



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 2009
截至二零零九年十二月三十一日止年度

Consolidated income statement
For the year ended 31 December 2009

(Expressed in millions of Hong Kong dollars)

	2009	2008
Interest income	12,219	16,593
Interest expense	<u>(2,514)</u>	<u>(6,564)</u>
Net interest income	<u>9,705</u>	<u>10,029</u>
Fee and commission income	<u>5,448</u>	<u>5,430</u>
Fee and commission expense	<u>(619)</u>	<u>(600)</u>
Net fee and commission income	4,829	4,830
Net trading income	1,594	925
Net losses from financial instruments designated at fair value	(1)	(200)
Net gains from disposal of available-for-sale securities	172	100
Other operating income	<u>44</u>	<u>131</u>
	<u>6,638</u>	<u>5,786</u>
Total operating income	16,343	15,815
Staff costs	<u>(4,582)</u>	<u>(3,960)</u>
Premises and equipment	<u>(1,077)</u>	<u>(956)</u>
Others	<u>(3,337)</u>	<u>(2,669)</u>
Operating expenses	<u>(8,996)</u>	<u>(7,585)</u>
Operating profit before impairment	7,347	8,230
Impairment charges on advances to banks and customers	(901)	(1,160)
Other impairment charges	<u>(1,010)</u>	<u>(136)</u>
Operating profit after impairment	5,436	6,934
Share of profit of associates	<u>164</u>	<u>23</u>
Profit before taxation	5,600	6,957
Taxation	<u>(689)</u>	<u>(1,209)</u>
Profit after taxation	<u>4,911</u>	<u>5,748</u>
Attributable to:		
Equity shareholders of the Bank	4,889	5,743
Minority interests	<u>22</u>	<u>5</u>
Profit after taxation	<u>4,911</u>	<u>5,748</u>

Consolidated balance sheet as at 31 December 2009

(Expressed in millions of Hong Kong dollars)

	2009	2008
Assets		
Cash and balances with banks and other financial institutions	8,871	15,378
Placements with banks and other financial institutions	144,968	136,463
Hong Kong SAR Government certificates of indebtedness	26,461	24,001
Trading assets	32,654	17,241
Advances to customers	226,236	213,539
Amounts due from immediate holding company	54,406	59,400
Amounts due from fellow subsidiaries	18,508	25,278
Investment securities	145,472	90,501
Interest in associates	3,595	3,547
Fixed assets	2,883	2,946
Goodwill and intangible assets	1,230	935
Deferred tax assets	488	172
Other assets	8,382	7,820
	<u>674,154</u>	<u>597,221</u>
Liabilities		
Hong Kong SAR currency notes in circulation	26,461	24,001
Deposits and balances of banks and other financial institutions	19,952	6,914
Deposits from customers	524,050	476,796
Trading liabilities	29,036	15,620
Financial liabilities designated at fair value	7,566	5,306
Debt securities in issue	1,063	3,420
Amounts due to immediate holding company	8,847	7,162
Amounts due to fellow subsidiaries	2,819	4,826
Current tax liabilities	311	272
Deferred tax liabilities	39	37
Other liabilities	12,954	13,102
Subordinated liabilities	2,306	6,180
	<u>635,404</u>	<u>563,636</u>
Equity		
Share capital	97	97
Reserves	38,626	33,483
Shareholders' equity	38,723	33,580
Minority interests	27	5
	<u>38,750</u>	<u>33,585</u>
	<u>674,154</u>	<u>597,221</u>

Notes

1. Accounting policies

The accounting policies applied in preparing this news release are the same as those applied in preparing the statutory accounts for the year ended 31 December 2008. A number of new and revised Hong Kong Financial Reporting Standards became effective in 2009, but none of these 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 2009 which were approved by the Board of Directors on the 3 March 2010 and will be delivered to the Companies Registry and the Hong Kong Monetary Authority. The auditors expressed an unqualified opinion on those statutory accounts in their report dated 3 March 2010.

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.standardchartered.com.hk on or after 30 April 2010.

綜合損益賬

截至二零零九年十二月三十一日止年度

(以百萬港元列示)

	2009	2008
利息收入	12,219	16,593
利息支出	<u>(2,514)</u>	<u>(6,564)</u>
淨利息收入	9,705	10,029
費用及佣金收入	<u>5,448</u>	<u>5,430</u>
費用及佣金支出	<u>(619)</u>	<u>(600)</u>
淨費用及佣金收入	4,829	4,830
淨交易收益	1,594	925
按公允價值入賬的金融工具淨虧損	(1)	(200)
出售可供出售證券的淨收益	172	100
其他營運收入	<u>44</u>	<u>131</u>
	<u>6,638</u>	<u>5,786</u>
總營運收入	16,343	15,815
員工成本	<u>(4,582)</u>	<u>(3,960)</u>
樓宇及設備支出	<u>(1,077)</u>	<u>(956)</u>
其他	<u>(3,337)</u>	<u>(2,669)</u>
營運支出	<u>(8,996)</u>	<u>(7,585)</u>
減值前經營溢利	7,347	8,230
銀行同業及客戶貸款的減值撥備	(901)	(1,160)
其他減值撥備	<u>(1,010)</u>	<u>(136)</u>
減值後經營溢利	5,436	6,934
應佔聯營公司溢利	<u>164</u>	<u>23</u>
稅前溢利	5,600	6,957
稅項	<u>(689)</u>	<u>(1,209)</u>
稅後溢利	4,911	5,748
應佔溢利：		
本銀行股東權益	4,889	5,743
少數股東權益	<u>22</u>	<u>5</u>
稅後溢利	<u>4,911</u>	<u>5,748</u>

於二零零九年十二月三十一日之綜合資產負債表

(以百萬港元列示)

	2009	2008
資產		
現金及在銀行同業及其他金融機構的結餘	8,871	15,378
在銀行同業及其他金融機構的存款	144,968	136,463
香港特別行政區政府負債證明書	26,461	24,001
交易資產	32,654	17,241
客戶貸款	226,236	213,539
應收直接控股公司款項	54,406	59,400
應收同系附屬公司款項	18,508	25,278
投資證券	145,472	90,501
於聯營公司的權益	3,595	3,547
固定資產	2,883	2,946
商譽及無形資產	1,230	935
遞延稅項資產	488	172
其他資產	8,382	7,820
	<u>674,154</u>	<u>597,221</u>
負債		
香港特別行政區紙幣流通額	26,461	24,001
銀行同業及其他金融機構的存款及結餘	19,952	6,914
客戶存款	524,050	476,796
交易負債	29,036	15,620
按公允價值入賬的金融負債	7,566	5,306
已發行債務證券	1,063	3,420
應付直接控股公司款項	8,847	7,162
應付同系附屬公司款項	2,819	4,826
當期稅款負債	311	272
遞延稅項負債	39	37
其他負債	12,954	13,102
後償負債	2,306	6,180
	<u>635,404</u>	<u>563,636</u>
權益		
股本	97	97
儲備	38,626	33,483
股東權益	<u>38,723</u>	<u>33,580</u>
少數股東權益	27	5
	<u>38,750</u>	<u>33,585</u>
	<u>674,154</u>	<u>597,221</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2008年12月31日止年度法定報表所採用的會計政策保持一致。若干新或經修訂的香港財務報告準則已於2009年生效，但有關新準則及修訂對本新聞稿沒有重大影響。

2. 法定報表

本新聞稿的若干財務資料摘錄自截至2009年12月31日止年度的法定報表。該等財務報表已於2010年3月3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2010年3月3日的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2010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。