

# 2010 中期業績報告

## Interim Report 2010



**集友銀行**  
*Chiyu Banking Corporation Ltd.*

中銀香港集團成員 A member of BOCHK Group



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## 財務摘要

## Financial Highlight

本期/年度	For the period/ year	半年結算至 2010年6月30日 Half-year ended 30 June 2010	半年結算至 2009年6月30日 Half-year ended 30 June 2009	全年結算至 2009年12月31日 Year ended 31 December 2009
		港幣千元	港幣千元	港幣千元
提取減值準備前之淨經營收入	Net operating income before impairment allowances	478,820	466,714	944,926
經營溢利	Operating profit	340,015	325,928	491,537
除稅前溢利	Profit before taxation	348,289	334,028	509,276
本年度溢利	Profit for the year	287,364	275,411	421,180
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於期末/年末	At period/ year-end	港幣千元	港幣千元	港幣千元
		港幣千元	港幣千元	港幣千元
股本和儲備	Capital and reserves	4,299,694	4,030,352	4,090,125
已發行及繳足股本	Issued and fully paid share capital	300,000	300,000	300,000
資產總額	Total assets	39,147,849	39,182,614	39,944,869
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財務比率	Financial ratios	%	%	%
		%	%	%
平均股本和儲備回報率 <sup>1</sup>	Return on average capital and reserves <sup>1</sup>	13.81	14.30	10.76
平均總資產回報率 <sup>2</sup>	Return on average total assets <sup>2</sup>	1.47	1.42	1.06
成本對收入比率	Cost to income ratio	29.17	33.04	50.47
貸存比率 <sup>3</sup>	Loan to deposit ratio <sup>3</sup>	60.07	47.04	54.10
平均流動資金比率 <sup>4</sup>	Average liquidity ratio <sup>4</sup>	42.95	45.89	44.20
資本充足比率 <sup>5</sup>	Capital adequacy ratio <sup>5</sup>	15.49	16.35	15.06

1. 平均股本和儲備回報率 =  $\frac{\text{本期/年度溢利}}{\text{股本和儲備之期/年初及期/年末餘額的平均值}}$   
Return on average capital and reserves =  $\frac{\text{Profit for the period/ year}}{\text{Average of beginning and ending balance of capital and reserves}}$
2. 平均總資產回報率 =  $\frac{\text{本期/年度溢利}}{\text{資產總額之期/年初及期/年末餘額的平均值}}$   
Return on average total assets =  $\frac{\text{Profit for the period/ year}}{\text{Average of beginning and ending balance of total assets}}$
3. 貸存比率以期末/年末結算日數額計算。貸款為客戶貸款總額。存款包括記入「公平值變化計入損益之金融負債」的結構性存款。  
3. Loan to deposit ratio is calculated as at period/ year end. Loan represents gross advances to customers. Deposit also includes structured deposits reported as "Financial liabilities designated at fair value through profit or loss".
4. 平均流動資金比率是以集友銀行有限公司之本地辦事處期/年內每月平均流動資金比率的簡單平均值計算。  
4. Average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of local offices of Chiyu Banking Corporation Limited for the period/ year.
5. 資本充足比率乃根據《銀行業(資本)規則》及按香港金融管理局(「金管局」)就監管規定要求以合併基準計算本銀行之本地辦事處及海外分行財務狀況的比率。  
5. Capital adequacy ratio is computed on the combined basis that comprises the positions of local offices and overseas branches of Chiyu Banking Corporation Limited specified by the Hong Kong Money Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Capital) Rules.

## 管理層討論與分析

### 業務回顧

二零一零年上半年，歐債危機對金融市場的陰霾還未過去，市場仍存在不明朗的變數，然而中國經濟發展較預期理想。受惠於中國內地的經濟發展，香港經濟明顯復甦，內部消費和對外貿易都有增長，失業率進一步回落，而市場資金充裕，低息環境持續，令樓市暢旺、樓價高企，股市則受外圍投資氣氛拖累，成交縮減。受內地收緊信貸影響，本地銀行出現轉移性信貸需求，但存款市場則競爭加劇，資金成本明顯增加。客戶對投資市場觀望氣氛濃厚，投資交易仍未恢復。中央政府深化了香港作為離岸人民幣市場的政策，令人民幣業務逐步成為香港銀行的新業務元素。

