

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 2014  
截至二零一四年十二月三十一日止年度

**Consolidated income statement**  
**For the year ended 31 December 2014**

(Expressed in millions of Hong Kong dollars)

	2014 HK\$'M	2013 HK\$'M
Interest income	18,899	18,514
Interest expense	<u>(5,169)</u>	<u>(5,274)</u>
<b>Net interest income</b>	<u>13,730</u>	<u>13,240</u>
Fee and commission income	<u>10,434</u>	<u>8,112</u>
Fee and commission expense	<u>(520)</u>	<u>(634)</u>
Net fee and commission income	9,914	7,478
Net trading income	1,023	3,529
Net gains from financial instruments designated at fair value through profit or loss	641	124
Net gains from disposal of available-for-sale securities	19	17
Other operating income	<u>3,121</u>	<u>2,385</u>
	<u>14,718</u>	<u>13,533</u>
<b>Total operating income</b>	28,448	26,773
Staff costs	<u>(6,924)</u>	<u>(6,624)</u>
Premises and equipment	<u>(2,763)</u>	<u>(2,420)</u>
Others	<u>(5,156)</u>	<u>(4,539)</u>
Operating expenses	<u>(14,843)</u>	<u>(13,583)</u>
<b>Operating profit before impairment</b>	13,605	13,190
Impairment charges on advances to banks and customers	(2,141)	(1,019)
Other impairment charges	<u>(911)</u>	<u>(3)</u>
<b>Operating profit after impairment</b>	10,553	12,168
Share of profit of associates	<u>1,412</u>	<u>1,188</u>
<b>Profit before taxation</b>	11,965	13,356
Taxation	<u>(1,560)</u>	<u>(1,981)</u>
<b>Profit after taxation</b>	<u>10,405</u>	<u>11,375</u>
Attributable to:		
Equity shareholders of the Bank	10,405	11,368
Non-controlling interests	<u>-</u>	<u>7</u>
<b>Profit after taxation</b>	<u>10,405</u>	<u>11,375</u>

**Consolidated balance sheet as at 31 December 2014**

(Expressed in millions of Hong Kong dollars)

	2014 HK\$'M	2013 HK\$'M
<b>Assets</b>		
Cash and balances with banks, central banks and other financial institutions	53,076	26,885
Placements with banks and other financial institutions	145,770	125,868
Hong Kong SAR Government certificates of indebtedness	36,741	34,581
Trading assets	23,388	38,861
Financial assets designated at fair value	1,575	2,154
Investment securities	172,302	199,181
Advances to customers	454,996	453,558
Amounts due from immediate holding company	70,263	53,689
Amounts due from fellow subsidiaries	46,061	35,180
Interest in associates	9,008	8,331
Fixed assets	39,950	28,573
Goodwill and intangible assets	1,116	1,933
Current tax assets	266	7
Deferred tax assets	141	275
Other assets	24,389	15,156
	<u>1,079,042</u>	<u>1,024,232</u>
<b>Liabilities</b>		
Hong Kong SAR currency notes in circulation	36,741	34,581
Deposits and balances of banks and other financial institutions	32,605	16,213
Deposits from customers	851,029	817,428
Trading liabilities	12,800	23,547
Financial liabilities designated at fair value	14,915	5,723
Debt securities in issue	13,838	15,336
Amounts due to immediate holding company	17,209	19,013
Amounts due to fellow subsidiaries	3,644	3,852
Current tax liabilities	18	786
Deferred tax liabilities	212	112
Other liabilities	19,582	22,047
Subordinated liabilities	10,406	10,548
	<u>1,012,999</u>	<u>969,186</u>
<b>Equity</b>		
Share capital	20,256	97
Reserves	45,787	54,949
Shareholders' equity	<u>66,043</u>	<u>55,046</u>
	<u>1,079,042</u>	<u>1,024,232</u>

## Notes

### 1. Accounting policies

The accounting policies applied in preparing this news release are materially the same as those applied in preparing the statutory accounts for the year ended 31 December 2013. The Hong Kong Institute of Certified Public Accountants has issued a number of amendments to the Hong Kong Financial Reporting Standards ("HKFRSs") and one new interpretation that became effective in 2014:

- Amendments to HKAS 32 'Financial Instruments: Presentation – Offsetting Financial Assets and Financial Liabilities'
- Amendments to HKAS 36 'Recoverable Amount Disclosure for Non-Financial Assets'
- Amendments to HKAS 39 'Financial Instruments: Recognition and Measurement: Novation of Derivatives and Continuation of Hedge Accounting'
- HK (IFRIC) – Int 21 'Levies'

However, none of these new amendments and interpretation has had a material effect on this news release.

### 2. Statutory accounts

Certain financial information in this news release is extracted from the statutory accounts for the year ended 31 December 2014 which were approved by the Board of Directors on 4 March 2015 and will be delivered to the Companies Registry and the Hong Kong Monetary Authority. The auditor expressed an unqualified opinion on those statutory accounts in the independent auditor's report dated 4 March 2015.

