



**Westpac Banking Corporation  
Hong Kong Branch**

**Financial Disclosure Statement  
for the half-year ended 31 March 2013**

**財務資料披露報告  
截至2013年3月31日止半年度**

Financial Disclosure Statement for the half-year ended 31 March 2013  
截至 2013 年 3 月 31 日止半年度財務資料披露報告

Profit and Loss Account  
損益表

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)

|   |                         | Half-year ended<br>31 Mar 2013<br>2013 年 3 月 31 日<br>止半年度 | Half-year ended<br>31 Mar 2012<br>2012 年 3 月 31 日<br>止半年度 |
|---|-------------------------|---|---|
| Interest income   | 利息收入                    | 119,212   | 156,132   |
| Interest expense  | 利息支出                    | (85,071)  | (123,339)   |
| Net interest income   | 淨利息收入                   | 34,141  | 32,793  |
| Fees and commission income  | 收費及佣金收入                 | 13,020  | 21,932  |
| Fees and commission expense   | 收費及佣金開支                 | (38)  | (1,011)   |
| Net fees and commission income                                      | 淨收費及佣金收入                | 12,982  | 20,921  |
| Gains less losses arising from dealing in foreign currencies        | 外匯買賣收益減虧損               | 3,582   | 1,759   |
| Other income  | 其他收入                    | 7,312   | 3,505   |
| Total other operating income  | 其他營運總收入                 | 23,876  | 26,185  |
| Total income  | 總收入                     | 58,017  | 58,978  |
| Staff expenses  | 職員薪金支出                  | (20,425)  | (15,058)  |
| Rental expenses   | 租金開支                    | (3,947)   | (2,439)   |
| Other expenses  | 其他營運開支                  | (7,968)   | (4,726)   |
| Total operating expenses  | 總營運支出                   | (32,340)  | (22,223)  |
| Operating profit before impairment charges                          | 減值損失調撥前之經營溢利            | 25,677  | 36,755  |
| Impairment losses and provisions for impaired loans and receivables | 減值損失及為已減值貸款及應收款項而提撥的準備金 | (4,149)   | -   |
| Operating profit  | 經營溢利                    | 21,528  | 36,755  |
| Gain less loss on disposal of tangible fixed assets                 | 出售有形固定資產的溢利             | -   | -   |
| Profit before taxation  | 稅前溢利                    | 21,528  | 36,755  |
| Taxation charged  | 稅項                      | (3,459)   | (5,658)   |
| Profit after taxation   | 除稅後溢利                   | 18,069  | 31,097  |

Financial Disclosure Statement for the half-year ended 31 March 2013  
截至 2013 年 3 月 31 日止半年度財務資料披露報告

Balance Sheet  
資產負債表

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)

As at 31 Mar 2013  
於 2013 年 3 月 31 日

As at 30 Sep 2012  
於 2012 年 9 月 30 日

| Assets  | 資產                     |                   |                   |
|---|------------------------|-------------------|-------------------|
| Balances with banks (except those included in amount due from overseas offices) | 存放銀行同業 (並不包括本銀行之海外辦事處) | 2,240,132         | 1,532,635         |
| Amount due from overseas offices  | 存放於海外辦事處的金額            | 2,178,577         | 12,305,066        |
| Trade bills   | 貿易票據                   | 537,475           | 123,324           |
| Advances and other accounts   | 貸款及其他賬項                | 11,011,262        | 9,565,673         |
| Fixed assets  | 固定資產                   | 769               | 659               |
| <b>Total assets</b>   | <b>總資產</b>             | <b>15,968,215</b> | <b>23,527,357</b> |
|   |                        |                   |                   |
| Liabilities   | 負債                     |                   |                   |
| Deposits from central banks   | 中央銀行存款                 | -                 | 1,010,000         |
| Deposits from banks (except those included in amount due to overseas offices)   | 銀行同業存款 (並不包括本銀行之海外辦事處) | 873,542           | -                 |
| Amounts due to overseas offices   | 結欠海外辦事處的金額             | 8,135,450         | 16,898,665        |
| Deposits from customers (All time, call and notice deposits)                    | 客戶存款 (全為定期及通知存款)       | 5,671,621         | 4,229,650         |
| Certificates of deposit issued  | 已發行存款證                 | 1,079,500         | 1,149,500         |
| Other accounts  | 其他賬目                   | 208,102           | 239,542           |
| <b>Total liabilities</b>  | <b>總負債</b>             | <b>15,968,215</b> | <b>23,527,357</b> |