本集團因應市場環境，大力提升對客戶服務，除繼續提供靈活、便捷、貼身的銀行服務，更全面提升為一站式、全方位的金融服務解決方案。

個人金融服務是本集團的一大核心業務，我們的財富管理中心，擁有專業的服務團隊，以客戶的資產增值為服務目標，隨時願意聽取客戶的理財需要，提供具參考價值的市場資訊和各類金融產品訊息，以供客戶選擇，協助客戶作出精明的理財決定。本集團也通過本地共二十四家分行為客戶提供全面的銀行服務，我們親切的服務團隊願意聆聽、瞭解客戶的各項需要，提供合適的金融產品及服務。本集團不斷發展個人金融產品及服務，為客戶提供各類貨幣的帳戶服務，以至各類現金管理、股票買賣和各類投資理財服務，以及各類物業按揭和私人貸款服務。本集團也不斷優化電子和網上銀行，為客戶提供方便、快捷、安全的服務渠道。

本集團的另一核心業務為企業金融服務，提供跨越中港兩地的全方位金融服務解決方案，我們擁有熟識中港兩地的服務團隊，提供以客戶為中心的服務。我們在香港擁有專業的工商服務中心，配合在內地的三個分支行網點，形成跨越中港兩地的服務平臺。我們重視與客戶的全方位合作，我們能迅速瞭解企業客戶的業務需要，能為中港兩地的企業客戶提供跨境延伸的銀行服務，提供一個跨地域、跨貨幣、合符客戶需要的金融服務解決方案。此外，我們在本地分行的工商企業服務櫃檯，也隨時為本港企業客戶提供即時的銀行金融服務。本集團提供跨地域的工商金融產品，包括開立於香港和內地分行的各類工商帳戶、本地企業的人民幣帳戶、兩地的工商廠房和物業按揭融資、現金管理產品，以及高效安全的企業網上銀行服務。

本集團因應市場環境的機遇和挑戰，已採取積極而審慎的經營策略，充分發揮經營優勢，發展企業銀行和個人金融業務，並且在發展過程中，不斷優化企業管治和內部控制機制，為客戶提供優質銀行服務的同時，管控風險，創造銀行的經營效益。

## Management's Discussion and Analysis

### Business Review

During the first half of 2010, the financial markets remained uncertain with the impact of European credit crisis. However, the economy of Mainland China has developed in a better pace than expected. Benefiting from the economic development in Mainland China, the economy of Hong Kong showed a prominent revival, with an increase in both domestic spending and export as well as a drop in unemployment rate. Abundant capital in the market and persistent low-interest environment fuelled the property market, resulting in property prices continuing to rise. The low investment sentiment on the other hand has reduced the stock market turnover. The tightening of credit in Mainland China has increased the demand for loans from local banks while the competition for customer deposits is keen, the cost of deposits raise sharply. Customers took a positive yet prudent attitude towards the investment market, keeping the trading volume low. The central government of Mainland China has strengthened Hong Kong as an off-shore RMB market and RMB business progressively has become a new element of Hong Kong's banking industry.

Responding to the changing market environment, the Group puts substantial efforts into upgrading customer services. In addition to providing flexible, efficient and tailor-made financial services, the Group continues to adopt a one-stop and comprehensive financial service platform for business solutions.

One of the Group's core businesses is personal financial service. Our professional team in the Wealth Management Centre is devoted to adding value to customers' assets and addressing their needs at any time, through providing useful market and financial products information to assist customers in making precise financial decisions. Through the 24 local branches, our passionate teams are willing to listen and to understand our customer needs in every aspect, providing suitable financial products and services. The Group continues to develop personal financial products and services, provide various types and currencies account service, cash management, stock trading and other investment services, property mortgage and private loan service. The Group also keeps enhancing the internet banking in order to provide a more convenient, fast and reliable channel to our customers.

Corporate banking is another core business of the Group, offering a wide range of cross-border business solutions between Hong Kong and Mainland China. Our service teams possess expertise across the border and serve our customers in their aspect. With a professional Commercial Banking Centre in Hong Kong and 3 sub-branches in the Mainland, the Group has developed a cross-border service platform for customers. We emphasize co-operation with customers in every aspect and are able to understand their business needs in a timely basis, providing them with cross-border financial services including cross-region, cross-currency and suitable financial service solutions. Besides, our service counters in local branches will deliver real-time financial service to local corporate customers. The Group offers cross-regional financial products, including commercial accounts opened in Hong Kong and the Mainland, local corporate RMB accounts, loan finance and mortgage for property and plant, cash management related products and, efficient and reliable internet banking for corporate customers.

