



HBZ Finance Limited

Interim Financial Disclosure Statement

中期財務資料披露聲明書

30 June 2013

二零一三年六月三十日

(Pursuant to the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority)
(根據香港金融管理局頒布的《銀行業(披露)規則》)



Compilation Report on Interim Financial Disclosure Statement to the Directors of HBZ Finance Limited (Incorporated in Hong Kong with limited liability)

We have compiled the accompanying Interim Financial Disclosure Statement of HBZ Finance Limited as at 30 June 2013 (“the Disclosure Statement”) based on information you have provided.

We performed this compilation engagement in accordance with Hong Kong Standard on Related Services 4410 (Revised), *Compilation Engagements*.

We have applied our expertise in accounting and financial reporting to assist you in the preparation and presentation of the Disclosure Statement as prescribed by the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. We have complied with relevant ethical requirements, including principles of integrity, objectivity, professional competence and due care.

This Disclosure Statement and the accuracy and completeness of the information used to compile it are your responsibility.

Since a compilation engagement is not an assurance engagement, we are not required to verify the accuracy or completeness of the information you provided to us to compile the Schedule. Accordingly, we do not express an audit opinion or a review conclusion on whether the Schedule is prepared in accordance with the Banking (Disclosure) Rules.

As stated in Note D, the Disclosure Statement is prepared and presented on the basis prescribed by the Banking (Disclosure) Rules, for the purpose of HBZ Finance Limited’s compliance with the Banking (Disclosure) Rules. Accordingly, the Disclosure Statement is for use only in connection with that purpose and may not be suitable for any other purpose.

Our compilation report is intended solely for the use of HBZ Finance Limited and the Hong Kong Monetary Authority, and should not be distributed to parties other than HBZ Finance Limited or the Hong Kong Monetary Authority.

Certified Public Accountants

8th Floor, Prince’s Building
10 Chater Road
Central, Hong Kong

27 SEP 2013

A. Statement of comprehensive income information

全面收益表資料

Expressed in HK\$'000

(以港幣千元列示)

		Six months ended 30 June 2013 (Unaudited) 截至 2013 年 6 月 30 日止 6 個月 (未經審計)	Six months ended 30 June 2012 (Unaudited) 截至 2012 年 6 月 30 日止 6 個月 (未經審計)
Interest income 利息收入	1	35,905	42,213
Interest expense 利息支出	2	<u>(10,651)</u>	<u>(12,718)</u>
Net interest income 淨利息收入		25,254	29,495
Other operating income 其他經營收入			
- Fee and commission income 服務費及佣金收入	3	15,684	17,771
- Fee and commission expense 服務費及佣金支出		(267)	(202)
- Other net income 其他收入淨額	4	<u>12,702</u>	<u>12,742</u>
Operating income 經營收入		53,373	59,806
Operating expenses 經營支出			
- Staff expenses 員工支出	5(i)	(21,302)	(21,189)
- Depreciation 折舊	5(ii)	(1,847)	(1,884)
- Premises and equipment expenses 房產及設備支出			
- Office rent 寫字樓租金	5(iii)	(1,673)	(1,918)
- Others 其他	5(iii)	(26)	(204)
- Other operating expenses 其他經營支出	5(iv)	<u>(5,215)</u>	<u>(7,044)</u>
Operating expenses 經營支出		(30,063)	(32,239)

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

		Six months ended 30 June 2013 (Unaudited) 截至 2013 年 6 月 30 日止 6 個月 (未經審計)	Six months ended 30 June 2012 (Unaudited) 截至 2012 年 6 月 30 日止 6 個月 (未經審計)
Operating profit before impairment losses 扣除減值虧損前的經營溢利		23,310	27,567
Impairment losses on advances to customers 客戶墊款減值虧損		<u>(2,400)</u>	<u>(2,160)</u>
Profit before taxation 除稅前溢利		20,910	25,407
Taxation charge 稅項支出			
- Hong Kong profits tax 香港利得稅	6	(3,450)	(4,192)
- Deferred taxation 遞延稅項		<u>-</u>	<u>(608)</u>
Profit after taxation and total comprehensive income 除稅後溢利及全面收益總額		<u>17,460</u>	<u>20,607</u>

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

Notes:

附註:

	Six months ended 30 June 2013 (Unaudited) 截至 2013 年 6 月 30 日止 6 個月 (未經審計)	Six months ended 30 June 2012 (Unaudited) 截至 2012 年 6 月 30 日止 6 個月 (未經審計)
1 Interest income 利息收入		
Interest income on loans, trade bills, held-to-maturity investments and placements that are not designated as held at fair value through profit or loss 非指定按公允價值計入損益的貸款、貿易票據、持有至到期投資及存放銀行款項的利息收入	35,905	42,213
	<u>35,905</u>	<u>42,213</u>
2 Interest expense 利息支出		
Interest expense on deposits from customers and banks that are not designated as held at fair value through profit or loss 非指定按公允價值計入損益的客戶存款及銀行同業存款的利息支出	10,651	12,718
	<u>10,651</u>	<u>12,718</u>
3 Fee and commission income 服務費及佣金收入		
LC bills and export bills commission 信用證及出口票據的佣金	12,741	12,439
Others 其他	2,943	5,332
	<u>15,684</u>	<u>17,771</u>

Of the above, HK\$2,345k (30 June 2012: HK\$2,243k) arises from financial assets not designated at fair value through profit and loss.

其中由非指定按公允價值計入損益的金融資產所產生的服務費為港幣 2,345,000 元 (二零一二年六月三十日: 港幣 2,243,000 元)。

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2013 (Unaudited) 截至2013年 6月30日止 6個月 (未經審計)	Six months ended 30 June 2012 (Unaudited) 截至2012年 6月30日止 6個月 (未經審計)
4 Other net income 其他收入淨額		
Net foreign exchange gain 匯兌收益淨額	6,832	6,880
Recovery of charges 收回費用	5,870	5,862
	<u>12,702</u>	<u>12,742</u>
5 Operating expenses 經營支出		
(i) Staff expenses 員工支出		
Salaries and other benefits 薪金及其他福利	20,024	19,965
Contribution to defined contribution retirement scheme 界定供款退休計劃的供款	1,278	1,224
	<u>21,302</u>	<u>21,189</u>
(ii) Depreciation 折舊	1,847	1,884

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

	Six months ended 30 June 2013 (Unaudited) 截至2013年 6月30日止 6個月 (未經審計)	Six months ended 30 June 2012 (Unaudited) 截至2012年 6月30日止 6個月 (未經審計)
5 Operating expenses (continued) 經營支出(續)		
(iii) Premises and equipment expenses 房產及設備支出		
Office rent 寫字樓租金	1,673	1,918
Others 其他	26	204
	<u>1,699</u>	<u>2,122</u>
(iv) Other operating expenses 其他經營支出		
Auditor's remuneration 核數師酬金	761	645
Others 其他	4,454	6,399
	<u>5,215</u>	<u>7,044</u>
	<u>30,063</u>	<u>32,239</u>

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

- 6 The provision for Hong Kong profits tax is calculated at 16.5% of the estimated assessable profits for the six months ended 30 June 2013 and 30 June 2012.

香港利得稅準備是以截至二零一三年六月三十日及二零一二年六月三十日止六個月期間的估計應課稅溢利按 16.5% 的稅率計算。

- 7 Our strengths in trade finance have distinguished us with our customers who have come to appreciate our rapid response to their needs. Local Hong Kong import-export trading companies remain our key customers and drivers of our business. The result of our commitment to them is reflected in our balance sheet.

During the six months ended 30 June 2013, we handled export bills of HK\$3.48 billion (six months ended 30 June 2012 HK\$4.33 billion) and import bills of HK\$1.29 billion (six months ended 30 June 2012 HK\$1.39 billion). We opened import letters of credit of HK\$1.15 billion (six months ended 30 June 2012 HK\$1.25 billion). Our customer deposits were HK\$1.32 billion (31 December 2012 HK\$1.32 billion). Profit before taxation was HK\$20.91 million (six months ended 30 June 2012 HK\$25.41 million).

