Westpac Banking Corporation
Hong Kong Branch

Financial Disclosure Statement
for the half-year ended 31 March 2016

財務資料披露報告
截至2016年3月31日止半年度

Westpac

Westpac Banking Corporation, Hong Kong Branch

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截至 2016 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 31 Mar 2016 2016 年 3 月 31 日止半年度	Half-year ended 31 Mar 2015 2015 年 3 月 31 日止半年度
Interest income	利息收入	173,022	170,789
Interest expense	利息支出	(145,655)	(122,163)
Net interest income	**淨利息收入**	27,367	48,626
Fees and commission income	收費及佣金收入	33,557	35,709
Fees and commission expense	收費及佣金開支	(523)	(90)
Net fees and commission income	**淨收費及佣金收入**	33,034	35,619
Gains less losses arising from trading in foreign currencies	外匯買賣收益減虧損	18,574	51,294
Gains less losses on securities held for trading activities	持作買賣用途的證券收益或虧損	3,961	287
Others	其他收入	17,272	106
Total other operating income	**其他營運總收入**	**72,841**	87,306
Total income	**總收入**	**100,208**	135,932
Staff expenses	職員薪金支出	(61,260)	(58,657)
Rental expenses	租金開支	(12,706)	(8,724)
Other expenses	其他營運開支	(21,107)	(17,323)
Total operating expenses	**總營運支出**	(95,073)	(84,704)
Operating profit before impairment charges	減值損失調撥前之經營溢利	5,135	51,228
Impairment losses and provisions for impaired loans and receivables	減值損失轉回	13,341	(10,552)
Operating profit	**經營溢利**	18,476	40,676
Gains less losses from the disposal of property, plant and equipment	出售有形固定資產的溢利	-	-
Profit before taxation	**稅前溢利**	18,371	40,676
Tax expense or tax income	稅項	(146)	(8,996)
Profit after taxation	**除稅後溢利**	18,330	31,680

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Balance Sheet
資產負債表

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)		As at 31 Mar 2016 於 2016 年 3 月 31 日	As at 30 Sep 2015 於 2015 年 9 月 30 日
Assets	**資產**		
Cash and balances with banks (except those included in amount due from overseas offices)	現金及銀行結餘 (並不包括本銀行之海外辦事處)	58,167	29,793
Placement 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放(並不包括本銀行之海外辦事處)	-	-
Amount due from overseas offices	存放於海外辦事處的金額	6,697,577	3,042,308
Trade bills	貿易票據	1,760,630	1,384,207
Securities held for trading purposes	持作買賣用途的證券	5,163,082	5,702,539
Loans and receivables	貸款及其他賬項		
Loans and advances to customers	客户貸款	15,079,469	17,959,868
Loans and advances to banks	銀行貸款	1,893,040	4,616,380
Provisions for impaired loans and receivables	貸款的 減值撥備		
- Collective provision	- 整體減值撥備	(32,716)	(46,031)
- Individual provision	- 個別減值撥備	-	-
Accrued interest and other accounts	應計利息及其他賬目	2,250,820	2,035,117
Property, plant and equipment	固定資產	11,168	14,113
Total assets	**總資產**	32,881,237	34,738,294

Liabilities	**負債**		
Deposits and balances 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)	-	-
Amount due to overseas offices	結欠海外辦事處的金額	12,044,460	18,283,826
Deposits from customers	客户存款		
Demand deposits and current accounts	活期存款及往來賬戶	404,935	676,989
Time, call and notice deposits	定期、短期通知及通知存款	17,876,797	12,118,761
Certificates of deposit issued	已發行存款證	80,000	80,000
Other liabilities	其他賬目	2,458,398	3,554,001
Other provisions	其他撥備	16,647	24,717
Total liabilities	**總負債**	32,881,237	34,738,294

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HKD'000 港幣千元 (Unless otherwise indicated 另註除外)		As at 31 Mar 2016 於 2016 年 3 月 31 日	As at 30 Sep 2015 於 2015 年 9 月 30 日
1 Loans and Receivables	**貸款及其他賬項**		
Loans and advances to customers	客户貸款	15,079,469	17,959,868
Loans and advances to banks	銀行貸款	1,893,040	4,616,380
Provisions for impaired loans and receivables	貸款及其他賬項的減值撥備		
- Collective provision	- 整體減值撥備	(32,716)	(46,031)
- Individual provision	- 個別減值撥備	-	-
Accrued interest and other accounts	應計利息及其他賬目	2,250,820	2,035,117
		19,190,613	24,565,334

Collective provision and individual provision are made at a Branch level according to the Group's policy since May 2013.

