



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



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

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

I. PROFIT AND LOSS INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 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 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 31 DECEMBER 2013

Figures in HKD thousands

	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
<u>ASSETS</u>		
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	<u>11,793,993</u>	<u>10,161,088</u>
<u>LIABILITIES</u>		
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)	<u>803,917</u>	<u>752,530</u>
Total equity and liabilities	<u>11,793,993</u>	<u>10,161,088</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION

Figures in HKD thousands

1. TRADE BILLS AND IMPAIRMENT ALLOWANCES ON TRADE BILLS

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

2. ADVANCES AND IMPAIRMENT ALLOWANCES ON ADVANCES

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

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

B. Impairment allowances

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



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

C. Impaired advances to customers

	As at	
	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
- Gross impaired advances to customers	9,079	13,081
- Individual impairment allowances	<u>(2,780)</u>	<u>(4,704)</u>
Total	<u>6,299</u>	<u>8,377</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>9,079</u>	<u>13,081</u>
Gross impaired advances as a percentage of gross advances to customers	<u>0.14%</u>	<u>0.30%</u>
Individual impairment allowances as a percentage of gross impaired advances	<u>30.62%</u>	<u>35.96%</u>

There were no impaired advances to banks and other financial institutions; nor were there any individual impairment allowances made for them as at 31 December 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	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	-	-
	<u>0</u>	<u>2,736</u>
Individual impairment allowances made in respect of the above overdue advances	<u>0</u>	<u>2,061</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>2,736</u>
b. Rescheduled advances to customers	<u>9,046</u>	<u>10,345</u>
(Net of those overdue advances which have been disclosed in above)		

	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	-	-
	<u>0.00</u>	<u>0.06</u>
d. Rescheduled advances to customers	<u>0.14</u>	<u>0.24</u>

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	<u>9,079</u>	<u>13,081</u>

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	
	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
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	<u>1,083,783</u>	<u>1,291,568</u>
Issued by:		
Government organization	50,016	125,310
Banks	116,625	272,165
Other financial institutions	-	-
Corporate entities	917,142	894,093
Total	<u>1,083,783</u>	<u>1,291,568</u>
Impairment allowances	-	-
Available-for-sale securities less impairment allowances	<u>1,083,783</u>	<u>1,291,568</u>
Impairment allowances as a percentage of Available-for-sale securities	<u>0.00%</u>	<u>0.00%</u>

B. Held-to-maturity securities

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

C. Overdue or impaired securities

<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	<u>1,083,783</u>	<u>0</u>	<u>0</u>
 <u>Balance as at 30 Jun 2013</u>			
- Neither overdue nor impaired	1,291,568	-	-
- Non-overdue but impaired	-	-	-
- Overdue and impaired	-	-	-
Total	<u>1,291,568</u>	<u>0</u>	<u>0</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

D. Other accounts

	As at	
	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
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	<u>54,298</u>	<u>63,251</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

4. OFF-BALANCE SHEET INFORMATION

A. Contingent liabilities and commitments

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

	As at	
	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
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
	<u>1,073,567</u>	<u>915,419</u>

B. Derivative financial instruments

	Contract / notional amount	Contract / notional amount
Exchange rate contracts		
- Spot and forwards	26,361	25,537
- Swaps	156,087	248,959
- Options purchased	203,297	144,247
- Options written	203,297	144,247
	<u>589,042</u>	<u>562,990</u>
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
	<u>3,103</u>	<u>4,291</u>

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



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

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

A. By loan usage

1. Loan for use in Hong Kong

As at 31 Dec 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	-	-	-	-
	<u>3,752,155</u>	<u>1,248,801</u>	<u>3,050,751</u>	<u>785,586</u>
2. Trade finance	109,838	35,786	109,649	40,585
3. Loan for use outside Hong Kong	<u>2,501,057</u>	<u>649,503</u>	<u>1,145,714</u>	<u>321,454</u>
Total	<u>6,363,050</u>	<u>1,934,090</u>	<u>4,306,114</u>	<u>1,147,625</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD thousands

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

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

	<u>As at 31 Dec 2013</u>		<u>As at 30 Jun 2013</u>	
	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
	<u>9,079</u>	<u>2,780</u>	<u>13,081</u>	<u>4,704</u>

C. By geographical area

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

<u>As at 31 Dec 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>

<u>As at 30 Jun 2013</u>	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	-	-	-
	<u>4,306,114</u>	<u>2,736</u>	<u>13,081</u>	<u>4,704</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.

As at 31 Dec 2013	<u>Banks</u>	<u>Public Sector</u> <u>Entities</u>	<u>Others</u>	<u>Total</u>
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	<u>4,090</u>	<u>0</u>	<u>3,654</u>	<u>7,744</u>

As at 30 Jun 2013	<u>Banks</u>	<u>Public Sector</u> <u>Entities</u>	<u>Others</u>	<u>Total</u>
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	<u>3,954</u>	<u>0</u>	<u>2,170</u>	<u>6,124</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 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>

As at 30 Jun 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	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	<u>1,950</u>	<u>168</u>	<u>2,118</u>	<u>3</u>



III. SUPPLEMENTARY FINANCIAL INFORMATION - *continued*

Figures in HKD millions

8. FOREIGN CURRENCY POSITION

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

As at 31 Dec 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	<u>2</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>(1)</u>	<u>5</u>

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	<u>3</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>7</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 year ended 31 December

	2013	2012
Percentage (%)	Percentage (%)	Percentage (%)
	<u>44.87</u>	<u>41.06</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 year ended 31 December	
	<u>2013</u>	<u>2012</u>
	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

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

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

B. Aggregate amount of shareholders' funds

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

II. OTHER FINANCIAL INFORMATION

Figures in HKD thousands

	<u>31-Dec-2013</u>	<u>30-Jun-2013</u>
Total assets	<u>570,269,142</u>	<u>544,077,072</u>
Total liabilities	<u>536,034,986</u>	<u>511,373,241</u>
Total advances	<u>374,813,620</u>	<u>374,917,843</u>
Total customer deposit	<u>448,865,386</u>	<u>424,627,808</u>
	Year to	Year to
	<u>31-Dec-2013</u>	<u>31-Dec-2012</u>
Profit/(Loss) before taxation	<u>3,277,225</u>	<u>3,252,946</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 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