



ICBC Standard Bank Plc Hong Kong Branch
(formerly known as “Standard Bank Plc Hong Kong Branch”)

ICBC Standard Bank Plc 香港分行
(前稱為 Standard Bank Plc 香港分行)

Annual Financial Information Disclosure Statements 2015
二零一五年年度財務資料披露聲明書

Profit and loss 損益賬

		31 December 2015 2015年12月31日 <u>US\$000</u> 千美元	31 December 2014 2014年12月31日 <u>US\$000</u> 千美元
Interest income	利息收入	3,064	901
Interest expense	利息支出	(2,420)	(853)
Net interest income	淨利息收入	644	48
Other operating income	其他經營收入		
- Gains less losses arising from dealing in foreign currencies	- 外匯買賣盈利減虧損	748	(25)
- Gains less losses on securities held for trading purposes	- 持作買賣用途的證券的盈利減虧損	3	22
- Net fees and commission income	- 費用及佣金		
- Fees and commission income	- 費用及佣金收入	6,886	18,661
- Fees and commission expenses	- 費用及佣金支出	-	-
Other operating income	其他經營收入	7,637	18,658
Operating income	經營收入	8,281	18,706
Operating expenses	經營支出		
- Staff expenses	- 員工支出	(4,152)	(13,294)
- Rental expenses	- 租金支出	(2,010)	(2,164)
- Other expenses	- 其他支出	(1,858)	(3,152)
Operating expenses	經營支出	(8,020)	(18,610)
Operating profit before impairment losses	扣除減值虧損前的經營溢利	261	96
Write-back of collectively assessed impairment allowances	撥回整體評估減值準備	-	-
Profit before taxation	稅前溢利	261	96
Income tax	所得稅	-	-
Profit after taxation	稅後溢利	261	96

Balance sheet 財務狀況表

		31 December 2015	30 June 2015
		2015年12月31日	2015年6月30日
		<u>US\$000</u>	<u>US\$000</u>
		千美元	千美元
Assets	資產		
Cash and balances with banks	現金和同業結餘	13,854	12,153
Placements with banks and other financial institutions maturing between one and twelve months	於一至十二個月內到期的同業及其他財務機構存款	-	-
Amount due from an overseas office of the institution	存放於海外辦事處款項	199,209	213,814
Trading securities	買賣證券	-	-
Advances and other accounts	貸款及其他賬項		
- Accrued interest and other accounts	- 應計利息及其他賬項	4,340	6,820
- Collectively assessed impairment allowances	- 整體評估減值準備	(29)	(29)
Fixed assets	固定資產	560	585
Total assets	資產總值	217,934	233,343
Reserves and Liabilities	儲備及負債		
Deposits and balances of banks and other financial institutions	同業及其他財務機構存款及結餘	-	-
Deposits from customers	客戶存款		
- Time, call and notice deposits	- 定期、活期及通知存款	211,263	220,185
Amount due to an overseas office of the institution	結欠海外辦事處款項	20,041	26,691
Other accounts and provisions	其他賬項及準備		
- Accrued interest and other provisions	- 應計利息及其他準備	2,828	2,770
Total liabilities	負債總額	234,132	249,646
Reserves	儲備		
- Reserves	- 儲備	(16,459)	(16,458)
- Profit for the period	- 期內溢利	261	155
Total reserves and liabilities	儲備及負債總額	217,934	233,343

Additional information 其他披露資料**1 Analysis of impaired loans 減值貸款分析**

As at 31 December 2015, there were no loans and advances to customers, and no individual impairment allowances were made in respect of advances to banks and other financial institutions (30 June 2015: Nil).
於二零一五年十二月三十一日，本分行並無客戶貸款，亦無就同業及其他財務機構貸款作個別計提減值準備(二零一五年六月三十日：無)。

2 Off-balance sheet exposures 資產負債表外風險**(a) Contingent liabilities and commitments 或有負債及承擔**

As at 31 December 2015, there were no contingent liabilities and commitments to extend credit (30 June 2015: Nil).