# Financial Disclosure Statement for the half-year ended 31 March 2013

## 截至 2013 年 3 月 31 日止半年度財務資料披露報告

### Additional Information

#### 其他資料

| HKD'000 港幣千元 (Unless otherwise indicated 另註除外) |   | As at 31 Mar 2013<br>於 2013 年 3 月 31 日 | As at 30 Sep 2012<br>於 2012 年 9 月 30 日 |
|--|---|--|--|
| <b>1</b>                                       | <b>Advances and Other Accounts</b>                    |  |  |
|  | 貸款及其他賬項   |  |  |
|  | Advances to customers                                 | 10,881,651                             | 9,431,181                              |
|  | 客戶貸款  |  |  |
|  | Accrued interest and other accounts                   | 129,611                                | 134,492                                |
|  | 應計利息及其他賬目   |  |  |
|  |   | <u>11,011,262</u>                      | <u>9,565,673</u>                       |
| <b>2</b>                                       | <b>Impairment Allowance for Advances to Customers</b> |  |  |
|  | 客戶貸款的 減值撥備  |  |  |
|  | Collective impairment allowance                       | -                                      | -                                      |
|  | 整體減值撥備  |  |  |
|  | Individual impairment allowance                       | -                                      | -                                      |
|  | 個別減值撥備  |  |  |

It is the Group's policy to make collective impairment allowance at the Group level while individual impairment allowance is made at a Branch level.

It is the Group's policy to make impairment allowance for impaired loans and advances where there is objective evidence that impairment of a loan or portfolio of loans has occurred. The objective evidence of impairment is a result of one or more loss events that occurred after the initial recognition of the asset, and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Objective evidence that a financial asset or group of assets is impaired includes observable data that comes to the attention of the Branch about the following events:

- (i) significant financial difficulty of the customer;
- (ii) a breach of contract, such as a default or delinquency in interest or principal payments;
- (iii) the Branch granting to the borrower, for economic or legal reasons relating to the borrower's financial difficulty, a concession that the lender would not otherwise consider;
- (iv) it becoming probable that the borrower will enter into bankruptcy or other financial reorganisation;
- (v) the disappearance of an active market for that financial asset because of financial difficulties; or
- (vi) observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in the group, including:
  - adverse changes in the payment status of borrowers in the group; or
  - economic conditions that correlate with defaults in the assets in the group

There were no impaired loans in HK Branch as at 31 Mar 2013 and 30 Sep 2012.

按照本集團之政策, 整體減值準備經已在本集團貸款組合作出撥備, 個別減值準備則會在香港分行作出撥備。

按照本集團之政策, 當有客觀證據顯示貸款或貸款組合出現減值, 本集團便會為減值貸款作出撥備。貸款減值的客觀證據是由於資產在最初確認後出現虧損事件, 並且估計虧損事件對金融資產或資產組合日後現金流的影響可靠地估算。

金融資產或資產組合減值的客觀證據包括本分行已知以下事件的可觀察數據:

- (i) 客戶出現明顯財務困難;
- (ii) 違反合約, 例如拖欠或逾期償還利息或本金;
- (iii) 本分行在客戶由於經濟或合法原因下而遇到財務困難時所給予的特殊安排
- (iv) 借貸人可能進行破產安排或其他債務重組
- (v) 由於財務困難導致該金融資產失去流通市場
- (vi) 當客觀證據顯示資產在最初確認後估計現金流出現可測量的減值, 雖然減值不能識別於組合內的個別資產, 但包括:
  - 借貸人的還款狀況出現負面變化
  - 一些令資產拖欠相互關聯的經濟情形

