

Standard Chartered Bank
(Hong Kong) Limited
渣打銀行(香港)有限公司

Consolidated
Financial
Statements
綜合財務報表

For the year ended
31 December 2012
截至二零一二年十二月三十一日止年度

Consolidated income statement
For the year ended 31 December 2012

(Expressed in millions of Hong Kong dollars)

	2012 HK\$'M	2011 HK\$'M
Interest income	18,349	15,200
Interest expense	<u>(6,052)</u>	<u>(3,477)</u>
Net interest income	<u>12,297</u>	<u>11,723</u>
Fee and commission income	<u>7,480</u>	<u>7,067</u>
Fee and commission expense	<u>(702)</u>	<u>(654)</u>
Net fee and commission income	6,778	6,413
Net trading income	3,079	2,631
Net gains/(losses) from financial instruments designated at fair value through profit or loss	188	(30)
Net gains from disposal of available-for-sale securities	149	307
Other operating income	<u>1,162</u>	<u>450</u>
	<u>11,356</u>	<u>9,771</u>
Total operating income	23,653	21,494
Staff costs	<u>(6,693)</u>	<u>(6,272)</u>
Premises and equipment	<u>(1,862)</u>	<u>(1,343)</u>
Others	<u>(4,398)</u>	<u>(3,753)</u>
Operating expenses	<u>(12,953)</u>	<u>(11,368)</u>
Operating profit before impairment	10,700	10,126
Impairment charges on advances to banks and customers	(789)	(592)
Other impairment charges	<u>(1,043)</u>	<u>(141)</u>
Operating profit after impairment	8,868	9,393
Share of profit of associates	<u>893</u>	<u>570</u>
Profit before taxation	9,761	9,963
Taxation	<u>(1,523)</u>	<u>(1,619)</u>
Profit after taxation	<u>8,238</u>	<u>8,344</u>
Attributable to:		
Equity shareholders of the Bank	8,221	8,324
Non-controlling interests	<u>17</u>	<u>20</u>
Profit after taxation	<u>8,238</u>	<u>8,344</u>

Consolidated balance sheet as at 31 December 2012

(Expressed in millions of Hong Kong dollars)

	2012 HK\$'M	2011 HK\$'M
Assets		
Cash and balances with banks, central banks and other financial institutions	20,492	21,777
Placements with banks and other financial institutions	143,581	136,513
Hong Kong SAR Government certificates of indebtedness	32,481	31,401
Trading assets	28,414	35,377
Financial assets designated at fair value	3,216	4,275
Investment securities	174,379	135,090
Advances to customers	408,018	389,763
Amounts due from immediate holding company	58,731	50,957
Amounts due from fellow subsidiaries	20,591	17,531
Interest in associates	7,101	6,619
Fixed assets	23,746	10,522
Goodwill and intangible assets	1,821	1,741
Current tax assets	13	3
Deferred tax assets	89	319
Other assets	17,001	11,966
	<u>939,674</u>	<u>853,854</u>
Liabilities		
Hong Kong SAR currency notes in circulation	32,481	31,401
Deposits and balances of banks and other financial institutions	12,281	15,729
Deposits from customers	756,589	672,940
Trading liabilities	23,068	24,638
Financial liabilities designated at fair value	3,612	3,487
Debt securities in issue	10,006	13,265
Amounts due to immediate holding company	19,606	13,023
Amounts due to fellow subsidiaries	5,117	5,073
Current tax liabilities	629	917
Deferred tax liabilities	43	5
Other liabilities	18,204	19,775
Subordinated liabilities	11,267	13,100
	<u>892,903</u>	<u>813,353</u>
Equity		
Share capital	97	97
Reserves	46,652	40,346
	<u>46,749</u>	<u>40,443</u>
Shareholders' equity	46,749	40,443
Non-controlling interests	22	58
	<u>46,771</u>	<u>40,501</u>
	<u>939,674</u>	<u>853,854</u>

Notes

1. Accounting policies

The accounting policies applied in preparing this news release are materially the same as those applied in preparing the statutory accounts for the year ended 31 December 2011. The Hong Kong Institute of Certified Public Accountants has issued a number of amendments to Hong Kong Financial Reporting Standards that became effective in 2012. However, none of these amendments has had a material effect on this news release.

2. Statutory accounts

Certain financial information in this news release is extracted from the statutory accounts for the year ended 31 December 2012 which were approved by the Board of Directors on the 5 March 2013 and will be delivered to the Companies Registry and the Hong Kong Monetary Authority. The auditor expressed an unqualified opinion on those statutory accounts in the independent auditor's report dated 5 March 2013.

