



In compliance with the disclosure standards set out in the "Banking (Disclosure) Rules" issued by Hong Kong Monetary Authority ("HKMA"), the following key financial information has been provided. The information is also available at the branch of the Bank 20/F Cheung Kong Center, 2 Queen's Road Central and the Public Registry of HKMA.

本公佈內披露的財務資料是參照香港金融管理局發出之銀行披露規則而制定。此資料披露亦可於本銀行分行(香港中環皇后大道中2號長江集團中心20樓)或金融管理局查詢處索閱。

Expressed in thousands of Hong Kong Dollars

以港幣千元位列示

Income Statement

損益表

For the year ended 全年結算

		31 Oct 15 2015年10月31日	31 Oct 14 2014年10月31日
Interest income	利息收入	371,551	673,515
Interest expenses	利息開支	(278,940)	(669,919)
Net interest income	淨利息收入	<u>92,611</u>	<u>3,596</u>
Net gains arising from trading in foreign currencies	來自非港元貨幣交易的虧損淨額	(57,318)	123,367
Net (losses)/gains on securities held for trading purposes	來自持有作交易用途的證券(虧損)/收益淨額	(49,165)	332,986
Net gains/(losses) from other trading activities	來自其他交易活動的收益/(虧損)淨額	509,531	(95,402)
Dividend from equity investments	股權投資的股息收入	201,416	98,464
Net fees and commission income	費用及佣金收入	<u>166,530</u>	<u>104,360</u>
Total other operating income	總其他營運收入	<u>770,994</u>	<u>563,775</u>
Total operating income	總營運收入	<u>863,605</u>	<u>567,371</u>
Operating Expenses	經營開支		
Staff expenses	職員開支	(447,238)	(428,272)
Rental expenses	租金開支	(33,876)	(35,939)
Other expenses	其他開支	<u>(227,432)</u>	<u>(217,876)</u>
Total operating expenses	總經營開支	<u>(708,546)</u>	<u>(682,087)</u>
Profit/(loss) before taxation	除稅前溢利/(虧損)	155,059	(114,716)
Tax expense	稅項開支	(29,295)	(165)
Profit/(loss) after taxation	除稅後溢利/(虧損)	<u>125,764</u>	<u>(114,881)</u>

Balance Sheet

資產負債表

		At 31 Oct 15 於2015年10月31日	At 30 Apr 15 於2015年4月30日
Cash and balances with banks	現金及銀行結餘	780,966	1,003,335
Amounts due from overseas offices	存放於海外辦事處的數額	3,780,564	1,893,450
Securities held for trading purposes	持有作交易用途的證券	25,378,471	32,982,531
Loans and advances to customers	客戶貸款	1,227,531	1,496,568
Loans and advances to banks	同業貸款	184,558	825,055
Accrued interest	應計利息	79,933	64,039
Trade receivables	應收賬款	3,387,074	5,150,564
Other accounts	其他賬目	2,099,063	4,056,225
Property, plant and equipment	物業、工業裝置及設備	<u>9,068</u>	<u>13,665</u>
Total assets	資產總額	<u>36,927,228</u>	<u>47,485,432</u>
Deposits and balances from banks	尚欠銀行存款及結餘	358,267	285,785
Due to central bank	對中央銀行負債	1,199,788	-
Amounts due to overseas offices	結欠海外辦事處的數額	28,082,666	36,728,337
Trade payables	應付賬款	3,670,246	4,882,283
Other liabilities	其他負債	<u>3,616,261</u>	<u>5,589,027</u>
Total liabilities	負債總額	<u>36,927,228</u>	<u>47,485,432</u>



Additional Information	其他資料		
Expressed in thousands of Hong Kong Dollars	以港幣千元位列示		
1) Net Fee and Commission Income	費用及佣金收入	31 Oct 15 2015年10月31日	31 Oct 14 2014年10月31日
Fee and commission income	費用及佣金收入	597,752	338,760
Fee and commission expenses	費用及佣金開支	(431,222)	(234,400)
		<u>166,530</u>	<u>104,360</u>