香港分行於 2013 年 3 月 31 日半年度止及 2012 年 9 月 30 日年度止均沒有減值貸款。



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| HKD'000 港幣千元 (Unless otherwise indicated 另註除外)                               |                        | As at 31 Mar 2013                |   | As at 30 Sep 2012                |   |
|--|------------------------|----------------------------------|---|----------------------------------|---|
|  |                        | 於 2013 年 3 月 31 日                |   | 於 2012 年 9 月 30 日                |   |
|  |                        | Gross Loans and advances<br>放款總額 | Absolute amount covered by collateral<br>抵押總值 | Gross Loans and advances<br>放款總額 | Absolute amount covered by collateral<br>抵押總值 |
| <b>3 Analysis of Advances to Customers by Industry Sector and by Country</b> | <b>按行業及國家分類的客戶貸款分析</b> |                                  |   |                                  |   |
| Industrial, commercial and financial sectors                                 | 工商金融                   |                                  |   |                                  |   |
| - Financial concerns   | - 金融企業                 | 2,185,585                        | -   | 2,377,539                        | -   |
| - Transport and transport equipment  | - 運輸及運輸設備              | 23,750                           | -   | -                                | -   |
| Individuals  | 個人                     |                                  |   |                                  |   |
| - Other  | - 其他                   | 72,811                           | 139,825                                       | 79,497                           | 149,955                                       |
| Advances to customers for use in Hong Kong                                   | 在香港使用之貸款               | 2,282,146                        | 139,825                                       | 2,457,036                        | 149,955                                       |
| Trade Financing  | 貿易融資                   | 2,547,567                        | -   | 2,993,097                        | -   |
| Advances to customers for use outside Hong Kong                              | 在香港以外使用之貸款             | 6,051,938                        | -   | 3,981,048                        | -   |
| Advances to customers  | 客戶貸款                   | 10,881,651                       | 139,825                                       | 9,431,181                        | 149,955                                       |

The above information concerning loans and advances to customers by industry sectors is prepared by classifying the loans and advances according to the usage of advances and is stated gross of any impairment allowances.

以上客戶貸款之行業類別是按該等貸款之用途分類及未減除任何減值準備。

|                             |        |           |           |
|-----------------------------|--------|-----------|-----------|
| Gross advances to customers | 客戶貸款總額 |           |           |
| Hong Kong                   | 香港     | 5,337,265 | 6,125,002 |
| China                       | 中國     | 4,812,014 | 2,588,748 |

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk for which exceed 10% of the aggregate gross amount to customers.

國家或地域之分類是依照客戶所在之地區及風險轉移後而劃定。其佔客戶貸款總額百分之十或以上者作披露。

**4 Overdue Assets 逾期資產**

There were no overdue assets as at 31 Mar 2013 and 30 Sep 2012.

於 2013 年 3 月 31 日及 2012 年 9 月 30 日, 本行並沒有逾期資產。

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| HKD'000 港幣千元 (Unless otherwise indicated 另註除外) |                                  | As at 31 Mar 2013   |                 | As at 30 Sep 2012   |                 |
|--|----------------------------------|---------------------|-----------------|---------------------|-----------------|
|  |                                  | 於 2013 年 3 月 31 日   |                 | 於 2012 年 9 月 30 日   |                 |
|  |                                  | To customers<br>對客戶 | To banks<br>對銀行 | To customers<br>對客戶 | To banks<br>對銀行 |
| <b>5</b>                                       | <b>Rescheduled Assets</b>        | <b>重組資產</b>         |                 |                     |                 |
|  | Rescheduled loans and advance    | 重組貸款                |                 |                     |                 |
|  |                                  | 0                   | 0               | 0                   | 0               |
|  | As % of total loans and advances | 對放款總額的百份比           |                 |                     |                 |
|  |                                  | 0%                  | 0%              | 0%                  | 0%              |

There were no repossessed assets as at 31 Mar 2013 and 30 Sep 2012.

