



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 15/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15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	
		31 Oct 16	31 Oct 15
		2016年10月31日	2015年10月31日
Interest income	利息收入	219,050	371,551
Interest expenses	利息開支	(247,349)	(278,940)
Net interest (expenses)/income	淨利息(開支)/收入	(28,299)	92,611
Net gains/(losses) arising from trading in foreign currencies	來自非港元貨幣交易的收益/(虧損)淨額	106,633	(57,318)
Net losses on securities held for trading purposes	來自持有作交易用途的虧損淨額	(399,760)	(49,165)
Net gains from other trading activities	來自其他交易活動的收益淨額	476,555	509,531
Dividend from equity investments	股權投資的股息收入	88,333	201,416
Net fees and commission income	費用及佣金收入	271,347	166,530
Total other operating income	總其他營運收入	543,108	770,994
Total operating income	總營運收入	514,809	863,605
Operating Expenses	經營開支		
Staff expenses	職員工開支	(346,457)	(447,238)
Rental expenses	租金開支	(50,133)	(33,876)
Other expenses	其他開支	(168,908)	(227,432)
Total operating expenses	總經營開支	(565,498)	(708,546)
(Loss)/profit before taxation	除稅前(虧損)/溢利	(50,689)	155,059
Tax expense	稅項開支	(198)	(29,295)
(Loss)/profit after taxation	除稅後(虧損)/溢利	(50,887)	125,764
Balance Sheet		資產負債表	
		At 31 Oct 16	At 30 Apr 16
		於2016年10月31日	於2016年04月30日
Cash and balances with banks	現金及銀行結餘	523,657	524,006
Amounts due from overseas offices	存放於海外辦事處的數額	9,069,236	3,422,710
Securities held for trading purposes	持有作交易用途的證券	9,670,146	13,574,134
Loans and advances to customers	客戶貸款	505,495	1,203,592
Loans and advances to banks	同業貸款	1,061,145	827,322
Investment securities	投資證券	3,591,386	-
Accrued interest	應計利息	21,734	37,650
Trade receivables	應收賬款	1,560,155	2,123,990
Other accounts	其他賬目	1,683,793	2,151,003
Property, plant and equipment	物業、工業裝置及設備	34,239	6,465
Total assets	資產總額	27,720,986	23,870,872
Deposits and balances from banks	尚欠銀行存款及結餘	326,146	88
Due to central bank	對中央銀行負債	627,780	392,357
Amounts due to overseas offices	結欠海外辦事處的數額	22,221,188	17,295,908
Trade payables	應付賬款	321,776	1,832,990
Other liabilities	其他負債	4,224,096	4,349,529
Total liabilities	負債總額	27,720,986	23,870,872

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	31 Oct 15
				2016年10月31日	2015年10月31日
Fee and commission income	費用及佣金收入			272,133	597,752
Fee and commission expenses	費用及佣金開支			(786)	(431,222)
				<u>271,347</u>	<u>166,530</u>
2) Derivative Transactions	衍生工具交易			At 31 Oct 16	At 30 Apr 16
				於2016年10月31日	於2016年04月30日
Exchange rate-related derivative contracts (Nominal Amounts)	匯率關聯衍生工具合約 (名義總額)			37,492,415	53,329,500
Interest rate-related derivative contracts (Nominal Amounts)	利率關聯衍生工具合約 (名義總額)			2,548,524	2,518,065
Others derivative contracts (Nominal Amounts)	其他衍生工具合約 (名義總額)			5,224,345	5,669,222
				At 31 Oct 16	At 30 Apr 16
				於2016年10月31日	於2016年04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	Negative	Positive	Negative
		808,907	706,509	721,367	867,140
Fair value of interest rate-related derivative transactions	匯率關聯衍生工具合約之公平價值	Positive	Negative	Positive	Negative
		10,680	10,479	11,704	16,302
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
		2,888	116	101,121	46,728
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 16	At 30 Apr 16
				於2016年10月31日	於2016年04月30日
Other commitments	其他承諾			1,409,973	2,623,568
Others	其他			83,400	233,444
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之風險承擔。國際債權總額10%或以上之個別地區債權分析如下：

