



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)或金融管理局查冊處索閱。

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

		30 Apr 15 2015年4月30日	30 Apr 14 2014年4月30日
Interest income	利息收入	194,901	182,009
Interest expenses	利息開支	(171,727)	(170,882)
Net interest income	淨利息收入	<u>23,174</u>	<u>11,127</u>
Net loss arising from trading in foreign currencies	來自非港元貨幣交易的虧損淨額	18,773	(24,396)
Net gain/(loss) on securities held for trading purposes	來自持有作交易用途的證券收益/(虧損)淨額	2,313,922	(269,309)
Net (loss)/gain from other trading activities	來自其他交易活動的(虧損)/收益淨額	(1,893,914)	429,089
Dividend from equity investments	股權投資的股息收入	31,575	24,487
Net fee and commission income	費用及佣金收入	88,641	77,017
Total other operating income	總其他營運收入	<u>558,997</u>	<u>236,888</u>
Total operating income	總營運收入	<u>582,171</u>	<u>248,015</u>
Operating Expenses	經營開支		
Staff expenses	職員開支	(235,739)	(168,915)
Rental expenses	租金開支	(16,936)	(18,047)
Other expenses	其他開支	(107,123)	(116,751)
Total operating expenses	總經營開支	<u>(359,798)</u>	<u>(303,713)</u>
Profit/(loss) before taxation	除稅前溢利/(虧損)	222,373	(55,698)
Tax expense	稅項開支	(17,152)	(98)
Profit/(loss) after taxation	除稅後溢利/(虧損)	<u>205,221</u>	<u>(55,796)</u>

## Balance Sheet

## 資產負債表

		At 30 Apr 15 2015年4月30日	At 31 Oct 14 2014年10月31日
Cash and balances with banks	現金及銀行結餘	1,003,335	1,346,390
Amounts due from overseas offices	存放於海外辦事處的數額	1,893,450	1,630,167
Securities held for trading purposes	持有作交易用途的證券	32,982,531	23,917,736
Loans and advances to customers	客戶貸款	1,496,568	1,447,269
Loans and advances to banks	同業貸款	825,055	895,568
Accrued interest	應計利息	64,039	48,273
Trade receivables	應收賬款	5,150,564	3,678,583
Other accounts	其他賬目	4,056,225	2,747,328
Property, plant and equipment	物業、工業裝置及設備	13,665	12,981
Total assets	資產總額	<u>47,485,432</u>	<u>35,724,295</u>
Deposits and balances from banks	尚欠銀行存款及結餘	285,785	92,559
Amounts due to overseas offices	結欠海外辦事處的數額	36,728,337	27,786,765
Trade payables	應付賬款	4,882,283	4,439,110
Other liabilities	其他負債	5,589,027	3,405,861
Total liabilities	負債總額	<u>47,485,432</u>	<u>35,724,295</u>



<b>Additional Information</b>	<b>其他資料</b>		
Expressed in thousands of Hong Kong Dollars	以港幣千元位列示		
<b>1) Net Fee and Commission Income</b>	<b>費用及佣金收入</b>		
		30 Apr 15 2015年4月30日	30 Apr 14 2014年4月30日
Fee and commission income	費用及佣金收入	107,166	93,997
Fee and commission expenses	費用及佣金開支	(18,525)	(16,980)
		<u>88,641</u>	<u>77,017</u>

<b>2) Derivative Transactions</b>	<b>衍生工具交易</b>				
		At 30 Apr 15 2015年4月30日		At 31 Oct 14 2014年10月31日	
Exchange rate-related derivative contracts (Nominal Amounts)	匯率關聯衍生工具合約 (名義總額)	65,344,650		38,403,281	
Interest rate-related derivative contracts (Nominal Amounts)	利率關聯衍生工具合約 (名義總額)	7,793,949		5,441,197	
Others derivative contracts (Nominal Amounts)	其他衍生工具合約 (名義總額)	17,323,747		10,242,170	
		At 30 Apr 15 2015年4月30日		At 31 Oct 14 2014年10月31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 743,598	Negative 618,680	Positive 527,684	Negative 214,880
Fair value of interest rate-related derivative transactions 匯率關聯衍生工具合約之公平價值		Positive 12,689	Negative 50,387	Positive 3,648	Negative 22,197
Fair value of other derivative transactions 匯率關聯衍生工具合約之公平價值		Positive 99,535	Negative 284,324	Positive 282,932	Negative 358,433

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。

<b>3) Off-Balance Sheet Exposures</b>	<b>資產負債表外風險承擔</b>		
		At 30 Apr 15 2015年4月30日	At 31 Oct 14 2014年10月31日
Other commitments	其他承諾	9,726,328	9,588,757
<b>4) International Claims</b>	<b>國際債權</b>		