2) Derivative Transactions	衍生工具交易	At 31 Oct 15 於2015年10月31日	At 30 Apr 15 2015年4月30日
Exchange rate-related derivative contracts (Nominal Amounts)	匯率關聯衍生工具合約 (名義總額)	65,561,974	65,344,650
Interest rate-related derivative contracts (Nominal Amounts)	利率關聯衍生工具合約 (名義總額)	8,955,054	7,793,949
Others derivative contracts (Nominal Amounts)	其他衍生工具合約 (名義總額)	6,261,335	17,323,747

	At 31 Oct 15 於2015年10月31日	At 30 Apr 15 於2015年4月30日
Fair value of exchange rate-related derivative transactions 匯率關聯衍生工具合約之公平價值	Positive 265,890	Negative 166,102
	Positive -	Negative 90,779
Fair value of interest rate-related derivative transactions 利率關聯衍生工具合約之公平價值	Positive 98,975	Negative 34,441
	Positive -	Negative 99,535
Fair value of other derivative transactions 匯率關聯衍生工具合約之公平價值	Positive -	Negative -
	Positive -	Negative 284,324

There are no bilateral netting agreements in place for settlement of derivative contracts.
衍生工具合約之結算並沒有訂下雙邊淨額結算協議。

3) Off-Balance Sheet Exposures	資產負債表外風險承擔	At 31 Oct 15 於2015年10月31日	At 30 Apr 15 2015年4月30日
Other commitments	其他承諾	3,597,529	9,726,328
Others	其他	404,377	-

4) International Claims 國際債權

International claims are exposures of counterparties based on the location of the counterparties after taking into account any recognised risk transfer. International claims on individual geographical areas amounting to 10% or more of the total international claims are as follows:

國際債權是在顧及風險轉移因素後，按照交易對手所在地區的風險承擔。國際債權總額10%或以上之個別地區債權分析如下：

		Non-bank private sector 非銀行私人機構			Total 總額
		Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行 金融機構	
At 31 Oct 15	於2015年10月31日				
Developed countries	發達國家				
of which: Australia	其中: 澳洲	7,327,691	821,334	2,345,084	12,145,433
of which: Canada	其中: 加拿大	4,258,273	81,533	-	4,354,229
Developing Asia Pacific	發展中亞太區				
of which: China	其中: 中國	1,639,474	814,058	1,128,521	4,936,688
of which: Chinese Taipei	其中: 中華台北	129,441	8	276,764	1,113,529
		<u>13,354,879</u>	<u>1,716,933</u>	<u>3,750,369</u>	<u>22,549,879</u>

		Non-bank private sector 非銀行私人機構			Total 總額
		Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行 金融機構	
At 30 Apr 15	於2015年4月30日				
Developed countries	發達國家				
of which: Australia	其中: 澳洲	5,885,797	1,063,414	4,230,742	11,262,240
Canada	其中: 加拿大	3,944,604	73,457	-	4,018,811
Developing Asia Pacific	發展中亞太區				
of which: China	其中: 中國	2,047,867	-	1,620,702	7,237,894
of which: Chinese Taipei	其中: 中華台北	332,367	-	3,090,187	8,518,664
		<u>12,210,635</u>	<u>1,136,871</u>	<u>8,941,631</u>	<u>31,037,609</u>



Additional Information (Continued)

其他資料(續)

Expressed in thousands of Hong Kong Dollars

以港幣千元位列示

5) Loans and Advances to Customers

客戶墊款

i) By industry

按行業分類

Analysis of gross loans and advances to customers by industry sector.