It is the Group's policy to make provision for impaired loans and receivables 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 2016 and 30 Sep 2015.

自 2013 年 5 月起，整體減值準備及個別減值準備經均按照本集團之政策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 2016 年 3 月 31 日及 2015 年 9 月 30 日均沒有減值貸款。

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		As at 31 Mar 2016 於 2016 年 3 月 31 日		As at 30 Sep 2015 於 2015 年 9 月 30 日	
		Gross loans and advances 放款總額	Absolute amount covered by collateral 抵押總值	Gross loans and advances 放款總額	Absolute amount covered by collateral 抵押總值
2 Loans and Advances to Customers	**客户貸款**				
Loans and advances for use in Hong Kong	在香港使用之貸款				
(i) Industrial, commercial and financial:	工商金融				
- Property development	- 物業發展	653,955	-	808,577	-
- Property investment	- 物業投資	-	-	-	-
- Financial concerns	- 金融企業	1,692,577	-	1,677,177	-
- Stockbrokers	- 股票經紀	-	-	-	-
- Wholesale and retail trade	- 批發及零售貿易	951,315	-	1,330,425	-
- Manufacturing	- 製造業	310,182	-	193,751	-
- Transport and transport equipment	- 運輸及運輸設備	616,981	-	622,642	-
- Recreational activities	- 休閑活動	-	-	-	-
- Information Technology	- 資訊科技	-	-	-	-
- Others	- 其他	1,682,250	-	1,699,188	-
(ii) Individuals	- 個別人士				
- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其業計劃樓宇之貸款	-	-	-	-
- Loans for the purchase of other residential properties	- 購買其他住宅物業之貸款	-	-	-	-
- Credit card advances	- 信用卡貸款	-	-	-	-
- Others	- 其他	18,520	18,520	35,891	35,891
Loans and advances to customers for use in Hong Kong	在香港使用之貸款	5,925,780	18,520	6,367,651	35,891
Trade finance	貿易融資	1,933,709	-	4,249,027	-
Loans and advances for use outside Hong Kong	在香港以外使用之貸款	7,219,980	17,219	7,343,190	-
Loans and advances to customers	客户貸款	15,079,469	35,739	17,959,868	35,891

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. Where collateral values are greater than gross loans and advances, only the amount of collateral up to the gross loans and advances is included.
以上客户貸款之行業類別是按該等貸款之用途分類及未減除任向減值準備。當抵押品價值高於客戶貸款及放款總額，則抵押品價值只計算至貸款及放款總額。

Gross loans and advances to customers	客戶貸款總額	As at 31 Mar 2016 於 2016 年 3 月 31 日	As at 30 Sep 2015 於 2015 年 9 月 30 日
Hong Kong	香港	8,044,148	11,541,725
China	中國	4,451,144	4,034,674
Cayman Islands	開曼群島	1,077,746	1,803,428

Loans and 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户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。

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3 Overdue Assets 逾期資產

There were no assets overdue for more than 3 months as at 31 Mar 2016 and 30 Sep 2015.
於 2016 年 3 月 31 日及 2015 年 9 月 30 日 ，本行並沒有逾期三個月以上的資產。

		As at 31 Mar 2016 於 2016 年 3 月 31 日		As at 30 Sep 2015 於 2015 年 9 月 30 日	
		To customers 對客户	To banks 對銀行	To customers 對客户	To banks 對銀行
4 Rescheduled Assets	重組資產				
Rescheduled loans and advances	重組貸款	-	-	-	-
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 2016 and 30 Sep 2015.
於 2016 年 3 月 31 日及 2015 年 9 月 30 日 , 本行並沒有收回資產。

