Westpac Banking Corporation
Hong Kong Branch

Financial Disclosure Statement
for the year ended 30 September 2014

財務資料披露報告
截至2014年9月30日止年度

Westpac

Westpac Banking Corporation, Hong Kong Branch

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截至 2014 年 9 月 30 日止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)		Year ended 30 Sep 2014 2014 年 9 月 30 日止年度	Year ended 30 Sep 2013 2013 年 9 月 30 日止年度
Interest income	利息收入	353,543	235,527
Interest expense	利息支出	(305,854)	(163,068)
Net interest income	淨利息收入	47,689	72,459
Fees and commission income	收費及佣金收入	40,984	27,955
Fees and commission expense	收費及佣金開支	(153)	(121)
Net fees and commission income	淨收費及佣金收入	40,831	27,834
Gains less losses arising from dealing in foreign currencies	外匯買賣收益減虧損	51,174	12,169
Gains less losses on securities held for dealing purpose	持作買賣用途的證券收益或虧損	578	-
Other income	其他收入	27,815	16,484
Total other operating income	其他營運總收入	120,398	56,487
Total income	總收入	168,087	128,946
Staff expenses	職員薪金支出	(70,341)	(41,584)
Rental expenses	租金開支	(16,334)	(10,434)
Other expenses	其他營運開支	(41,432)	(35,060)
Total operating expenses	總營運支出	(128,107)	(87,078)
Operating profit before impairment charges	減值損失調撥前之經營溢利	39,980	41,868
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	(14,745)	(24,784)
Operating profit	經營溢利	25,235	17,084
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	25,235	17,084
Taxation charged	稅項	(3,871)	(1,681)
Profit after taxation	除稅後溢利	21,364	15,403

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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 30 Sep 2014 於 2014 年 9 月 30 日	As at 31 Mar 2014 於 2014 年 3 月 31 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)	237,582	270,658
Amount due from overseas offices	存放於海外辦事處的金額	2,839,458	762,422
Trade bills	貿易票據	3,208,523	2,340,867
Securities held for dealing purposes	持作買賣用途的證券	4,093,408	4,266,424
Advances and other accounts	貸款及其他賬項	18,895,078	19,957,038
Fixed assets	固定資產	5,794	8,028
Total assets	**總資產**	29,279,843	27,605,437

Liabilities	**負債**		
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)	776,335	875,765
Amounts due to overseas offices	結欠海外辦事處的金額	12,187,120	19,765,124
Deposits from customers	客户存款	15,242,740	6,151,280
Certificates of deposit issued	已發行存款證	551,000	551,000
Other accounts	其他賬目	522,648	262,268
Total liabilities	**總負債**	29,279,843	27,605,437

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1 Advances and Other Accounts	**貸款及其他賬項**		
Advances to customers	客户貸款	18,687,258	19,799,268
Impairment Allowance for Advances to Customers	客户貸款的 減值撥備		
- Collective impairment allowance	- 整體減值撥備	(29,832)	(24,005)
- Individual impairment allowance	- 個別減值撥備	-	-
Accrued interest and other accounts	應計利息及其他賬目	237,652	181,775
		18,895,078	19,957,038

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

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 30 Sep 2014 and 31 Mar 2014.

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 2014 年 9 月 30 日止年度及 2014 年 3 月 31 日止半年度均沒有減值貸款。

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		As at 30 Sep 2014 於 2014 年 9 月 30 日		As at 31 Mar 2014 於 2014 年 3 月 31 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[1] 抵押總值[1]
2 Analysis of Advances to Customers by Industry Sector and by Country	**按行業及國家分類的客户貸款分析**				
Industrial, commercial and financial sectors	工商金融				
- Electricity and gas	- 電力及煤氣	1,701,760	-	1,500,658	-
- Financial concerns	- 金融企業	1,751,469	-	1,652,921	-
- Manufacturing	- 製造業	194,084	-	387,882	-
- Wholesale and retail trade	- 批發及零售貿易	194,084	-	-	-
- Transport and transport equipment	- 運輸及運輸設備	-	-	21,250	-
Individuals	個人				
- Other	- 其地	48,332	48,332	60,880	60,880
Advances to customers for use in Hong Kong	在香港使用之貸款	3,889,729	48,332	3,623,591	60,880
Trade Financing	貿易融資	8,397,134	-	10,480,742	-
Advances to customers for use outside Hong Kong	在香港以外使用之貸款	6,400,395	-	5,694,935	-
Advances to customers	客户貸款	18,687,258	48,332	19,799,268	60,880

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 advances to customers	客戶貸款總額	As at 30 Sep 2014 於 2014 年 9 月 30	As at 31 Mar 2014 於 2014 年 3 月 31
Hong Kong	香港	10,865,834	14,117,615
China	中國	6,566,872	4,363,015

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。

3 Overdue Assets 逾期資產

There were no overdue assets as at 30 Sep 2014 and 31 Mar 2014.
於 2014 年 9 月 30 日及 2014 年 3 月 31 日，本行並沒有逾期資產。