按行業分類的客戶墊款總額分析。

		% of advances covered by collateral or other securities		% of advances covered by collateral or other securities	
		At 31 Oct 15 於2015年10月31日	其他證券抵押的 墊款所佔百分比	At 30 Apr 15 於2015年4月30日	其他證券抵押的 墊款所佔百分比
Gross loans and advances for use in Hong Kong	在香港使用的墊款總額				
Industrial, commercial and financial	工商及金融				
- Stockbrokers	- 股票經紀	65,001	0%	334,008	0%
- Others	- 其他	1,162,530	0%	1,162,560	0%
Gross loans and advances to customers	客戶墊款總額	1,227,531	0%	1,496,568	0%

ii) By Geographical Areas

按區域分類

The Branch has allocated exposures to regions based on the country of loan usage.

本分行根據貸款用途所在地區而分配風險。

- Hong Kong

- 香港

1,227,531

1,496,568

6) Impaired Loans and Advances, Overdue or Rescheduled Assets 已減值或已重整之資產

There were no impaired loans and advances or overdue or rescheduled assets as at 31 Oct 2015 and 30 Apr 2015. 於2015年10月31日及2015年4月30日，並無已減值之貸款或逾期未還或已重整之資產。

7) Non-Bank Mainland Exposures

對中國內地非銀行對手的風險承擔

At 31 Oct 15	於2015年10月31日	On-balance sheet exposure 資產負債表內之風險承擔	Off-balance sheet exposure 資產負債表外之風險承擔	Total 總額
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	(1) 中央政府、中央政府擁有的實體及其子公司和合營企業	3,345,124	-	3,345,124
(2) Local governments, local government-owned entities and their subsidiaries and JVs	(2) 地方政府、地方政府擁有的實體及其子公司和合營企業	52,468	-	52,468
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	(3) 居住在國內的中國國民或在國內註冊成立的其他實體及其子公司和合營企業	871,808	-	871,808
(4) Other entities of central government not reported in item1 above	(4) 在上述第1項未報告的中央政府其他實體	91	-	91
(5) Other entities of local governments not reported in item2 above	(5) 在上述第2項未報告的地方政府其他實體	95	-	95
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	(6) 貸予居住在國內以外地區的中國國民或在國外地區註冊的實體而用於國內之信貸	-	-	-
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	(7) 其他交易對手而其風險被本銀行認定為國內非銀行類客戶	231,164	42	231,206
Total	合計	4,500,750	42	4,500,792
Total assets after provision	扣除撥備後總資產	36,927,228		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險承擔佔總資產的比例	12.19%		
At 30 Apr 15	於2015年04月30日	On-balance sheet exposure 資產負債表內之風險承擔	Off-balance sheet exposure 資產負債表外之風險承擔	Total 總額
(1) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	(1) 中央政府、中央政府擁有的實體及其子公司和合營企業	3,037,127	-	3,037,127
(2) Local governments, local government-owned entities and their subsidiaries and JVs	(2) 地方政府、地方政府擁有的實體及其子公司和合營企業	126,994	-	126,994
(3) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	(3) 居住在國內的中國國民或在國內註冊成立的其他實體及其子公司和合營企業	1,361,493	-	1,361,493
(4) Other entities of central government not reported in item1 above	(4) 在上述第1項未報告的中央政府其他實體	71	-	71
(5) Other entities of local governments not reported in item2 above	(5) 在上述第2項未報告的地方政府其他實體	-	-	-
(6) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	(6) 貸予居住在國內以外地區的中國國民或在國外地區註冊的實體而用於國內之信貸	-	-	-
(7) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	(7) 其他交易對手而其風險被本銀行認定為國內非銀行類客戶	484,208	-	484,208
Total	合計	5,009,893	-	5,009,893
Total assets after provision	已扣除準備金之總資產	47,485,432		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險承擔佔總資產的比例	10.55%		

