Westpac Banking Corporation
Hong Kong Branch

Financial Disclosure Statement
for the year ended 30 September 2015

財務資料披露報告
截至2015年9月30日止年度

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Profit and Loss Account
損益表

HKD'000 港幣千元 (Unless otherwise indicated 另註除外)		Year ended 30 Sep 2015 2015 年 9 月 30 日止年度	Year ended 30 Sep 2014 2015 年 9 月 30 日止年度
Interest income	利息收入	354,068	353,543
Interest expense	利息支出	(238,150)	(305,854)
Net interest income	淨利息收入	115,918	47,689
Fees and commission income	收費及佣金收入	79,967	40,984
Fees and commission expense	收費及佣金開支	(194)	(153)
Net fees and commission income	淨收費及佣金收入	79,773	40,831
Gains less losses arising from dealing in foreign currencies	外匯買賣收益減虧損	42,562	51,174
Gains less losses on securities held for dealing purpose	持作買賣用途的證券收益或虧損	699	578
Other income	其他收入	36,266	27,815
Total other operating income	其他營運總收入	159,300	120,398
Total income	總收入	275,218	168,087
Staff expenses	職員薪金支出	(106,537)	(70,341)
Rental expenses	租金開支	(21,152)	(16,334)
Other expenses	其他營運開支	(38,520)	(41,432)
Total operating expenses	總營運支出	(166,209)	(128,107)
Operating profit before impairment charges	減值損失調撥前之經營溢利	109,009	39,980
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	(23,517)	(14,745)
Operating profit	經營溢利	85,492	25,235
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	85,492	25,235
Taxation charged	稅項	(17,004)	(3,871)
Profit after taxation	除稅後溢利	68,488	21,364

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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 2015 於 2015 年 9 月 30 日	As at 31 Mar 2015 於 2015 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)	4,646,173	499,666
Amount due from overseas offices	存放於海外辦事處的金額	3,042,308	2,640,608
Trade bills	貿易票據	1,384,207	1,513,797
Securities held for dealing purposes	持作買賣用途的證券	5,702,539	4,372,652
Advances and other accounts	貸款及其他賬項	19,948,954	24,271,864
Fixed assets	固定資產	14,113	9,277
Total assets	**總資產**	34,738,294	33,307,864

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)	-	775,460
Amounts due to overseas offices	結欠海外辦事處的金額	18,283,826	17,249,451
Deposits from customers	客户存款	12,795,750	13,254,771
Certificates of deposit issued	已發行存款證	80,000	130,000
Other accounts	其他賬目	3,578,718	1,898,182
Total liabilities	**總負債**	34,738,294	33,307,864

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			As at 30 Sep 2015 於 2015 年 9 月 30 日	As at 31 Mar 2015 於 2015 年 3 月 31 日
1	**Advances and Other Accounts**	**貸款及其他賬項**		
	Advances to customers	客户貸款	17,959,868	22,763,693
	Impairment Allowance for Advances to Customers	客户貸款的 減值撥備		
	- Collective impairment allowance	- 整體減值撥備	(46,031)	(39,969)
	- Individual impairment allowance	- 個別減值撥備	-	-
	Accrued interest and other accounts	應計利息及其他賬目	2,035,117	1,548,140
			19,948,954	24,271,864

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 2015 and 31 Mar 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 2015 年 9 月 30 日止年度及 2015 年 3 月 31 日止半年度均沒有減值貸款。

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		As at 30 Sep 2015 於 2015 年 9 月 30 日		As at 31 Mar 2015 於 2015 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 抵押總值
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	1,699,188	-	1,700,068	-
- Financial concerns	- 金融企業	1,677,177	-	2,553,255	-
- Manufacturing	- 製造業	193,751	-	193,865	-
- Wholesale and retail trade	- 批發及零售貿易	1,330,425	-	680,428	-
- Property development	- 物業發展	808,577	-	-	-
- Transport and transport equipment	- 運輸及運輸設備	622,642	-	-	-
Individuals	個人				
- Other	- 其地	35,891	35,891	37,889	37,889
Advances to customers for use in Hong Kong	在香港使用之貸款	6,367,651	35,891	5,165,505	37,889
Trade Financing	貿易融資	4,249,027	-	7,293,101	-
Advances to customers for use outside Hong Kong	在香港以外使用之貸款	7,343,190	-	10,305,087	-
Advances to customers	客户貸款	17,959,868	35,891	22,763,693	37,889