於 2013 年 3 月 31 日及 2012 年 9 月 30 日, 本行並沒有收回資產。

|                                  |                            |             |                                   |               |             |
|----------------------------------|----------------------------|-------------|-----------------------------------|---------------|-------------|
| <b>6</b>                         | <b>Cross-border Claims</b> | <b>跨國債權</b> |                                   |               |             |
|                                  |                            | Banks<br>銀行 | Public Sector<br>Entities<br>公營機構 | Others*<br>其他 | Total<br>總額 |
| As at 31 Mar 2013                | 於 2013 年 3 月 31 日          |             |                                   |               |             |
| Asia Pacific excluding Hong Kong | 不包括香港在內的亞太區                |             |                                   |               |             |
| - China                          | - 中國                       | 537,913     | -                                 | 4,818,669     | 5,356,582   |
| - Singapore                      | - 新加坡                      | 1,242,571   | -                                 | -             | 1,242,571   |
| North America                    | 北美洲                        |             |                                   |               |             |
| - Canada                         | - 加拿大                      | 935,701     | -                                 | -             | 935,701     |
| As at 30 Sep 2012                | 於 2012 年 9 月 30 日          |             |                                   |               |             |
| Asia Pacific excluding Hong Kong | 不包括香港在內的亞太區                |             |                                   |               |             |
| - China                          | - 中國                       | 123,564     | -                                 | 2,593,595     | 2,717,159   |
| - Australia                      | - 澳洲                       | -           | -                                 | 550,954       | 550,954     |
| Europe                           | 歐洲                         |             |                                   |               |             |
| - France                         | - 法國                       | 924,253     | -                                 | -             | 924,253     |
| - United Kingdom                 | - 英國                       | 586,388     | -                                 | 4,391         | 590,779     |

\* includes sovereign

The information on the cross border claims discloses exposures to foreign counterparties (excluding amount due from overseas offices) on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any risk transfer. Only countries constituting 10% or more of the aggregated cross-border claims are disclosed.

跨國債權資料披露對海外交易對手風險額(存放於海外辦事處的金額除外)最終風險的所在地, 並已顧及轉移風險因素。當某一國家的風險額佔風險總額的 10%或以上該國家的風險額便予以披露。



Westpac Banking Corporation, Hong Kong Branch

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As at 31 Mar 2013  
於 2013 年 3 月 31 日

| 7 Currency Risks 貨幣風險                                  |            |          |          |         |         |
|--|------------|----------|----------|---------|---------|
| HKD in million 港幣百萬元 (Unless otherwise indicated 另註除外) |            |          |          |         |         |
|  |            | TOTAL    | USD      | AUD     | OTHERS  |
| Spot assets  | 現貨資產       | 13,316   | 11,310   | 1,571   | 435     |
| Spot liabilities                                       | 現貨負債       | (13,160) | (10,965) | (2,010) | (185)   |
| Forward purchases                                      | 遠期買入       | 13,688   | 6,982    | 1,913   | 4,793   |
| Forward Sales  | 遠期賣出       | (13,832) | (7,319)  | (1,470) | (5,043) |
| Net option position                                    | 期權倉盤淨額     | -        | -        | -       | -       |
| Net (short)/long positions                             | (短) / 長盤淨額 | 12       | 8        | 4       | -       |

As at 30 Sep 2012  
於 2012 年 9 月 30 日

|                            |            | TOTAL    | USD      | AUD     | OTHERS  |
|----------------------------|------------|----------|----------|---------|---------|
| Spot assets                | 現貨資產       | 20,307   | 16,220   | 3,493   | 594     |
| Spot liabilities           | 現貨負債       | (20,313) | (16,218) | (3,502) | (593)   |
| Forward purchases          | 遠期買入       | 19,337   | 9,583    | 15      | 9,739   |
| Forward Sales              | 遠期賣出       | (19,331) | (9,585)  | (6)     | (9,740) |
| Net option position        | 期權倉盤淨額     | -        | -        | -       | -       |
| Net (short)/long positions | (短) / 長盤淨額 | -        | -        | -       | -       |

The Hong Kong Branch currency risks arise principally from foreign currency position and the movement in exchange rates. The branch takes on currency exposures only in limited circumstances and it is managed through the Treasury Department of the Singapore Branch. 香港分行的外匯風險源自外幣持倉及匯率變動。本分行祇會在極少數情況下發生外幣持倉，所有匯兌風險將由新加坡分行的財政部門管理。

The net option position is calculated on the basis of the delta-weighted position of option contracts. 期權倉盤乃根據所有外匯期權合約的「得爾塔加權持倉」為基礎計算。