The statutory accounts, together with the unaudited supplementary financial information 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.sc.com/hk](http://www.sc.com/hk) on or before 30 April 2015.

## 綜合損益賬

截至二零一四年十二月三十一日止年度

(以百萬港元列示)

	二零一四年 百萬港元	二零一三年 百萬港元
利息收入	18,899	18,514
利息支出	(5,169)	(5,274)
<b>淨利息收入</b>	<b>13,730</b>	<b>13,240</b>
費用及佣金收入	10,434	8,112
費用及佣金支出	(520)	(634)
淨費用及佣金收入	9,914	7,478
交易收入淨額	1,023	3,529
指定為按公允價值入賬的金融工具淨收益	641	124
出售可供出售證券的淨收益	19	17
其他經營收入	3,121	2,385
	<b>14,718</b>	<b>13,533</b>
<b>經營收入總額</b>	<b>28,448</b>	<b>26,773</b>
員工成本	(6,924)	(6,624)
樓宇及設備	(2,763)	(2,420)
其他	(5,156)	(4,539)
經營支出	(14,843)	(13,583)
<b>減值前經營溢利</b>	<b>13,605</b>	<b>13,190</b>
銀行同業及客戶貸款的減值支出	(2,141)	(1,019)
其他減值支出	(911)	(3)
<b>減值後經營溢利</b>	<b>10,553</b>	<b>12,168</b>
應佔聯營公司溢利	1,412	1,188
<b>除稅前溢利</b>	<b>11,965</b>	<b>13,356</b>
稅項	(1,560)	(1,981)
<b>除稅後溢利</b>	<b>10,405</b>	<b>11,375</b>
應佔溢利：		
本銀行權益股東	10,405	11,368
非控股權益	—	7
<b>除稅後溢利</b>	<b>10,405</b>	<b>11,375</b>

## 於二零一四年十二月三十一日之綜合資產負債表

(以百萬港元列示)

	二零一四年 百萬港元	二零一三年 百萬港元
<b>資產</b>		
現金及在銀行同業、中央銀行及其他金融機構的結餘	53,076	26,885
在銀行同業及其他金融機構的存款	145,770	125,868
香港特別行政區政府負債證明書	36,741	34,581
交易資產	23,388	38,861
指定為按公允價值入賬的金融資產	1,575	2,154
證券投資	172,302	199,181
客戶墊款	454,996	453,558
應收直接控股公司款項	70,263	53,689
應收同系附屬公司款項	46,061	35,180
於聯營公司的權益	9,008	8,331
固定資產	39,950	28,573
商譽及無形資產	1,116	1,933
當期稅項資產	266	7
遞延稅項資產	141	275
其他資產	24,389	15,156
	<u>1,079,042</u>	<u>1,024,232</u>
<b>負債</b>		
香港特別行政區紙幣流通額	36,741	34,581
銀行同業及其他金融機構的存款及結餘	32,605	16,213
客戶存款	851,029	817,428
交易負債	12,800	23,547
指定為按公允價值入賬的金融負債	14,915	5,723
已發行債務證券	13,838	15,336
應付直接控股公司款項	17,209	19,013
應付同系附屬公司款項	3,644	3,852
當期稅項負債	18	786
遞延稅項負債	212	112
其他負債	19,582	22,047
後償負債	10,406	10,548
	<u>1,012,999</u>	<u>969,186</u>
<b>權益</b>		
股本	20,256	97
儲備	45,787	54,949
股東權益	<u>66,043</u>	<u>55,046</u>
	<u>1,079,042</u>	<u>1,024,232</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2013年12月31日止年度法定報表所採用的會計政策在要項上保持一致。香港會計師公會就香港財務報告準則（「香港財務報告準則」）所頒佈的若干修訂及一條新的詮釋已於2014年生效：

- 對香港會計準則第32號之修訂「金融工具：呈列：金融資產和金融負債的抵銷」
- 對香港會計準則第36號之修訂「資產減值：非金融資產可收回金額的披露」
- 對香港會計準則第39號之修訂「金融工具：確認和計量：衍生金融工具之契約方變更及對沖會計之延續」
- 香港（國際財務報告詮釋委員會）第21號「征稅」

然而，有關新修訂及詮釋對本新聞稿沒有重大的影響。

### 2. 法定報表

本新聞稿的若干財務資料摘錄自截至2014年12月31日止年度的法定報表。該等財務報表已於2015年3月4日獲董事會批准，並將提交予公司註冊處及香港金融管理局。核數師已於2015年3月4日的獨立核數師報告內就該等法定報表發表無保留意見。

如欲索取法定報表以及依照《銀行業條例》第60A條之《銀行業（披露）規則》的未經審核補充財務資料，可於2015年4月30日或以前，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.sc.com/hk](http://www.sc.com/hk)。