



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

截至二零一二年六月三十日止之半年度



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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2012年6月30日止之半年度

港幣仟元

	截至六月三十日止六個月	
	2012年	2011年
利息收入	82,546	47,465
利息支出	(25,295)	(7,883)
淨利息收入	57,251	39,582
服務費及佣金收入	17,222	18,448
服務費及佣金支出	(749)	(537)
淨服務費及佣金收入	16,473	17,911
其他營運收入		
- 外匯買賣收益減虧損	2,529	2,892
- 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)	-	-
- 出售可供出售證券的收益減虧損	-	-
- 其他	6,831	134
	9,360	3,026
總收入	83,084	60,519
營運支出		
- 職員及租金開支費用	(12,893)	(11,636)
- 其它開支	(2,882)	(3,246)
總支出	(15,775)	(14,882)
扣除減值準備前之溢利	67,309	45,637
貸款及墊款之減值回撥/(提撥)	(1,491)	(26,820)
可供出售證券減值損失	-	-
稅前盈利	65,818	18,817
稅款支出	-	-
稅後盈利	65,818	18,817

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2012年6月30日止

港幣仟元

	<u>2012年6月30日</u>	<u>2011年12月31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)	1,691,126	2,432,687
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)	1,532,108	1,840,739
存放於海外聯行的金額	194,669	267,047
貿易票據扣除減值準備	965	1,014
貸款扣除減值準備	4,481,645	4,273,749
持有之存款證	465,360	38,849
可供出售證券扣除減值準備	629,750	613,633
持至到期日證券	-	-
其他資產		
- 應計利息	12,767	13,594
- 其他帳項	44,259	43,984
有形固定資產	3,333	3,759
總資產	<u>9,055,982</u>	<u>9,529,055</u>
負債		
同業之存款及結餘(結欠海外聯行的金額除外)	159,288	292,676
客戶的往來、儲蓄、定期及其他存款		
- 活期存款及往來帳戶	258,285	271,505
- 儲蓄存款	4,194,822	4,272,575
- 定期存款	3,551,223	3,807,413
結欠海外聯行的金額	217,264	261,223
其他負債	22,188	34,861
總負債	<u>8,403,070</u>	<u>8,940,253</u>
保留盈餘及本年度盈利/(虧損)	<u>652,912</u>	<u>588,802</u>
總權益與負債	<u>9,055,982</u>	<u>9,529,055</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>2012年6月30日</u>	<u>2011年12月31日</u>
貿易票據	975	1,024
綜合減值撥備	(10)	(10)
貿易票據減減值準備	<u>965</u>	<u>1,014</u>

2. 貸款及減值準備項目
A. 貸款及減值準備

	<u>2012年6月30日</u>	<u>2011年12月31日</u>
客戶貸款	4,126,038	3,839,884
同業及其他金融機構的貸款	435,556	515,109
合計	<u>4,561,594</u>	<u>4,354,993</u>
綜合減值撥備	(45,312)	(44,217)
個別減值撥備	(34,637)	(37,027)
合計	<u>(79,949)</u>	<u>(81,244)</u>
貸款減減值準備	<u>4,481,645</u>	<u>4,273,749</u>
減值準備佔貸款總額百分比		
- 綜合減值撥備	0.99%	1.02%
- 個別減值撥備	0.76%	0.85%
準備總額	<u>1.75%</u>	<u>1.87%</u>

B. 減值虧損準備
截至2012年6月30日

	個別準備	綜合準備	合計
- 客戶貸款	34,637	40,956	75,593
- 同業及其他金融機構的貸款	-	4,356	4,356
	<u>34,637</u>	<u>45,312</u>	<u>79,949</u>

截至2011年12月31日

	個別準備	綜合準備	合計
- 客戶貸款	37,027	39,066	76,093
- 同業及其他金融機構的貸款	-	5,151	5,151
	<u>37,027</u>	<u>44,217</u>	<u>81,244</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>2012年6月30日</u>	<u>2011年12月31日</u>
- 減值貸款總額	55,445	48,734
- 個別貸款減值準備	<u>(34,637)</u>	<u>(37,027)</u>
合計	<u>20,808</u>	<u>11,707</u>
減值貸款之抵押品市值	<u>12,070</u>	<u>7,345</u>
減值貸款之彌償部份	<u>8,234</u>	<u>5,876</u>
減值貸款之非彌償部份	<u>47,211</u>	<u>42,858</u>
減值貸款佔客戶貸款的百分比	<u>1.34%</u>	<u>1.27%</u>
個別貸款減值準備佔減值貸款總額之百分比	<u>62.47%</u>	<u>75.98%</u>

