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

截至二零一三年十二月三十一日止之全年度

第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

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<u>內容及章節</u> <u>頁數</u>

第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

A. 部 - 分行資料〈只包括香港分行〉

I. 損益帳資料

截至2013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	
	2013年	2012年
利息收入	215,501	160,907
利息支出	(72,401)	(44,752)
淨利息收入	143,100	116,155
服務費及佣金收入	39,466	34,944
服務費及佣金支出	(1,786)	(1,661)
淨服務費及佣金收入	37,680	33,283
其他營運收入		
- 外匯買賣收益減虧損	5,245	5,551
- 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)	922	17
- 出售可供出售證券的收益減虧損	1,517	(18,223)
- 其他	1,358	7,055
	9,042	(5,600)
總收入	**189,822**	**143,838**
營運支出		
- 職員及租金開支費用	(29,275)	(27,067)
- 其它開支	(4,884)	(4,735)
總支出	**(34,159)**	**(31,802)**
扣除減值準備前之溢利	155,663	112,036
貸款及墊款之減值回撥/(提撥)	(23,069)	2,079
可供出售證券減值損失	-	-
稅前盈利	**132,594**	**114,115**
稅款支出	-	-
稅後盈利	**132,594**	**114,115**

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2013年12月31日止 港幣仟元

	2013年12月31日	2013年6月30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)	2,908,561	1,405,275
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)	714,582	2,296,553
存放於海外聯行的金額	111,752	15,606
貿易票據扣除減值準備	8,062	955
貸款扣除減值準備	6,460,537	4,536,511
持有之存款證	426,459	528,552
可供出售證券扣除減值準備	1,083,783	1,291,568
持至到期日證券	-	-
其他資產		
- 應計利息	23,687	20,266
- 其他帳項	54,298	63,251
有形固定資產	2,272	2,551
總資產	**11,793,993**	**10,161,088**
負債		
同業之存款及結餘(結欠海外聯行的金額除外)	768,700	124,679
客戶的往來、儲蓄、定期及其他存款		
- 活期存款及往來帳戶	271,265	237,686
- 儲蓄存款	5,015,980	4,840,498
- 定期存款	4,679,767	4,059,758
- 結構性存款	17,308	16,649
結欠海外聯行的金額	179,819	95,182
其他負債	57,237	34,106
總負債	**10,990,076**	**9,408,558**
保留盈餘及本年度盈利/(虧損)	**803,917**	**752,530**
總權益與負債	**11,793,993**	**10,161,088**

III. 補充財務資料

港幣仟元

1. 貿易票據及減值準備項目

	2013年12月31日	2013年6月30日
貿易票據	8,143	965
綜合減值撥備	(81)	(10)
貿易票據減減值準備	**8,062**	**955**

2. 貸款及減值準備項目

A. 貸款及減值準備

	2013年12月31日	2013年6月30日
客戶貸款	6,363,050	4,306,114
同業及其他金融機構的貸款	165,553	280,944
合計	6,528,603	4,587,058
綜合減值撥備	(65,286)	(45,843)
個別減值撥備	(2,780)	(4,704)
合計	(68,066)	(50,547)
貸款減減值準備	**6,460,537**	**4,536,511**
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	0.04%	0.10%
準備總額	1.04%	1.10%

B. 減值虧損準備

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	-	1,656	**1,656**
	2,780	**65,286**	**68,066**

截至2013年6月30日

	個別準備	綜合準備	合計
- 客戶貸款	4,704	43,034	**47,738**
- 同業及其他金融機構的貸款	-	2,809	**2,809**
	4,704	**45,843**	**50,547**

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

	2013年12月31日	2013年6月30日
- 減值貸款總額	9,079	13,081
- 個別貸款減值準備	(2,780)	(4,704)
合計	6,299	8,377
減值貸款之抵押品市值	0	0
減值貸款之彌償部份	0	0
減值貸款之非彌償部份	9,079	13,081
減值貸款佔客戶貸款的百分比	0.14%	0.30%
個別貸款減值準備佔減值貸款總額之百分比	30.62%	35.96%

