

CommonwealthBank



COMMONWEALTH BANK OF AUSTRALIA – HONG KONG BRANCH

澳洲聯邦銀行香港分行

FINANCIAL DISCLOSURE STATEMENT

Half-year ended 31 December 2018

財務資料披露

二零一八年十二月三十一日

SECTION A – HONG KONG BRANCH INFORMATION

Commonwealth Bank of Australia, Hong Kong Branch (the Branch) is a licensed bank under the Banking Ordinance (Cap. 155). The Branch principally engages in Global Markets, Corporate Banking, Treasury and Private Banking business.

The Branch prepares this financial disclosure statement for the half-year ended 31 December 2018 (the statement) in accordance with the Banking (Disclosure) Rules (Cap. 155M).

The statement is also available at the Branch office, in the section “About Us” of our website www.commbank.com.au and the Public Register of the Hong Kong Monetary Authority.

澳洲聯邦銀行香港分行（本行），根據銀行業條例（第 155 章）是一間持牌銀行。本行主要從事環球市場，企業銀行，財政管理及私人銀行業務。

本行跟據銀行業（披露）規則（第 155M 章）編制此截至二零一八年十二月三十一日半年度財務資料披露。

此財務資料披露亦可於本行，本行之網頁 www.commbank.com.au 內“About Us”項下和香港金融管理局查冊處索閱。

SECTION A – HONG KONG BRANCH INFORMATION

1 INCOME STATEMENT INFORMATION 收益表資料		Half-year ended 31 Dec 2018 至2018年12月31日 半年結算 HK\$'000	Half-year ended 31 Dec 2017 至2017年12月31日 半年結算 HK\$'000
Interest income	利息收入	387,665	388,869
Interest expense	利息開支	(285,057)	(243,124)
Net interest income	淨利息收入	102,608	145,745
Fees and commission income	費用及佣金收入	27,203	31,223
Fees and commission expense	費用及佣金開支	(587)	(856)
Net fees and commission income	費用及佣金收入淨額	26,616	30,367
Gains less losses arising from trading in foreign currencies	由非港元貨幣交易產生的收益減虧損	1,010	(3,571)
Gains less losses on securities held for trading purposes	來自持有作交易用途的證券的收益減虧損	(380)	364
Gains less losses from other trading activities	來自其他交易活動的收益減虧損	(21)	(27)
Other operating income	其他經營收入	27,225	27,133
Total operating income	經營收入總額	129,833	172,878
Staff expenses	員工開支	(78,251)	(70,678)
Rental expenses	租賃費用	(16,589)	(17,599)
Other expenses	其他開支	(16,475)	(17,731)
Impairment losses and provisions for other assets and claims	其他減值準備金	809	-
Total operating expenses	經營開支總額	(110,506)	(106,008)
Impairment losses and provisions for impaired loans	減值損失及為已減值貸款而提撥的準備金	10,372	-
Profit before taxation	除稅前利潤	29,699	66,870
Tax expense	稅項開支	(5,381)	(11,114)
Profit after taxation	除稅後利潤	24,318	55,756