於2012年6月30日及2011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>2012年6月30日</u>	<u>2011年12月31日</u>
a. 逾期客戶貸款		
1個月以上至3個月	-	12,043
3個月以上至6個月	-	-
6個月以上至1年	12,022	19,274
1年以上	18,395	4,616
	<u>30,417</u>	<u>35,933</u>
就上述逾期貸款所作之 個別減值準備	<u>30,511</u>	<u>34,447</u>
所有逾期貸款之抵押品市值	<u>0</u>	<u>2,145</u>
所有逾期貸款之彌償部份	<u>0</u>	<u>1,716</u>
所有逾期貸款之非彌償部份	<u>30,417</u>	<u>34,217</u>
b. 經重組之客戶貸款 (已扣除在上述列明之逾期貸款)	<u>22,394</u>	<u>10,452</u>

該等貸款佔客戶貸款總額的百分比

	<u>2012年6月30日</u> 百分比(%)	<u>2011年12月31日</u> 百分比(%)
a. 逾期客戶貸款		
1個月以上至3個月	-	0.31
3個月以上至6個月	-	-
6個月以上至1年	0.29	0.50
1年以上	0.45	0.12
	<u>0.74</u>	<u>0.93</u>
b. 經重組之客戶貸款	<u>0.54</u>	<u>0.27</u>

E. 逾期及減值貸款對帳表

	<u>2012年6月30日</u>	<u>2011年12月31日</u>
逾期3個月或以上的客戶貸款	30,417	23,890
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	-	12,043
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	25,028	12,801
減值客戶貸款總額	<u>55,445</u>	<u>48,734</u>

於2012年6月30日及2011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2012年6月30日及2011年12月31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

	<u>2012年6月30日</u>	<u>2011年12月31日</u>
浮息票據	478,550	548,784
債務證券	151,200	64,849
合計	<u>629,750</u>	<u>613,633</u>
發行機構：		
本地銀行	76,647	75,606
海外銀行	363,528	404,609
海外其他金融機構	189,575	133,418
合計	<u>629,750</u>	<u>613,633</u>
減值撥備	-	-
可供出售證券減減值準備	<u>629,750</u>	<u>613,633</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>2012年6月30日</u>	<u>2011年12月31日</u>
債務證券	-	-
發行機構：		
海外其他金融機構	-	-

C. 逾期或減值證券
截至2012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	629,750	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	-	-	-
合計	<u>629,750</u>	<u>0</u>	<u>0</u>

截至2011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	609,748	-	-
- 未逾期但已減值	-	-	-
- 已逾期及已減值	3,885	-	-
合計	<u>613,633</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>2012年6月30日</u>	<u>2011年12月31日</u>
應收票款	14,751	9,376
遞延稅項資產	8,981	7,272
可供出售債券評價調整	18,654	25,300
其他賬項	1,873	2,036
合計	<u>44,259</u>	<u>43,984</u>



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。

	<u>2012年6月30日</u>	<u>2011年12月31日</u>
直接信貸替代項目	31,410	35,014
與貿易有關的或然項目		
- 應收信用狀款項	43,212	46,179
- 應收保證款項	-	-
- 應收承兌票款	22,384	9,655
遠期有期存款	232,952	116,547
其他承諾		
- 原訂到期期限不超逾一年之承諾	815,047	787,353
- 原訂到期期限超逾一年之承諾	9,034	32,583
	<u>1,154,039</u>	<u>1,027,331</u>

B. 衍生金融工具

	合約 / 名義 金額	合約 / 名義 金額
- 匯率合約	144,565	22,793
- 利率掉期合約	-	-
	<u>144,565</u>	<u>22,793</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	133	15
- 利率掉期合約	-	-
	<u>264</u>	<u>15</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)