The statutory accounts, together with the unaudited supplementary financial information as required by the Banking (Disclosure) Rules of section 60A of the Banking Ordinance, can be obtained on request from Investor Relations, Standard Chartered Bank (Hong Kong) Limited, 4-4A Des Voeux Road Central, Hong Kong or may be viewed on our website: www.standardchartered.com.hk on or after 30 April 2013.

綜合損益賬

截至二零一二年十二月三十一日止年度

（以百萬港元列示）

	二零一二年 百萬港元	二零一一年 百萬港元
利息收入	18,349	15,200
利息支出	(6,052)	(3,477)
淨利息收入	12,297	11,723
費用及佣金收入	7,480	7,067
費用及佣金支出	(702)	(654)
淨費用及佣金收入	6,778	6,413
交易收入淨額	3,079	2,631
指定為按公允價值入賬的金融工具淨收益／（虧損）	188	(30)
出售可供出售證券的淨收益	149	307
其他經營收入	1,162	450
	11,356	9,771
經營收入總額	23,653	21,494
員工成本	(6,693)	(6,272)
樓宇及設備	(1,862)	(1,343)
其他	(4,398)	(3,753)
經營支出	(12,953)	(11,368)
減值前經營溢利	10,700	10,126
銀行同業及客戶貸款的減值支出	(789)	(592)
其他減值支出	(1,043)	(141)
減值後經營溢利	8,868	9,393
應佔聯營公司溢利	893	570
除稅前溢利	9,761	9,963
稅項	(1,523)	(1,619)
除稅後溢利	8,238	8,344
應佔溢利：		
本銀行權益股東	8,221	8,324
非控股權益	17	20
除稅後溢利	8,238	8,344

於二零一二年十二月三十一日之綜合資產負債表

(以百萬港元列示)

	二零一二年 百萬港元	二零一一年 百萬港元
資產		
現金及在銀行同業、中央銀行及其他金融機構的結餘	20,492	21,777
在銀行同業及其他金融機構的存款	143,581	136,513
香港特別行政區政府負債證明書	32,481	31,401
交易資產	28,414	35,377
指定為按公允價值入賬的金融資產	3,216	4,275
證券投資	174,379	135,090
客戶墊款	408,018	389,763
應收直接控股公司款項	58,731	50,957
應收同系附屬公司款項	20,591	17,531
於聯營公司的權益	7,101	6,619
固定資產	23,746	10,522
商譽及無形資產	1,821	1,741
當期稅項資產	13	3
遞延稅項資產	89	319
其他資產	17,001	11,966
	<u>939,674</u>	<u>853,854</u>
負債		
香港特別行政區紙幣流通額	32,481	31,401
銀行同業及其他金融機構的存款及結餘	12,281	15,729
客戶存款	756,589	672,940
交易負債	23,068	24,638
指定為按公允價值入賬的金融負債	3,612	3,487
已發行債務證券	10,006	13,265
應付直接控股公司款項	19,606	13,023
應付同系附屬公司款項	5,117	5,073
當期稅項負債	629	917
遞延稅項負債	43	5
其他負債	18,204	19,775
後償負債	11,267	13,100
	<u>892,903</u>	<u>813,353</u>
權益		
股本	97	97
儲備	46,652	40,346
股東權益	46,749	40,443
非控股權益	22	58
	<u>46,771</u>	<u>40,501</u>
	<u>939,674</u>	<u>853,854</u>

附註

1. 會計政策

編製本新聞稿所採用的會計政策與編製截至2011年12月31日止年度法定報表所採用的會計政策在要項上保持一致。香港會計師公會就香港財務報告準則所頒佈的若干修訂已於2012年生效。然而，有關修訂對本新聞稿沒有重大的影響。

2. 法定報表

本新聞稿的若干財務資料摘錄自截至2012年12月31日止年度的法定報表。該等財務報表已於2013年3月5日獲董事會批准，並將提交予公司註冊處及香港金融管理局。核數師已於2013年3月5日的獨立核數師報告內就該等法定報表發表無保留意見。

如欲索取法定報表以及依照《銀行業條例》第60A條之《銀行業（披露）規則》的未經審核補充財務資料，可於2013年4月30日或以後，聯絡渣打銀行（香港）有限公司投資者關係部（地址：香港德輔道中4-4A號）；亦可瀏覽渣打（香港）網站 www.standardchartered.com.hk。