Our capital base increased to HK\$510 million (31 December 2012: HK\$502 million).

The directors recommended payment of dividend of HK\$11.4 million (2011: HK\$22.5 million) in respect of the year ended 31 December 2012.

Our lending policy of concentrating on short term financing of import-export trade remained unchanged. We also maintained high liquidity during the year. On the risk management front, our endeavour is to remain proactive with the objective of achieving a balanced relationship between risk appetite and expected returns.

Going forward, the nucleus of our lending will remain to import-export business.

本公司致力經營的貿易融資業務造就了獨有的優勢，客戶尤其欣賞我們能夠迅速回應客戶的需求。香港本地進出口貿易公司仍是本公司的主要客戶及業務賴以增長的推動因素。本公司對客戶所作承擔的成果在資產負債表中可見一斑。

截至二零一三年六月三十日止六個月，本公司處理的出口匯票金額達港幣 34.8 億元 (截至二零一二年六月三十日止六個月：港幣 43.3 億元)，進口匯票金額達港幣 12.9 億元 (截至二零一二年六月三十日止六個月：港幣 13.9 億元)，發出的進口信用證金額達港幣 11.5 億元 (截至二零一二年六月三十日止六個月：港幣 12.5 億元)。本公司的客戶存款額達港幣 13.2 億元 (二零一二年十二月三十一日：港幣 13.2 億元)。除稅前溢利達港幣 2,091 萬元 (截至二零一二年六月三十日止六個月：港幣 2,541 萬元)。

A. Statement of comprehensive income information (continued)

全面收益表資料(續)

Expressed in HK\$'000

(以港幣千元列示)

Notes: (continued)

附註: (續)

7 (續)

本公司的資本基礎增至港幣 5.1 億元 (二零一二年十二月三十一日: 港幣 5.02 億元)。

董事會建議派發截至二零一二年十二月三十一日止年度的股息為港幣 1,140 萬元 (二零一一年: 港幣 2,250 萬元)。

本公司集中於以短期進出口貿易融資業務的貸款政策維持不變。與此同時, 我們也在年內保持充裕的流動資金。至於風險管理方面, 本公司採取積極進取的方針, 致力在潛在風險與預期回報之間謀求平衡。

展望未來, 本公司將繼續專注經營進出口貸款業務。

8 HBZ Finance Limited has no subsidiaries and hence the figures presented are company level only.

本公司並無附屬公司, 因此披露數字為非綜合數字。

B. Balance sheet information**資產負債表資料***Expressed in HK\$'000**(以港幣千元列示)*

		30 June 2013 (Unaudited) 2013年6月30日 (未經審計)	31 December 2012 (Unaudited) 2012年12月31日 (未經審計)
	Note 附註		
Assets			
資產			
Cash and short-term funds with banks 現金及存放銀行同業短期資金		430,979	433,464
Placements with banks maturing between one and twelve months 1至12個月內到期的存放銀行同業款項		120,963	337,223
Held-to-maturity investments 持有至到期投資		110,124	41,608
Trade bills 貿易票據		698,946	715,166
Less: Individual impairment allowances 扣減: 個別減值準備	3	(1,623)	(1,522)
Collective impairment allowance 綜合減值準備	3	(8,036)	(7,925)
		689,287	705,719
Advances to customers 客戶墊款	1,2	749,498	655,347
Less: Individual impairment allowances 扣減: 個別減值準備	2,3	(8,691)	(7,822)
Collective impairment allowance 綜合減值準備	3	(8,399)	(7,080)
		732,408	640,445
Tax paid in advance 預付稅款		-	3,177
Property, plant and equipment 物業、機械及設備	6	62,671	64,500
Deferred tax assets 遞延稅項資產		834	834
Other assets 其他資產	7	33,082	28,026
Total assets 總資產		<u>2,180,348</u>	<u>2,254,996</u>

B. Balance sheet information (continued)**資產負債表資料(續)***Expressed in HK\$'000**(以港幣千元列示)*

	30 June 2013 (Unaudited) 2013年6月30日 (未經審計)	31 December 2012 (Unaudited) 2012年12月31日 (未經審計)
Note 附註		
Equity and Liabilities		
股本與負債		
Deposits and balances due to banks 銀行同業的存款及結餘	2,527	28,982
Deposits from customers 客戶存款		
- Time, call and notice deposits 定期及通知存款	1,321,827	1,324,706
Tax payable 應付稅項	273	-
Other liabilities and provisions 其他負債及準備	338,248	389,895
Total liabilities 負債總額	1,662,875	1,743,583
Share capital 股本	300,000	300,000
Reserves 儲備	8	
- Property revaluation reserve 物業重估儲備	11,244	11,244
- Regulatory reserve 監管儲備	16,000	16,000
- Retained profits 留存溢利	190,229	184,169
Total equity and liabilities 股本與負債總額	2,180,348	2,254,996

C. Supplementary information (unaudited)

補充資料(未經審計)

Expressed in HK\$'000

(以港幣千元列示)

1 Advances to customers – analysis by industry sectors 客戶墊款的行業分類

	Gross amount 總額	Overdue loans 逾期貸款	Individually determined impaired loans 個別斷定為減值的貸款	Individual impairment allowance 個別減值準備	Collective impairment allowance 綜合減值準備	Gross loans and advances covered by collaterals 有抵押客戶墊款總額
At 30 June 2013 2013年6月30日						
Advances for use in Hong Kong: 在香港使用的貸款:						
Individuals - Other loans 個別人士 - 其他貸款	33,998	-	-	-	-	33,998
Trade finance 貿易融資	<u>715,500</u>	<u>68,249</u>	<u>22,626</u>	<u>8,691</u>	<u>8,399</u>	<u>272,436</u>
Total advances to customers 客戶墊款總額	<u>749,498</u>	<u>68,249</u>	<u>22,626</u>	<u>8,691</u>	<u>8,399</u>	<u>306,434</u>
	Gross amount 總額	Overdue loans 逾期貸款	Individually determined impaired loans 個別斷定為減值的貸款	Individual impairment allowance 個別減值準備	Collective impairment allowance 綜合減值準備	Gross loans and advances covered by collaterals 有抵押客戶墊款總額
At 31 December 2012 2012年12月31日						
Advances for use in Hong Kong: 在香港使用的貸款:						
Individuals - Other loans 個別人士 - 其他貸款	28,985	-	-	-	-	28,985
Trade finance 貿易融資	<u>626,362</u>	<u>46,175</u>	<u>19,187</u>	<u>7,822</u>	<u>7,080</u>	<u>245,534</u>
Total advances to customers 客戶墊款總額	<u>655,347</u>	<u>46,175</u>	<u>19,187</u>	<u>7,822</u>	<u>7,080</u>	<u>274,519</u>

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

2 Advances to customers – analysis by geographical area

客戶墊款的地區分類

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in an area which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

按地區分類的客戶墊款是在計及風險的轉移後根據交易對手的所在地分類。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地才可轉移風險。

	30 June 2013 2013年6月30日	31 December 2012 2012年12月31日
Gross advances 總貸款額		
Hong Kong 香港	735,962	616,700
Others 其他	13,536	38,647
	<u>749,498</u>	<u>655,347</u>
Individually determined impaired advances 個別斷定為減值的貸款		
Gross impaired amount 已減值總額	22,626	19,187
Individual impairment allowances 個別減值準備	(8,691)	(7,822)
	<u>13,935</u>	<u>11,365</u>

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

2 Advances to customers – analysis by geographical area (continued)

客戶墊款的地區分類 (續)

	30 June 2013	31 December 2012
	2013年6月30日	2012年12月31日
Advances overdue for three months or above		
逾期3個月或以上的貸款		
Gross advances overdue for three months or above		
逾期3個月或以上的總貸款額	23,025	11,746
Individual impairment allowances on overdue loans		
逾期貸款的個別減值準備	<u>(8,204)</u>	<u>(5,140)</u>
	<u>14,821</u>	<u>6,606</u>

The amounts of individually determined impaired advances and advances overdue for three months or above relate to Hong Kong.