港幣千元

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

	2012年6月30日		2011年12月31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
1. 在香港使用的貸款				
a. 工商金融				
- 物業發展	261,220	142,720	489,833	318,833
- 物業投資	544,601	544,601	504,638	504,638
- 金融企業	679,150	59,137	862,040	118,478
- 批發及零售業	43,040	26,811	51,638	35,724
- 製造業	1,056,428	67,174	588,465	76,727
- 運輸及運輸設備	138,398	90,741	127,155	92,060
- 電力及氣體燃料	36,400	-	-	-
- 資訊科技	-	-	-	-
- 其他	5,769	5,769	6,314	6,314
b. 個人				
- 購買其他住宅物業的貸款	41,690	41,690	43,371	43,371
- 其他	158,930	158,930	52,451	52,451
c. 其他	-	-	-	-
	<u>2,965,626</u>	<u>1,137,573</u>	<u>2,725,905</u>	<u>1,248,596</u>
2. 貿易融資	134,336	52,258	161,063	55,094
3. 在香港以外使用的貸款	<u>1,026,076</u>	<u>328,161</u>	<u>952,916</u>	<u>386,839</u>
總計	<u>4,126,038</u>	<u>1,517,992</u>	<u>3,839,884</u>	<u>1,690,529</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：

	2012年6月30日		2011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	17,019	12,875	16,474	988
- 在香港以外使用的貸款	38,426	21,762	32,260	36,039
	<u>55,445</u>	<u>34,637</u>	<u>48,734</u>	<u>37,027</u>

C. 按地域分類

經額及風險轉移後，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：

	2012年6月30日		減值貸款	個別減值準備
	貸款結餘	逾期三個月以上之貸款		
- 香港	3,574,395	29,013	42,383	31,092
- 台灣	245,704	1,404	13,062	3,545
- 中國內地	289,248	-	-	-
- 其他	16,691	-	-	-
	<u>4,126,038</u>	<u>30,417</u>	<u>55,445</u>	<u>34,637</u>

	2011年12月31日		減值貸款	個別減值準備
	貸款結餘	逾期三個月以上之貸款		
- 香港	3,472,569	22,335	44,437	34,743
- 台灣	168,130	1,555	4,297	2,284
- 其他	199,185	-	-	-
	<u>3,839,884</u>	<u>23,890</u>	<u>48,734</u>	<u>37,027</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。

<u>2012年6月30日</u>	銀行	公營機構	其他	總計
亞太區(不包括香港)	3,007	-	752	3,759
-其中-				
台灣	1,511	-	308	1,819
中國	931	-	431	1,362
亞太其他地區	565	-	13	578
其他地區	399	-	80	479
總計	<u>3,406</u>	<u>0</u>	<u>832</u>	<u>4,238</u>
<u>2011年12月31日</u>	銀行	公營機構	其他	總計
亞太區(不包括香港)	3,915	-	404	4,319
-其中-				
台灣	2,743	-	168	2,911
中國	624	-	211	835
亞太其他地區	548	-	25	573
西歐	548	-	-	548
其他地區	194	-	118	312
總計	<u>4,657</u>	<u>0</u>	<u>522</u>	<u>5,179</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：

2012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	73	-	73	-
中國內地機構	30	-	30	-
於中國內地使用之境外公司 及個人之信貸	955	171	1,126	3
其他非銀行的中國內地風險承擔	37	-	37	-

2011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
於中國內地使用之境外公司 及個人之信貸	862	46	908	24



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：

貨幣	2012年6月30日							總額
	美元	英鎊	日元	歐元	人民幣	澳元	星幣	
現貨資產	6,492	-	192	59	445	20	1	7,209
現貨負債	(6,439)	-	(192)	(55)	(479)	(26)	-	(7,191)
遠期買入	46	-	-	-	73	12	-	131
遠期賣出	(98)	-	-	(4)	(37)	(6)	-	(145)
期權盤淨額	-	-	-	-	-	-	-	-
長(短)盤淨額	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>4</u>

貨幣	2011年12月31日							總額
	美元	英鎊	日元	歐元	人民幣	澳元	星幣	
現貨資產	6,582	-	162	67	546	22	-	7,379
現貨負債	(6,563)	-	(162)	(65)	(541)	(27)	-	(7,358)
遠期買入	2	-	-	-	-	5	-	7
遠期賣出	(21)	-	-	(2)	-	-	-	(23)
期權盤淨額	-	-	-	-	-	-	-	-
長(短)盤淨額	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>	<u>0</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