Additional Information (Continued)
其他資料(續)
8) Currency Risk
貨幣風險

		Spot assets	Spot liabilities	Forward purchases	Forward sales	Net options position	Net long (or net short) position	Net structural position
		現貨資產	現貨負債	遠期買入	遠期賣出	期權淨持倉量	長倉(或短倉)淨持倉量	結構性淨持倉量
At 31 Oct 15	於2015年10月31日							
Equivalent in millions of HKD	相等於百萬港元							
+ US\$	- 美元	14,230	27,002	39,540	26,769	-	(1)	-
+ GBP	- 英鎊	-	1	4,905	4,975	-	(71)	-
+ JPY	- 日元	1,615	1,472	5,748	5,940	36	(13)	-
+ CNY	- 人民幣	1,077	4	115	1,229	-	(41)	-
+ INR	- 印度盧比	-	-	2	74	-	(72)	-
+ KRW	- 南韓圓	1,183	-	152	1,315	-	20	-
At 30 Apr 15	於2015年4月30日							
Equivalent in millions of HKD	相等於百萬港元							
- US\$	- 美元	9,196	33,200	44,965	20,531	4	434	-
- GBP	- 英鎊	2	-	1,824	1,928	-	(102)	-
- JPY	- 日元	1,358	1,148	5,925	6,163	16	(12)	-
- CNY	- 人民幣	1,554	1	834	2,344	-	43	-
- INR	- 印度盧比	-	-	-	41	-	(41)	-
- KRW	- 南韓圓	4,527	48	597	5,096	-	(20)	-

A particular foreign currency that constitutes no less than 10% of total net position in all foreign currencies is disclosed. The net option position is calculated using the delta equivalent approach. 披露構成不少於所有非港元貨幣的總淨持倉量10%的非港元貨幣。期權淨額按對沖值等值方式計算。

9) Liquidity Maintenance Ratio
平均流動性維持比率

Starting from 2015, the Branch has applied liquidity maintenance ratio due to regulatory changes. 由2015年度開始,本分行根據香港金融管理局要求採立平均流動性維持比率。

31 Oct 15

2015年10月31日

The average liquidity maintenance ratio for the financial period after 1 January 2015. 由2015年1月1日之平均流動性維持比率

154%

The average liquidity maintenance ratio for 31 October 2015 is the simple average of the ten months' average maintenance liquidity ratios for the respective period from 1 January 2015 to 31 October 2015.

2015年10月31日之平均流動性維持比率是本分行在2015年1月1日至10月31日內之每月平均流動性維持比率之平均數。

The calculation of the average liquidity maintenance ratio is in accordance with the guidelines of Hong Kong Monetary Authority and the Hong Kong Banking Ordinance. 平均流動性維持比率之計算符合香港金融管理局訂定之綜合基準,及香港銀行業條例。

Liquidity Risk Management
流動資金風險管理

The Branch's liquidity risk appetite is that it will, at all times, maintain liquidity to meet all financial needs, including new business opportunities, on a commercially viable basis in "normal course of business" conditions. The Branch will additionally maintain a prudent degree of protection to mitigate the effects of extreme, but plausible adverse events on its daily operations and its financial condition.

The Liquidity Management Framework ("LMF") is the primary internal policy document that provides direction to the Branch's businesses and functions on the management of liquidity and sets clear governance process. It is updated by the Group's Corporate Treasury and approved by the Asset and Liability Committee ("ALCO"). The Branch also has a suite of liquidity policies including a local Liquidity Management Framework, Liquidity Contingency Plan and Liquidity Stress Testing Policy.

The LMF identifies 6 key pillars of liquidity management: funding access, funding requirements, liquidity assets, liquidity contingency planning, liquidity transfer pricing and management information. In parallel, 3 types of liquidity risks are identified, along which risk identification, measurement and mitigating strategies are deployed: structural, tactical and contingency.

The Risk Committee and ALCO share management oversight responsibility for liquidity management. Corporate Treasury is responsible for maintaining and implementing the LMF. The Branch's liquidity is managed by the Treasury Market Services ("TMS") business. Independent oversight is provided by the Market Risk Team.