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)

As at 31 Mar 2013  
於 2013 年 3 月 31 日

As at 30 Sep 2012  
於 2012 年 9 月 30 日

| 8 Off-balance Sheet Exposures                           |  | 資產負債表外項目     |           |
|---|--|--------------|-----------|
| Contingent liabilities and commitments to extend credit |  | 信貸有關的或然負債及承擔 |           |
| - Direct credit substitutes                             |  | - 直接信貸替代項目   | 2,853,853 |
| - Trade-related contingent items                        |  | - 貿易有關的或然項目  | 656,737   |
| - Other commitments                                     |  | - 其他承諾       | 444,550   |
| Operating Lease Commitment                              |  | 營運租約         |           |
| - Due within 1 Year                                     |  | - 少於一年       | 13,660    |
| - More than 1 Year                                      |  | - 多於一年       | 51,945    |

Direct credit substitutes are guarantees. The contract amounts represent the amounts at risk should the contracts be fully drawn upon and the customers default. Since a significant portion of guarantees are expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

直接信貸代替品為擔保。合約金額乃指約定金額如被悉數取用，而客戶又拖欠不還時所涉及之風險金額。由於預期大部分擔保所涉金額直至期滿時均不會被取用，故此合約金額總數並不代表日後之流動資金需求。





Westpac Banking Corporation, Hong Kong Branch

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## Additional Information

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| 9           | Derivatives                                    | 衍生工具                      | As at 31 Mar 2013<br>於 2013 年 3 月 31 日 | As at 30 Sep 2012<br>於 2012 年 9 月 30 日 |
|-------------|--|---------------------------|--|--|
|             | HKD'000 港幣千元 (Unless otherwise indicated 另註除外) |                           |  |  |
| -           | Exchange rate contracts at contractual amount  | - 匯率合約之合約值                | 14,068,226                             | 19,356,918                             |
| 31 Mar 2013 |  | Contractual amount<br>合約值 | Positive fair Value<br>正公允價值           | Negative fair Value<br>負公允價值           |
| (a)         | Foreign exchange contracts<br>匯率合約             |                           |  |  |
|             | - Spot and forwards<br>外幣現貨或遠期                 | 1,251,598                 | 1,323                                  | -                                      |
|             | - Swaps<br>外幣間換匯換利                             | 12,786,830                | -                                      | -                                      |
|             | - Options<br>外幣期權                              | 29,798                    | -                                      | -                                      |
|             |  | <u>14,068,226</u>         | <u>1,323</u>                           | <u>-</u>                               |
| 30 Sep 2012 |  | Contractual amount<br>合約值 | Positive fair Value<br>正公允價值           | Negative fair Value<br>負公允價值           |
| (a)         | Foreign exchange contracts<br>匯率合約             |                           |  |  |
|             | - Spot and forwards<br>外幣現貨或遠期                 | 19,847                    | 37                                     | -                                      |
|             | - Swaps<br>外幣間換匯換利                             | 19,320,289                | -                                      | 14                                     |
|             | - Options<br>外幣期權                              | 16,782                    | -                                      | -                                      |
|             |  | <u>19,356,918</u>         | <u>37</u>                              | <u>14</u>                              |

The Hong Kong Branch derivative financial instruments are principally undertaken in response to customer's needs or for asset and liabilities management purposes. The Branch also uses derivative financial instruments to hedge its exposure to market risks. Derivatives that do not qualify for hedge accounting are accounted for as financial assets and financial liabilities at fair value through profit or loss.

香港分行主要應客戶要求或資產負債管理之需要而持有衍生金融工具。同時也利用衍生金融工具作為對市場風險敞口的套期。對於不能滿足套期會計計量要求的衍生金融工具，本分行將其計以公允價值計量且其變動計入損益的金融工具。

Derivative financial instruments are recognised at fair value. The gain or loss on re-measurement to fair value is recognised immediately in the income statement. However, where derivatives qualify for hedge accounting, recognition of any resultant gain or loss depends on the nature of the item being hedged.