		Banks	Official sector	Non-bank private sector		Total
				Non-bank financial institutions	Non-financial sector	
		銀行	官方機構	非銀行金融機構	非金融私人機構	總額
At 31 Oct 16	於2016年10月31日					
Developed countries	發達國家					
of which: Australia	其中: 澳洲	2,810,567	776,108	1,495,296	468,135	5,550,106
of which: Canada	其中: 加拿大	8,001,798	2,543	97	-	8,004,438
of which: Japan	其中: 日本	6,373	2,739,664	5,638	6,269	2,757,944
Developing Asia Pacific	發展中亞太區					
of which: China	其中: 中國	840,031	-	522,897	1,026,869	2,389,797
of which: Chinese Taipei	其中: 中華台北	119,664	-	2,131,074	1,189,989	3,440,727
		<u>11,778,433</u>	<u>3,518,315</u>	<u>4,155,002</u>	<u>2,691,262</u>	<u>22,143,012</u>
		Banks	Official sector	Non-bank private sector		Total
		銀行	官方機構	Non-bank financial institutions	Non-financial sector	總額
		銀行	官方機構	非銀行金融機構	非金融私人機構	總額
At 30 Apr 16	於2016年04月30日					
Developed countries	發達國家					
of which: Australia	其中: 澳洲	2,189,680	500,377	1,950,793	892,355	5,533,205
of which: Canada	其中: 加拿大	3,055,308	718	-	-	3,056,026
of which: Japan	其中: 日本	62,543	-	141,226	827,778	1,031,547
Developing Asia Pacific	發展中亞太區					
of which: China	其中: 中國	1,027,779	503,845	707,654	2,309,116	4,548,394
of which: Chinese Taipei	其中: 中華台北	143,140	-	870,510	905,564	1,919,214
		<u>6,478,450</u>	<u>1,004,940</u>	<u>3,670,183</u>	<u>4,934,813</u>	<u>16,088,386</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 16 於2016年10月31日	其他證券抵押的 墊款所佔百分比	At 30 Apr 16 於2016年04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	90,027	0%	40,012	0%
- Others	- 其他	415,468	0%	1,163,580	0%
Gross loans and advances to customers	客戶墊款總額	505,495	0%	1,203,592	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

505,495

1,203,592

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 2016 and 30 Apr 2016.
於2016年10月31日及2016年04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 16	於2016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	1,092,772	-	1,092,772
(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	4,607	-	4,607
(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	352,937	-	352,937
(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	-	-	-
(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為國內非銀行類客戶	93,827	-	93,827
Total	合計	1,544,143	-	1,544,143
Total assets after provision	扣除撥備後總資產	27,720,986		
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	5.57%		
At 30 Apr 16	於2016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	2,708,995	-	2,708,995
(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	51,928	-	51,928
(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	573,638	-	573,638
(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	-	-	-
(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為國內非銀行類客戶	252,381	9	252,390
Total	合計	3,586,942	9	3,586,951
Total assets after provision	已扣除準備金之總資產	23,870,872		
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	15.03%		