In response to opportunities and challenges arising from the market, the Group will take a positive yet prudent strategy and will fully utilize its competitive edge to expand the corporate and personal banking services and at the same time, optimize the corporate governance and internal control processes. Whilst providing high quality banking services to customers, the Group keeps fortifying risk management, as well as improving the operating profitability.



## 管理層討論與分析 (續)

### 財務表現

二零一零年上半年，本集團錄得股東應佔溢利為港幣 287,364,000 元，較去年增加 4.34%，主要由於淨利息收益率持續改善，令淨利息收入增加所致。平均股東資金回報率及平均資產回報率分別為 13.81% 及 1.47%。

期內淨利息收入為港幣 351,635,000 元，較二零零九年上半年增加 8.31%。淨利息收益率較去年同期上升 11 個點子至 1.87%。淨服務費及佣金收入為港幣 125,847,000 元，亦較去年上半年增加 7.36%。經營支出為港幣 139,675,000 元，較去年減少 9.41%，而成本收入比率亦較去年同期下降 3.87% 至 29.17%。

本集團繼續提升信貸風險管理，特定分類貸款比率保持於 0.08% 的低水平，年內錄得貸款減值準備淨撥回港幣 905,000 元，較去年同期減少港幣 11,791,000 元。

截至二零一零年六月三十日止，本集團綜合總資產港幣 39,147,849,000 元，較二零零九年底下降 2%。客戶貸款港幣 19,840,986,000 元，較去年底上升 8.44%。客戶存款港幣 33,028,605,000 元，較去年底下降 2.33%。

### 前景展望

二零一零年下半年，估計環球經濟復甦步伐緩慢，中國經濟繼續快速發展，香港仍會受惠於內地經濟，穩步發展，隨著中央政府進一步推出香港作為離岸人民幣中心的措施，香港獲得了一個難得的發展機遇，然而，環球正處於金融海嘯復甦期，發展步伐仍不穩固且充滿變數。

本集團將會積極貫徹為客戶提供全方位服務方案的方針，努力加強對市場趨勢和客戶需求的分析，優化產品和服務模型，為個人客戶的不同需求提供個性化的服務，為企業客戶的特定經營模式提供配套的金融服務方案。本集團將會繼續發展中國內地的服務平台，優化一站式的跨境服務。隨著人民幣幣值強勢，而香港企業人民幣新措施的出台，企業得以更多使用人民幣作為貿易結算貨幣，本集團將會整合相關的人民幣服務，為客戶推出更多配套的產品和便捷的服務措施。

藉此，本集團感謝廣大客戶和合作夥伴的信任和支持，我們將以親切、誠懇而專業的服務以作回報。

## Management's Discussion and Analysis (continued)

### Financial Review

For the first half of 2010, the Group recorded a profit attributable to shareholders of HK\$287,364,000, up 4.34% on a year-on-year basis, mainly because of the increase in net interest income as a result of improved net interest margin. The return on average shareholders' funds and the return on average total assets were 13.81% and 1.47% respectively.

Compared with the first half of 2009, net interest income was HK\$351,635,000, increased by 8.31%. Net interest margin was 1.87% or 11 basis points higher than the same period of last year. Net fees and commission income was HK\$125,847,000, increased by 7.36%. Operating expenses dropped by 9.41% to HK\$139,675,000, while the cost-to-income ratio decreased by 3.87% to 29.17%.

The Group has continued to apply vigilant credit risk management, maintaining the classified loans ratio at a relatively low level of 0.08%. For the first half of 2010, net reversal of loan impairment allowances was HK\$905,000, decreased by HK\$11,791,000 as compared with the same period in 2009.

At 30 June, 2010, the total consolidated assets of the group decreased by 2% to HK\$39,147,849,000. Loans and advances to customers rose by 8.44% to HK\$19,840,986,000. Customer deposits decreased by 2.33% to HK\$33,028,605,000.

### Prospect

Looking forward, we believe that the recovery of the global economy remains slow while Hong Kong economy will move forward steadily backed by the rapid economic development in Mainland China. Along with further efforts made by the central government to endorse Hong Kong as an off-shore RMB business centre, there will be more business opportunities in Hong Kong. However, as the global economy is in the early phase of revival from the Financial Tsunami, instability and uncertainties still exist.