衍生金融工具以公允價值確認。其重估至公允價值的損益表實時確認。而對於以套期會計法計量的衍生工具，其損益的確認依賴與被套期對象的性質。

The effect of bilateral netting arrangements has been taken into account for the above fair value amounts.

公允值以淨額計算。



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## Additional Information

其他資料

| 10 | Liquidity Ratio                        | 流動資產比率   | Half-year ended<br>31 Mar 2013 | Half-year ended<br>31 Mar 2012 |
|----|--|----------|--------------------------------|--------------------------------|
|    | Average liquidity ratio for the period | 平均流動資產比率 | 57.71%                         | 68.09%                         |

The Branch's average liquidity ratio is calculated in accordance with the Fourth Schedule to the Banking Ordinance.  
本行之平均流動資產比率乃根據銀行業條例附表四計算所得。

## 11. Non-bank Mainland Exposures 對中國內地非銀行的風險額

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Quarterly Analysis of Loans and Advances and Provisions completion instructions.

以下對內地非銀行對手的風險承擔乃根據香港金管局貸款、墊款及準備金分析季報填報指示而編製。

HKD'000 港幣千元

(Unless otherwise indicated 另註除外)

| 31 Mar 2013   | 2013年3月31日                 | On-Balance Sheet<br>exposure<br>資產負債表內的承受<br>風險項目 | Off-Balance Sheet<br>exposure<br>資產負債表外的承受<br>風險項目 | Total<br>總額 | Specific<br>Provision<br>特定<br>準備金 |
|---|----------------------------|---|--|-------------|------------------------------------|
| Types of Counterparties   | 交易對手類別                     |   |  |             |                                    |
| Mainland entities   | 內地機構                       | 5,103,509   | 597,480  | 5,700,989   | -                                  |
| Companies and individuals outside<br>Mainland where the credit is granted<br>for use in Mainland            | 給予內地以外的公司及個<br>人在內地使用之信貸   | 652,075   | -  | 652,075     | -                                  |
| Other counterparties the exposures<br>to whom are considered by the AI<br>to be non-bank Mainland exposures | 其他經認可機構視為內地<br>非銀行對手方的風險承擔 | -   | -  | -           | -                                  |
| Total   | 總額                         | 5,755,584   | 597,480  | 6,353,064   | -                                  |
| 30 Sep 2012   | 2012年9月30日                 | On-Balance Sheet<br>exposure<br>資產負債表內的承受<br>風險項目 | Off-Balance Sheet<br>exposure<br>資產負債表外的承受<br>風險項目 | Total<br>總額 | Specific<br>Provision<br>特定<br>準備金 |
| Types of Counterparties   | 交易對手類別                     |   |  |             |                                    |
| Mainland entities   | 內地機構                       | 4,345,803   | 112,169  | 4,457,972   | -                                  |
| Companies and individuals outside<br>Mainland where the credit is granted<br>for use in Mainland            | 給予內地以外的公司及個<br>人在內地使用之信貸   | 787,935   | -  | 787,935     | -                                  |
| Other counterparties the exposures<br>to whom are considered by the AI<br>to be non-bank Mainland exposures | 其他經認可機構視為內地<br>非銀行對手方的風險承擔 | -   | -  | -           | -                                  |
| Total   | 總額                         | 5,133,738   | 112,169  | 5,245,907   | -                                  |

## 12. Remuneration System 薪酬制度

Please refer to Group Annual Report 2012 (page 53 to 71) for the information required under section 3.1b and 3.1c of the Hong Kong Monetary Authority's Supervisory Policy Manual on Sound Remuneration System.

有關香港金融管理局的監管政策手冊之穩健的薪酬制度指引第 3.1b 及 3.1c 節的要求資料，請參閱集團 2012 年度年報第 53 至 71 頁。

Link to Group Annual Report 2012; 集團 2012 年度年報連結:

<http://www.bic.srv.westpac.com.au/dbtw-wpd/documents/AnnualReports/Westpac2012.pdf>