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2 BALANCE SHEET 資產負債表

		31 Dec 2018 於2018年12月31日 HK\$'000	30 Jun 2018 於2018年6月30日 HK\$'000
ASSETS	資產		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (存放於海外辦事處的數額除外)	939,104	2,945,239
Amount due from Exchange Fund	存放於外匯基金的數額	9,549	18,917
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months (except those included in amount due from overseas offices)	距離合約到期日超逾一個月但不超逾十二個月的銀行存款 (存放於海外辦事處的數額除外)	900,660	1,101,888
Amount due from overseas offices	存放於海外辦事處的數額	5,773,337	5,400,566
Trade bills	貿易匯票	383,365	395,261
Loans and advances to customers	對客戶的貸款及放款	8,054,245	12,943,942
Provisions for impaired loans and advances	已減值貸款的準備金		
(i) Collective provisions	(i) 集體準備金	(26,948)	-
(ii) Specific provisions	(ii) 特定準備金	-	-
Investment securities	投資證券	6,625,365	6,296,619
Other assets	其他資產	714,599	744,272
Property, plant and equipment	物業、工業裝置及設備	5,294	11,224
Total assets	資產總額	23,378,570	29,857,928
LIABILITIES	負債		
Reserves	儲備	(53,388)	12,070
Deposits and balances from banks (except those included in amount due to overseas offices)	尚欠銀行存款及結餘 (結欠海外辦事處的數額除外)	4,184,505	795,965
Deposits from customers	客戶存款		
Demand deposits and current accounts	活期存款及往來帳戶	367,047	433,236
Time, call and notice deposits	定期、知期通知及通知存款	3,331,908	7,342,432
Amount due to overseas offices	結欠海外辦事處的數額	14,622,690	20,317,036
Certificates of deposit issued	已發行存款證	246,414	242,964
Other liabilities	其他負債	679,369	711,132
Provisions	準備金	25	3,093
Total liabilities	負債總額	23,378,570	29,857,928

SECTION A – HONG KONG BRANCH INFORMATION

3 PROVISIONS FOR IMPAIRED LOANS AND RECEIVABLES 已減值貸款及應收款項準備金

The impaired loans and advances to customers and banks are as follows:-

以下為對客戶及銀行已減值貸款:-

Provisioning Policy

準備金政策

All specific provision and collective provision for impaired loans and receivables are determined by the Head Office in Sydney.

所有貸款及應收款項特定準備金和集體準備金均由本銀行設於澳洲雪梨的總行決定。

Where there is a risk that borrowers may not be able to honour a part or all of their liabilities or commitments, an individually assessed provision for loan losses is charged against income of the Branch.

當出現有問題客戶未能履行其部份或所有貸款合約的潛在風險時，澳洲雪梨總行會自行就該等虧損貸款在香港分行收益撥出特定準備金。

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4 DERIVATIVES 衍生工具

Both exchange rate-related and interest rate-related derivative contracts were carried out for both trading and hedging purposes.

匯率關聯衍生工具合約及利率關聯衍生工具合約用於進行買賣及對沖的用途。

The fair value of the derivatives did not take into account the effects of bilateral netting agreements.

衍生工具的公平值並未計及雙邊淨額結算安排的影響。

		31 Dec 2018 於2018年12月31日 HK\$'000	30 Jun 2018 於2018年6月30日 HK\$'000
<u>Exchange rate-related derivative contracts</u> 匯率關聯衍生工具合約			
Contractual amounts	合約總額	14,250,995	10,930,909
Fair value assets	公平資產價值	51,347	50,065
Fair value liabilities	公平負債價值	(16,043)	(22,965)
<u>Interest rate derivative contracts</u> 利率衍生工具合約			
Contractual amounts	合約總額	1,324,690	4,149,232
Fair value assets	公平資產價值	14,096	25,798
Fair value liabilities	公平負債價值	(1,004)	(4,066)

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5 OFF-BALANCE SHEET EXPOSURES 資產負債表外風險承擔

The following is a summary of the contractual or notional amounts of each significant class of off-balance sheet exposures:-

以下為每項資產負債表外承擔風險重大項目的合約或名義數額的概要:-

		31 Dec 2018 於2018年12月31日 HK\$'000	30 Jun 2018 於2018年6月30日 HK\$'000
Direct credit substitutes	直接信貸替代項目	103,300	153,939
Trade-related contingencies	貿易關聯或有項目	-	388,796
Other commitments	其他承諾	4,073,006	20,758,343

Direct credit substitutes included bank guarantees issued and standby letters of credit. Trade-related contingent items included letters of credit issued. Other commitments included undrawn commitment for revolving credits.