以上個別斷定為減值貸款及逾期3個月或以上的貸款數據均劃分為香港地區貸款。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

3 Amount of individually determined impaired advances to customers and trade bills
個別斷定為減值的客戶墊款及貿易票據的金額

	30 June 2013		31 December 2012	
	2013年6月30日		2012年12月31日	
	HK\$'000	% of total gross advances to customers/ trade bills	HK\$'000	% of total gross advances to customers/ trade bills
	港幣千元	佔客戶墊款/ 貿易票據總 額百分比	港幣千元	佔客戶墊款/ 貿易票據總 額百分比
Gross amount individually determined impaired				
個別斷定為減值的總額				
Advances to customers	22,626	3.02%	19,187	2.93%
客戶墊款				
Trade bills	3,569	0.51%	3,057	0.43%
貿易票據				
	<u>26,195</u>		<u>22,244</u>	
Individual impairment allowances				
個別減值準備				
Advances to customers	(8,691)		(7,822)	
客戶墊款				
Trade bills	(1,623)		(1,522)	
貿易票據				
	<u>(10,314)</u>		<u>(9,344)</u>	

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

3 Amount of individually determined impaired advances to customers and trade bills (continued)

個別斷定為減值的客戶墊款及貿易票據的金額 (續)

Individually determined impaired loans and advances and trade bills are individually assessed advances and trade bills with objective evidence of impairment.

個別斷定為減值的貸款、墊款及貿易票據指按個別基準出現客觀減值證據的已評估貸款及貿易票據。

The amount of collateral related to the individually determined impaired advances and trade bills as at 30 June 2013 was HK\$12,187,254 (31 December 2012: HK\$9,448,410). The collateral is held in the form of cash deposits and mortgage over properties.

於二零一三年六月三十日，本公司與個別斷定為減值的貸款及貿易票據相關的抵押品總額為港幣 12,187,254 元 (二零一二年十二月三十一日：港幣 9,448,410 元)。本公司以現金存款及物業按揭形式持有已減值貸款及貿易票據的抵押品。

30 June 2013 31 December 2012
2013 年 6 月 30 日 2012 年 12 月 31 日

Collective Impairment Allowances:

綜合減值準備:

Advances to customers 客戶墊款	(8,399)	(7,080)
Trade bills 貿易票據	<u>(8,036)</u>	<u>(7,925)</u>
Total 總額	<u>(16,435)</u>	<u>(15,005)</u>

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

4 Overdue advances to customers and trade bills

逾期客戶墊款及貿易票據

	30 June 2013 2013年6月30日		31 December 2012 2012年12月31日	
	HK\$'000 港幣千元	% of total gross advances to customers 佔客戶墊款 總額百分比	HK\$'000 港幣千元	% of total gross advances to customers 佔客戶墊款 總額百分比
(i) Overdue advances to customers: 逾期客戶墊款:				
Analysis by overdue period: 客戶墊款逾期情況:				
Six months or less but over three months 3個月以上至6個月	10,624	1.42%	5,046	0.77%
One year or less but over six months 6個月以上至1年	5,845	0.78%	4,269	0.65%
Over one year 1年以上	6,556	0.87%	2,431	0.37%
	<u>23,025</u>	<u>3.07%</u>	<u>11,746</u>	<u>1.79%</u>

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

4 Overdue advances to customers and trade bills (continued)

逾期客戶墊款及貿易票據 (續)

	30 June 2013	31 December 2012
	2013年6月30日	2012年12月31日
Collective impairment allowances		
綜合減值準備	8,399	7,080
Individual impairment allowances		
個別減值準備	8,691	7,822

Advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the period end. Advances repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at the period end. Advances payable on demand are classified as overdue when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice.

有明確還款日的貸款，若其本金或利息已逾期，並於期末仍未償還，則列作逾期處理。定期分期償還的貸款，若其中一次還款逾期，而於期末仍未償還，則列作逾期處理。即時償還的貸款，若已向借款人送達還款通知，但借款人未按指示還款，則列作逾期處理。

The amount of collateral related to overdue advances to customers as at 30 June 2013 was HK\$14,327,831 (31 December 2012: HK\$6,395,839). The company holds collateral against loans and advances to customers in the form of cash deposits and mortgages over property.

於二零一三年六月三十日，本公司的逾期客戶墊款的抵押品總額為港幣 14,327,831 元 (二零一二年十二月三十一日：港幣 6,395,839 元)。本公司以現金存款及物業按揭形式持有逾期貸款的抵押品。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

4 Overdue advances to customers and trade bills (continued)

逾期客戶墊款及貿易票據(續)

	30 June 2013 2013年6月30日		31 December 2012 2012年12月31日	
	HK\$'000 港幣千元	% of gross trade bills 佔貿易票據 百分比	HK\$'000 港幣千元	% of gross trade bills 佔貿易票據 百分比
(ii) Trade bills: 貿易票據:				
Analysis by overdue period: 貿易票據逾期情況:				
Six months or less but over three months 3個月以上至6個月	2,538	0.36%	2,470	0.35%
One year or less but over six months 6個月以上至1年	1,212	0.17%	1,322	0.18%
Over one year 1年以上	1,323	0.19%	-	-
	<u>5,073</u>	<u>0.72%</u>	<u>3,792</u>	<u>0.53%</u>

The amount of collateral related to overdue trade bills as at 30 June 2013 was HK\$2,150,486 (31 December 2012: HK\$1,272,385). The company holds collateral against trade bills in the form of cash deposits and mortgages over property.

於二零一三年六月三十日，本公司的逾期貿易票據的抵押品總額為港幣 2,150,486 元 (二零一二年十二月三十一日：港幣 1,272,385 元)。本公司以現金存款及物業按揭形式持有逾期貿易票據的抵押品。

5 Rescheduled advances

經重組貸款

There were no rescheduled advances as at 30 June 2013 and 31 December 2012.

於二零一三年六月三十日及二零一二年十二月三十一日，本公司並無經重組貸款。

C. Supplementary information (unaudited) (continued)**補充資料(未經審計)(續)***Expressed in HK\$'000**(以港幣千元列示)***6 Property, plant and equipment****物業、機械及設備**

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Total 合計
Cost or valuation:				
成本或估值:				
At 1 January 2013 於2013年1月1日	\$ 7,393	\$ 71,183	\$ 14,102	\$ 92,678
Additions 增置	-	-	18	18
At 30 June 2013 於2013年6月30日	\$ 7,393	\$ 71,183	\$ 14,120	\$ 92,696
Representing:				
代表:				
Cost 成本	\$ 7,393	\$ 56,683	\$ 14,120	\$ 78,196
Valuation 估值	-	14,500	-	14,500
	\$ 7,393	\$ 71,183	\$ 14,120	\$ 92,696
Aggregate depreciation:				
累計折舊:				
At 1 January 2013 於2013年1月1日	\$ 3,440	\$ 13,645	\$ 11,093	\$ 28,178
Charge for the period 本期間折舊	561	777	509	1,847
At 30 June 2013 於2013年6月30日	\$ 4,001	\$ 14,422	\$ 11,602	\$ 30,025
Net book value:				
帳面淨值:				
At 30 June 2013 於2013年6月30日	\$ 3,392	\$ 56,761	\$ 2,518	\$ 62,671

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

6 Property, plant and equipment (continued)

物業、機械及設備 (續)