# Financial Disclosure Statement for the half-year ended 31 March 2013

## 截至 2013 年 3 月 31 日止半年度財務資料披露報告

### Group Information

#### 集團綜合資料

| AUD' million 澳幣百萬元 |                                    | As at 31 Mar 2013<br>於 2013 年 3 月 31 日 | As at 30 Sep 2012<br>於 2012 年 9 月 30 日 |
|--------------------|------------------------------------|--|--|
| <b>1</b>           | <b>Shareholders' Fund</b>          | <b>股東權益</b>                            |  |
|                    |                                    | 47,194                                 | 46,219                                 |
| <b>2</b>           | <b>Capital Adequacy Ratio</b>      | <b>資本充足比率</b>                          |  |
|                    | Common equity capital ratio (CET1) | 普通股權一級資本比率                             | 8.7%                                   |
|                    |                                    |  | 8.4%                                   |
|                    | Additional Tier 1 Ratio            | 額外第一級資本比率                              | 2.1%                                   |
|                    |                                    |  | 1.9%                                   |
|                    | Total Ratio                        | 總資本充足比率                                | 12.5%                                  |
|                    |                                    |  | 11.7%                                  |

On 1 January 2013, Australian Prudential Regulation Authority ("APRA")'s new prudential standards for capital came into effect. These standards adopt the Basel Committee on Banking Supervision ("BCBS") reforms, commonly known as Basel III, to the Australian financial system. APRA has applied national discretions under the framework and, as such, capital ratios calculated under APRA's standards are not directly comparable to those calculated under BCBS standards.

澳洲審慎監管局, APRA, 最新有關資本的審慎準則於 2013 年 1 月 1 日生效。該準則使澳洲的金融體系採用巴塞爾銀行監理委員會 ("BCBS") 的改革, 即<巴塞爾資本協定 III>。APRA 就國別差異在<巴塞爾資本協定 III>的框架下制定準則, 因此, 根據 APRA 的準則計算的資本充足比率不能直接與 BCBS 準則比較。

|          |   |               |   |   |
|----------|---|---------------|---|---|
| <b>3</b> | <b>Consolidated Financial Information</b> | <b>綜合財務資料</b> |   |   |
|          | Total assets                              | 總資產           | 677,509   | 674,965   |
|          | Total liabilities                         | 總負債           | 630,315   | 628,746   |
|          | Total advances                            | 總貸款           | 521,130   | 514,445   |
|          | Total customer deposits                   | 總客戶存款         | 403,406   | 394,991   |
|          |   |               | Half-year ended<br>31 Mar 2013<br>2013 年 3 月 31 日<br>止半年度 | Half-year ended<br>31 Mar 2012<br>2012 年 3 月 31 日<br>止半年度 |
|          | Pre-tax profit                            | 稅前溢利          | 4,823   | 4,328   |



Westpac Banking Corporation, Hong Kong Branch

## Financial Disclosure Statement for the year ended 31 March 2013

截至 2013 年 3 月 31 日止半年度財務資料披露報告

### Principal activities

The Bank is a licensed bank registered under the Hong Kong Banking Ordinance. The Bank's principal activities are the provision of corporate and private banking services.

### 主要業務

本銀行為根據香港銀行業條例註冊的持牌銀行。本銀行的主要業務為提供企業及私人銀行服務。

### Compliance with the Banking (Disclosure) Rules

符合銀行業(披露)規則

The Branch is required to comply with the Banking (Disclosure) Rules effective from 1 October 2007, which have superseded the supervisory policy manual on financial disclosure issued by the Hong Kong Monetary Authority. The Banking (Disclosure) Rules set out the minimum standards for public disclosure which authorised institutions must make in respect of the income statement, state of affairs and capital adequacy. The unaudited financial disclosure statement for the half-year ended 31 March 2013 comply fully with applicable disclosure provision of the Banking (Disclosure) Rules.

由二零零七年十月一日起，本分行須遵守銀行業(披露)規則，此規則已取代香港金融管理局發出之財務資料披露監管政策手冊。銀行業(披露)規則已制定認可機構編製收益表、財政狀況及資本充足時所公開披露之最低標準。截至二零一三年三月三十一日止未經審計的本年度之財務資料披露報告已完全符合銀行(披露)規則之適用披露要求。

Henry Yeong

楊兆興

Chief Executive

香港區行長

24 June 2013

2013 年 6 月 24 日