直接信貸替代項目包括擔保和備用信用證。貿易關聯或有項目包括信用證。其他承諾包括授信承擔。

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6 GENERAL DISCLOSURES 一般披露

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

(i) 根據交易對手所在地及交易對手類別披露佔有國際債權總額 10% 或以上的國家及明細數

		Non-bank private sector 非銀行私人機構					
As at 31 Dec 2018 (Equivalent in HK\$'000)	於2018年12月31日 (相等於HK\$'000)	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額	
<u>Developed countries</u>	<u>已發展國家</u>	12,380,430	654,004	-	4,664	13,039,098	
- Australia	- 澳洲	11,766,415	-	-	-	11,766,415	
<u>Developing Asia and Pacific</u>	<u>發展中亞洲及太平洋地區</u>	1,939,148	22,946	-	2,956,100	4,918,194	
- China	- 中國	1,939,109	22,946	-	2,468,700	4,430,755	
<u>Offshore centres</u>	<u>離岸中心</u>	157,228	5,958,991	-	5,120,690	11,236,909	
- Hong Kong	- 香港	143,964	5,958,991	-	4,692,682	10,795,637	

		Non-bank private sector 非銀行私人機構					
As at 30 Jun 2018 (Equivalent in HK\$'000)	於2018年6月30日 (相等於HK\$'000)	Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人機構	Total 總額	
<u>Developed countries</u>	<u>已發展國家</u>	8,690,940	657,411	-	4,922	9,353,273	
- Australia	- 澳洲	7,738,157	-	-	-	7,738,157	
<u>Developing Asia and Pacific</u>	<u>發展中亞洲及太平洋地區</u>	2,137,073	22,917	-	5,737,706	7,897,696	
- China	- 中國	2,136,420	22,917	-	5,131,746	7,291,083	
<u>Offshore centres</u>	<u>離岸中心</u>	1,837,639	3,324,690	-	7,240,394	12,402,723	
- Hong Kong	- 香港	266,611	3,324,690	-	6,794,504	10,385,805	

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6 GENERAL DISCLOSURES (continued) 一般披露 (續)

(ii) Loans and advances to customers by major country

(ii) 客戶貸款及放款 - 按區域分類

		31 Dec 2018	30 Jun 2018
		於2018年12月31日	於2018年6月30日
		HK\$'000	HK\$'000
Location of the customers	客戶所在地區		
Hong Kong	香港	3,865,167	6,777,010
China	中國	3,278,884	5,120,613

The above breakdown of the amount of loans and advances to customers by countries where it constitutes 10% or more of the amount of the loans and advances to customer after taking into consideration of transfers of risks.

There were no overdue and impaired advances to customers and banks as of 31 December 2018 and 30 June 2018.

上述客戶貸款及放款按照國家細分，經顧及風險轉移後，下列區域佔客戶貸款及放款總額10%或以上。

於二零一八年十二月三十一日及二零一八年六月三十日均沒有客戶及銀行逾期及減值貸款。

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7 SECTOR INFORMATION 分類資料

Loans and advances to customers by industry sectors	對客戶的貸款及放款 按行業分類	31 Dec 2018 於2018年12月31日		30 Jun 2018 於2018年6月30日	
		Loans and advances 貸款及放款 HK\$'000	% covered by collateral 有抵押品 貸款百份比 %	Loans and advances 貸款及放款 HK\$'000	% covered by collateral 有抵押品 貸款百份比 %
Gross loans and advances for use in Hong Kong	在香港使用的貸款及放款				
<u>Industrial, commercial and financial</u>	<u>工業，商業及金融</u>				
Financial concerns	金融企業	927,485		1,053,183	
Transport and transport equipment	運輸及運輸設備	1,084,129	100.00	1,325,759	100.00
Total gross loans and advances for use in Hong Kong	在香港使用的貸款及放款總額	2,011,614		2,378,942	
Trade finance	貿易融資	1,835,659		2,130,943	
Gross loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	4,206,972	54.49	8,434,057	24.30
Total loans and advances to customers	對客戶的貸款及放款總額	8,054,245		12,943,942	

The above analysis of advances to customers by industry sectors is based on categories and definitions used by the Hong Kong Monetary Authority. Advances for use in Hong Kong or outside Hong Kong are classified based on the location of usage of the loan.