The Groups will continue to provide comprehensive services to our customers, analyze the market trend and customers needs, optimize products and service models, offer personalized service to address the different needs of personal customers and make available auxiliary financial service solutions for corporate customers with specialized business models. The Group will continue to expand its one-stop business service platform in Mainland China to capture business opportunities in the region. The strengthening of RMB and the recent revision of the RMB Business Agreement has encouraged corporate customers to use RMB as a trade settlement currency. The Group will integrate the RMB service in order to introduce more complementary products and convenient services.

We would like to express our immense gratitude to our customers and business partners for their confidence and support and we are devoted to provide our services cordially, earnestly and professionally.



## 管理層討論與分析 (續)

### 風險管理

#### 總覽

集團深信良好的風險管理是企業成功的重要元素，因此，在日常經營管理工作中高度重視風險管理，並強調風險控制與業務增長及發展要取得有機平衡。集團業務的主要內在風險包括信譽風險、法律及合規風險、策略風險、信貸風險、市場風險、利率風險、流動資金風險及操作風險。集團的風險管理目標是提高股東價值，同時確保風險控制在可接受的水平之內。

#### 風險管理管治架構

集團風險管理管治架構覆蓋業務發展的全部過程，以保證所有環節的各類風險都能得到有效控制及管理。集團擁有完善的風險管理架構，並有一套全面性的風險管理政策及程序，用以識別、量度、監督及控制整個機構內可能出現的各類風險。集團亦定期重檢及更新風險管理政策及程序，以配合市場及業務策略的轉變。不同層面的風險承擔者分別承擔其相對應的風險管理責任。

董事會代表著股東的利益，是本集團風險管理的最高決策機構，並對風險管理負最終責任。董事會在其屬下委員會的協助下，負責確定集團的總體風險管理策略，並確保集團具備有效的風險管理體系，促使風險管理策略得到落實執行。董事會下設風險管理委員會負責監控本集團各類風險；審查及批准高層次的風險政策，並監督其執行情況；審查重大的或高風險的風險承擔或交易，並對認為不應該進行的交易行使否決權。稽核委員會協助董事會實現在內部監控系統的監控職責。

為達致風險管理目標，本集團設置了一個涉及下列要素的風險管理架構：

- 規範之公司治理機制令到董事會、各個委員會及高層人員積極監察及參與風險管理；
- 獨立於本集團之業務單位之報告機制；
- 制訂統一之風險管理政策、程序及限額，從而識別、量度及監控潛在之業務風險；
- 風險量度、監控及管理資訊系統，支援業務活動及風險管理；及
- 清晰的風險管理問責制。

本集團面對與中銀香港相同類別的內在風險，並採取相約的風險管理策略及制度。本集團獨立地執行其風險管理策略，並就職務執行上定期向中銀香港匯報。

## Management's Discussion and Analysis (continued)

### Risk Management

#### Overview

The Group believes that sound risk management is a key success factor for any organisation. In its daily operation, the Group attaches a high degree of importance to risk management and emphasises that a balance must be struck between risk control and business growth and development. The principal types of risk inherent in the Group's businesses are reputation risk, legal and compliance risk, strategic risk, credit risk, market risk, interest rate risk, liquidity risk and operational risk. The Group's risk management objective is to enhance shareholder value by maintaining risk exposures within acceptable limits.

#### Risk Management Governance Structure

The Group's risk management governance structure is designed to cover the whole process of all businesses and ensure various risks are properly managed and controlled in the course of conducting business. The Group has a sound risk management organisational structure as well as comprehensive policies and procedures to identify, measure, monitor and control various risks that may arise for the organisation. These risk management policies and procedures are regularly reviewed and modified to reflect changes in markets and business strategies. Various groups of risk takers assume their respective responsibilities for risk management.

The Board of Directors, representing the interests of shareholders, is the highest decision making authority of the Group and has the ultimate responsibility for risk management. The Board, with the assistance of its committees, has the primary responsibility for the determination of risk management strategies and for ensuring that the Group has an effective risk management system to implement these risk management strategies. Risk Management Committee ("RC"), a standing committee established by the Board of Directors, is responsible for overseeing the Group's various types of risks, reviewing and approving high level risk related policies and overseeing their implementation, reviewing significant or high risk exposures or transactions and exercising its power of veto if it believes that the transaction shall not proceed. Audit Committee ("AC") assists the Board in fulfilling its role on overseeing internal control system.