On daily basis, Finance calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and reports to TMS business. Market Risk produces a report for the TMS business detailing our liquidity positions. Cash-flow limits are monitored daily against established limits. Liquidity Stress Testing is performed daily by the Market Risk Team.

本分行的流動資金承受風險水平為於任何時間都能維持流動資金充足財務需要,包括在「正常業務進程」條件下的新商機,本分行將額外維持審慎保護程度,以緩和其日常營運及其財務狀況中的極端但似乎合理不良事件的影響。

流動資金管理架構(「LMF」)為主要內部政策文件,為本分行的業務及流動資金管理功能提供方向,並且設立明確管制程序,其由本集團司庫更新,並由資產及負債委員會批准,本分行亦有一套流動資金政策,包括一套本地流動資金管理架構、流動資金應急計劃及流動資金壓力測試政策。

LMF為流動資金管理制定六大要素:資金使用、資金需求、流動資產、流動資金應急計劃、流動資金匯轉定價及管理資料,相應地,採用風險識別、計量及緩和策略伴隨三種流動資金風險,即結構性風險、策略性風險及或然風險。

風險委員會及資產及負債委員會分擔對流動資金管理的監督管理責任。公司司庫負責維持及實施LMF,本分行的流動資金由財資市場部門(「金融市場部門」)業務管理。市場風險部提供獨立監督。

財務部門每日根據《銀行業條例》計算流動性維持比率,並向財資市場部門業務主管報告,市場風險部負責編製詳述流動資金狀況之財資市場部門報告。本公司每日會就已制定之限額監控現金流限制。市場風險部每日進行流動資金壓力測試。



Additional Information (Continued)	其他資料(續)		
Group Information	集團資料		
Expressed in millions of Canadian Dollars	以加拿大元百萬位列示		
1) Capital and Capital Adequacy	資本及資本充足程度		
		At 31 Oct 15 於2015年10月31日	At 30 Apr 15 於2015年4月30日
		Basel III	Basel III
		巴塞爾協議III	巴塞爾協議III
Common Equity Tier 1 ("CET1") ratio	普通股權益第一級資本比率	10.6%	10.0%
Tier 1 Capital Ratio	第一級資本充足比率	12.2%	11.6%
Total Capital Ratio	總資本充足比率	14.0%	13.5%
Shareholders' funds	股東資金	62,146	56,431

The Group is required to calculate the capital ratios using the Basel III framework. Under Basel III, regulatory capital includes Common Equity Tier 1 (CET1), Tier 1 and Tier 2 capital. CET1 capital mainly consists of common shares, retained earnings and other components of equity. It is adopted by Office of the Superintendent of Financial Institutions in Canada where the bank is incorporated.

本集團需要使用巴塞爾協議III框架計算資本比率。根據巴塞爾協議III，監管資本包括普通股權益第一級資本，第一級資本和第二級資本。普通股權益第一級資本主要由普通股，累計收益和其他權益部分組成。該框架為加拿大Office of the Superintendent of Financial Institutions所採用。

2) Other Financial Information	其他財務資料		
		At 31 Oct 15 於2015年10月31日	At 30 Apr 15 於2015年4月30日
Total assets	資產總額	1,074,208	1,032,172
Total liabilities	負債總額	1,012,062	975,741
Total loans and advances	貸款及放款總計	474,252	450,347
Total customer deposits	客戶存款總計	676,144	631,214
		For the year ended 全年結算	
		At 31 Oct 15 於2015年10月31日	At 31 Oct 14 於2014年10月31日
Pre-tax profit	除稅前利潤	12,623	11,710
Comparative information	比較資料		

The financial information for the the year ended 31 October 2015 have been prepared in accordance with International Financial Reporting Standards, the comparative information have been restated to conform with current period's presentation.

截至2015年10月31日止之財務資料是按照國際財務報告準則的規定編制，比較數字已作出調整，以符合本期的呈列方式。

Douglas Moore
Chief Executive