截至六月三十日止六個月

2012年	2011年
百分比(%)	百分比(%)
<u>40.82</u>	<u>39.58</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

	截至六月三十日止六個月	
	2012年	2011年
	港幣仟元	港幣仟元
人數	7	7
基本薪金、津貼及福利	3,258	3,350
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。



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>2012年6月30日</u>	<u>2011年12月31日</u>
百分比(%)	百分比(%)
<u>10.44</u>	<u>10.94</u>

B. 股東資金

<u>2012年6月30日</u>	<u>2011年12月31日</u>
港幣仟元	港幣仟元
<u>31,669,069</u>	<u>30,145,327</u>

本銀行所計算之資本充足比率是根據「巴塞爾II資本協議」之規定計算。按照資本規則，本銀行已就計算信貸風險及市場風險而對風險加權資產採用「標準化方法」，以及就作業風險計算而採用「基本指標方法」。

II. 其他財務資料

港幣仟元

	<u>2012年6月30日</u>	<u>2011年12月31日</u>
資產總額	<u>529,478,419</u>	<u>519,615,914</u>
負債總額	<u>497,809,347</u>	<u>489,470,587</u>
貸款總額	<u>365,518,115</u>	<u>349,286,902</u>
存款總額	<u>414,023,536</u>	<u>412,272,789</u>
	半年至	半年至
	<u>2012年6月30日</u>	<u>2011年6月30日</u>
除稅前盈利/(虧損)	<u>1,993,503</u>	<u>1,518,536</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2012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。

林謙浩

總經理(林謙浩)
第一商業銀行
香港分行

2012年9月28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 2012



**KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT
FOR THE HALF YEAR ENDED 30 JUNE 2012**

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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 2012

Figures in HKD thousands

	For the six months ended 30 June	
	<u>2012</u>	<u>2011</u>
Interest Income	82,546	47,465
Interest Expense	<u>(25,295)</u>	<u>(7,883)</u>
Net interest income	57,251	39,582
Fee and commission income	17,222	18,448
Fee and commission expense	<u>(749)</u>	<u>(537)</u>
Net fee and commission income	16,473	17,911
Other operating income		
- Gains less losses arising from dealing in foreign currencies	2,529	2,892
- Net gains/(losses) on financial instruments designated at fair value through profit or loss	-	-
- Gains less losses on disposal of available-for-sale securities	-	-
- Others	<u>6,831</u>	<u>134</u>
	9,360	3,026
Total income	83,084	60,519
Operating expenses		
- Staff and rental expenses	(12,893)	(11,636)
- Other expenses	<u>(2,882)</u>	<u>(3,246)</u>
Total expenses	(15,775)	(14,882)
Profit before impairment allowances	67,309	45,637
Impairment losses written back/(charges) on loans and advances	(1,491)	(26,820)
Impairment losses on available-for-sale securities	-	-
Profit before taxation	65,818	18,817
Taxation charge	-	-
Profit after taxation	<u>65,818</u>	<u>18,817</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 2012

Figures in HKD thousands

	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
<u>ASSETS</u>		
Cash and balances with banks (except those included in amount due from overseas offices)	1,691,126	2,432,687
Placement with banks and other financial institutions maturing between one and twelve months (except those included in amount due from overseas offices)	1,532,108	1,840,739
Amount due from overseas offices	194,669	267,047
Trade bills less impairment allowances	965	1,014
Loans and advances less impairment allowances	4,481,645	4,273,749
Certificates of deposit held	465,360	38,849
Available-for-sale debt securities less impairment allowances	629,750	613,633
Held-to-maturity debt securities	-	-
Other assets		
- Accrued interest	12,767	13,594
- Other accounts	44,259	43,984
Property, plant and equipment	3,333	3,759
Total assets	<u>9,055,982</u>	<u>9,529,055</u>
<u>LIABILITIES</u>		
Deposits and balances of banks and other financial institutions (except those included in amount due to overseas offices)	159,288	292,676
Current, fixed, savings and other deposits from customers		
- Demand deposits and current accounts	258,285	271,505
- Savings deposits	4,194,822	4,272,575
- Time deposits	3,551,223	3,807,413
Amount due to overseas offices	217,264	261,223
Other accounts and provisions	22,188	34,861
Total liabilities	<u>8,403,070</u>	<u>8,940,253</u>
Reserves and current profit/(loss)	<u>652,912</u>	<u>588,802</u>
Total equity and liabilities	<u>9,055,982</u>	<u>9,529,055</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

