- Others	25,169	-	-	-
	<u>6,363,050</u>	<u>0</u>	<u>9,079</u>	<u>2,780</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

6. CROSS-BORDER CLAIMS DISCLOSURE

The following tables analyse cross-border claims by types of counterparties. Country or geographical classification is based upon the locations of counterparties after taking into account the transfer of country risk. They are prepared in according with the HKMA banking return of "Cross-broder Claims" completion instructions. Countries or geographical areas constituting 10% or more of the total cross-border claims are disclosed.

<u>As at 30 Jun 2014</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	4,623	-	4,189	8,812
- <i>Of which</i> -				
China	3,557	-	3,493	7,050
Taiwan	970	-	694	1,664
Rest of Asia Pacific	96	-	2	98
Others	157	-	-	157
Total	<u>4,780</u>	<u>0</u>	<u>4,189</u>	<u>8,969</u>

<u>As at 31 Dec 2013</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	3,937	-	3,654	7,591
- <i>Of which</i> -				
China	2,376	-	2,945	5,321
Taiwan	1,329	-	684	2,013
Rest of Asia Pacific	232	-	25	257
Others	153	-	-	153
Total	<u>4,090</u>	<u>0</u>	<u>3,654</u>	<u>7,744</u>

* The aggregate gross amount of exposure to related foreign offices are excluded in the Taiwan area as disclosed in above.



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

7. NON-BANK MAINLAND CHINA EXPOSURES

Non-bank counterparties are identified in accordance with the definitions set out in the banking return of "Quarterly Analysis of Loans and Advances and Provisions" issued by the HKMA. Exposures in Mainland China arising from non-bank counterparties are summarised as follows:

As at 30 Jun 2014

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>	<u>Individually assessed impairment allowances</u>
China government owned entities	1,819	-	1,819	-
Mainland China entities	380	-	380	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	1,379	225	1,604	-
Other non-bank Mainland China exposures	41	-	41	-
Total	<u>3,619</u>	<u>225</u>	<u>3,844</u>	<u>0</u>

As at 31 Dec 2013

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>	<u>Individually assessed impairment allowances</u>
China government owned entities	1,534	-	1,534	-
Mainland China entities	446	-	446	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	1,178	175	1,353	-
Other non-bank Mainland China exposures	49	11	60	-
Total	<u>3,207</u>	<u>186</u>	<u>3,393</u>	<u>0</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 30 Jun 2014								
Currency	USD	GBP	JPY	EUR	CNY	AUD	Other foreign currencies	Total
Spot assets	7,940	-	178	63	3,314	26	11	11,532
Spot liabilities	(8,010)	-	(178)	(64)	(3,206)	(32)	(11)	(11,501)
Forward purchases	124	-	-	1	11	13	-	149
Forward sales	(52)	-	-	-	(117)	(7)	-	(176)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>

As at 31 Dec 2013								
Currency	USD	GBP	JPY	EUR	CNY	AUD	Other foreign currencies	Total
Spot assets	7,027	-	188	62	2,414	33	20	9,744
Spot liabilities	(7,086)	-	(188)	(61)	(2,412)	(49)	(21)	(9,817)
Forward purchases	122	-	1	-	-	34	1	158
Forward sales	(61)	-	(1)	-	-	(17)	(1)	(80)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>2</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>(1)</u>	<u>5</u>

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

9. LIQUIDITY RATIO

AVERAGE LIQUIDITY RATIO

The average liquidity ratio for the period

For the six months ended 30 June

<u>2014</u>	<u>2013</u>
Percentage (%)	Percentage (%)
<u>45.68</u>	<u>43.23</u>

The Branch's average liquidity ratio for the period is the simple average of each calendar month's average liquidity ratio, which is computed in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.



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 of Senior Management

For the six months ended 30 June

	<u>2014</u>	<u>2013</u>
	HKD '000	HKD '000
Persons	9	8
Basic salaries, allowances and benefits	3,872	3,729
Variable remuneration	-	-
Deferred remuneration	-	-

2. LIQUIDITY RISK MANAGEMENT

A. Policy Statement of Liquidity Risk Management

- 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.
- 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.
- Our Branch manages the liquidity on a prudent basis to ensure that we can always maintain a sufficiently high liquidity ratio relative to the statutory minimum. Additionally, the internal limit of liquidity ratio on average for each month and the month-end liquidity ratio are both 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

- Assets and Liability Committee ("ALCO") is mainly responsible for the liquidity risk management in our Branch.
- 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>30-Jun-2014</u>	<u>31-Dec-2013</u>
	Percentage (%)	Percentage (%)
	Basel III basis	Basel III basis
	Audited	Audited
Common Equity Tier 1 capital ratio	8.64	8.31
Tier 1 capital ratio	8.64	8.31
Total capital ratio	<u>10.88</u>	<u>10.90</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>30-Jun-2014</u>	<u>31-Dec-2013</u>
HKD '000	HKD '000
<u>36,257,081</u>	<u>34,234,156</u>

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	<u>30-Jun-2014</u>	<u>31-Dec-2013</u>
Total assets	<u>586,636,593</u>	<u>570,269,142</u>
Total liabilities	<u>550,379,512</u>	<u>536,034,986</u>
Total advances	<u>381,700,891</u>	<u>374,813,620</u>
Total customer deposit	<u>457,217,489</u>	<u>448,865,386</u>
	<u>Half-year to</u>	<u>Half-year to</u>
	<u>30-Jun-2014</u>	<u>30-Jun-2013</u>
Profit/(Loss) before taxation	<u>2,265,148</u>	<u>1,917,780</u>



Declaration

According to the requirement of the Hong Kong Monetary Authority on Key Financial Information Disclosure Statement of authorized institutions incorporated outside Hong Kong, we have pleasure in presenting the Key Financial Information Disclosure Statements of First Commercial Bank Limited, Hong Kong Branch for the half year ended 30 June 2014. 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 May 2007, and to the best of my knowledge and belief, it is not false or misleading.

A handwritten signature in cursive script, reading "Chien-hao Lin".

General Manager (Lin Chien Hao)
First Commercial Bank Limited
Hong Kong Branch

18 September 2014

Date