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：

<b>At 30 Apr 15</b>	<b>於2015年4月30日</b>					
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
		銀行	公營單位	非銀行金融機構	非金融私人機構	總額
Australia	澳洲	5,885,797	1,063,414	4,230,742	82,287	11,262,240
China	中國	2,047,867	-	1,620,702	3,569,325	7,237,894
Taiwan	台灣	332,367	-	3,090,187	5,096,110	8,518,664
		<u>8,266,031</u>	<u>1,063,414</u>	<u>8,941,631</u>	<u>8,747,722</u>	<u>27,018,798</u>

As the international claims has adopted since 31 March 2015, there is no directly comparable international claim information as at 31 October 2014.  
國際債權要求自2015年3月31日被採用。因此，於2014年10月31日沒有可直接比交的國際債權資訊。



## Additional Information (Continued)

其他資料(續)

Expressed in thousands of Hong Kong Dollars

以港幣千元位列示

## 5) Advances to Customers

客戶墊款

## i) By industry

按行業分類

Analysis of gross 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 由抵押品或其他證券抵押的墊款所佔百分比		% of advances covered by collateral or other securities 由抵押品或其他證券抵押的墊款所佔百分比	
		At 30 Apr 15 2015年4月30日		At 31 Oct 14 2014年10月31日	
Gross 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	334,008	0%	284,004	0%
- Others	- 其他	1,162,560	0%	1,163,265	0%
Gross advances to customers	客戶墊款總額	1,496,568	0%	1,447,269	0%
ii) By Geographical Areas	按區域分類				
- Hong Kong	香港	1,496,568		1,447,269	

## 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 30 Apr 2015 and 31 Oct 2014.

於2015年4月30日及2014年10月31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

		On balance sheet exposure 資產負債表以內的風險項目	Off balance sheet exposure 資產負債表以外的風險項目	Total 總額	Specific provisions 特別壞帳計提撥備
At 30 Apr 15	2015年4月30日				
Mainland Entities	中國內地機構	5,009,893	-	5,009,893	-
At 31 Oct 14	2014年10月31日				
Mainland Entities	中國內地機構	2,942,643	-	2,942,643	-

## 8) Currency Risk

貨幣風險

		Spot assets 現貨資產	Spot liabilities 現貨負債	Forward purchases 遠期買入	Forward sales 遠期賣出	Net options position 期權淨持倉量	Net long (or net short) position 長倉(或短倉)淨持倉量	Net structural position 結構性淨持倉量
At 30 Apr 15	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)	-
At 31 Oct 14	2014年10月31日							
Equivalent in millions of HKD	相等於百萬港元							
- US\$	- 美元	5,077	25,476	29,618	9,082	-	137	-
- CNY	- 人民幣	884	1	158	853	-	188	-
- GBP	- 英鎊	4	4	-	143	-	(143)	-
- KRW	- 南韓圓	4,376	5	803	5,360	-	(186)	-
- INR	- 印度盧比	-	-	-	48	-	(48)	-

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。期權盤淨額按對沖值等值方式計算。



## Additional Information (Continued)

## 其他資料(續)

## 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。

30 Apr 15  
2015年4月30日  
168%

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

The average liquidity maintenance ratio for 30 April 2015 is the simple average of the four months' average maintenance liquidity ratios for the respective period from 1 January 2015 to 30 April 2015.

2015年4月30日之平均流動性維持比率是本分行在2015年1月1日至4月30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滿足財務需要,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為流動資金管理制度六大要素: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。市場風險部會每日進行流動資金壓力測試。

## 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 30 Apr 15 2015年4月30日 Basel III 巴塞爾協議III	At 31 Oct 14 2014年10月31日 Basel 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	10.0%	9.9%
Tier 1 Capital Ratio	第一級資本充足比率	11.6%	11.4%
Total Capital Ratio	總資本充足比率	13.5%	13.4%
Shareholders' funds	股東資金	56,431	52,690

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。



## Additional Information (Continued)

## 其他資料(續)

## Group Information

Expressed in millions of Canadian Dollars

## 集團資料

以加拿大元百萬位列示

## 2) Other Financial Information

## 其他財務資料

		At 30 Apr 15 2015年4月30日	At 31 Oct 14 2014年10月31日
Total assets	資產總額	1,032,172	940,550
Total liabilities	負債總額	975,741	887,860
Total loans and advances	貸款及放款總計	450,347	437,223
Total customer deposits	客戶存款總計	631,214	595,877
		For the half year ended 半年結算	
		30 Apr 15 2015年4月30日	30 Apr 14 2014年4月30日
Pre-tax profit	除稅前利潤	6,551	5,669

## Comparative information

## 比較資料

The financial information for the the period ended 30 April 2015 and year ended 31 October 2014 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4月30日及2014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。

Rebecca Lau  
Alternate Chief Executive