

Consolidated Balance Sheet at 30 June 2013 and 31 December 2012

	At 30 June 2013 US\$m	At 31 December 2012 US\$m
Assets		
Cash and balances at central banks	148,285	141,532
Items in the course of collection from other banks	8,416	7,303
Hong Kong Government certificates of indebtedness	24,275	22,743
Trading assets	432,601	408,811
Financial assets designated at fair value	35,318	33,582
Derivatives	299,213	357,450
Loans and advances to banks	185,122	152,546
Loans and advances to customers	969,382	997,623
Financial investments	404,214	421,101
Assets held for sale	20,377	19,269
Other assets	45,135	54,716
Current tax assets	1,207	515
Prepayments and accrued income	9,781	9,502
Interests in associates and joint venture	15,676	17,834
Goodwill and intangible assets	28,537	29,853
Property, plant and equipment	10,572	10,588
Deferred tax assets	7,205	7,570
Total assets	2,645,316	2,692,538
Liabilities and Equity		
Liabilities		
Hong Kong currency notes in circulation	24,275	22,742
Deposits by banks	110,023	107,429
Customer accounts	1,316,182	1,340,014
Items in the course of transmission to other banks	9,364	7,138
Trading liabilities	342,432	304,563
Financial liabilities designated at fair value	84,254	87,720
Derivatives	293,669	358,886
Debt securities in issue	109,389	119,461
Liabilities of disposal groups held for sale	19,519	5,018
Other liabilities	33,511	33,862
Current tax liabilities	1,586	1,452
Liabilities under insurance contracts	69,771	68,195
Accruals and deferred income	11,292	13,184
Provisions	4,787	5,252
Deferred tax liabilities	864	1,109
Retirement benefit liabilities	3,216	3,905
Subordinated liabilities	28,821	29,479
Total liabilities	2,462,955	2,509,409
Equity		
Called up share capital	9,313	9,238
Share premium account	11,071	10,084
Other equity instruments	5,851	5,851
Other reserves	23,503	29,722
Retained earnings	124,332	120,347
Total shareholders' equity	174,070	175,242
Non-controlling interests	8,291	7,887
Total equity	182,361	183,129
Total equity and liabilities	2,645,316	2,692,538

Consolidated Income Statement for the half-year to 30 June 2013 and 2012

	Half-year to	
	30 June 2013 US\$m	30 June 2012 US\$m
Interest income	25,740	29,549
Interest expense	(7,921)	(10,173)
Net interest income	17,819	19,376
Fee income	10,148	10,281
Fee expense	(1,744)	(1,974)
Net fee income	8,404	8,307
Trading income excluding net interest income	5,230	3,134
Net interest income on trading activities	1,132	1,385
Net trading income	6,362	4,519
Changes in fair value of long-term debt issued and related derivatives	(1,419)	(1,810)
Net income/(expense) from other financial instruments designated at fair value	222	627
Net income/(expense) from financial instruments designated at fair value	(1,197)	(1,183)
Gains less losses from financial investments	1,856	1,023
Dividend income	107	103
Net earned insurance premiums	6,226	6,696
Gains on disposal of US branch network, US cards business and Ping An Insurance (Group) Company of China, Limited	-	3,809
Other operating income	946	1,022
Total operating income	40,523	43,672
Net insurance claims incurred and movement in liabilities to policyholders	(6,151)	(6,775)
Net operating income before loan impairment charges and other credit risk provisions	34,372	36,897
Loan impairment charges and other credit risk provisions	(3,116)	(4,799)
Net operating income	31,256	32,098
Employee compensation and benefits	(9,496)	(10,905)
General and administrative expenses	(7,727)	(9,125)
Depreciation and impairment of property, plant and equipment	(699)	(706)
Amortisation and impairment of intangible assets	(477)	(468)
Total operating expenses	(18,399)	(21,204)
Operating profit	12,857	10,894
Share of profit in associates and joint ventures	1,214	1,843
Profit before tax	14,071	12,737
Tax expense	(2,725)	(3,629)
Profit for the year	11,346	9,108
Profit attributable to shareholders of the parent company	10,284	8,438
Profit attributable to non-controlling interests	1,062	670
	US\$	US\$
Basic earnings per ordinary share	0.54	0.45
Diluted earnings per ordinary share	0.54	0.45