	As at	
	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
Trade bills	975	1,024
Collective impairment allowances	(10)	(10)
Gross trade bills less impairment allowances	<u>965</u>	<u>1,014</u>

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

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

	As at	
	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
Advances to customers	4,126,038	3,839,884
Advances to banks and other financial institutions	435,556	515,109
Total	<u>4,561,594</u>	<u>4,354,993</u>
Collective impairment allowances	(45,312)	(44,217)
Individual impairment allowances	(34,637)	(37,027)
Total	<u>(79,949)</u>	<u>(81,244)</u>
Gross advances less impairment allowances	<u>4,481,645</u>	<u>4,273,749</u>
Allowances as a percentage of gross advances		
- Collective impairment allowances	0.99%	1.02%
- Individual impairment allowances	0.76%	0.85%
Total allowances	<u>1.75%</u>	<u>1.87%</u>

B. Impairment allowances

	Individual impairment allowances	Collective impairment allowances	Total
<u>Balance as at 30 Jun 2012</u>			
- Advances to customers	34,637	40,956	75,593
- Advances to banks and other financial institutions	-	4,356	4,356
	<u>34,637</u>	<u>45,312</u>	<u>79,949</u>
<u>Balance as at 31 Dec 2011</u>			
- Advances to customers	37,027	39,066	76,093
- Advances to banks and other financial institutions	-	5,151	5,151
	<u>37,027</u>	<u>44,217</u>	<u>81,244</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-2012</u>	<u>31-Dec-2011</u>
- Gross impaired advances to customers	55,445	48,734
- Individual impairment allowances	<u>(34,637)</u>	<u>(37,027)</u>
Total	<u>20,808</u>	<u>11,707</u>
Market value of collateral pledged	<u>12,070</u>	<u>7,345</u>
Covered portion of impaired advances	<u>8,234</u>	<u>5,876</u>
Uncovered portion of impaired advances	<u>47,211</u>	<u>42,858</u>
Gross impaired advances as a percentage of gross advances to customers	<u>1.34%</u>	<u>1.18%</u>
Individual impairment allowances as a percentage of gross impaired advances	<u>62.47%</u>	<u>75.98%</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 2012 and 31 December 2011.



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-2012</u>	<u>31-Dec-2011</u>
a. Advances to customers overdue for		
more than 1 month and up to 3 months	-	12,043
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	12,022	19,274
more than 1 year	18,395	4,616
	<u>30,417</u>	<u>35,933</u>
Individual impairment allowances made in respect of the above overdue advances	<u>30,511</u>	<u>34,447</u>
Market value of collateral held against the covered portion of all overdue advances	<u>0</u>	<u>2,145</u>
Covered portion of all overdue advances	<u>0</u>	<u>1,716</u>
Uncovered portion of all overdue advances	<u>30,417</u>	<u>34,217</u>
b. Rescheduled advances to customers (Net of those overdue advances which have been disclosed in above)	<u>22,394</u>	<u>10,452</u>
	As a percentage of total gross advances to customers	
	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
	Percentage (%)	Percentage (%)
a. Advances to customers overdue for		
more than 1 month and up to 3 months	-	0.31
more than 3 months and up to 6 months	-	-
more than 6 months and up to 1 year	0.29	0.50
more than 1 year	0.45	0.12
	<u>0.74</u>	<u>0.93</u>
b. Rescheduled advances to customers	<u>0.54</u>	<u>0.27</u>

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

	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
Advances to customers overdue for more than 3 months	30,417	23,890
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	-	12,043
Add: impaired loans overdue for 3 months or less or not yet overdue and on which is still being accrued	25,028	12,801
Total impaired advances	<u>55,445</u>	<u>48,734</u>

There were no advances to banks and other financial institutions which were overdue or rescheduled as at 30 June 2012 and 31 December 2011.