於2013年12月31日及2013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。

2. 貸款及減值準備項目*(續)*

D. 逾期及經重組之客戶貸款

	2013年12月31日	2013年6月30日
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	-	2,736
1年以上	-	-
	0	2,736
就上述逾期貸款所作之個別減值準備	0	2,061
所有逾期貸款之抵押品市值	0	0
所有逾期貸款之彌償部份	0	0
所有逾期貸款之非彌償部份	0	2,736
b.經重組之客戶貸款 (已扣除在上述列明之逾期貸款)	9,046	10,345

	該等貸款佔客戶貸款總額的百分比	
	2013年12月31日	2013年6月30日
	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	-	0.06
1年以上	-	-
	0.00	0.06
d.經重組之客戶貸款	0.14	0.24

E. 逾期及減值貸款對帳表

	2013年12月31日	2013年6月30日
逾期3個月或以上的客戶貸款	-	2,736
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	9,079	10,345
減值客戶貸款總額	9,079	13,081

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

III. 補充財務資料 (*續*) 港幣仟元

3. 持有證券及其他賬項

A. 可供出售證券

	2013年12月31日	2013年6月30日
國庫債券(包括外匯基金票據)	50,016	125,310
浮息票據	116,625	272,165
債務證券	917,142	894,093
合計	1,083,783	1,291,568
發行機構：		
政府機構	50,016	125,310
銀行	116,625	272,165
其他金融機構	-	-
公司企業	917,142	894,093
合計	1,083,783	1,291,568
減值撥備	-	-
可供出售證券減減值準備	**1,083,783**	**1,291,568**
減值準備佔可供出售證券總額百分比	0.00%	0.00%

B. 持至到期證券

	2013年12月31日	2013年6月30日
債務證券	-	-
發行機構：		
其他金融機構	-	-

C. 逾期或減值證券

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	**1,083,783**	**0**	**0**

截至2013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	1,291,568	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	**1,291,568**	**0**	**0**

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

	2013年12月31日	2013年6月30日
應收票款	11,420	10,652
遞延稅項資產	18,671	11,237
可供出售債券評價調整	19,642	36,358
其他賬項	4,565	5,004
合計	**54,298**	**63,251**

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。

	2013年12月31日	2013年6月30日
直接信貸替代項目	29,837	37,670
與貿易有關的或然項目		
- 應收信用狀款項	24,165	29,584
- 應收保證款項	-	-
- 應收承兌票款	2,616	10,427
遠期有期存款	-	23,526
其他承諾		
- 原訂到期期限不超逾一年之承諾	935,946	808,212
- 原訂到期期限超逾一年之承諾	81,003	6,000
	1,073,567	**915,419**

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	26,361	25,537
- 掉期	156,087	248,959
- 購入期權	203,297	144,247
- 沽出期權	203,297	144,247
	589,042	**562,990**

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	32
- 掉期	165	172
- 購入期權	1,505	2,070
- 沽出期權	1,429	2,017
	3,103	**4,291**

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。

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

	2013年12月31日		2013年6月30日	
1. 在香港使用的貸款	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	388,001	134,945	186,000	-
- 物業投資	973,508	765,732	659,355	453,802
- 金融企業	995,793	69,861	993,820	69,873
- 批發及零售業	157,595	24,981	40,446	29,284
- 製造業	798,357	59,510	883,356	73,134
- 運輸及運輸設備	174,760	131,230	133,038	90,081
- 電力及氣體燃料	-	-	-	-
- 資訊科技	-	-	-	-
- 其他	204,522	2,923	88,335	3,011
b.個人				
- 購買其他住宅物業的貸款	35,427	35,427	36,489	36,489
- 其他	24,192	24,192	29,912	29,912
c.其他	-	-	-	-
	3,752,155	**1,248,801**	**3,050,751**	**785,586**
2. 貿易融資	**109,838**	**35,786**	**109,649**	**40,585**
3. 在香港以外使用的貸款	**2,501,057**	**649,503**	**1,145,714**	**321,454**
總計	**6,363,050**	**1,934,090**	**4,306,114**	**1,147,625**