上述所載的客戶貸款資料分析乃遵照香港金融管理局發出之行業分類及定義指引為基準。而香港境內和境外使用的客戶貸款乃根據其貸款用途的所在地區而劃定。

8 OVERDUE AND RESCHEDULED ASSETS 已逾期及經重組資產

There were no overdue and rescheduled advances to customers and banks as of 31 December 2018 and 30 June 2018.

於二零一八年十二月三十一日及二零一八年六月三十日均沒有客戶及銀行逾期及經重組資產的貸款。

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9 NON-BANK MAINLAND EXPOSURES 對內地非銀行對手方的風險承擔

The following table illustrates the disclosure of 下表披露對內地非銀行對手方的風險承擔:
Mainland exposures to non-bank counterparties:

As at 31 Dec 2018 (Equivalent in HK\$'000)	於2018年12月31日 (相等於HK\$'000)	Total Direct Exposures		Total
		On-balance sheet exposure 資產負債表 內的風險額	Off-balance sheet exposure 資產負債表 外的風險額	
<u>Types of Counterparties</u>	<u>交易對手類別</u>			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	2,283,556	-	2,283,556
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	90,102	-	90,102
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	1,841,921	-	1,841,921
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	606,731	19,406	626,137
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	423,428	-	423,428
Total	總額	5,245,738	19,406	5,265,144
Total assets after provisions	準備金後的資產總額	23,378,545		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分比	22.44%		
		Total Direct Exposures		
		On-balance sheet exposure 資產負債表 內的風險額	Off-balance sheet exposure 資產負債表 外的風險額	Total
As at 30 Jun 2018 (Equivalent in HK\$'000)	於2018年6月30日 (相等於HK\$'000)			
<u>Types of Counterparties</u>	<u>交易對手類別</u>			
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府，中央企業及其子公司和合資企業	6,629,513	-	6,629,513
Local government, local government-owned entities and their subsidiaries and JVs	地方政府，地方政府企業及其子公司和合資企業	10,468	79,535	90,003
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	中國內地居住之中國公民或中國內地註冊企業及其子公司和合資企業	2,135,436	-	2,135,436
PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	非中國內地居住之中國公民或非中國內地註冊企業獲批貸款於內地使用	659,475	5,062	664,537
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他交易對手而本銀行視有關風險額為非銀行中國內地風險	476,721	-	476,721
Total	總額	9,911,613	84,597	9,996,210
Total assets after provisions	準備金後的資產總額	29,857,928		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險承擔佔總資產百分比	33.20%		

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10 CURRENCY RISK 貨幣風險

The following note illustrates the currency risk of the Branch. The Branch did not have exposures arising from currency options positions and structural positions. An individual currency is reported if its net position constitutes 10% or more of the total net position in all foreign currencies.

下表闡明本行的貨幣風險分佈。本行並沒有因貨幣期權及結構性倉盤而承受的風險。當某一種外幣的淨持有額佔所持有外幣淨盤總額的百分之十或以上，該外幣的淨持有額及淨倉盤便予以披露。

Equivalent in millions of HKD	相等於港幣百萬元	As at 31 Dec 2018 於2018年12月31日				
		USD	CNY	AUD	Others	Total
Spot assets	現貨資產	14,714	227	698	800	16,439
Spot liabilities	現貨負債	13,629	6	2,895	511	17,041
Forward purchases	遠期買入	7,473	702	4,599	79	12,853
Forward sales	遠期賣出	8,473	935	2,388	364	12,160
Net options position	期權淨持倉量	-	-	-	-	-
Net long / (short) position	長 / (短)盤淨額	85	(12)	14	4	91

Equivalent in millions of HKD	相等於港幣百萬元	As at 30 Jun 2018 於2018年6月30日				
		USD	CNY	AUD	Others	Total
Spot assets	現貨資產	19,026	10	3,112	863	23,011
Spot liabilities	現貨負債	18,526	36	3,693	579	22,834
Forward purchases	遠期買入	4,454	711	843	371	6,379
Forward sales	遠期賣出	4,931	695	243	652	6,521
Net options position	期權淨持倉量	-	-	-	-	-
Net long / (short) position	長 / (短)盤淨額	23	(10)	19	3	35

All options positions were hedged with Head office in Sydney. Therefore, there was no net options position for the reporting periods. The delta-weighted position of all options contracts was for that reason reported as zero.