	Leasehold improvements 租賃物業裝修	Buildings 建築物	Furniture, fixtures, office equipment and motor vehicles 傢具、固定 裝置、辦公 設備及汽車	Total 合計
Cost or valuation:				
成本或估值:				
At 1 January 2012 於2012年1月1日	\$ 7,393	\$ 71,183	\$ 13,585	\$ 92,161
Additions 增置	-	-	517	517
At 31 December 2012 於2012年12月31日	\$ 7,393	\$ 71,183	\$ 14,102	\$ 92,678
Representing:				
代表:				
Cost 成本	\$ 7,393	\$ 56,683	\$ 14,102	\$ 78,178
Valuation 估值	-	14,500	-	14,500
	\$ 7,393	\$ 71,183	\$ 14,102	\$ 92,678
Aggregate depreciation:				
累計折舊:				
At 1 January 2012 於2012年1月1日	\$ 2,306	\$ 12,074	\$ 10,020	\$ 24,400
Charge for the period 本期間折舊	1,134	1,571	1,073	3,778
At 31 December 2012 於2012年12月31日	\$ 3,440	\$ 13,645	\$ 11,093	\$ 28,178
Net book value:				
帳面淨值:				
At 31 December 2012 於2012年12月31日	\$ 3,953	\$ 57,538	\$ 3,009	\$ 64,500

C. Supplementary information (unaudited) (continued)**補充資料 (未經審計) (續)***Expressed in HK\$'000**(以港幣千元列示)***7 Other assets****其他資產**

	30 June 2013 2013年6月30日	31 December 2012 2012年12月31日
Interest receivable 應收利息	5,742	6,232
Others 其他	27,340	21,794
	<u>33,082</u>	<u>28,026</u>

8 Reserves**儲備**

	Property revaluation reserve 物業 重估儲備	Regulatory reserve 監管儲備	Retained profits 留存溢利	Total 合計
At 1 January 2013 於2013年1月1日	\$ 11,244	\$ 16,000	\$ 184,169	\$ 211,413
Total comprehensive income 全面收益總額	-	-	17,460	17,460
Dividend approved and paid in respect of prior year 以往年度核准並支付的股息	-	-	(11,400)	(11,400)
At 30 June 2013 於2013年6月30日	<u>\$ 11,244</u>	<u>\$ 16,000</u>	<u>\$ 190,229</u>	<u>\$ 217,473</u>

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

8 Reserves (continued)

儲備 (續)

	Property revaluation reserve 物業 重估儲備	Regulatory reserve 監管儲備	Retained profits 留存溢利	Total 合計
At 1 January 2012 於 2012 年 1 月 1 日	\$ 11,244	\$ 16,000	\$ 164,318	\$ 191,562
Total comprehensive income 全面收益總額	-	-	42,351	42,351
Dividend approved and paid in respect of prior year 以往年度核准並支付的股息	-	-	(22,500)	(22,500)
At 31 December 2012 於 2012 年 12 月 31 日	<u>\$ 11,244</u>	<u>\$ 16,000</u>	<u>\$ 184,169</u>	<u>\$ 211,413</u>

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

9 Off-balance sheet exposures

資產負債表以外項目

	30 June 2013			31 December 2012		
	2013年6月30日			2012年12月31日		
	Contractual amount	Credit equivalent amount	Risk weighted amount	Contractual amount	Credit equivalent amount	Risk weighted amount
	合約金額	信貸等值數額	風險加權金額	合約金額	信貸等值數額	風險加權金額
Contingent liabilities and commitments						
或然負債及承擔						
- Trade related contingencies						
- 與貿易有關的或然項目	457,069	91,522	85,422	500,138	100,028	88,138
- Commitments that are unconditionally cancellable without prior notice						
- 可無條件取消而毋須事先通知的承擔	1,921,857	-	-	1,854,982	-	-
Exchange rate contracts						
匯率合約	104,717	1,047	-	-	-	-

The table above gives the nominal contract, credit equivalent amount and risk-weighted amounts of off balance sheet transactions calculated in accordance with the Banking (Capital) Rules issued by the HKMA. The company did not enter into any bilateral netting arrangements during the period and accordingly these amounts are shown on a gross basis.

上表所列示資產負債表以外交易的合約金額、信貸等值數額和風險加權金額已按照香港金融管理局頒布的《銀行業(資本)規則》計算。本公司沒有在期內訂立任何雙邊淨額結算安排，因此，上述數額是以總額列示。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

10 Segmental information

分部資料

All of the company's principal operations are located in Hong Kong. The total operating income, before operating expenses and impairment losses, of the company's significant classes of business is set out below:

本公司的所有主要業務均設於香港。本公司的主要業務分類，以及扣除經營支出及減值虧損前經營收入總額如下：

	30 June 2013 2013年6月30日	30 June 2012 2012年6月30日
Trade financing and provision of other finance services 貿易融資及提供其他融資服務	51,026	57,809
Income from held-to-maturity investments 持有至到期投資的收入	885	613
Deposits with banks 銀行存款	1,462	1,384
	<u>53,373</u>	<u>59,806</u>

The major component of the company's business is trade finance extended to customers by way of opening letters of credit and financing import and export bills. Within the trade finance portfolio, the emphasis is on purchasing/discounting of export bills with a wide geographical spread. Such advances are of short term duration, normally not exceeding 120 days. The short term nature of the advances provides a cushion against pronounced adverse changes in the business and economic cycles, deflation in assets prices and risk transfers.

In addition, the company accepts deposits from customers and places any surplus funds in bonds or with other banks. The above figures for income from investments and deposits with banks are reported on a gross basis and do not include any allocation of related interest expenses on deposits.

本公司的業務主要是透過開立信用證和融資進口及出口匯票，向客戶提供貿易融資。貿易融資組合的重點放在購入/貼現廣泛地區的出口匯票。這些貸款屬短期貸款，一般不會超過120天。由於這些貸款屬短期性質，故在業務及經濟周期、資產價格通縮和風險轉移等出現明顯的負面變動時產生了舒緩的作用。

此外，本公司接受客戶存款，並以盈餘購買債券或將盈餘存放在其他銀行。上述投資及銀行存款的收入數額以總額列示，並未扣除存款的相關利息支出。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

11 Cross-border claims

跨境索償

Cross-border claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual areas, after risk transfer, amounting to 10% or more of the aggregate cross border claims are shown below.

跨境索償是以交易對手所在地點，並考慮風險轉移後得出的資產負債表內交易對手風險。當索償獲得並非交易對手所在國家的一方擔保，風險將轉移至擔保人所在的國家。如該索償的履行對象是某銀行或其他財務機構的分行，風險將轉移至該銀行或財務機構的總部所在國家。經考慮風險轉移後，個別地區的索償佔跨境索償總額10%或以上者，表列如下。

HK\$ million equivalent 折合港幣百萬元	Banks 銀行	Public sector 公營	Others 其他	Total 總計
As at 30 June 2013 於2013年6月30日				
Asia Pacific excluding Hong Kong 亞太區(不包括香港)	381	8	105	494
- of which Bangladesh represented - 其中包括孟加拉	175	-	-	175
- of which India represented - 其中包括印度	196	-	72	268
Africa, Caribbean, Latin America and North America 非洲、加勒比、拉丁美洲及 北美洲	27	-	164	191
Middle East 中東	48	-	81	129
Europe 歐洲	36	-	78	114
	<u>492</u>	<u>8</u>	<u>428</u>	<u>928</u>

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

11 Cross-border claims (continued)

跨境索償(續)

HK\$ million equivalent 折合港幣百萬元	Banks 銀行	Public sector 公營	Others 其他	Total 總計
As at 31 December 2012 於2012年12月31日				
Asia Pacific excluding Hong Kong 亞太區(不包括香港)	459	-	86	545
- of which Bangladesh represented - 其中包括孟加拉	195	-	3	198
- of which India represented - 其中包括印度	237	-	44	281
Africa, Caribbean, Latin America and North America 非洲、加勒比、拉丁美洲及 北美洲	67	-	239	306
Middle East 中東	34	-	48	82
Europe 歐洲	33	-	66	99
	<u>593</u>	<u>-</u>	<u>439</u>	<u>1,032</u>

There were no exposures to non-bank Mainland counterparties as at 30 June 2013 and 31 December 2012.