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：

	2013年12月31日		2013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	7,105	2,279	7,565	1,965
- 在香港以外使用的貸款	1,974	501	5,516	2,739
	9,079	**2,780**	**13,081**	**4,704**

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：

2013年12月31日	貸款結餘	逾期三個月以上之貸款	減值貸款	個別減值準備
- 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	-	-	-
	6,363,050	**0**	**9,079**	**2,780**

2013年6月30日	貸款結餘	逾期三個月以上之貸款	減值貸款	個別減值準備
- 香港	3,150,662	-	4,509	1,455
- 台灣	281,968	2,736	8,572	3,249
- 中國內地	871,254	-	-	-
- 其他	2,230	-	-	-
	4,306,114	**2,736**	**13,081**	**4,704**

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。

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	**4,090**	**0**	**3,654**	**7,744**

2013年6月30日	銀行	公營機構	其他	總計
亞太區(不包括香港)	**3,845**	-	**2,170**	**6,015**
-其中-				
中國	1,556	-	1,669	3,225
台灣	1,842	-	499	2,341
亞太其他地區	447	-	2	449
其他地區	**109**	-	-	**109**
總計	**3,954**	**0**	**2,170**	**6,124**

* 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	3,207	186	3,393	0

截至2013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	711	-	711	-
中國內地機構	197	-	197	-
於中國內地使用之境外公司及個人之信貸	915	168	1,083	3
其他非銀行的中國內地風險承擔	127	-	127	-
總計	1,950	168	2,118	3

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：

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	2	0	0	1	2	1	(1)	**5**

2013年6月30日								
貨幣	美元	英鎊	日元	歐元	人民幣	澳元	其他外幣 (重列)	總額
現貨資產	7,320	-	133	63	785	45	-	**8,346**
現貨負債	(7,106)	-	(125)	(56)	(940)	(56)	-	**(8,283)**
遠期買入	32	-	-	6	157	23	-	**218**
遠期賣出	(243)	-	(8)	(12)	-	(11)	-	**(274)**
期權盤淨額	-	-	-	-	-	-	-	**0**
長(短)盤淨額	3	0	0	1	2	1	0	7

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

	截至十二月三十一日止全年	
	2013年	**2012年**
	百分比(%)	百分比(%)
	44.87	41.06

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酬金水平和僱員表現。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

	截至十二月三十一日止全年	
	2013年	**2012年**
	港幣仟元	港幣仟元
人數	8	8
基本薪金、津貼及福利	7,356	6,480
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

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

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

	2013年12月31日 百分比(%) 巴塞爾準則III基礎 經審核	2013年6月30日 百分比(%) 巴塞爾準則III基礎 經審核
普通股權一級資本比率	8.31	8.34
一級資本比率	8.31	8.34
總資本比率	10.90	11.03

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

	2013年12月31日 港幣仟元	2013年6月30日 港幣仟元
	34,234,156	32,703,831

II.其他財務資料

港幣仟元

	2013年12月31日	2013年6月30日
資產總額	570,269,142	544,077,072
負債總額	536,034,986	511,373,241
貸款總額	374,813,620	374,917,843
存款總額	448,865,386	424,627,808

	全年至 2013年12月31日	全年至 2012年12月31日
除稅前盈利/(虧損)	3,277,225	3,252,946

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 2013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。

Chien-Hao 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3月12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 2013

第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2013

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第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