[1] The collateral values have been refined to be aligned to the Section 99 of Banking (Disclosure) Rules.
上述抵押品價值已經重列使其符合銀行業《披露》規則第 99 條。

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		As at 30 Sep 2014 於 2014 年 9 月 30 日		As at 31 Mar 2014 於 2014 年 3 月 31 日	
		To customers 對客戶	To banks 對銀行	To customers 對客戶	To banks 對銀行
4 Rescheduled Assets	重組資產				
Rescheduled loans and advance	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 30 Sep 2014 and 31 Mar 2014.
於 2014 年 9 月 30 日及 2014 年 3 月 31 日, 本行並沒有收回資產。

		As at 30 Sep 2014 於 2014 年 9 月 30 日	As at 31 Mar 2014 於 2014 年 3 月 31 日
5 Deposits from customers	客户存款		
Demand deposits and current accounts	活期存款及往來賬戶	67	-
Time, call and notice deposits	定期、短期通知及通知存款	15,242,673	6,151,280
		15,242,740	6,151,280

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6 Cross-border Claims 跨國債權

		Banks 銀行	Public Sector Entities 公營機構	Others* 其他	Total 總額
As at 30 Sep 2014	於 2014 年 9 月 30 日				
Asia Pacific excluding Hong Kong	不包括香港在內的亞太區				
- China	- 中國	3,140,073	-	6,572,376	9,712,449
North America	北美				
- United States	- 美國	185,412	3,493,477	1,138	3,680,027
As at 31 Mar 2014	於 2014 年 3 月 31 日				
Asia Pacific excluding Hong Kong	不包括香港在內的亞太區				
- China	- 中國	2,292,531	-	4,367,052	6,659,583
North America	北美				
- United States	- 美國	58,547	4,266,276	1,207	4,326,030

* 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。

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HKD in million 港幣百萬元 (Unless otherwise indicated 另註除外)

As at 30 Sep 2014
於 2014 年 9 月 30 日

7 Currency Risks 貨幣風險

		TOTAL	USD	AUD	OTHERS
Spot assets	現貨資產	26,800	24,370	2,192	238
Spot liabilities	現貨負債	(23,102)	(18,411)	(2,660)	(2,031)
Forward purchases	遠期買入	23,792	11,732	1,940	10,120
Forward Sales	遠期賣出	(27,620)	(17,825)	(1,471)	(8,324)
Net option position	期權倉盤淨額	-	-	-	-
Net (short)/long positions	(短) / 長盤淨額	(130)	(134)	1	3

As at 31 Mar 2014
於 2014 年 3 月 31 日

		TOTAL	USD	AUD	OTHERS
Spot assets	現貨資產	25,867	24,530	827	510
Spot liabilities	現貨負債	(26,452)	(23,123)	(1,782)	(1,547)
Forward purchases	遠期買入	22,514	10,655	969	10,890
Forward Sales	遠期賣出	(21,871)	(12,003)	(19)	(9,849)
Net option position	期權倉盤淨額	-	-	-	-
Net (short)/long positions	(短) / 長盤淨額	58	59	(5)	4

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	2,228,606	2,420,214
- Trade-related contingent items	- 貿易有關的或然項目	566,726	314,278
- Other commitments	- 其他承諾	891,528	388,794
Operating Lease Commitment[2]	**營運租約 [2]**		
- Due within 1 Year	- 少於一年	12,207	11,011
- More than 1 Year	- 多於一年	36,458	41,067

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。

[2] 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

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

9 Derivatives 衍生工具

The following tables summarise the contract amounts of each class of derivatives as at 30 Sep 2014 and 31 Mar 2014:

下表概述各類衍生工具於2014年9 月30 日及2014 年3 月31 日之合約數額:

As at 30 Sep 2014 於 2014 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	3,939,608	68,448	-
	- Swaps 外幣間換匯換利	25,412,582	-	201,823
	- Options 外幣期權	13,934	-	-
		29,366,124	68,448	201,823
(b)	Interest rate contracts 利率合約			
	- Swaps - 掉期	3,182,974	2	-
	- Forward Rate Agreements - 遠期利率合約	16,691,202	59	-
		19,874,176	61	-

As at 31 Mar 2014 於 2014 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	100,952	978	-
	- Swaps 外幣間換匯換利	22,670,639	50,660	-
	- Options 外幣期權	14,551	-	-
		22,786,142	51,638	-
(b)	Interest rate contracts 利率合約			
	- Swaps - 掉期	7,098,250	121	-
	- Forward Rate Agreements - 遠期利率合約	7,757,650	280	-
		14,855,900	401	-

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 。

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10	Liquidity Ratio	流動資產比率	Year ended 30 Sep 2014 2014 年 9 月 30 日止年度	Year ended 30 Sep 2013[3] 2013 年 9 月 30 日止年度[3]
	Average liquidity ratio for the period	平均流動資產比率	96.23%	16.62%

The Branch's average liquidity ratio is calculated in accordance with the Fourth Schedule to the Banking Ordinance. For the year ended 30 September 2013, the calculation of liquidity ratio has been refined to be aligned to the Fourth Schedule of the Banking Ordinance resulting in lower ratios in the period.