		As at 31 Mar 2016 於 2016 年 3 月 31 日	As at 30 Sep 2015 於 2015 年 9 月 30 日
5 Deposits from customers	客户存款		
Demand deposits and current accounts	活期存款及往來賬戶	404,935	676,989
Time, call and notice deposits	定期、短期通知及通知存款	17,876,797	12,118,761
		18,281,732	12,795,750

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6 International Claims 國際債權

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 counterparties and the type of counterparties.
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百分之十或以上的國家及明細數。

				Non-bank private sector 非銀行私人機構			
		Banks 銀行	Official sector 官方機構	Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私人部門	Others 其他	Total 總額
As at 31 Mar 2016	於 2016 年 3 月 31 日						
Developed countries	已發展國家						
of which Australia	- 澳洲	8,695,242	-	-	361,669	-	9,056,911
of which United States	- 美國	399,079	3,413,943	913,049	218,916	-	4,944,987
Offshore centres	離岸中心						
of which Hong Kong	- 香港	-	192,477	1,163,042	4,540,715	-	5,896,234
Developing Asia-Pacific	亞太區發展中國家						
of which China	- 中國	2,630,031	-	388,179	4,069,097	-	7,087,307
As at 30 Sep 2015	於 2015 年 9 月 30 日						
Developed countries	已發展國家						
of which Australia	- 澳洲	3,186,796	-	-	361,591	-	3,548,387
of which United States	- 美國	549,319	3,952,538	-	174,335	-	4,676,192
Offshore centres	離岸中心						
of which Hong Kong	- 香港	954,082	126,586	1,067,009	9,073,342	-	11,221,019
Developing Asia-Pacific	亞太區發展中國家						
of which China	- 中國	3,754,431	-	-	4,039,750	-	7,794,181

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7 Currency Risks 貨幣風險

The following note illustrates the currency risk of the Branch. 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。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。

		As at 31 Mar 2016 於 2016 年 3 月 31 日			
		Total HK$ million 港幣百萬元	USD HK$ million 港幣百萬元	AUD HK$ million 港幣百萬元	Others HK$ million 港幣百萬元
Spot assets	現貨資產	28,281	24,845	2,980	456
Spot liabilities	現貨負債	(23,638)	(17,788)	(4,146)	(1,704)
Forward purchases	遠期買入	26,906	14,205	1,684	11,017
Forward sales	遠期賣出	(31,409)	(21,136)	(506)	(9,767)
Net option position	期權倉盤淨額	-	-	-	-
Net (short)/long positions	(短) / 長盤淨額	140	126	12	2

		As at 30 Sep 2015 於 2015 年 9 月 30 日			
		Total HK$ million 港幣百萬元	USD HK$ million 港幣百萬元	AUD HK$ million 港幣百萬元	Others HK$ million 港幣百萬元
Spot assets	現貨資產	30,826	26,642	1,791	2,393
Spot liabilities	現貨負債	(30,525)	(26,885)	(2,903)	(737)
Forward purchases	遠期買入	34,962	19,257	5,867	9,838
Forward sales	遠期賣出	(35,326)	(19,079)	(4,756)	(11,491)
Net option position	期權倉盤淨額	-	-	-	-
Net (short)/long positions	(短) / 長盤淨額	(63)	(65)	(1)	3

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.
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滙期權合約的「得爾塔加權持倉」為基礎計算。

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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	2,061,606	2,254,140
- Trade-related contingent items	- 貿易有關的或然項目	981,611	311,993
- Other commitments	- 其他承諾	3,078,494	2,490,262
Operating Lease Commitment[1]	**營運租約** [1]		
- Due within 1 Year	- 少於一年	20,868	21,531
- More than 1 Year	- 多於一年	35,910	46,187

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。

[1] Operating lease commitments have been broken down into commitments which have a remaining maturity of not more than one year and commitments which have a remaining maturity of more than one year
營運租約根據尚餘到期期限不超逾一年的承諾及尚餘到期期限超逾一年的承諾作出細目分類

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9 Derivatives 衍生工具

The following tables summarise the contract amounts of each class of derivatives as at 31 Mar 2016 and 30 Sep 2015:

下表概述各類衍生工具於2016年3 月31 日及2015年9月30 日之合約數額:

As at 31 Mar 2016 於 2016 年 3 月 31 日		Contractual amount 合約值	Positive fair Value 正公允價值	Negative fair Value 負公允價值
(a)	Foreign exchange contracts 匯率合約			
	- Spot and forwards 外幣現貨或遠期	67,215	189	-
	- Swaps 外幣間換匯換利	37,409,869	68,575	-
	- Options 外幣期權	13,063	-	-
		37,490,147	68,764	-
(b)	Interest rate contracts 利率合約			
	- Swaps - 掉期	775,455	-	488
	- Forward Rate Agreements - 遠期利率合約	3,256,911	877	-
		4,032,366	877	488

As at 30 Sep 2015 於 2015 年 9 月 30 日		Contractual amount 合約值	Positive fair Value 正公允價值	Negative fair Value 負公允價值
(a)	Foreign exchange contracts 匯率合約			
	- Spot and forwards 外幣現貨或遠期	1,724,941	82	-
	- Swaps 外幣間換匯換利	38,276,767	-	83,170
	- Options 外幣期權	12,546	-	-
		40,014,254	82	83,170
(b)	Interest rate contracts 利率合約			
	- Swaps - 掉期	-	-	-
	- Forward Rate Agreements - 遠期利率合約	4,340,028	744	-
		4,340,028	744	-

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。

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 。

10 Liquidity Information Disclosure 流動性資料披露

	Half-year ended 31 Mar 2016 2016 年 3 月 31 日止半年度	For the period 1 Jan 2015 – 31 Mar 2015 2015 年 1 月 1 日至 2015 年 3 月 31 日期間	For the period 1 Oct 2014 – 31 Dec 2014 2014 年 10 月 1 日至 2014 年 12 月 31 日期間
Average liquidity ratio for the period 平均流動資產比率	-	-	84.39%
Average liquidity maintenance ratio for the period 平均流動性維持比率	62.64%	65.14%	-

The Branch's average value of liquidity maintenance ratio ("LMR") covers the period that fall on or after 1 January 2015, when the LMR came into effect. It is calculated in accordance with Section 103B of Banking (Disclosure) Rules. For the period that precede 1 January 2015, the Branch's average value of liquidity ratio is calculated in accordance with the Fourth Schedule to the Banking Ordinance.

本行流動性維持比率的平均值("LMR") 乃 根據《銀行業(披露)規則》第103B條計算所得，涵蓋2015年1月1日LMR生效當日或以後的期間。二零一五年之前的平均流動資產比率乃根據銀行業條例附表四之準則計算。

Liquidity Risk Management

Liquidity risk is the risk that Westpac will be unable to fund assets and meet obligations as they come due. This type of risk is inherent in all banks through their role as intermediaries between depositors and borrowers.

Liquidity risk is measured and managed in accordance with the policies and processes defined in the Board Risk and Compliance Committee (BRCC) approved Liquidity Risk Management Framework.

Liquidity management is primarily the responsibility of the Treasurer under the oversight of the BRCC and the Group Asset and Liability Committee (ALCO).

Liquidity Risk Management Framework

Westpac's Liquidity Risk Management Framework sets out the liquidity risk appetite, roles and responsibilities, tools for measuring and managing liquidity risk, reporting procedures and supporting policies. The Framework is supported by local policies for the regions in which we operate. The key components of the Liquidity Risk Management Framework are listed below.

Funding strategy

Treasury undertakes an annual review of the funding profile consistent with expected market conditions and the balance sheet growth of customer deposits and loans. The funding strategy is reviewed by ALCO and approved by the BRCC annually.

Minimum liquid asset holdings

Westpac holds a portfolio of liquid assets that are eligible to be used as collateral for repurchase agreements with the Reserve Bank of Australia. The BRCC approves minimum holdings of liquid assets annually.

Stress testing

Stress testing is carried out to ensure Westpac's ability to meet cash flow obligations under a range of market conditions, including name specific and market wide stress scenarios. These scenarios inform liquidity limits and strategic planning.

Liquidity transfer pricing

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

10 Liquidity Information Disclosure (continued) 流動性資料披露 (續)

Contingency planning

Treasury maintains a contingency funding plan that outlines the steps that should be taken by Westpac in the event of an emerging 'funding crisis'. The plan is reviewed and approved by ALCO and is aligned with Westpac's broader Liquidity Crisis Management Framework which is approved annually by the BRCC.