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

I. PROFIT AND LOSS INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2013

Figures in HKD thousands

	For the year ended 31 December 2013	2012
Interest Income	215,501	160,907
Interest Expense	(72,401)	(44,752)
Net interest income	143,100	116,155
Fee and commission income	39,466	34,944
Fee and commission expense	(1,786)	(1,661)
Net fee and commission income	37,680	33,283
Other operating income		
- Gains less losses arising from dealing in foreign currencies	5,245	5,551
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	922	17
- Gains less losses on disposal of available-for-sale securities	1,517	(18,223)
- Others	1,358	7,055
	9,042	(5,600)
Total income	**189,822**	**143,838**
Operating expenses		
- Staff and rental expenses	(29,275)	(27,067)
- Other expenses	(4,884)	(4,735)
Total expenses	**(34,159)**	**(31,802)**
Profit before impairment allowances	155,663	112,036
Impairment losses written back/(charges) on loans and advances	(23,069)	2,079
Impairment losses on available-for-sale securities	-	-
Profit before taxation	**132,594**	**114,115**
Taxation charge	-	-
Profit after taxation	**132,594**	**114,115**

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 adoped in current period.

第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

II. BALANCE SHEET INFORMATION
AS AT 31 DECEMBER 2013

Figures in HKD thousands

	31-Dec-2013	30-Jun-2013
ASSETS		
Cash and balances with banks (except those included in amount due from overseas offices)	2,908,561	1,405,275
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	714,582	2,296,553
Amount due from overseas offices	111,752	15,606
Trade bills less impairment allowances	8,062	955
Loans and advances less impairment allowances	6,460,537	4,536,511
Certificates of deposit held	426,459	528,552
Available-for-sale debt securities less impairment allowances	1,083,783	1,291,568
Held-to-maturity debt securities	-	-
Other assets		
- Accrued interest	23,687	20,266
- Other accounts	54,298	63,251
Property, plant and equipment	2,272	2,551
Total assets	**11,793,993**	**10,161,088**
LIABILITIES		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	768,700	124,679
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	271,265	237,686
- Savings deposits	5,015,980	4,840,498
- Time deposits	4,679,767	4,059,758
- Structured deposits	17,308	16,649
Amount due to overseas offices	179,819	95,182
Other accounts and provisions	57,237	34,106
Total liabilities	**10,990,076**	**9,408,558**
Reserves and current profit/(loss)	**803,917**	**752,530**
Total equity and liabilities	**11,793,993**	**10,161,088**

III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at 31-Dec-2013	As at 30-Jun-2013
Trade bills	8,143	965
Collective impairment allowances	(81)	(10)
Gross trade bills less impairment allowances	**8,062**	**955**

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

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

	As at 31-Dec-2013	As at 30-Jun-2013
Advances to customers	6,363,050	4,306,114
Advances to banks and other financial institutions	165,553	280,944
Total	6,528,603	4,587,058
Collective impairment allowances	(65,286)	(45,843)
Individual impairment allowances	(2,780)	(4,704)
Total	(68,066)	(50,547)
Gross advances less impairment allowances	**6,460,537**	**4,536,511**
Allowances as a percentage of gross advances		
- Collective impairment allowances	1.00%	1.00%
- Individual impairment allowances	0.04%	0.10%
Total allowances	1.04%	1.10%

B. Impairment allowances

Balance as at 31 Dec 2013	Individual impairment allowances	Collective impairment allowances	Total
- Advances to customers	2,780	63,630	**66,410**
- Advances to banks and other financial institutions	-	1,656	**1,656**
	2,780	**65,286**	**68,066**

Balance as at 30 Jun 2013	Individual impairment allowances	Collective impairment allowances	Total
- Advances to customers	4,704	43,034	**47,738**
- Advances to banks and other financial institutions	-	2,809	**2,809**
	4,704	**45,843**	**50,547**

III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

C. Impaired advances to customers

	As at 31-Dec-2013	As at 30-Jun-2013
- Gross impaired advances to customers	9,079	13,081
- Individual impairment allowances	(2,780)	(4,704)
Total	6,299	8,377
Market value of collateral pledged	0	0
Covered portion of impaired advances	0	0
Uncovered portion of impaired advances	9,079	13,081
Gross impaired advances as a percentage of gross advances to customers	0.14%	0.30%
Individual impairment allowances as a percentage of gross impaired advances	30.62%	35.96%