F. Repossessed assets

As at 30 June 2012 and 31 December 2011, 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>30-Jun-2012</u>	<u>31-Dec-2011</u>
Floating rate notes	478,550	548,784
Debt securities	151,200	64,849
Total	<u>629,750</u>	<u>613,633</u>
Issued by:		
Bank in Hong Kong	76,647	75,606
Bank outside Hong Kong	363,528	404,609
Other financial institutions outside Hong Kong	189,575	133,418
Total	<u>629,750</u>	<u>613,633</u>
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	<u>629,750</u>	<u>613,633</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>30-Jun-2012</u>	<u>31-Dec-2011</u>
Debt securities	-	-
Issued by:		
Other financial institutions outside Hong Kong	-	-

C. Overdue or impaired securities

<u>Balance as at 30 Jun 2012</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	629,750	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>629,750</u>	<u>0</u>	<u>0</u>
<u>Balance as at 31 Dec 2011</u>	Available-for-sale securities	Held-to-maturity securities	Individual impairment allowances
- Neither overdue nor impaired	609,748	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	3,885	-	-
Total	<u>613,633</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>30-Jun-2012</u>	<u>31-Dec-2011</u>
Outward cheques receivable	14,751	9,376
Deferred tax asset	8,981	7,272
Evaluation adjustment on Available-for-sale securities	18,654	25,300
Other accounts	1,873	2,036
Total	<u>44,259</u>	<u>43,984</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>30-Jun-2012</u>	<u>31-Dec-2011</u>
Direct credit substitutes	31,410	35,014
Trade-related contingencies		
- Customer's liabilities under letter of credit	43,212	46,179
- Customer's liabilities under guarantee	-	-
- Customer's liabilities under acceptance	22,384	9,655
Forward forward deposits placed	232,952	116,547
Other commitments		
- Other commitments with an original maturity of not more than one year	815,047	787,353
- Other commitments with an original maturity of more than one year	9,034	32,583
	<u>1,154,039</u>	<u>1,027,331</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount
- Exchange rate contracts	144,565	22,793
- Interest rate swap contracts	-	-
	<u>144,565</u>	<u>22,793</u>
Replacement Costs of Derivatives (of the above derivatives)		
	Replacement costs	Replacement costs
- Exchange rate contracts	133	15
- Interest rate swap contracts	-	-
	<u>133</u>	<u>15</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 2012</u>		<u>As at 31 Dec 2011</u>	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
a. Industrial, commercial and financial				
- Property development	261,220	142,720	489,833	318,833
- Property investment	544,601	544,601	504,638	504,638
- Financial concerns	679,150	59,137	862,040	118,478
- Wholesale and retail trade	43,040	26,811	51,638	35,724
- Manufacturing	1,056,428	67,174	588,465	76,727
- Transport and transport equipment	138,398	90,741	127,155	92,060
- Electricity and gas	36,400	-	-	-
- Information technology	-	-	-	-
- Others	5,769	5,769	6,314	6,314
b. Individuals				
- Loans for the purchase of other residential properties	41,690	41,690	43,371	43,371
- Others	158,930	158,930	52,451	52,451
c. Others	-	-	-	-
	<u>2,965,626</u>	<u>1,137,573</u>	<u>2,725,905</u>	<u>1,248,596</u>
2. Trade finance	134,337	52,258	161,063	55,094
3. Loan for use outside Hong Kong	<u>1,026,076</u>	<u>328,161</u>	<u>952,916</u>	<u>386,839</u>
Total	<u>4,126,039</u>	<u>1,517,992</u>	<u>3,839,884</u>	<u>1,690,529</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 2012</u>		<u>As at 31 Dec 2011</u>	
	Impaired advances	Individual impairment allowances	Impaired advances	Individual impairment allowances
- Manufacturing	17,019	12,875	16,474	988
- Loan for use outside Hong Kong	38,426	21,762	32,260	36,039
	<u>55,445</u>	<u>34,637</u>	<u>48,734</u>	<u>37,027</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 2012</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,574,395	29,013	42,383	31,092
- Taiwan	245,815	1,404	13,062	3,545
- China	289,248	-	-	-
- Others	16,580	-	-	-
	<u>4,126,038</u>	<u>30,417</u>	<u>55,445</u>	<u>34,637</u>

