



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



第一商業銀行
First Commercial Bank

香港分行
Hong Kong Branch

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	
	30-Jun-2012	31-Dec-2011
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	
	30-Jun-2012	31-Dec-2011
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
Balance as at 30 Jun 2012			
- 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>
Balance as at 31 Dec 2011			
- 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	
	30-Jun-2012	31-Dec-2011
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	<u>22,394</u>	<u>10,452</u>
(Net of those overdue advances which have been disclosed in above)		

	As a percentage of total gross advances to customers	
	30-Jun-2012	31-Dec-2011
	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:

	30-Jun-2012	31-Dec-2011
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	<u>1,873</u>	<u>2,036</u>
Total	44,259	43,984



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.

**第一商業銀行****香港分行****First Commercial Bank****Hong Kong Branch****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	<u>134,337</u>	<u>52,258</u>	<u>161,063</u>	<u>55,094</u>
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-border 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
- Of which -				
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
- Of which -				
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

- 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. 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

- 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.



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>30-Jun-2012</u>	<u>Half-year to</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