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 2013 and 30 June 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 31-Dec-2013	As at 30-Jun-2013
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	-	2,736
more than 1 year	-	-
	0	2,736
Individual impairment allowances made in respect of the above overdue advances	0	2,061
Market value of collateral held against the covered portion of all overdue advances	0	0
Covered portion of all overdue advances	0	0
Uncovered portion of all overdue advances	0	2,736
b. Rescheduled advances to customers (Net of those overdue advances which have been disclosed in above)	9,046	10,345

	As a percentage of total gross advances to customers	
	31-Dec-2013	**30-Jun-2013**
	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	-	0.06
more than 1 year	-	-
	0.00	0.06
d. Rescheduled advances to customers	0.14	0.24

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

	31-Dec-2013	30-Jun-2013
Advances to customers overdue for more than 3 months	-	2,736
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	9,079	10,345
Total impaired advances	**9,079**	**13,081**

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

F. Repossessed assets

As at 31 December 2013 and 30 June 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 31-Dec-2013	As at 30-Jun-2013
Government Bonds (including Hong Kong Exchange Fund Bills)	50,016	125,310
Floating rate notes	116,625	272,165
Debt securities	917,142	894,093
Total	1,083,783	1,291,568
Issued by:		
Government organization	50,016	125,310
Banks	116,625	272,165
Other financial institutions	-	-
Corporate entities	917,142	894,093
Total	1,083,783	1,291,568
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	**1,083,783**	**1,291,568**
Impairment allowances as a percentage of Available-for-sale securities	0.00%	0.00%

B. Held-to-maturity securities

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

C. Overdue or impaired securities

Balance as at 31 Dec 2013

	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**

Balance as at 30 Jun 2013

	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	1,291,568	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	**1,291,568**	**0**	**0**

III. SUPPLEMENTARY FINANCIAL INFORMATION - continued Figures in HKD thousands

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

D. Other accounts

	As at	
	31-Dec-2013	30-Jun-2013
Outward cheques receivable	11,420	10,652
Deferred tax asset	18,671	11,237
Evaluation adjustment on Available-for-sale securities	19,642	36,358
Other accounts	4,565	5,004
Total	**54,298**	**63,251**

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 31-Dec-2013	As at 30-Jun-2013
Direct credit substitutes	29,837	37,670
Trade-related contingencies		
- Customer's liabilities under letter of credit	24,165	29,584
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	2,616	10,427
Forward forward deposits placed	-	23,526
Other commitments		
- Other commitments with an original maturity of not more than one year	935,946	808,212
- Other commitments with an original maturity of more than one year	81,003	6,000
	1,073,567	**915,419**

B. Derivative financial instruments

Exchange rate contracts	Contract / notional amount	Contract / notional amount
- Spot and forwards	26,361	25,537
- Swaps	156,087	248,959
- Options purchased	203,297	144,247
- Options written	203,297	144,247
	589,042	**562,990**

Replacement Costs of Derivatives (of the above derivatives)

Exchange rate contracts	Replacement costs	Replacement costs
- Spot and forwards	4	32
- Swaps	165	172
- Options purchased	1,505	2,070
- Options written	1,429	2,017
	3,103	**4,291**

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 2013		As at 30 Jun 2013	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	388,001	134,945	186,000	-
- Property investment	973,508	765,732	659,355	453,802
- Financial concerns	995,793	69,861	993,820	69,873
- Wholesale and retail trade	157,595	24,981	40,446	29,284
- Manufacturing	798,357	59,510	883,356	73,134
- Transport and transport equipment	174,760	131,230	133,038	90,081
- Electricity and gas	-	-	-	-
- Information technology	-	-	-	-
- Others	204,522	2,923	88,335	3,011
b. Individuals				
- Loans for the purchase of other residential properties	35,427	35,427	36,489	36,489
- Others	24,192	24,192	29,912	29,912
c. Others	-	-	-	-
	3,752,155	**1,248,801**	**3,050,751**	**785,586**
2. Trade finance	**109,838**	**35,786**	**109,649**	**40,585**
3. Loan for use outside Hong Kong	**2,501,057**	**649,503**	**1,145,714**	**321,454**
Total	**6,363,050**	**1,934,090**	**4,306,114**	**1,147,625**