To achieve the Group's risk management goals, the Group has established a risk management structure that involves the following elements:

- a corporate governance structure to provide active oversight and participation by the Board of Directors, committees and senior management;
- reporting lines that are independent of the Group's Business Units;
- uniform risk management policies, procedures and limits by which the Group identifies, measures, monitors and controls inherent risks;
- risk measurement, monitoring and management information systems to support business activities and risk management; and
- clearly defined risk management responsibilities and accountability.

The Group faces the same types of inherent business risks and adopts consistent risk management strategies and policies as its immediate holding company, Bank of China (Hong Kong) Limited ("BOCHK"). The Group executes its risk management strategy independently and functionally reports to BOCHK on a regular basis.

## 管理層討論與分析（續）

### 風險管理（續）

#### 信譽風險管理

信譽風險指因與本集團業務經營有關的負面報道（不論是否屬實），可能引致客戶基礎縮小、支付成本高昂的訴訟費用或收入減少等風險。信譽風險潛藏於各業務運作環節，涉及面廣。

為減低信譽風險，集團制訂了信譽風險管理政策。此政策訂立標準規範集團信譽風險的管理方式，以盡早識別和積極防範信譽風險事故，緊密監察對外的信譽風險事故，並從金融業界已公開的信譽風險事件中汲取經驗。

#### 法律及合規風險

法律風險指因不可執行合約、訴訟或不利判決而可能使本集團運作中斷，或對運作和財務狀況造成不利影響的風險。合規風險指因未有遵守經營所在地規管相關業務的規例而可能面臨監管機構處罰的風險。合規組負責制訂及維護相應的政策指引，主動識別和管理這些風險。

#### 策略風險管理

策略風險是策略制訂和實施過程中失當，或未能對市場變化作出及時的調整，從而影響現在或未來集團的盈利和市場地位的風險。集團制訂了策略風險管理政策，以明確界定有關風險的管理和監督。

#### 信貸風險管理

信貸風險指因客戶或交易對手未能或不願意履行合約責任的風險。信貸監理處負責本集團信貸風險全面管理。本集團對不同客戶或交易採用不同的信貸審批及控制程序。企業授信申請及零售授信交易包括住宅按揭貸款及私人貸款等由風險管理單位進行獨立審核及客觀評估。

參照金管局貸款分類制度的指引，集團實施五級的信貸評級系統。信貸監理處定期提供信貸風險管理報告，並按行政委員會、風險管理委員會、稽核委員會及董事會的特別要求，提供專題報告。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Reputation Risk Management

Reputation risk is the risk that negative publicity regarding the Group's business practices, whether genuine or not, will cause a potential decline in the customer base or lead to costly litigation or revenue erosion. Reputation risk is inherent in every aspect of business operation and covers a wide spectrum of issues.

In order to mitigate reputation risk, the Group has formulated and duly followed its Reputation Risk Management Policy. The policy aims to prevent and manage reputation risk proactively at an early stage when an incident occurs. The system entails continuous monitoring of external reputation risk incidents and published failures of risk incidents in the financial industry.

#### Legal and Compliance Risk Management

Legal risk is the risk that unenforceable contracts, lawsuits or adverse judgments may disrupt or otherwise negatively affect the operation or financial condition of the Group. Compliance risk is the risk of penalty arising from any failure to comply with relevant regulations governing the conduct of businesses in specific countries. By establishing and maintaining appropriate policies and procedures, the Compliance Section is responsible for proactively identifying and managing these risks.

#### Strategic Risk Management

Strategic risk generally refers to the risks that may induce immediate or future negative impact on the financial and market positions of the Group because of poor strategic decisions, improper implementation of strategies and lack of response to the market. The Group has developed a Strategic Risk Management Policy that clearly defines the management and oversight of such risks.

#### Credit Risk Management

Credit risk is the risk that a customer or counterparty will be unable to or unwilling to meet a commitment it has entered into. Credit Risk Management Division ("CMD") provides centralised management of credit risk within the Group. Different credit approval and control procedures are adopted according to the level of risk associated with the customer or transaction. Corporate credit applications and retail credit transactions, including residential mortgage loans and personal loans are independently reviewed and objectively assessed by risk management units.