<u>As at 31 Dec 2011</u>	Outstanding balance	Advances overdue for over three months	Impaired advances	Individual impairment allowances
- Hong Kong	3,472,569	22,335	44,437	34,743
- Taiwan	168,130	1,555	4,297	2,284
- Others	199,185	-	-	-
	<u>3,839,884</u>	<u>23,890</u>	<u>48,734</u>	<u>37,027</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 2012</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	3,007	-	752	3,759
- <i>Of which</i> -				
Taiwan	1,511	-	308	1,819
China	931	-	431	1,362
Rest of Asia Pacific	565	-	13	578
Others	399	-	80	479
Total	<u>3,406</u>	<u>0</u>	<u>832</u>	<u>4,238</u>

<u>As at 31 Dec 2011</u>	<u>Banks</u>	<u>Public Sector Entities</u>	<u>Others</u>	<u>Total</u>
Asia Pacific excluding Hong Kong	3,915	-	404	4,319
- <i>Of which</i> -				
Taiwan	2,743	-	168	2,911
China	624	-	211	835
Rest of Asia Pacific	548	-	25	573
Western Europe	548	-	-	548
Others	194	-	118	312
Total	<u>4,657</u>	<u>0</u>	<u>522</u>	<u>5,179</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 2012

	<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	73	-	73	-
Mainland China entities	30	-	30	-
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	955	171	1,126	3
Other non-bank Mainland China exposures	37	-	37	-

As at 31 Dec 2011

	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	<u>Total exposures</u>	<u>Individually assessed impairment allowances</u>
Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	862	46	908	24



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:

Currency	As at 30 Jun 2012							Total
	USD	GBP	JPY	EUR	CNY	AUD	SGD	
Spot assets	6,492	-	192	59	445	20	1	7,209
Spot liabilities	(6,439)	-	(192)	(55)	(479)	(26)	-	(7,191)
Forward purchases	46	-	-	-	73	12	-	131
Forward sales	(98)	-	-	(4)	(37)	(6)	-	(145)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>1</u>	<u>4</u>

Currency	As at 31 Dec 2011							Total
	USD	GBP	JPY	EUR	CNY	AUD	SGD	
Spot assets	6,582	0	162	67	546	22	0	7,379
Spot liabilities	(6,563)	-	(162)	(65)	(541)	(27)	0	(7,358)
Forward purchases	2	-	-	-	0	5	0	7
Forward sales	(21)	-	-	-	-	0	-	(23)
Net option position	-	-	-	-	-	-	-	-
Net long (short) position	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>	<u>0</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>2012</u>	<u>2011</u>
	Percentage (%)	Percentage (%)
	<u>40.82</u>	<u>39.58</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>2012</u>	<u>2011</u>
	HKD '000	HKD '000
Persons	7	7
Basic salaries, allowances and benefits	3,258	3,350
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. Otherwise, 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.



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

I. CAPITAL AND CAPITAL ADEQUACY RATIO

A. Capital adequacy ratio

<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
Percentage (%)	Percentage (%)
<u>10.44</u>	<u>10.94</u>

B. Aggregate amount of shareholders' funds

<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
HKD '000	HKD '000
<u>31,669,069</u>	<u>30,145,327</u>

The capital adequacy ratio was compiled in accordance with the "Basel II capital accord". In accordance with the Capital Rules, the bank has adopted the "Standardised approach" for the calculation of the risk-weighted assets for credit risk and market risk, and "Basic indicator approach" for the calculation of operational risk.

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	<u>30-Jun-2012</u>	<u>31-Dec-2011</u>
Total assets	<u>529,478,419</u>	<u>519,615,914</u>
Total liabilities	<u>497,809,347</u>	<u>489,470,587</u>
Total advances	<u>365,518,115</u>	<u>349,286,902</u>
Total customer deposit	<u>414,023,536</u>	<u>412,272,789</u>
	<u>Half-year to</u>	<u>Half-year to</u>
	<u>30-Jun-2012</u>	<u>30-Jun-2011</u>
Profit/(Loss) before taxation	<u>1,993,503</u>	<u>1,518,536</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 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 2012. 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
Hong Kong Branch

28 September 2012

Date