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 2015 於 2015 年 9 月 30	As at 31 Mar 2015 於 2015 年 3 月 31
Hong Kong	香港	11,541,725	10,695,192
China	中國	4,034,674	10,267,169
Cayman Islands	開曼群島	1,803,428	1,080,279

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 assets overdue for more than 3 months as at 30 Sep 2015 and 31 Mar 2015.
於 2015 年 9 月 30 日及 2015 年 3 月 31 日，本行並沒有逾期三個月以上的資產。

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		As at 30 Sep 2015 於 2015 年 9 月 30 日		As at 31 Mar 2015 於 2015 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 2015 and 31 Mar 2015.
於 2015 年 9 月 30 日及 2015 年 3 月 31 日，本行並沒有收回資產。

		As at 30 Sep 2015 於 2015 年 9 月 30 日	As at 31 Mar 2015 於 2015 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	676,989	308,179
Time, call and notice deposits	定期、短期通知及通知存款	12,118,761	12,946,592
		12,795,750	13,254,771

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6 International Claims 國際債權

		Banks 銀行	Official sector 官方機構	Non-bank private sector 非銀行私人機構: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私人機構: Non-financial private sector 非金融私人部門	Others 其他	Total 總額
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
As at 31 Mar 2015	於 2015 年 3 月 31 日						
Developed countries	已發展國家						
of which Australia	- 澳洲	4,131,024	-	-	317,518	-	4,448,542
of which United States	-美國	151,484	2,822,660	-	-	-	2,974,144
Offshore centres	離岸中心						
of which Hong Kong	- 香港	92,273	-	726,104	8,836,308	-	9,654,685
Developing Asia-Pacific	亞太區發展中國家						
of which China	- 中國	1,505,285	-	-	10,278,617	-	11,783,902

According to Section 98 of Banking (Disclosure) Rules, international claim means the international claim as described in the return of international banking statistics required to be submitted by an authorized institution to the Monetary Authority under section 63(2) of Banking Ordinance.

根據《銀行業(披露)規則》第 98 條, 國際債權指某認可機構根據銀行條例第 63(2)條須向金融管理專員呈交的、關乎國際銀行業統計的申報表所描述的國際債權。

The information on the international claims discloses exposures to counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. Only countries constituting 10% or more of our total international claims are attributable after taking account any recognized risk transfer.

國際債權資料披露對交易對手風險額最終風險的所在地，並已計算任何認可風險轉移。當某一國家的風險額佔已計算任何認可風險轉移後的國際債權的總額 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)

7 Currency Risks 貨幣風險

As at 30 Sep 2015
於 2015 年 9 月 30 日

		TOTAL	USD	AUD	OTHERS
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

As at 31 Mar 2015
於 2015 年 3 月 31 日

		TOTAL	USD	AUD	OTHERS
Spot assets	現貨資產	30,122	26,610	2,071	1,441
Spot liabilities	現貨負債	(30,311)	(25,386)	(3,159)	(1,766)
Forward purchases	遠期買入	16,432	8,999	1,176	6,257
Forward Sales	遠期賣出	(16,405)	(10,393)	(84)	(5,928)
Net option position	期權倉盤淨額	-	-	-	-
Net (short)/long positions	(短) / 長盤淨額	(162)	(170)	4	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含約的「得爾塔加權持倉」為基礎計算。

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		As at 30 Sep 2015 於 2015 年 9 月 30 日	As at 31 Mar 2015 於 2015 年 3 月 31 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	2,254,140	2.343,226
- Trade-related contingent items	- 貿易有關的或然項目	311,993	565,923
- Other commitments	- 其他承諾	2,490,262	2,699,428
Operating Lease Commitment[1]	**營運租約** [1]		
- Due within 1 Year	- 少於一年	21,531	19,776
- More than 1 Year	- 多於一年	46,187	51,015

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 30 Sep 2015 and 31 Mar 2015:

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

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	-

As at 31 Mar 2015 於 2015 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	19,726	70	-
	- Swaps 外幣間換匯換利	20,386,910	-	168,410
	- Options 外幣期權	12,802	-	-
		20,419,438	70	168,410
(b)	Interest rate contracts 利率合約			
	- Swaps - 掉期	-	-	-
	- Forward Rate Agreements - 遠期利率合約	6,203,680	725	-
		6,203,680	725	-

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

	For the period 1 Jan 2015 – 30 Sep 2015 2015 年 1 月 1 日至 2015 年 9 月 30 日期間	For the period 1 Oct 2014 – 31 Dec 2014 2014 年 1 月 10 日至 2014 年 12 月 31 日期間	Year ended 30 Sep 2014 2014 年 9 月 30 日止年度
Average liquidity ratio for the period 平均流動資產比率	-	84.39%	96.23%
Average liquidity maintenance ratio for the period 平均流動性維持比率	66.26%	-	-

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。

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.

Responsibility for managing the Group's liquidity and funding positions in accordance with the Group's Liquidity Risk Management Framework is delegated to Treasury, under the oversight of 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 funding review that outlines the funding strategy for the coming year. This review encompasses trends in global markets, peer analysis, wholesale funding capacity, expected funding requirements and a funding risk analysis. This strategy is continuously reviewed to take account of changing market conditions, investor sentiment and estimations of asset and liability growth rates. The annual funding strategy is reviewed and supported by ALCO prior to approval by the BRCC.

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 Policy which is approved annually by the BRCC.

Liquidity reporting

Daily liquidity risk reports are circulated to, and reviewed by, local and senior staff in Treasury and the Liquidity Risk team. Daily monitoring of the liquidity risk position is conducted by the Liquidity Risk team, which monitors compliance with liquidity limits. Liquidity reports are presented to ALCO monthly and to the 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。

根據集團流動性風險管理框架的要求，資金部在ALCO的監督下負責管理集團的流動性以及融資事宜。

<<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

資金部承擔每年的來年融資策略審閱工作。該審閱包含全球市場動態，行業分析，同業市場融資容量，預期的融資要求以及融資風險分析。該策略是在考慮了變化的市場條件，投資者心態以及預估的資產負債增長率的情況下不斷地進行審閱的。每年的融資策略是在提請BRCC審批前由ALCO審閱以及支持。

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

強度測試是用來保證西太平洋銀行有能力應對現金流債務，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。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 審核並批复，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

每日流動性風險報告發送給資金部和流動性風險部門的當地員工以及資深員工並審閱。流動性報告按月提交給 ALCO，同時按季提交給 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 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 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%		

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

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

As of 31 Mar 2015
於 2015 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	10,271	725	10,996
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	737	-	737
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	3,551	101	3,652
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	2,069	340	2,409
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	388	-	388
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	873	306	1,179
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	17,889	1,472	19,361
Total assets after provision 準備金後的資產總值	33,308		
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	53.71%		

12. Remuneration System 薪酬制度

Please refer to Group Annual Report 2015 (page 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 30 Sep 2015 於 2015 年 9 月 30 日	As at 31 Mar 2015 於 2015 年 3 月 31 日
1	**Shareholders' Fund[2]**	**股東權益[2]**	53,915	50,317
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	9.5%	8.8%
	Additional Tier 1 Ratio	額外第一級資本比率	1.9%	1.5%
	Tier 2 capital ratio	第二級資本比率	1.9%	1.8%
	Total Regulatory Capital Ratio	總資本充足比率	13.3%	12.1%

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

截至 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	812,156	795,961
	Total liabilities	總負債	758,241	745,644
	Total advances	總貸款	623,316	605,064
	Total customer deposits and other borrowings	總客戶存款及借款	475,328	466,743
			Year ended 30 Sep 2015 2015 年 9 月 30 日 止年度	Year ended 30 Sep 2014 2014 年 9 月 30 日 止年度
	Pre-tax profit	稅前溢利	11,416	10,740

[2] The balance includes minority interest of AUD817 million as at 30 September 2015 (31 March 2015: AUD912 million).
截至 2015 年 9 月 30 日，上述結餘包含少數股東權益 8.17 億澳元 (2015 年 3 月 31 日 為 9.12 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.

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 2015 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 2015 年 9 月 30 日止末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

29 December 2015
2015年12月29日