於二零一五年十二月三十一日，本分行並無或有負債及提供信貸的承擔(二零一五年六月三十日：無)。

(b) Derivatives 衍生工具

		31 December 2015	30 June 2015
		2015年12月31日	2015年6月30日
		<u>US\$000</u>	<u>US\$000</u>
		<u>千美元</u>	<u>千美元</u>
Contract amount	合約金額		
- Exchange rate contracts	- 匯率合約	31,077	109,949
Fair value	公允值		
- Exchange rate contracts	- 匯率合約	5	(6,944)

The above derivatives are undertaken by the Branch in the foreign exchange market. The contract amounts of this instrument indicate the volume of transactions outstanding as at the balance sheet date, they do not represent amounts at risk.

本分行在外匯市場採用以上衍生工具。這些工具的合約金額顯示了於結算日未平倉的交易量，並不代表風險金額。

At branch level, the above exposures do not take into account the effects of bilateral netting arrangements.

在分行層面，上述數額並無計及雙邊淨額結算安排的影響。

3 International claims 國際債權

Breakdown of international claims by countries where it constitutes 10% or more of total international claims after taking into consideration transfers of risks, according to the location and type of counterparties.

根據交易對手所在地及類別披露佔有國際債權總額 10%或以上的國家及明細數額。

	31 December 2015 2015年12月31日					Total 總額 US\$000 千美元
	Non-bank private sector 非銀行私營企業					
	Banks 銀行 US\$000 千美元	Official Sector 公營機構 US\$000 千美元	Non-bank financial institutions 非銀行金融 企業 US\$000 千美元	Non- financial private sector 非金融私營 企業 US\$000 千美元	Others 其他 US\$000 千美元	
Developed countries 發達國家	219,788	-	-	-	-	219,788
of which United Kingdom 其中英國	218,732	-	-	-	-	218,732

	30 June 2015 2015年6月30日					Total 總額 US\$000 千美元
	Non-bank private sector 非銀行私營企業					
	Banks 銀行 US\$000 千美元	Official Sector 公營機構 US\$000 千美元	Non-bank financial institutions 非銀行金融 企業 US\$000 千美元	Non- financial private sector 非金融私營 企業 US\$000 千美元	Others 其他 US\$000 千美元	
Developed countries 發達國家	235,657	-	-	-	-	235,657
of which United Kingdom 其中英國	233,466	-	-	-	-	233,466

4 Overdue and rescheduled advances 逾期及經重組資產

As at 31 December 2015, the Branch has no overdue and rescheduled assets of which the principal with specific expiry dates or regular installments remained unpaid (30 June 2015: Nil).

於二零一五年十二月三十一日，本分行並無任何逾期及經重組資產包括附帶特定到期日或定期分期還款的本金尚未償付(二零一五年六月三十日：無)。

5 Non-bank Mainland exposures 對內地非銀行對手的風險承擔

There are no Mainland exposures to non-bank counterparties as at 31 December 2015 (30 June 2015: Nil).
於二零一五年十二月三十一日，本分行並無對內地非銀行對手的風險承擔 (二零一五年六月三十日：無)。

The Mainland exposures to non-bank counterparties are prepared in accordance with the completion instructions of the Return of Mainland Activities issued by the Hong Kong Monetary Authority.
內地非銀行對手的風險承擔是根據金管局頒布的「內地業務申報表」內的填報指示編製。

