



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 2007
截至二零零七年十二月三十一日止年度

Consolidated income statement
For the year ended 31 December 2007

(Expressed in millions of Hong Kong dollars)

	2007	2006 (restated)
Interest income	21,618	19,095
Interest expense	<u>(11,513)</u>	<u>(10,296)</u>
Net interest income 10,105 8,799
Fee and commission income	6,080	4,530
Fee and commission expense	(974)	(801)
Net fee and commission income	5,106	3,729
Net trading income	543	187
Net loss from financial instruments designated at fair value	(326)	(219)
Net gains from disposal of available-for-sale securities	238	22
Other operating income	<u>482</u>	<u>89</u>
 <u>6,043</u> <u>3,808</u>
Total operating income	16,148	12,607
Staff costs	(3,493)	(2,656)
Premises and equipment expense	(890)	(758)
Others	(2,665)	(1,969)
Operating expenses	<u>(7,048)</u>	<u>(5,383)</u>
Operating profit before impairment	9,100	7,224
Impairment charge on advances to customers	(227)	49
Other impairment charges	<u>(51)</u>	<u>—</u>
Operating profit after impairment	8,822	7,273
Share of profit / (loss) in associates	<u>12</u>	<u>(34)</u>
Profit before taxation	8,834	7,239
Taxation	<u>(1,464)</u>	<u>(1,213)</u>
Profit after taxation	7,370	6,026
Profit attributable to minority interests	<u>(2)</u>	<u>—</u>
Profit attributable to shareholders	<u>7,368</u>	<u>6,026</u>

Consolidated balance sheet as at 31 December 2007

(Expressed in millions of Hong Kong dollars)

	2007	2006
Assets		
Cash and balances with banks and other financial institutions	8,113	7,809
Placement with banks and other financial institutions	114,827	49,122
Hong Kong SAR Government certificates of indebtedness	22,321	20,261
Trading assets	26,106	24,239
Advances to customers	179,380	169,569
Amounts due from immediate holding company	48,890	38,099
Amounts due from fellow subsidiaries	17,540	11,941
Investment securities	49,929	57,140
Interests in associates	1,132	959
Fixed assets	3,173	3,250
Goodwill and intangible assets	783	763
Deferred tax assets	43	56
Other assets	9,489	7,834
	<u>481,726</u>	<u>391,042</u>
Liabilities		
Hong Kong SAR currency notes in circulation	22,321	20,261
Deposits and balances of banks and other financial institutions	16,037	7,514
Deposits from customers	358,584	288,513
Trading liabilities	17,949	15,854
Financial liabilities designated at fair value	4,439	9,514
Debt securities in issue	2,300	2,707
Amounts due to immediate holding company	6,075	2,608
Amounts due to fellow subsidiaries	1,301	580
Current tax liabilities	579	553
Deferred tax liabilities	398	23
Other liabilities	15,483	9,258
Subordinated liabilities	6,234	3,756
	<u>451,700</u>	<u>361,141</u>
Equity		
Share capital	97	3,901
Reserves	29,929	25,949
	<u>30,026</u>	<u>29,850</u>
Shareholders' equity	30,026	29,850
Minority interests	—	51
	<u>30,026</u>	<u>29,901</u>
	<u>481,726</u>	<u>391,042</u>

Notes

1. Accounting policies

The accounting policies applied in preparing this news release are the same as those applied in preparing the Consolidated Financial Statements for the year ended 31 December 2006.

2. Statutory accounts

The information in this news release is not audited and does not constitute statutory accounts. The Consolidated Financial Statements for the year ended 31 December 2007 together with the disclosures 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 2008.

3. Comparative figures

Certain comparative figures have been reclassified to conform with the current year presentation.

綜合損益賬

截至二零零七年十二月三十一日止年度

(以百萬港元列示)

	2007	2006 (經重列)
利息收入	21,618	19,095
利息支出	<u>(11,513)</u>	<u>(10,296)</u>
淨利息收入	10,105	8,799
費用及佣金收入	6,080	4,530
費用及佣金支出	<u>(974)</u>	<u>(801)</u>
淨費用及佣金收入	5,106	3,729
淨交易收益	543	187
按公允價值的金融工具淨虧損	(326)	(219)
出售可供出售證券的淨收益	238	22
其他營運收入	<u>482</u>	<u>89</u>
	<u>6,043</u>	<u>3,808</u>
總營運收入	16,148	12,607
員工成本	(3,493)	(2,656)
樓宇及設備支出	(890)	(758)
其他	<u>(2,665)</u>	<u>(1,969)</u>
營運支出	<u>(7,048)</u>	<u>(5,383)</u>
減值前經營溢利	9,100	7,224
客戶貸款的減值撥備	(227)	49
其他減值撥備	<u>(51)</u>	<u>—</u>
減值後經營溢利	8,822	7,273
應佔聯營公司溢利/(虧損)	<u>12</u>	<u>(34)</u>
稅前溢利	8,834	7,239
稅項	<u>(1,464)</u>	<u>(1,213)</u>
稅後溢利	7,370	6,026
少數股東應佔溢利	<u>(2)</u>	<u>—</u>
股東應佔溢利	7,368	6,026

於二零零七年十二月三十一日之綜合資產負債表

(以百萬港元列示)

	2007	2006
資產		
現金及在銀行同業及其他金融機構的結餘	8,113	7,809
在銀行同業及其他金融機構的存款	114,827	49,122
香港特別行政區政府負債證明書	22,321	20,261
交易資產	26,106	24,239
客戶貸款	179,380	169,569
應收直接控股公司款項	48,890	38,099
應收同系附屬公司款項	17,540	11,941
投資證券	49,929	57,140
於聯營公司的權益	1,132	959
固定資產	3,173	3,250
商譽及無形資產	783	763
遞延稅項資產	43	56
其他資產	9,489	7,834
	<u>481,726</u>	<u>391,042</u>
負債		
香港特別行政區紙幣流通額	22,321	20,261
銀行同業及其他金融機構的存款及結餘	16,037	7,514
客戶存款	358,584	288,513
交易負債	17,949	15,854
按公允價值的金融負債	4,439	9,514
已發行債務證券	2,300	2,707
應付直接控股公司款項	6,075	2,608
應付同系附屬公司款項	1,301	580
當期稅款	579	553
遞延稅項	398	23
其他負債	15,483	9,258
後償負債	6,234	3,756
	<u>451,700</u>	<u>361,141</u>
權益		
股本	97	3,901
儲備	29,929	25,949
股東權益	30,026	29,850
少數股東權益	—	51
	<u>30,026</u>	<u>29,901</u>
	<u>481,726</u>	<u>391,042</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2006年12月31日止年度綜合財務報表所採用的會計政策保持一致。

2. 法定賬目

本新聞稿所載資料均未經審核，亦不構成法定賬目。如欲索取截至2007年12月31日止年度之綜合財務報表以及依照《銀行業條例》第60A條之銀行業《披露》規則的披露，可於2008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。

3. 比較數字

若干比較數字已經重列以符合年內的簡報。