Liquidity reporting

Daily monitoring of the liquidity risk position is conducted by the Liquidity Risk team in Enterprise Risk, which monitors compliance with liquidity limits. The daily liquidity risk reports are circulated to, and reviewed by, local and senior staff in Treasury and the independent Liquidity Risk team. Summary liquidity reports are submitted to senior staff weekly, ALCO monthly, and to BRCC quarterly.

流動性風險管理

流動性風險是指當此類風險發生時西太平洋銀行無法進行資產融資及履行債務。此類風險是各銀行作為存款者和借款者的中介角色的固有風險。

流動性風險的衡量和管理是依據BRCC中定義的政策和流程，並由<<流動性風險管理框架>>批准。

流動性管理是資金部專員的主要職責，其職責是在BRCC和ALCO監管之下履行。

<<流動性風險管理框架>>

西太平洋銀行的<<流動性風險管理框架>>設置了流動性風險的承受程度、角色和職責、衡量和管理流動性風險的工具、報告流程和輔助性的政策。此框架由實施區域當地的政策支持。其主要組成部分如下所列。

融資策略

資金專員審核年度的融資狀況，確保其符合市場預期的條件和報表中客戶存貸款的增長。融資策略每年由ALCO審核，由BRCC審批。

最少流動性資產持有量

西太平洋銀行持有流動性資產組合，可用來作為和澳洲儲備銀行回購協議的擔保。BRCC 每年會批准流動性資產的最少持有值。

壓力測試

壓力測試是用來保證西太平洋銀行在一定的市場情況下，包括命名特定和市場範圍壓力等情況，有能力應對現金流債務。這些情況指明流動性限度和戰略計劃。

流動性轉移定價

西太平洋銀行擁有一個流動性轉移定價的流程，其在集團內部評估和分攤流動性風險。

應變計劃

資金部有一個應急融資計劃，羅列了在緊急的資金危機事件中西太平洋銀行應該執行的步驟。此計劃由 ALCO 審核拼批覆，並且和西太平洋銀行的更寬泛的流動性危機管理框架一致。這個流動性危機管理框架每年由 BRCC 審批。

流動性報告

企業風險部門的流動性風險團隊負責每日監管流動性風險及流動性限額的合規性。每日的流動性風險報告在當地資金部和相關流動性風險團隊的中高層員工中傳閱和審核。流動性滙總報告每週遞交至高層，每月遞交至 ALCO，每季遞交至 BRCC。

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Additional Information
其他資料

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

11. Mainland Activities 內地活動

The following table illustrates the disclosure of Mainland exposures to non-bank counterparties:

下表披露對內地非銀行對手的風險承擔：

As of 31 Mar 2016
於 2016 年 3 月 31 日

Types of Counterparties 交易對手類別	On-balance sheet exposure HK$ million 資產負債表內的承受風險項目 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的承受風險項目 港幣百萬元	Total HK$ million 總額 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央持有的企業、其子公司、及其合資企業	3,039	1,150	4,189
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有的企業、其子公司、及其合資企業	447	-	447
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中國內地定居的中國國民或其他中國內地註冊的企業、其子公司、及其合資企業	966	-	966
4. Other entities of central government not reported in item 1 above 沒有包含在項目一中的中央政府企業	1,750	342	2,092
5. Other entities of local governments not reported in item 2 above 沒有包含在項目二中的地方政府企業	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 非中國內地定居的中國國民或非中國內地註冊企業但獲批貸款用於中國內地	1,267	755	2,022
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他企業風險而申報機構視為非銀行中國內地風險	-	-	-
Total 總額	7,469	2,247	9,716
Total assets after provision 準備金後的資產總值	32,881		
On-balance sheet exposures as percentage of total assets 資產負債表內的承受風險項目相對資產總值的百分比	22.72%		