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:

	As at 31 Dec 2013		As at 30 Jun 2013	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Manufacturing	7,105	2,279	7,565	1,965
- Loan for use outside Hong Kong	1,974	501	5,516	2,739
	9,079	**2,780**	**13,081**	**4,704**

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:

As at 31 Dec 2013	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	-	-	-
	6,363,050	**0**	**9,079**	**2,780**

As at 30 Jun 2013	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,150,662	-	4,509	1,455
- Taiwan	281,968	2,736	8,572	3,249
- China	871,254	-	-	-
- Others	2,230	-	-	-
	4,306,114	**2,736**	**13,081**	**4,704**

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.

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

As at 30 Jun 2013	Banks	Public Sector Entities	Others	Total
Asia Pacific excluding Hong Kong	**3,845**	**-**	**2,170**	**6,015**
- *Of which* -				
China	1,556	-	1,669	3,225
Taiwan	1,842	-	499	2,341
Rest of Asia Pacific	447	-	2	449
Others	**109**	**-**	**-**	**109**
Total	**3,954**	**0**	**2,170**	**6,124**

* 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 31 Dec 2013

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures	Individually assessed impairment allowances
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	3,207	186	3,393	0

As at 30 Jun 2013

	On-balance sheet exposures	Off-balance sheet exposures	Total exposures	Individually assessed impairment allowances
China government owned entities	711	-	711	-
Mainland China entities	197	-	197	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	915	168	1,083	3
Other non-bank Mainland China exposures	127	-	127	-
Total	1,950	168	2,118	3

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 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	0	-	34	1	**158**
Forward sales	(61)	-	(1)	0	-	(17)	(1)	**(80)**
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	2	0	0	1	2	1	(1)	**5**

As at 30 Jun 2013

Currency	USD	GBP	JPY	EUR	CNY	AUD	Other foreign currencies *(restated)*	Total
Spot assets	7,320	-	133	63	785	45	-	**8,346**
Spot liabilities	(7,106)	-	(125)	(56)	(940)	(56)	-	**(8,283)**
Forward purchases	32	-	-	6	157	23	-	**218**
Forward sales	(243)	-	(8)	(12)	-	(11)	-	**(274)**
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	3	0	0	1	2	1	0	**7**

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

9. LIQUIDITY RATIO

AVERAGE LIQUIDITY RATIO

	For the year ended 31 December	
The average liquidity ratio for the period	**2013**	**2012**
	Percentage (%)	Percentage (%)
	44.87	41.06

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 year ended 31 December	
	2013	2012
	HKD '000	HKD '000
Persons	8	8
Basic salaries, allowances and benefits	7,356	6,480
Variable remuneration	-	-
Deferred remuneration	-	-

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 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

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

	31-Dec-2013 Percentage (%) Basel III basis Audited	30-Jun-2013 Percentage (%) Basel III basis Audited
Common Equity Tier 1 capital ratio	8.31	8.34
Tier 1 capital ratio	8.31	8.34
Total capital ratio	10.90	11.03

Starting from 2013, the capital adequency 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

	31-Dec-2013 HKD '000	30-Jun-2013 HKD '000
	34,234,156	32,703,831

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	31-Dec-2013	30-Jun-2013
Total assets	570,269,142	544,077,072
Total liabilities	536,034,986	511,373,241
Total advances	374,813,620	374,917,843
Total customer deposit	448,865,386	424,627,808

	Year to 31-Dec-2013	Year to 31-Dec-2012
Profit/(Loss) before taxation	3,277,225	3,252,946

第一商業銀行 香港分行
First Commercial Bank Hong Kong Branch

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 year ended 31 December 2013. 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.

Chien-hao Lin

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

12 March 2014
Date