於二零一三年六月三十日及二零一二年十二月三十一日，本公司並無與中國內地相關的非銀行交易對手的授信風險。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

12 Currency risk

外匯風險

Foreign currency exposures arising from trading, non-trading and structural positions, where an individual currency constitutes 10% or more of the total net position in all foreign currencies, are shown separately as follows:

如個別貨幣佔所有外匯淨盤總額 10% 或以上，其因買賣，非買賣及結構性倉盤而產生的外匯風險逐一列示如下：

	30 June 2013 2013年6月30日		
HK\$ million equivalent 折合港幣百萬元	US\$ 美元	Other foreign currencies 其他外幣	Total 總計
Spot assets 現貨資產	1,459	128	1,587
Spot liabilities 現貨負債	(1,305)	(128)	(1,433)
Forward purchases 遠期買入	-	-	-
Forward sales 遠期賣出	(105)	-	(105)
Net long non-structural position 非結構性長倉盤淨額	49	-	49
Net structural position 結構性倉盤淨額	-	-	-

C. Supplementary information (unaudited) (continued)

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

12 Currency risk (continued)

外匯風險 (續)

HK\$ million equivalent 折合港幣百萬元	31 December 2012 2012年12月31日		
	US\$ 美元	Other foreign currencies 其他外幣	Total 總計
Spot assets 現貨資產	1,426	87	1,513
Spot liabilities 現貨負債	(1,416)	(87)	(1,503)
Forward purchases 遠期買入	-	-	-
Forward sales 遠期賣出	-	-	-
Net long non-structural position 非結構性長倉盤淨額	<u>10</u>	<u>-</u>	<u>10</u>
Net structural position 結構性倉盤淨額	<u>-</u>	<u>-</u>	<u>-</u>

There was no net option position as at 30 June 2013 and 31 December 2012.

於二零一三年六月三十日及二零一二年十二月三十一日，本公司並無期權合約持倉。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

13 Capital and Capital Adequacy

資本及資本充足率

The Banking (Capital) (Amendment) Rules 2012, effective on 1 January 2013, signified the first phase of Basel III requirements in Hong Kong. The definition of regulatory capital under Basel III is different from that under Basel II which was used at 31 December 2012. For the purposes of comparison, corresponding figures for capital and capital adequacy as at 31 December 2012 have been recalculated under Basel III requirements.

《2012年銀行業(資本)(修訂)規則》於二零一三年一月一日生效，標誌着《巴塞爾協議三》規定在香港實施的第一階段。《巴塞爾協議三》所界定的監管資本與本公司於二零一二年十二月三十一日所採用《巴塞爾協議二》的定義不同。為符合比較用途，於二零一二年十二月三十一日有關資本及資本充足率的相應數字，已根據《巴塞爾協議三》的規定重新計算。

30 June 2013 31 December 2012
2013年6月30日 2012年12月31日

Capital ratio:

資本比率:

- Common Equity Tier 1 ("CET1") Capital Ratio		
- 一級普通股權益資本比率	34.54%	37.38%
- Tier 1 Capital Ratio		
- 一級資本比率	34.54%	37.38%
- Total Capital Ratio		
- 總資本比率	<u>35.96%</u>	<u>38.82%</u>

C. **Supplementary information (unaudited) (continued)**

補充資料 (未經審計) (續)

Expressed in HK\$'000

(以港幣千元列示)

13 Capital and Capital Adequacy (continued)

資本及資本充足率 (續)

The components of total capital before and after deductions are shown below:

扣減前後的總資本基礎組成部分如下:

	30 June 2013	31 December 2012
	2013年6月30日	2012年12月31日
CET1 Capital		
一級普通股權益資本		
CET1 Capital instruments		
一級普通股權益資本工具	300,000	300,000
Retained earnings		
保留盈利	190,229	184,169
Disclosed reserves		
已披露儲備	<u>27,244</u>	<u>27,244</u>
CET1 Capital before deductions	517,473	511,413
一級普通股權益資本 (扣減前)		
Regulatory deductions to CET1 capital:		
監管規定一級普通股權益資本的扣減		
項目:		
- Reserves arising from revaluation of land and buildings		
- 源自土地及建築物重估的儲備	(11,244)	(11,244)
- Reserve for general banking risk		
- 一般銀行風險儲備	(16,000)	(16,000)
- Net deferred tax assets		
- 遞延稅項資產淨額	<u>(834)</u>	<u>(834)</u>
Total CET1 Capital		
一級普通股權益總資本	489,395	483,335
Additional Tier 1 ("AT1") Capital		
額外一級資本	<u>-</u>	<u>-</u>
Total Tier 1 ("T1") Capital		
一級總資本	<u>489,395</u>	<u>483,335</u>

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

13 Capital and Capital Adequacy (continued)

資本及資本充足率(續)

The components of total capital before and after deductions are shown below: (continued)
扣減前後的總資本基礎組成部分如下: (續)

	30 June 2013 2013年6月30日	31 December 2012 2012年12月31日
Tier 2 ("T2") Capital 二級資本		
- Reserves arising from revaluation of land and buildings - 源自土地及建築物重估的儲備	5,060	5,060
- Reserve for general banking risk and collective impairment allowances - 一般銀行風險儲備及綜合減值準備	15,115	13,570
Regulatory deductions to T2 capital 監管規定二級資本扣減項目:	-	-
Total T2 Capital 二級總資本	<u>20,175</u>	<u>18,630</u>
Total Capital 總資本	<u>509,570</u>	<u>501,965</u>

The capital adequacy ratios were calculated in accordance with the Banking (Capital) Rules (the "Capital Rules"). In accordance with the Capital Rules, the Bank has adopted the "Basic Approach" for the calculation of the risk-weighted assets for credit risk, and the "Basic Indicator Approach" for the calculation of operational risk. The Company has been exempted under section 22(1) of the Banking (Capital) Rules from the calculation of market risk under section 17.

CET1 capital instruments represents 3,000,000 (31 December 2012: 3,000,000) issued and fully paid ordinary shares of \$100 each. The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company. All ordinary shares rank equally with regard to the Company's residual assets.

The revaluation reserve has been set up in accordance with the accounting policies adopted for land and buildings. The revaluation reserve is not available for distribution to shareholders.

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

13 Capital and Capital Adequacy (continued)

資本及資本充足率(續)

A regulatory reserve of HK\$16,000,000 (31 December 2012: HK\$16,000,000) is maintained to satisfy the provisions of the Hong Kong Banking Ordinance. Movements in the reserve are made directly through retained earnings.

Collective impairment allowance is maintained to cover potential impairment losses for a group of financial assets with similar credit risk characteristics where the company determines that no objective evidence of impairment exists for an individually assessed financial asset.

No item benefits from the transitional arrangements set out in Schedule 4H to the Capital Rules.

To comply with the Banking (Disclosure) Rules, the following information is given in Annexes 1 to 3 to this Interim Financial Disclosure Statement.

Annex 1: A detailed breakdown of the CET1 capital, Additional Tier 1 capital, Tier 2 capital and regulatory deductions applied to the capital base of the institution by using the standard capital disclosures template as specified by the HKMA.

Annex 2: A full reconciliation of the CET1 capital items, Additional Tier 1 capital items, Tier 2 capital items and regulatory deductions applied to the capital base of the institution and the balance sheet in the published financial statements of the institution.

Annex 3: A description of the main features and the terms and conditions of capital instruments issued by the institution.