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 16	於2016年10月31日							
Equivalent in millions of HKD	相等於百萬港元							
+ US\$	+ 美元	8,546	21,488	25,018	12,028	-	48	-
- GBP	- 英鎊	-	-	-	-	-	0	-
+ JPY	+ 日元	2,756	16	4,476	7,210	-	6	-
+ EUR	+ 歐元	1,510	-	221	1,729	-	2	-
+ CNY	+ 人民幣	196	-	661	903	-	(46)	-
- CAD	- 加拿大元	43	44	3,290	3,290	-	(1)	-
- AUD	- 澳元	6,587	5,123	440	1,909	-	(5)	-
- SGD	- 新加坡元	1	1	40	40	-	-	-
- INR	- 印度盧比	2	-	-	15	-	(13)	-
- KRW	- 南韓圓	1,646	-	252	1,901	-	(2)	-
- MYR	- 馬來西亞元	5	-	-	-	-	5	-
- TWD	- 臺幣	3,336	36	282	3,565	-	17	-
At 30 Apr 16	於2016年04月30日							
Equivalent in millions of HKD	相等於百萬港元							
- US\$	- 美元	6,500	16,935	31,753	21,081	8	245	-
- GBP	- 英鎊	1	1	68	120	-	(52)	-
- JPY	- 日元	1,405	1,245	4,371	4,576	54	9	-
- EUR	- 歐元	2,544	-	500	3,042	-	2	-
- CNY	- 人民幣	653	1	405	1,155	-	(98)	-
- CAD	- 加拿大元	29	23	-	-	-	6	-
- AUD	- 澳元	6,119	4,331	7,702	9,523	-	(33)	-
- SGD	- 新加坡元	201	2	174	389	-	(16)	-
- INR	- 印度盧比	77	-	1	162	-	(84)	-
- KRW	- 南韓圓	506	-	478	978	-	6	-
- MYR	- 馬來西亞元	38	2	1	6	-	31	-
- TWD	- 臺幣	1,721	106	1	1,610	-	6	-

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。

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。

For the year ended
31 Oct 2016
全年結算
2016年10月31日

For the period 1 Jan
2015 - 31 Oct 2015
2015年1月1日至
2015年10月31日期間

The average liquidity maintenance ratio for the period 平均流動性維持比率

246%

154%

The average liquidity maintenance ratio is the simple average of each months' average maintenance liquidity ratio for the reporting period. 平均流動性維持比率是按照結算期間之每月平均流動性維持比率以簡易平均法計算。

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 and a stressed liquidity maintenance ratio, in accordance with the Banking Ordinance, and reports to TMS business. Corporate Treasury produces a daily cash-flow report for the TMS business detailing liquidity positions of the Branch. Cash-flow limits are monitored daily against established limits. Liquidity Cushion and Liquidity Stress Testing are performed by Corporate Treasury.

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、流動資金匯價定價及管理資料。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及流動資金壓力測試,並向財資市場部門業務主管報告,企業財資部負責編製本分行每日流動資金狀況予財資市場部門報告,本公司每日會就已制定之限額監控現金流限制,企業財資部會每日進行維持流動資金緩衝及流動資金壓力測試。

Additional Information (Continued)
Group Information其他資料(續)
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 16 於2016年10月31日	At 30 Apr 16 於2016年04月30日
		Basel III 巴塞爾協議III	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	10.8%	10.3%
Tier 1 Capital Ratio	第一級資本充足比率	12.3%	11.9%
Total Capital Ratio	總資本充足比率	14.4%	14.0%
Shareholders' funds	股東資金	71,017	67,538

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 16 於2016年10月31日	At 30 Apr 16 於2016年04月30日
Total assets	資產總額	1,180,258	1,150,357
Total liabilities	負債總額	1,109,241	1,082,819
Total loans and advances	貸款及放款總計	523,839	510,465
Total customer deposits	客戶存款總計	738,557	723,703
		For the year ended 全年結算	
		31 Oct 16 2016年10月31日	31 Oct 15 2015年10月31日
Pre-tax profit	除稅前利潤	13,299	12,623

Statement of Compliance

遵從情況聲明

The financial information for the year ended 31 October 2016 have been prepared in accordance with the Banking (Disclosure) Rules (Chapter 155M) under the Banking Ordinance. 截至2016年10月31日止之財務資料是按照銀行業條例項下之銀行業(披露)規則(第155M)的規定編制。

Matthew Haudenschild
Alternate Chief Executive