The Group's internal loan grading system divides loans into 5 categories with reference to HKMA's guidelines. CMD provides regular credit management information reports and ad hoc reports to members of Executive Committee ("EC"), RC, AC and Board of Directors.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 市場風險管理

市場風險是指因為市場利率或價格波動導致出現虧損的風險。集團交易賬的市場風險包括來自客戶業務。風險包括因為外匯、利率、股票和商品價格波動引致的潛在損失。此外，集團銀行賬的市場風險來自集團債券投資盤。風險包括因為市場參數變化而引致的潛在損失（例如授信、流動及利率風險）。持倉每月均會按市值計價。

市場風險透過由風險管理委員會批核的風險限額進行管理。整體風險限額參照不同的風險因素，例如利率、匯率、商品及股票價格，細分為更具體的限額。信貸監理處、財務處及結算組負責集團日常市場風險管理，確保整體和個別的市場風險均控制在集團可接受的風險水平之內。風險暴露均會定期進行監控，以確保控制在既定的風險限額內。

本集團符合金管局發出的《就市場風險維持充足資本》指引所載的低額豁免準則。因此，本集團認為在自營交易上的市場風險並不重大，因此並無在財務報告內再詳加披露有關市場風險的質量性或數量性的資料。

#### 利率風險管理

集團的利率風險主要是結構性風險。結構性持倉的主要利率風險類別為：

- 利率重訂風險 – 由於資產及負債到期日或重訂價格期限可能出現錯配
- 利率基準風險 – 不同交易的不同定價基準，令資產的收益率和負債的成本率可能會在同一重訂價格期間以不同的幅度變化

集團的資產負債管理委員會主責利率風險管理；委員會制訂的利率風險管理政策須由風險管理委員會審批。集團定期識別及衡量利率風險。資金處根據既定政策對利率風險進行管理，財務處密切監察有關風險，並將有關結果定期向風險管理委員會及資產負債管理委員會匯報。

缺口分析是集團用來量度利率重訂風險的工具之一。這項分析提供資產負債狀況的到期情況及重訂價格特點的靜態資料。集團乃採用利率衍生工具來對沖利率風險，在一般情況下會利用簡單的利率互換合約對沖有關風險。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Market Risk Management

Market risk is the risk of loss that results from movements in the market rates and prices. The Group's market risk arises from customer-related business. The Group's market risk in trading book arises from customer-related business. The risk includes potential losses arising from changes in foreign exchange and interest rates as well as equities and commodities prices. On the other hand, the major market risk in banking book arises from the group's investment portfolio. The risk includes potential losses arising from changes in market parameters such as credit, liquidity, and interest rate risk. These positions are subject to monthly mark-to-market valuation.

Market risk is managed within the risk limits approved by the RC. The overall risk limits are divided into sub-limits by reference to different risk factors, including interest rate, foreign exchange rate, commodity price and equity price. CMD, Finance Division and Settlement Section are responsible for the regular oversight of the Group's market risk to ensure that overall and individual market risks are within the Group's risk tolerance. Risk exposures are monitored on a regular basis to ensure that they are within established risk limits.

The Group has met the "de minimis" criteria set out in the Maintenance of Adequate Capital Against Market Risk guideline issued by the HKMA. As a result, the Group considers that the market risk arising from its trading book is not material and no further qualitative or quantitative disclosure is made of market risk in these accounts.

#### Interest Rate Risk Management

The Group's interest rate risk exposures are mainly structural. The major types of interest rate risk from structural positions are:

- repricing risk – mismatches in the maturity or repricing periods of assets and liabilities
- basis risk – different pricing basis for different transactions so that yield on assets and cost of liabilities may change by different amounts within the same repricing period

The Group's Asset and Liability Management Committee ("ALCO") maintains oversight of interest rate risk and RC sanctions the interest rate risk management policies formulated by ALCO. The interest rate risk is identified and measured on a regular basis. The Treasury Division manages the interest rate risk according to the established policies. The Finance Division closely monitors the related risks and the results are reported to RC and ALCO regularly.

Gap analysis is one of the tools used to measure the Group's exposure to repricing risk. This provides the Group with a static view of the maturity and repricing characteristics of its balance sheet positions. The Group uses interest rate derivatives to hedge its interest rate exposures and in most cases, plain vanilla interest rate swaps are used.