Consolidated Statement of Comprehensive Income for the half-year to 30 June 2013 and 2012

	Half-year to	
	30 June 2013 US\$m	30 June 2012 US\$m
Profit for the year	11,346	9,108
Other comprehensive income/(expense)		
Items that will be reclassified subsequently to profit or loss when specific conditions are met:		
Available-for-sale investments	(1,818)	1,593
- fair value gains (losses)	(1,609)	2,362
- fair value gains transferred to the income statement on disposal	(1,025)	(1,017)
- amounts transferred to the income statement in respect of impairment losses	206	450
- income taxes	610	(202)
Cash flow hedges	(198)	(6)
- fair value gains/(losses)	35	(307)
- fair value (gains)/losses transferred to the income statement	(258)	245
- income taxes	25	56
Share of other comprehensive income/(expense) of associates and joint ventures	1	338
- share for the year	37	338
- reclassified to income statement on disposal	(36)	-
Exchange differences	(4,525)	(392)
- foreign exchange gains reclassified to income statement on disposal of a foreign operation	(290)	-
- other exchange difference	(4,235)	(392)
Items that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefit liability/asset	(959)	(469)
- before income taxes	(1,223)	(619)
- income taxes	264	150
Other comprehensive income/(expense) for the year, net of tax	(7,499)	1,064
Total comprehensive income for the year	3,847	10,172
Total comprehensive income for the year attributable to:		
- shareholders of the parent company	3,072	9,515
- non-controlling interests	775	657
	3,847	10,172

Consolidated Statement of Changes in Equity for the half-year to 30 June 2013 and 2012

	Half-year to 30 June 2013										
	Called up share capital US\$m	Share premium US\$m	Other equity instruments US\$m	Retained earnings US\$m	Available- for-sale fair value reserve US\$m	Cash flow hedging reserve US\$m	Foreign exchange reserve US\$m	Merger reserve US\$m	Total shareholders' equity US\$m	Non- controlling interests US\$m	Total equity US\$m
At 1 January 2013	9,238	10,084	5,851	120,347	1,649	13	752	27,308	175,242	7,887	183,129
Profit for the year	-	-	-	10,284	-	-	-	-	10,284	1,062	11,346
Other comprehensive income (net of tax)	-	-	-	(993)	(1,635)	(197)	(4,387)	-	(7,212)	(287)	(7,499)
Available-for-sale investments	-	-	-	-	(1,635)	-	-	-	(1,635)	(183)	(1,818)
Cash flow hedges	-	-	-	-	-	(197)	-	-	(197)	(1)	(198)
Actuarial gains/(losses) on defined benefit plans	-	-	-	(994)	-	-	-	-	(994)	35	(959)
Share of other comprehensive income of associates and joint ventures	-	-	-	1	-	-	-	-	1	-	1
Exchange differences	-	-	-	-	-	-	(4,387)	-	(4,387)	(138)	(4,525)
Total comprehensive income for the year	-	-	-	9,291	(1,635)	(197)	(4,387)	-	3,072	775	3,847
Shares issued under employee remuneration and share plans	50	1,012	-	(893)	-	-	-	-	169	-	169
Shares issued in lieu of dividends and amounts arising thereon	25	(25)	-	707	-	-	-	-	707	-	707
Dividends to shareholders	-	-	-	(5,487)	-	-	-	-	(5,487)	(400)	(5,887)
Tax credit on distributions	-	-	-	54	-	-	-	-	54	-	54
Own shares adjustment	-	-	-	(36)	-	-	-	-	(36)	-	(36)
Cost of share-based payment arrangements	-	-	-	355	-	-	-	-	355	-	355
Income taxes on share-based payments	-	-	-	9	-	-	-	-	9	-	9
Other movements	-	-	-	(15)	-	-	-	-	(15)	22	7
Acquisition and disposal of subsidiaries	-	-	-	-	-	-	-	-	-	6	6
Changes in ownership interests in subsidiaries that did not result in loss of control	-	-	-	-	-	-	-	-	-	1	1
At 30 June 2013	9,313	11,071	5,851	124,332	14	(184)	(3,635)	27,308	174,070	8,291	182,361