資本充足比率是按照《銀行業(資本)規則》(「資本規則」)計算。根據資本規則，本行已採納「基本計算法」計量信貸風險的風險加權資產，以及採用「基本指標計算法」計量操作風險。本公司已獲資本規則第 22(1) 條豁免毋須根據第 17 條計量市場風險。

一級普通股權益資本工具為 3,000,000 (二零一二年十二月三十一日: 3,000,000) 股每股面值 100 元的已發行及繳足普通股。普通股股東有權收取不時宣布派發的股息，並有權在本公司股東大會上投票，每股一票。就本公司剩餘資產而言，所有普通股享有同等權益。

本公司已根據就土地及建築物所採納的會計政策設立重估儲備。該項儲備不供分派予股東。

為符合香港《銀行業條例》的規定，本公司在監管儲備中提撥港幣 16,000,000 元 (二零一二年十二月三十一日: 港幣 16,000,000 元) 的準備。儲備的變動已直接在保留盈利內劃定。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

13 Capital and Capital Adequacy (continued)

資本及資本充足率(續)

當本公司斷定某項個別評估的金融資產並無客觀減值證據時，會針對信貸風險特徵相若的金融資產組別，持存綜合減值準備來補足它們可能出現的減值虧損。

概無項目受惠於資本規則附表 4H 所載的過渡安排。

為遵守《銀行(披露)規則》，本中期財務資料披露聲明書的附件 1 至 3 提供了以下資料。

附件 1：以香港金融管理局訂立的資本披露模版，詳細列出有關機構資本基礎適用的一級普通股權益資本、額外一級資本、二級資本及監管扣減項目。

附件 2：為有關機構資本基礎適用的一級普通股權益資本項目、額外一級資本項目、二級資本項目和監管扣減項目，以及有關機構在已刊發財務報表所載的資產負債表提供完整的對帳。

附件 3：概述有關機構所發行的資本工具的主要特點、條款和條件。

C. Supplementary information (unaudited) (continued)

補充資料(未經審計)(續)

Expressed in HK\$'000

(以港幣千元列示)

14 Liquidity information

流動資產資料

	Six months ended 30 June 2013 截至 2013 年 6 月 30 日止 6 個月	Six months ended 30 June 2012 截至 2012 年 6 月 30 日止 6 個月
Average liquidity ratio for the period 期內的平均流動資產比率	<u>144.11%</u>	<u>130.04%</u>

The average liquidity ratio for the period is computed as the simple average of each calendar month's average ratio as reported in Part I(2) of the "Return of Liquidity Position of an Authorised Institution" (MA(BS)1E) calculated in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

期內的平均流動資產比率是每個歷月平均比率的簡單平均數。每個歷月平均比率是根據香港《銀行業條例》附表 4 的規定計算，並與《認可機構流動資產狀況申報表》(MA(BS)1E) 第 1(2) 部分申報數字相同。

15 Repossessed assets

取回抵押資產

There were no repossessed assets as at 30 June 2013 and 31 December 2012.

於二零一三年六月三十日及二零一二年十二月三十一日，本公司並無取回抵押資產。

D. Statement of Compliance

合規聲明

In preparing the 2013 interim financial disclosure statement, HBZ Finance Limited has fully complied with the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority (“HKMA”).

在編製二零一三年中期財務資料披露聲明書時，HBZ Finance Limited 已完全符合香港金融管理局頒布的《銀行業(披露)規則》。

Annex 1
Capital Disclosures Template
Expressed in HK\$'000

CET1 capital: instruments and reserves			Cross-referenced to*
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	(4)
2	Retained earnings	190,229	(8)
3	Disclosed reserves	27,244	(5) + (6)
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable	
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	Not applicable	
6	CET1 capital before regulatory deductions	517,473	
CET1 capital: regulatory deductions			
7	Valuation adjustments	Not applicable	
8	Goodwill (net of associated deferred tax liability)	Not applicable	
9	Other intangible assets (net of associated deferred tax liability)	Not applicable	
10	Deferred tax assets net of deferred tax liabilities	834	(3)
11	Cash flow hedge reserve	Not applicable	
12	Excess of total EL amount over total eligible provisions under the IRB approach	Not applicable	
13	Gain-on-sale arising from securitization transactions	Not applicable	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Not applicable	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	Not applicable	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	Not applicable	
17	Reciprocal cross-holdings in CET1 capital instruments	Not applicable	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	Not applicable	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	Not applicable	

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$'000

CET1 capital: regulatory deductions (continued)			Cross-referenced to*
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	
25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	27,244	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	11,244	(5)
26b	Regulatory reserve for general banking risks	16,000	(6)
26c	Securitization exposures specified in a notice given by the Monetary Authority	Not applicable	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	Not applicable	
26e	Capital shortfall of regulated non-bank subsidiaries	Not applicable	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	Not applicable	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	Not applicable	
28	Total regulatory deductions to CET1 capital	28,078	
29	CET1 capital	489,395	

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$'000

AT1 capital: instruments			Cross-referenced to*
30	Qualifying AT1 capital instruments plus any related share premium	Not applicable	
31	of which: classified as equity under applicable accounting standards	Not applicable	
32	of which: classified as liabilities under applicable accounting standards	Not applicable	
33	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	Not applicable	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	Not applicable	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	Not applicable	
36	AT1 capital before regulatory deductions	0	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	Not applicable	
38	Reciprocal cross-holdings in AT1 capital instruments	Not applicable	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	Not applicable	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	Not applicable	
41	National specific regulatory adjustments applied to AT1 capital	Not applicable	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	Not applicable	
43	Total regulatory deductions to AT1 capital	0	
44	AT1 capital	0	
45	Tier 1 capital (Tier 1 = CET1 + AT1)	489,395	

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$ '000

Tier 2 capital: instruments and provisions			Cross-referenced to*
46	Qualifying Tier 2 capital instruments plus any related share premium	Not applicable	
47	Capital instruments subject to phase out arrangements from Tier 2 capital	Not applicable	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	Not applicable	
49	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	Not applicable	
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	15,115	(1) + (2) + (7)
51	Tier 2 capital before regulatory deductions	15,115	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	Not applicable	
53	Reciprocal cross-holdings in Tier 2 capital instruments	Not applicable	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	Not applicable	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	Not applicable	
56	National specific regulatory adjustments applied to Tier 2 capital	(5,060)	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(5,060)	(5) x 45%
57	Total regulatory deductions to Tier 2 capital	(5,060)	
58	Tier 2 capital	20,175	
59	Total capital (Total capital = Tier 1 + Tier 2)	509,570	
60	Total risk weighted assets	1,416,868	

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$'000

Capital ratios (as a percentage of risk weighted assets)			Cross-referenced to*
61	CET1 capital ratio	34.54%	
62	Tier 1 capital ratio	34.54%	
63	Total capital ratio	35.96%	
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	7.00%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%	
67	<i>of which: G-SIB or D-SIB buffer requirement</i>	0.00%	
68	CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR	0.00%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable	
70	National Tier 1 minimum ratio	Not applicable	
71	National Total capital minimum ratio	Not applicable	
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	Not applicable	
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	Not applicable	
74	Mortgage servicing rights (net of related tax liability)	Not applicable	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable	

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$'000

Applicable caps on the inclusion of provisions in Tier 2 capital			Cross-referenced to*
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)	32,435	
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	15,115	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	Not applicable	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	Not applicable	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	Not applicable	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable	
82	<i>Current cap on AT1 capital instruments subject to phase out arrangements</i>	Not applicable	
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	Not applicable	
84	<i>Current cap on Tier 2 capital instruments subject to phase out arrangements</i>	Not applicable	
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	Not applicable	

Notes to the template:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Annex 1
Capital Disclosures Template (continued)
Expressed in HK\$'000

Row No.	Description	Hong Kong basis	Basel III basis
	Deferred tax assets net of deferred tax liabilities	834	0
10	<p><u>Explanation</u></p> <p>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III.</p> <p>The amount reported under the column “Basel III basis” in this box represents the amount reported in row 10 (i.e. the amount reported under the “Hong Kong basis”) adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.</p>		

Remarks:

The amount of the 10%/15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

Footnote:

* Cross-referenced to Reconciliation of balance sheet and capital items and regulatory deductions in Annex 2

附件 1

資本披露模版

(以港幣千元列示)

CET1 資本: 票據及儲備			對照參考*
1	直接發行的合資格 CET1 資本票據加任何相關的股份溢價	300,000	(4)
2	保留溢利	190,229	(8)
3	已披露的儲備	27,244	(5) + (6)
4	須從 CET1 資本逐步遞減的直接發行資本(只適用於非合股公司)	不適用	
5	由綜合銀行附屬公司發行並由第三方持有的 CET1 資本票據產生的少數股東權益(可計入綜合集團的 CET1 資本的數額)	不適用	
6	監管扣減之前的 CET1 資本	517,473	
CET1 資本: 監管扣減			
7	估值調整	不適用	
8	商譽(已扣除相聯遞延稅項負債)	不適用	
9	其他無形資產(已扣除相聯遞延稅項負債)	不適用	
10	已扣除遞延稅項負債的遞延稅項資產	834	(3)
11	現金流對沖儲備	不適用	
12	在 IRB 計算法下 EL 總額超出合資格準備金總額之數	不適用	
13	由證券化交易產生的出售收益	不適用	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	不適用	
15	界定利益的退休金基金淨資產(已扣除相聯遞延稅項負債)	不適用	
16	於機構本身的 CET1 資本票據的投資(若並未在所報告的資產負債表中從實繳資本中扣除)	不適用	
17	互相交叉持有的 CET1 資本票據	不適用	
18	於在監管綜合計算的範圍以外的金融業實體發行的 CET1 資本票據的非重大資本投資(超出 10% 門檻之數)	不適用	
19	於在監管綜合計算的範圍以外的金融業實體發行的 CET1 資本票據的重大資本投資(超出 10% 門檻之數)	不適用	

附件 1

資本披露模版 (續)

(以港幣千元列示)

CET1 資本: 監管扣減 (續)			對照參考*
20	按揭供款管理權 (高於 10% 門檻之數)	不適用	
21	由暫時性差異產生的遞延稅項資產 (高於 10% 門檻之數, 已扣除相聯遞延稅項負債)	不適用	
22	超出 15% 門檻之數	不適用	
23	其中: 於金融業實體的普通股的重大投資	不適用	
24	其中: 按揭供款管理權	不適用	
25	其中: 由暫時性差異產生的遞延稅項資產	不適用	
26	適用於 CET1 資本的司法管轄區特定監管調整	27,244	
26a	因土地及建築物 (自用及投資用途) 進行價值重估而產生的累積公平價值收益	11,244	(5)
26b	一般銀行業務風險監管儲備	16,000	(6)
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	不適用	
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的任何累積虧損	不適用	
26e	受規管非銀行附屬公司的資本短欠	不適用	
26f	在屬商業實體的有連繫公司中的資本投資 (超出申報機構的資本基礎的 15% 之數)	不適用	
27	因沒有充足的 AT1 資本及二級資本以供扣除而須在 CET1 資本扣除的監管扣減	不適用	
28	對 CET1 資本的監管扣減總額	28,078	
29	CET1 資本	489,395	

附件 1

資本披露模版 (續)

(以港幣千元列示)

AT1 資本：票據			對照參考*
30	合資格 AT1 資本票據加任何相關股份溢價	不適用	
31	其中：根據適用會計準則列為股本類別	不適用	
32	其中：根據適用會計準則列為負債類別	不適用	
33	須從 AT1 資本逐步遞減的資本票據	不適用	
34	由綜合銀行附屬公司發行並由第三方持有的 AT1 資本票據 (可計入綜合集團的 AT1 資本的數額)	不適用	
35	其中：受逐步遞減安排規限的由附屬公司發行的 AT1 資本票據	不適用	
36	監管扣減之前的 AT1 資本	0	
AT1 資本：監管扣減			
37	於機構本身的 AT1 資本票據的投資	不適用	
38	互相交叉持有 AT1 資本票據	不適用	
39	於在監管綜合計算的範圍以外的金融業實體發行的 AT1 資本票據的非重大資本投資 (超出 10% 門檻之數)	不適用	
40	於在監管綜合計算的範圍以外的金融業實體發行的 AT1 資本票據的重大資本投資	不適用	
41	適用於 AT1 資本的司法管轄區特定監管調整	不適用	
42	因沒有充足的二級資本以供扣除而須在 AT1 資本扣除的監管扣減	不適用	
43	對 AT1 資本的監管扣減總額	0	
44	AT1 資本	0	
45	一級資本 (一級資本 = CET1 + AT1)	489,395	

附件 1

資本披露模版(續)

(以港幣千元列示)

二級資本：票據及準備金			對照參考*
46	合資格二級資本票據加任何相關股份溢價	不適用	
47	須從二級資本逐步遞減的資本票據	不適用	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據(可計入綜合集團的二級資本的數額)	不適用	
49	其中：受逐步遞減安排規限的由附屬公司發行的資本票據	不適用	
50	合資格計入二級資本的集體減值備抵及一般銀行風險監管儲備	15,115	(1) + (2) + (7)
51	監管扣減之前的二級資本	15,115	
二級資本：監管扣減			
52	於機構本身的二級資本票據的投資	不適用	
53	互相交叉持有的二級資本票據	不適用	
54	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)	不適用	
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	不適用	
56	適用於二級資本的司法管轄區特定監管調整	(5,060)	
56a	加回合資格計入二級資本的因對土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	(5,060)	(5) x 45%
57	對二級資本的監管扣減總額	(5,060)	
58	二級資本	20,175	
59	總資本(總資本 = 一級資本 + 二級資本)	509,570	
60	風險加權總資產	1,416,868	

附件 1

資本披露模版(續)

(以港幣千元列示)

資本比率(估風險加權資產的百分比)			對照參考*
61	CET1 資本比率	34.54%	
62	一級資本比率	34.54%	
63	總資本比率	35.96%	
64	機構特定緩衝資本要求《資本規則》第 3B 條指明的最低 CET1 資本要求加防護緩衝資本加反周期緩衝資本要求加環球系統重要性銀行或本地系統重要性銀行的資本要求	7.00%	
65	其中：防護緩衝資本要求	2.50%	
66	其中：銀行特定反周期緩衝資本要求	0.00%	
67	其中：環球系統重要性銀行或本地系統重要性銀行的要求	0.00%	
68	CET1 資本超出在《資本規則》第 3B 條下的最低 CET1 要求及用作符合該條下的一級資本及總資本要求的任何 CET1 資本	0.00%	
司法管轄區最低比率(若與《巴塞爾協定三》最低要求不同)			
69	司法管轄區 CET1 最低比率	不適用	
70	司法管轄區一級資本最低比率	不適用	
71	司法管轄區總資本最低比率	不適用	
低於扣減門檻的數額(風險加權前)			
72	於在監管綜合計算的範圍以外的金融業實體發行的 CET1 資本票據、AT1 資本票據及二級資本票據的非重大資本投資	不適用	
73	於在監管綜合計算的範圍以外的金融業實體發行的 CET1 資本票據、AT1 資本票據及二級資本票據的重大資本投資	不適用	
74	按揭供款管理權(已扣除相聯稅項負債)	不適用	
75	由暫時性差異產生的遞延稅項資產(已扣除相聯遞延稅項負債)	不適用	

附件 1

資本披露模版(續)

(以港幣千元列示)