所有期權成交量均由本銀行設於澳洲雪梨的總行提供對沖，因此，報告期內沒有期權淨持倉量被記錄。亦因為這原因，所有期權成交量合約的得爾塔加權持倉為零。

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11 LIQUIDITY 流動資產

	Quarter ended 31 Dec 2018 季度結算 2018年12月31日	Quarter ended 30 Sep 2018 季度結算 2018年9月30日	Half-year ended 31 Dec 2017 半年結算 2017年12月31日
Average liquidity maintenance ratio for the period 平均流動性維持比率	165.15%	259.70%	75.46%

The average liquidity maintenance ratio for the period is the arithmetic mean of each calendar month's average liquidity ratio.

It is calculated in accordance with Section 103B of Banking (Disclosure) Rules.

平均流動性維持比率是每個公曆月的平均比率的簡單算術平均數。

本行流動性維持比率的平均值乃根據銀行業披露規則第 103B 條計算所得。

Liquidity and Funding Risk management

The CBA Group's liquidity and funding policies are designed to ensure it will meet its obligations as and when they fall due by ensuring it is able to borrow funds on an unsecured basis, has sufficient liquid assets to borrow against on a secured basis, or sell to raise immediate funds without adversely affecting the Group's net asset value.

The Branch has adopted the Group's liquidity and funding policies and has local policies in place. The liquidity and funding management is primarily the responsibility of the Hong Kong Treasury under the oversight of the Group Treasury and Hong Kong ALCO. Further information can be found in the section of Liquidity management under Note 9.4 of the 2018 Group Annual Financial Report.

流動性及資金風險管理

本集團的流動性和融資政策是以確保履行其各項公約並當其公約通過確保到期能夠無擔保的基礎上借入資金，以抵押的擔保基礎上有足夠的流動性資產，或出售給募集資金以不影響本集團的淨資產淨值。

本行採納本集團的流動性及資金政策並持有地方執行的政策。香港財政管理主要負責流動性及資金管理並由本集團財政管理及資產負債管理委員會 (ALCO) 監督。詳細可參考本集團於二零一八年度財政報告流動風險部分註九點四的金融風險管理。

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11 LIQUIDITY (continued) 流動資產 (續)

Liquidity and Funding Risk Management Framework

The Group's liquidity and funding policies, structured under a formal Group Liquidity and Funding Risk Management Framework, are approved by the Board and agreed with APRA. The Group has an Asset and Liability Committee (ALCO) whose charter includes reviewing the management of assets and liabilities, reviewing liquidity and funding policies and strategies, as well as regularly monitoring compliance with those policies across the Group.

Funding strategy

Treasury manages the Group's liquidity and funding positions in accordance with the Group's liquidity and funding policies and has ultimate authority to execute liquidity decisions should the Group Contingent Funding Plan be activated.

Minimum liquid asset holdings

The Branch adhere to the Group's liquidity policies and holds appropriate foreign currency liquid assets as required. All securities are central bank repo-eligible under normal market conditions.

Contingency planning

A robust Contingent Funding Plan that is regularly tested so that it can be activated in case of need due to a liquidity event.