11. Mainland Activities (continued) 內地活動 (續)

As of 30 Sep 2015
於 2015 年 9 月 30 日

Types of Counterparties 交易對手類別	On-balance sheet exposure HK$ million 資產負債表內的承受風險項目 港幣百萬元	Off-balance sheet exposure HK$ million 資產負債表外的承受風險項目 港幣百萬元	Total HK$ million 總額 港幣百萬元
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) 中央政府、中央持有的企業、其子公司、及其合資企業	6,483	589	7,072
2. Local governments, local government-owned entities and their subsidiaries and JVs 地方政府、地方政府持有的企業、其子公司、及其合資企業	646	18	664
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs 中國內地定居的中國國民或其他中國內地註冊的企業、其子公司、及其合資企業	1,282	244	1,526
4. Other entities of central government not reported in item 1 above 沒有包含在項目一中的中央政府企業	2,561	500	3,061
5. Other entities of local governments not reported in item 2 above 沒有包含在項目二中的地方政府企業	387	-	387
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 非中國內地定居的中國國民或非中國內地註冊企業但獲批貸款用於中國內地	1,228	67	1,295
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他企業風險而申報機構視為非銀行中國內地風險	-	-	-
Total 總額	12,587	1,418	14,005
Total assets after provision 準備金後的資產總值	34,738		
On-balance sheet exposures as percentage of total assets 資產負債表內的承受風險項目相對資產總值的百分比	36.23%		

12. Remuneration System 薪酬制度

Please refer to Group Annual Report 2015 (pages 43 to 68) 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 2015 年度年報第 43 至 68 頁。

Link to Group Annual Report 2015; 集團 2015 年度年報連結:

http://www.westpac.com.au/docs/pdf/aw/ic/Bookmarked_-_WBC_AR2015_000106_02112015_FINAL_v_03_Low_Res.pdf

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Group Information
集團綜合資料

AUD' million 澳幣百萬元			As at 31 Mar 2016 於 2016 年 3 月 31 日	As at 30 Sep 2015 於 2015 年 9 月 30 日
1	**Shareholders' Fund[2]**	**股東權益[2]**	57,981	53,915
2	**Capital Adequacy Ratio**	**資本充足比率**		
	Common equity Tier 1 capital ratio (CET1)	普通股權一級資本比率	10.5%	9.5%
	Additional Tier 1 Ratio	額外第一級資本比率	1.6%	1.9%
	Tier 2 capital ratio	第二級資本比率	1.9%	1.9%
	Total Regulatory Capital Ratio	總資本充足比率	14.0%	13.3%

At 31 March 2016 and 30 September 2015, Westpac's preferred range for its common equity Tier 1 (CET1) capital ratio was 8.75% - 9.25%.

於 2016 年 3 月 31 日及 2015 年 9 月 30 日，本行普通股權一級資本比率的優選範圍為 8.75% - 9.25%。

3	**Consolidated Financial Information**	**綜合財務資料**		
	Total assets	總資產	831,760	812,156
	Total liabilities	總負債	773,779	758,241
	Total loans and advances	總貸款	640,687	623,316
	Total deposits and other borrowings	總存款及其他借款	494,246	475,328
			Half-year ended 31 Mar 2016 2016 年 3 月 31 日 止半年度	Half-year ended 31 Mar 2015 2015 年 3 月 31 日 止半年度
	Pre-tax profit	稅前溢利	5,238	5,246

[2] The balance includes minority interest of AUD810 million as at 31 March 2016 (30 September 2015: AUD817 million).
截至 2016 年 3 月 31 日，上述結餘包含少數股東權益 8.10 億澳元 (2015 年 9 月 30 日 為 8.17 億澳元) 。

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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. Effective from 1 January 2016, private banking service has been changed to premium and private wealth 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。由 2016 年 1 月 1 日開始，私人銀行服務變更為卓越私人財富服務。

Compliance with the Banking (Disclosure) Rules

The unaudited financial disclosure statement for the half-year ended 31 March 2016 complies with applicable disclosure provision of the Banking (Disclosure) Rules and is not false or misleading.

符合銀行業(披露)規則

截至 2016 年 3 月 31 日止未經審計的本年度之財務資料披露報告已符合銀行(披露)規則之適用披露要求，並且無失實或誤導成份。

Leanne Fung
何秋雯

Alternate Chief Executive
候補行政總裁

30 June 2016
2016 年 6 月 30 日