	Half-year to 30 June 2012										
	Called up share capital US\$m	Share premium US\$m	Other equity instruments US\$m	Retained earnings US\$m	Available- for-sale fair value reserve US\$m	Cash flow hedging reserve US\$m	Foreign exchange reserve US\$m	Merger reserve US\$m	Total shareholders' equity US\$m	Non- controlling interests US\$m	Total equity US\$m
At 1 January 2012	8,934	8,457	5,851	111,868	(3,361)	(95)	(237)	27,308	158,725	7,368	166,093
Profit for the year	-	-	-	8,438	-	-	-	-	8,438	670	9,108
Other comprehensive income (net of tax)	-	-	-	(114)	1,562	(7)	(364)	-	1,077	(13)	1,064
Available-for-sale investments	-	-	-	-	1,562	-	-	-	1,562	31	1,593
Cash flow hedges	-	-	-	-	-	(7)	-	-	(7)	1	(6)
Actuarial gains/(losses) on defined benefit plans	-	-	-	(452)	-	-	-	-	(452)	(17)	(469)
Share of other comprehensive income of associates and joint ventures	-	-	-	338	-	-	-	-	338	-	338
Exchange differences	-	-	-	-	-	-	(364)	-	(364)	(28)	(392)
Total comprehensive income for the year	-	-	-	8,324	1,562	(7)	(364)	-	9,515	657	10,172
Shares issued under employee share plans	84	1,447	-	(1,268)	-	-	-	-	263	-	263
Shares issued in lieu of dividends and amount arising thereon	63	(63)	-	1,007	-	-	-	-	1,007	-	1,007
Dividends to shareholders	-	-	-	(4,454)	-	-	-	-	(4,454)	(398)	(4,852)
Tax credit on distributions	-	-	-	59	-	-	-	-	59	-	59
Own shares adjustment	-	-	-	32	-	-	-	-	32	-	32
Cost of share-based payment arrangements	-	-	-	541	-	-	-	-	541	-	541
Income taxes on share-based payments	-	-	-	(5)	-	-	-	-	(5)	-	(5)
Other movements	-	-	-	119	-	-	-	-	119	(11)	108
Acquisition and disposal of subsidiaries	-	-	-	-	-	-	-	-	-	376	376
Changes in ownership interests in subsidiaries that did not result in loss of control	-	-	-	43	-	-	-	-	43	(71)	(28)
At 30 June 2012	9,081	9,841	5,851	116,266	(1,799)	(102)	(601)	27,308	165,845	7,921	173,766

Contingent Liabilities, Contractual Commitments and Guarantees at 30 June 2013 and 31 December 2012

	At 30 June 2013 US\$m	At 31 December 2012 US\$m
Guarantees and contingent liabilities		
Guarantees	80,600	80,364
Other contingent liabilities	228	209
	80,828	80,573
Commitments		
Documentary credits		
and short-term trade-related transactions	13,078	13,359
Forwards asset purchases		
and forward deposits placed	710	419
Undrawn formal standby facilities,		
credit lines and other commitments to lend	574,158	565,691
	587,946	579,469

Untuk memenuhi ketentuan dalam Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 tentang "Transparansi Kondisi Keuangan Bank", sebagaimana telah diubah terakhir dengan Peraturan Bank Indonesia No. 14/14/PBI/2012 tentang "Transparansi dan Publikasi Laporan Bank", terkait dengan publikasi laporan keuangan perusahaan induk, maka di atas adalah informasi keuangan konsolidasian HSBC Holding plc yang merupakan pemilik 98,94% saham PT Bank Ekonomi Raharja Tbk pada tanggal 30 Juni 2013.

Informasi keuangan disajikan berdasarkan *Interim Report* HSBC Holdings plc yang telah disetujui oleh Dewan Direksi HSBC Holdings plc pada tanggal 5 Agustus 2013.

Informasi keuangan di atas ini merupakan bagian dari publikasi Laporan Keuangan PT Bank Ekonomi Raharja Tbk per 30 Juni 2013 (tidak diaudit) dan 2012 (tidak diaudit) serta per 31 Desember 2012 (diaudit) yang dipublikasikan melalui surat kabar harian Bisnis Indonesia dan Investor Daily pada tanggal 14 Agustus 2013.

Jakarta, 14 Agustus 2013
PT. Bank Ekonomi Raharja Tbk

Antony Colin Turner
Direktur Utama

Suryawani
Direktur

London, 5 Agustus 2013

Board of Directors
HSBC Holdings Plc