Liquidity transfer pricing

The Group has a liquidity transfer pricing process which measures and allocates liquidity risk across the Group

流動性及資金風險管理架構

本集團的流動性及資金政策是建基於集團流動性及資金風險管理架構，並由董事會批准及與澳洲審慎監管局同意。本集團擁有資產負債管理委員會 (ALCO)，其章程包括檢討資產及負債的管理，審查流動性及資金的政策和策略，以及定期監察符合整個集團的政策。

融資策略

財政管理按照本集團的流動性政策以管理流動性和融資狀況，並具有執行流動性的最終權力如需啟動本集團應急融資計劃。

最低流動性資產持有量

本行根據流動性的政策適當持有外幣流動資產。所有證券可在正常的市場條件下用來作為和央行回購協議的擔保。

應急計劃

應急資金計劃會定期測試以便可以在流動性需要的情況下啟動。

流動性轉移定價

本集團擁有一個流動性轉移定價的流程，其在集團內部評估和分配流動性風險。

SECTION A – HONG KONG BRANCH INFORMATION

12 DISCLOSURE ON REMUNERATION 薪酬披露

The Branch's remuneration system is consistent with its Head Office. The disclosures on remuneration by Head Office included all the information set out in paragraph 3.2 and 3.3 of Supervisory Policy Manual CG-5 Guideline on a Sound Remuneration System.

本行之薪酬制度與總行之模式是一致的。總行有關薪酬制度的披露已包括了監管政策手冊CG-5 穩健的薪酬制度指引內 3.2 及 3.3 段所列之所有資料。

SECTION B – BANK INFORMATION (CONSOLIDATION BASIS)

1 CAPITAL ADEQUACY RATIO AND SHAREHOLDERS' FUNDS 資本充足比率與股東資金總額

The information set out below is based on the most recent consolidated year ended accounts for the Group as a whole as at 30 June 2018.

以下資料提供乃根據本集團於二零一八年六月三十日全年綜合業績報告公佈的最新整體綜合賬項。

		31 Dec 2018 於2018年12月31日	30 Jun 2018 於2018年6月30日
Common Equity Tier 1 capital ratio	普通股權一級資本比率	10.8%	10.1%
Tier 1 capital ratio	一級資本比率	12.9%	12.3%
Total capital ratio	總資本比率	15.8%	15.0%

The consolidated capital adequacy ratio of the Group is calculated in accordance with the Group's advanced accreditation under Basel III and is in line with the recommendation provided by Australian Prudential Regulatory Authority (APRA).

本集團的綜合資本充足比率數據，是依照集團以巴塞爾資本協定三制定的綜合進階評審的標準所計算，並符合澳洲審慎監管局(APRA)的指引。

		31 Dec 2018 於2018年12月31日		30 Jun 2018 於2018年6月30日	
		HKD' million	Equivalent	HKD' million	Equivalent
		AUD' million	相等於 港幣百萬元	AUD' million	相等於 港幣百萬元
Aggregate amount of shareholders' fund	股東資金總額	68,578	379,031	67,860	393,317
Conversion rates for AUD / HKD:	於結算日所採用之兌換港元的外匯匯率如下：				
31 Dec 2017	2017年12月31日		6.0984		
30 Jun 2018	2018年6月30日		5.7960		
31 Dec 2018	2018年12月31日		5.5270		

SECTION B – BANK INFORMATION (CONSOLIDATION BASIS)

2 OTHER FINANCIAL INFORMATION 其他財務資料

		31 Dec 2018 於2018年12月31日		30 Jun 2018 於2018年6月30日	
		HKD' million		HKD' million	
		AUD' million	Equivalent	AUD' million	Equivalent
		澳幣百萬元	相等於 港幣百萬元	澳幣百萬元	相等於 港幣百萬元
Total assets	總資產	980,430	5,418,837	975,165	5,652,056
Total liabilities	總負債	911,852	5,039,806	907,305	5,258,740
Total advances to customers	總客戶貸款	743,365	4,108,578	743,365	4,308,544
Total customer deposits and other public borrowings	總客戶存款及其他存款	637,010	3,520,754	622,234	3,606,468
		Half-year ended 31 Dec 2018 於2018年12月31日半年結算		Half-year ended 31 Dec 2017 於2017年12月31日半年結算	
		HKD' million		HKD' million	
		AUD' million	Equivalent	AUD' million	Equivalent
		澳幣百萬元	相等於 港幣百萬元	澳幣百萬元	相等於 港幣百萬元
Net profit before income tax	稅前盈利	6,412	35,439	6,797	41,451