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。截至2013年9月30日止年度，香港分行優化了流動資產比率的計算方式使其符合<<銀行業條例>>附表四的規定，導致期間較低的比率。

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 Mainland Activities 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人民幣業務申報表填報指示而編製。

As of 30 September 2014
於 2014 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	10,133	125	10,258
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	263	-	263
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	750	108	858
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	1,890	66	1,956
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	725	217	942
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	13,761	516	14,277
Total assets after provision 準備金後的資產總值	29,280		
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	47.00%		

[3] The ratios have been refined to be aligned to the Section 103 of Banking (Disclosure) Rules.
上述比率已經重列使其符合銀行業《披露》規則第 103 條。

11. Non-bank Mainland Exposures (continued) 對中國內地非銀行的風險額 (續)

As of 31 March 2014
於 2014 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	12,215	416	12,631
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	263	-	263
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	1,661	9	1,670
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	2,137	-	2,137
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	437	78	515
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	16,713	503	17,216
Total assets after provision 準備金後的資產總值	27,605		
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	60.54%		

12. Remuneration System 薪酬制度

Please refer to Group Annual Report 2014 (page 55 to 79) 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 2014 年度年報第 55 至 79 頁。

Link to Group Annual Report 2014; 集團 2014 年度年報連結:

http://www.westpac.com.au/docs/pdf/aw/ic/2014WestpacGroupAnnualReport.pdf

Westpac

Westpac Banking Corporation, Hong Kong Branch

Financial Disclosure Statement for the year ended 30 September 2014
截至 2014 年 9 月 30 日止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 30 Sep 2014 於 2014 年 9 月 30 日	As at 31 Mar 2014 於 2014 年 3 月 31 日
1	**Shareholders' Fund[4]**	**股東權益[4]**	49,337	48,031
2	**Capital Adequacy Ratio**	**資本充足比率**		
	Common equity capital ratio (CET1)	普通股權一級資本比率	9.0%	8.8%
	Additional Tier 1 Ratio	額外第一級資本比率	1.6%	1.5%
	Tier 2 capital ratio	第二級資本比率	1.7%	1.8%
	Total Ratio	總資本充足比率	12.3%	12.1%

In December 2013 APRA announced that the major Australian banks, including Westpac, would be classified as Domestic Systemically Important Banks (D-SIB), given their size, interconnectedness, substitutability and complexity. Under this framework, APRA also requires that D-SIBs hold additional loss absorbing capital to be met with an extra 1% of CET1 capital. This requirement commences from 1 January 2016 and will be implemented through an extension of the capital conservation buffer.

Westpac's revised preferred range for the CET1 capital ratio takes into consideration the new D-SIB requirement (despite it not commencing until 2016) with the bottom of the preferred range 75 basis points above APRA's new minimums. At 30 September 2014 the Group's CET1 capital ratio of 9.0% was comfortably above regulatory minimums and at the mid-point of its preferred range of 8.75% - 9.25%.

澳洲審慎監管局 APRA 於 2013 年 12 月公佈澳洲主要銀行，包括西太平洋銀行，為國內系統重要性銀行 (D-SIB)，同時要求 D-SIB 持有額外 1 個百分點的虧損吸收資本以符合額外 1 個百分點的普通股權一級資本。此要求於 2016 年 1 月 1 日生效，並將通過擴展資本緩衝區以符合要求。

西太平洋銀行就上述要求已經修訂了普通股權一級資本比率的優選範圍，範圍的底部高於 APRA 新的最低要求 75 個基點。截至 2014 年 9 月 30 日本行普通股權一級資本比率為 9.0%，遠超過監管要求及在本行優選範圍 8.75% - 9.25% 的中間點。

3	**Consolidated Financial Information**	**綜合財務資料**		
	Total assets	總資產	770,842	729,375
	Total liabilities	總負債	721,505	681,344
	Total advances	總貸款	580,343	564,569
	Total customer deposits	總客戶存款	460,822	437,405
			Year ended 30 Sep 2014 2014 年 9 月 30 日 止年度	Year ended 30 Sep 2013[5] 2013 年 9 月 30 日 止年度[5]
	Pre-tax profit	稅前溢利	10,740	9,772

[4] The balance includes minority interest of AUD881 million as at 30 September 2014 (31 March 2014: AUD866 million).
截至 2014 年 9 月 30 日，上述結餘包含少數股東權益 8.81 億澳元 (2014 年 3 月 31 日為 8.66 億澳元) 。

[5] Where accounting classifications have changed or where changes in accounting policy are adopted retrospectively, comparatives have been revised and may differ from results previously reported.
因會計分類的變動或追溯採納已修訂的會計政策，比較數字已經重列。

Westpac

Westpac Banking Corporation, Hong Kong Branch

Financial Disclosure Statement for the year ended 30 September 2014
截至 2014 年 9 月 30 日止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 year ended 30 September 2014 complies fully with applicable disclosure provision of the Banking (Disclosure) Rules.

由 2007 年 10 月 1 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 2014 年 9 月 30 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。

Andrew Whitford
魏安德

Chief Executive
香港區行長

24 December 2014
2014 年 12 月 24 日