就計入二級資本的準備金的適用上限			對照參考*
76	合資格計入二級資本中有關基本計算法及標準(信用風險)計算法下的準備金(應用上限前)	32,435	
77	在基本計算法及標準(信用)風險計算法下可計入二級資本中的準備金上限	15,115	
78	合資格計入二級資本中有關 IRB 計算法下的準備金(應用上限前)	不適用	
79	在 IRB 計算法下可計入二級資本中的準備金上限	不適用	
受逐步遞減安排規限的資本票據 (僅在 2018 年 1 月 1 日至 2022 年 1 月 1 日期間適用)			
80	受逐步遞減安排規限的 CET1 資本票據的現行上限	不適用	
81	由於實施上限而不計入 CET1 的數額(在計及贖回及到期期限後超出上限之數)	不適用	
82	受逐步遞減安排規限的 AT1 資本票據的現行上限	不適用	
83	由於實施上限而不可計入 AT1 資本的數額(在計及贖回及到期期限後超出上限之數)	不適用	
84	受逐步遞減安排規限的二級資本票據的現行上限	不適用	
85	由於實施上限而不可計入二級資本的數額(在計及贖回及到期期限後超出上限之數)	不適用	

模版附註:

相對《巴塞爾協定三》資本標準所載定義，《資本規則》對以下項目賦予較保守的定義:

附件 1

資本披露模版(續)

(以港幣千元列示)

行數	內容	香港基準	《巴塞爾協定三》基準
	已扣除遞延稅項負債的遞延稅項資產	834	0
10	<p><u>解釋</u></p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第69及87段所載,視乎銀行予以實現的未來或然率而定的遞延稅項資產須予扣減,而與暫時性差異有關的遞延稅項資產則可CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免,但以指定門檻為限)。在香港,不論有關資產的來源,認可機構須從CET1資本中全數扣減所有遞延稅項資產。</p> <p>因此,在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額(即在「香港基準」項下匯報的數額),而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調,並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>		

註:

上述10%/15%門檻的數額的計算是以《銀行業(資本)規則》為基準。

簡稱:

CET1: 普通股權一級資本

AT1: 額外一級資本

附註:

* 對照參考附件2所載的資產負債表、資本項目和監管扣減項目的對帳

Annex 2

Reconciliation of balance sheet and capital items and regulatory deductions

Expressed in HK\$'000

	Balance sheet as in published financial statement	Under regulatory scope	Cross reference to Capital Disclosures Template (Annex 1)
	30 June 2013	30 June 2013	
Assets			
Cash and short-term funds with banks	430,979	430,979	
Placements with banks maturing between one and twelve months	120,963	120,963	
Held-to-maturity investments	110,124	110,124	
Trade bills			
– Gross	698,946	698,946	
– Less: Individual impairment allowances	(1,623)	(1,623)	
– Less: Collective impairment allowance	(8,036)	(8,036)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,745)	(1)
Advances to customers			
– Gross	749,498	749,498	
– Less: Individual impairment allowances	(8,691)	(8,691)	
– Less: Collective impairment allowance	(8,399)	(8,399)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,914)	(2)
Property, plant and equipment	62,671	62,671	
Deferred tax assets	834	834	(3)
Other assets	33,082	33,082	
Total assets	2,180,348	2,180,348	
Liabilities			
Deposits and balances due to banks	2,527	2,527	
Deposits from customers	1,321,827	1,321,827	
Tax payable	273	273	
Other liabilities and provisions	338,248	338,248	
Total liabilities	1,662,875	1,662,875	
Equity			
Share capital	300,000	300,000	(4)
Reserves			
– Property revaluation reserve	11,244	11,244	(5)
– Regulatory reserve	16,000	16,000	(6)
<i>of which: Regulatory reserve reflected in regulatory capital</i>		7,456	(7)
– Retained profits	190,229	190,229	(8)
Total equity	517,473	517,473	
Total equity and liabilities	2,180,348	2,180,348	

附件 2

資產負債表、資本項目和監管扣減項目的對帳

(以港幣千元列示)

	已刊發財務 報表所載的 資產負債表	根據監管規 定的範圍	對照參考資 本披露模版 (附件 1)
	2013 年 6 月 30 日	2013 年 6 月 30 日	
資產			
現金及存放銀行同業短期資金	430,979	430,979	
1 至 12 個月內到期的存放銀行同業款項	120,963	120,963	
持有至到期投資	110,124	110,124	
貿易票據			
- 總額	698,946	698,946	
- 扣減: 個別減值準備	(1,623)	(1,623)	
- 扣減: 綜合減值準備	(8,036)	(8,036)	
其中包括: 在監管資本中反映的綜合減值準備		(3,745)	(1)
客戶墊款			
- 總額	749,498	749,498	
- 扣減: 個別減值準備	(8,691)	(8,691)	
- 扣減: 綜合減值準備	(8,399)	(8,399)	
其中包括: 在監管資本中反映的綜合減值準備		(3,914)	(2)
物業、機械及設備	62,671	62,671	
遞延稅項資產	834	834	(3)
其他資產	33,082	33,082	
總資產	2,180,348	2,180,348	
負債			
銀行同業的存款及結餘	2,527	2,527	
客戶存款	1,321,827	1,321,827	
應付稅項	273	273	
其他負債及準備	338,248	338,248	
負債總額	1,662,875	1,662,875	
股本			
股本	300,000	300,000	(4)
儲備			
- 物業重估儲備	11,244	11,244	(5)
- 監管儲備	16,000	16,000	(6)
其中包括: 在監管資本中反映的監管儲備		7,456	(7)
- 留存溢利	190,229	190,229	(8)
股本總額	517,473	517,473	
股本與負債總額	2,180,348	2,180,348	

Annex 3

Description of the main features and terms and conditions of capital instruments

Expressed in HK\$'000

1	Issuer	HBZ Finance Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Hong Kong
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$ 300
9	Par value of instrument	HK\$ 100
10	Accounting classification	Shareholders' equity
11	Original date of issuance	1979
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company. All ordinary shares rank equally with regard to the Company's residual assets.

附件 3

資本工具的主要特點、條款和條件一覽表

(以港幣千元列示)

1	發行人	HBZ Finance Limited
2	獨有識別碼 (如 CUSIP、ISIN 或 Bloomberg 對私人配售的識別碼)	不適用
3	票據的管限法律	香港
	監管處理方法	
4	《巴塞爾協定三》過渡期規則	不適用
5	《巴塞爾協定三》後過渡期規則	普通股本一級
6	可計入單獨/集團/集團及單獨基礎	單獨
7	票據類別 (由各地區自行指明)	普通股
8	在監管資本的確認數額 (以有關貨幣百萬計, 於最近的申報日期)	港幣 300
9	票據面值	港幣 100 元
10	會計分類	股東股本
11	最初發行日期	1979
12	永久性或設定期限	永久
13	原訂到期日	無期限
14	須獲監管當局事先批准的發行人贖回權	沒有
15	可選擇可贖回日、或有可贖回日, 以及可贖回數額	不適用
16	後續可贖回日 (如適用)	不適用
	票息/股息	
17	固定或浮動股息/票息	浮動
18	票息率及任何相關指數	不適用
19	有停止派發股息的機制	沒有
20	全部的酌情、部分酌情, 或強制	全權酌情權
21	設有遞升息率或其他贖回誘因	沒有
22	非累計或累計	非累積
23	可轉換或不可轉換	不可以轉換
24	若可轉換, 轉換觸發事件	不適用
25	若可轉換, 全部或部分	不適用
26	若可轉換, 轉換比率	不適用
27	若可轉換, 強制或可選擇性轉換	不適用
28	若可轉換, 指明轉換後的票據類別	不適用
29	若可轉換, 指明轉換後的票據發行人	不適用
30	減值特點	沒有
31	若減值, 減值的觸發點	不適用
32	若減值, 全部或部分	不適用
33	若減值, 永久或臨時性質	不適用
34	若屬臨時減值, 說明債務回復機制	不適用
35	清盤時在級別架構中的位置 (指明緊接較其優先的票據類別)	不適用
36	可過渡的不合規特點	沒有
37	若是, 指明不合規特點	不適用

普通股股東有權收取不時宣佈派發的股息, 並有權在本公司股東大會上投票, 每股一票。就本公司剩餘資產而言, 所有普通股享有同等權益。