6 Currency risk 貨幣風險

		31 December 2015 2015年12月31日			
		HK\$ 港幣 US\$000 千美元	CNY 人民幣 US\$000 千美元	SGD 新加坡元 US\$000 千美元	Total 總額 US\$000 千美元
Spot assets	現貨資產	3,521	305	162,051	165,877
Spot liabilities	現貨負債	(2,171)	(88)	(161,824)	(164,083)
Forward purchases	遠期買入	–	15,532	–	15,532
Forward sales	遠期賣出	–	(15,529)	–	(15,529)
Net options position	期權淨持倉量	–	–	–	–
Net long/(short) position	長 / (短) 盤淨額	1,350	220	227	1,797
Net structural position	結構性倉盤淨額	–	–	–	–
		30 June 2015 2015年6月30日			
		HK\$ 港幣 US\$000 千美元	CNY 人民幣 US\$000 千美元	SGD 新加坡元 US\$000 千美元	Total 總額 US\$000 千美元
Spot assets	現貨資產	4,341	94	61,990	66,425
Spot liabilities	現貨負債	(4,751)	(42)	(170,413)	(175,206)
Forward purchases	遠期買入	1,278	–	108,611	109,889
Forward sales	遠期賣出	(61)	–	–	(61)
Net options position	期權淨持倉量	–	–	–	–
Net long/(short) position	長 / (短) 盤淨額	807	52	188	1,047
Net structural position	結構性倉盤淨額	–	–	–	–

The net position in a particular foreign currency is disclosed if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies. There were no foreign currency structural positions nor net option positions as at the above reporting dates.

倘個別外幣倉盤淨額 (絕對值) 佔所有外幣倉盤總淨額的 10% 或以上，本分行會作出披露。本分行於上述報告日期並無外幣結構性倉盤或期權倉盤淨額。

7 Liquidity ratio 流動資金比率

		31 December 2015	31 December 2014
		2015年12月31日	2014年12月31日
Average liquidity maintenance ratio	平均流動性維持比率	82.67%	—
Average liquidity ratio	平均流動資金比率	—	199.90%

82.67% for 31 December 2015 is the average of the ratios from January to December 2015 which are prepared according to the liquidity maintenance ratio methodology as stipulated in the completion instructions issued in January 2015.

199.90% for 31 December 2014 is the average of the ratios from January to December 2014 which are prepared according to the liquidity ratio methodology as stipulated in the completion instructions issued in June 2005.

截至二零一五年十二月三十一日的 **82.67%** 是二零一五年一月至十二月之平均比率。該比率是根據二零一五年一月所發佈之填報指示中有關流動性維持比率的具體指示計算的。

截至二零一四年十二月三十一日的 **199.90%** 是二零一四年一月至十二月之平均比率。該比率是根據二零一五年六月所發佈之填報指示中有關流動資金比率的具體指示計算的。

Liquidity Information Disclosure: Approach to Liquidity Risk Management

Liquidity risk is managed at ICBC Standard Bank consolidated basis, which covers the Branch operations. The Bank operates a liquidity governance framework which provides Board level oversight of the liquidity risks to which the Bank is exposed and ensures active management of liquidity risk through the Capital Management Committee and its sub-committees.

The Board and its committees set liquidity risk tolerance at the firm level, review and approve key liquidity policies and documents, and consider the liquidity position as part of the quarterly Board Risk Management Committee meetings.

The Board will not generally intervene in day-to-day liquidity management, as undertaken by the Asset and Liability Management and Treasury functions, and has delegated oversight of liquidity risk management to the Capital Management Committee and its sub-committees: Liquidity Sub-Committee and Liquidity Contingency Management Team.

In a stress scenario, the Board is kept informed of the liquidity position and actions being undertaken and may intervene if deemed appropriate.

流動性資料披露：流動性風險管理方法

總行負責管理綜合流動性風險，包括香港分行的運作。並執行一套流動性管理框架，此框架協助本銀行於董事會層面監管所承擔的流動性風險，亦確保資本管理委員會及其附屬委員會積極管理流動性風險。

董事會及其委員會在公司層面設定流動性風險承受度，複核及批准關鍵的流動性政策和文件，並在董事會風險管理委員會季度會議審視流動性狀況。

董事會一般不會干預由資產負債管理及財務部門負責的日常流動性管理，並委託資本管理委員會及其附屬委員會：流動性附屬委員會和流動性應急管理團隊監管流動性風險管理。

在壓力情況下，董事會可及時獲悉流動性狀況和已採取的行動，並且會在合適情況下介入。

ICBC Standard Bank Plc Consolidated financial information 銀行綜合財務資料

1 Capital and capital adequacy 資本及資本充足性

		31 December 2015 2015年12月31日	30 June 2015 2015年6月30日
		<u>US\$million</u> 百萬美元	<u>US\$million</u> 百萬美元
Tier 1 capital	一級資本	1,051.0	1,211.9
Total capital	總資本	1,449.6	1,661.7
Tier 1 ratio	一級資本比率	13.87%	18.73%
Total capital ratio	總資本比率	19.13%	25.69%
Shareholders' funds	股東資金	1,075.0	1,256.8

The figures have been calculated in accordance with the Basel Capital Accord.
上表數字是根據《巴賽爾資本協議》的規定計算所得。

2 Other financial information 其他財務資料

		31 December 2015 2015年12月31日	30 June 2015 2015年6月30日
		<u>US\$million</u> 百萬美元	<u>US\$million</u> 百萬美元
Total assets	資產總值	20,137.5	17,223.8
Total liabilities	負債總額	19,062.5	15,967.0
Total loans and advances	貸款總額	4,622.5	2,077.6
Total customer deposits	客戶存款總額	11,291.4	7,850.5
- Deposits from banks	- 同業存款	10,718.0	7,150.0
- Deposits from customers	- 客戶存款	573.4	700.5
		31 December 2015 2015年12月31日	31 December 2014 2014年12月31日
		<u>US\$million</u> 百萬美元	<u>US\$million</u> 百萬美元
(Loss) before taxation from continuing operations	持續經營業務稅前(虧損)	(232.8)	(333.5)

Remuneration 薪酬

Under paragraph 3.1.2 of Supervisory Policy Manual (“SPM”) CG-5 “Guideline on a sound Remuneration System”, ICBC Standard Bank Plc, Hong Kong Branch (“the Branch”) as an overseas-incorporated Authorized Institution is not required to make separate disclosures in respect of the remuneration system applicable to the Branch operations. The disclosures made by the head office in the Annual Report also cover information as set out in the said guideline, where appropriate.

根據《監管政策手冊》第 CG-5 章「穩健的薪酬制度指引」中第 3.1.2 段，ICBC Standard Bank Plc 香港分行（「本分行」）作為海外註冊成立的認可機構，毋須就適用於本分行業務的薪酬制度另作披露。總公司在年報中所披露的內容，在適用的情況下，亦已涵蓋上述指引所列明的資料。

Liquidity Risk 流動資金風險

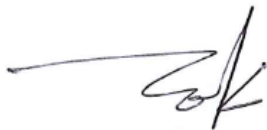
Under paragraph 13.1.1 of SPM LM-2 “Sound Systems and Controls for Liquidity Risk Management”, the disclosures made by the head office in the Annual Report also cover information as set out in the said guideline, where appropriate. The Branch is not required to make separate disclosures in respect of the liquidity risk management applicable to the Branch operations, however, pursuant to section 103B(3) of the Banking (Disclosure) Rules, the Branch is required to disclose information relating to its approach to liquidity risk management.

根據《監管政策手冊》第 LM-2 章「穩健的流動資金風險管理系統及管控」中第 13.1.1 段，總公司在年報中所披露的內容，在適用的情況下，已涵蓋上述指引所列明的資料。本分行毋須就適用於本分行業務的流動性風險管理另作披露，但按照《銀行業（披露）規則》第 103B(3)，本分行必須披露有關流動性風險管理方法。

Statement of Compliance 合規聲明

In preparing the Annual Financial Information Disclosure Statements 2015, the Branch has fully complied with the disclosure standards and guidance as set out respectively in the Banking (Disclosure) Rules and SPM CA-D-1 “Guideline on the Application of the Banking (Disclosure) Rules” issued by the Hong Kong Monetary Authority.

本分行在編製二零一五年年度財務資料披露聲明書時已完全遵守金管局頒布的《銀行業（披露）規則》及《監管政策手冊》第 CA-D-1 章「銀行業（披露）規則的應用指引」內分別訂明的披露準則及指引。



Wayne Chou
CEO
ICBC Standard Bank Plc Hong Kong Branch
15 March 2016

周偉民
行政總裁
ICBC Standard Bank Plc 香港分行
二零一六年三月十五日