## 管理層討論與分析 (續)

### 風險管理 (續)

盈利及經濟價值對利率變化的敏感度(涉險盈利及涉險經濟價值)乃利用模擬的孳息曲線平衡移動 200 個基點的利率震盪來測度。涉險盈利及涉險經濟價值分別控制在經風險管理委員會核定的當年預算淨利息收入及最新資本基礎百分比水平之內。有關結果定期向資產負債管理委員會及風險管理委員會報告。

集團透過情景分析，監察利率基準風險因收益率及成本率不同步變化對淨利息收入所產生的影響，及設定相同訂息基準的資產負債比例以作監控。

### 流動資金風險管理

流動資金管理的目標是令集團即使在惡劣市況下，仍能按時應付所有到期債務，以及為其資產增長和投資機會提供所需資金，避免要在緊急情況下出售資產套現。

集團的業務資金主要來自零售及企業客戶的存款。此外，集團亦可發行存款證以獲取長期資金或透過調整集團資產組合內的投資組合獲取資金。集團將資金大部分用於貸款、投資債務證券或拆放同業。

集團透過現金流分析和檢視存款穩定性、風險集中性、錯配比率、貸存比率及投資組合的流動資金狀況，藉以監察其流動資金風險。集團資產負債管理策略的主要目標是要保持足夠的流動性和資本金水平，在有效的風險管理機制內，爭取最佳回報。資產負債管理委員會負責制訂政策方針（包括流動風險應變計劃），委員會制訂的流動資金管理政策須由風險管理委員會審批。資金處根據既定政策對流動資金風險進行管理。財務處負責監察集團的流動資金風險，定期向管理層及資產負債管理委員會匯報。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

Sensitivities of earnings and economic value to interest rate changes (Earnings at Risk and Economic Value at Risk) are assessed through hypothetical interest rate shock of 200 basis points across the yield curve on both sides. Earnings at Risk and Economic Value at Risk are controlled respectively within an approved percentage of the projected net interest income for the year and the latest capital base as sanctioned by RC. The results are reported to ALCO and RC on a regular basis.

The impact of basis risk is gauged by the projected change in net interest income under scenarios of imperfect correlation in the adjustment of the rates earned and paid on different instruments. Ratios of assets to liabilities with similar pricing basis are established to monitor such risk.

### Liquidity Risk Management

The aim of liquidity management is to enable the Group, even under adverse market conditions, to meet all its maturing repayment obligations on time and to fund all of its asset growth and strategic opportunities without forced liquidation of its assets at short notice.

The Group funds its operations principally by accepting deposits from retail and corporate depositors. In addition, the Group may issue certificates of deposit to secure long-term funds. Funding may also be secured through adjusting the asset mix in the Group's investment portfolio. The Group uses the majority of funds raised to extend loans, to purchase debt securities or to conduct interbank placements.

The Group monitors the liquidity risks using cash flow analysis and by examining deposit stability, concentration risk, mismatch ratios, loan-to-deposit ratio and liquidity profile of the investment portfolio. The primary objective of the Group's asset and liability management strategy is to achieve optimal return while ensuring adequate levels of liquidity and capital within an effective risk control framework and ALCO is responsible for establishing these policy directives (including the liquidity contingency plan), and RC sanctions the liquidity management policies. The Treasury Department manages the liquidity risk according to the established policies. The Finance Division monitors the Group's liquidity risks and reports to the management and ALCO regularly.

## 管理層討論與分析 (續)

### 風險管理 (續)

#### 操作風險管理

操作風險涉及因操作流程不完善或失效、人為過失、電腦系統故障或外部突發事件等因素造成損失的風險。策劃及調控部負責監察本集團整體的操作風險管理框架。

集團建立了有效的內部控制程序，對所有重大活動訂下詳細的政策及監控措施。設置適當的職責分工和獨立授權乃集團緊守的基本原則。各業務部門透過識別、評估及控制潛在於業務流程、活動及產品內的風險，負責其內部操作風險的管理及匯報，策劃及調控部對其變化進行定期監督及持續檢查。策劃及調控部制定企業層面的操作風險管理政策及程序，由風險管理委員會審批。策劃及調控部對操作風險狀況進行評價，記錄操作風險損失數據，並向風險管理委員會及高級管理層匯報操作風險事項。

為支援於緊急或災難事件時的業務運作，備有緊急事故應變方案，維持充足的後備設施及定期進行演練。集團已購買保險，以減低因操作風險可能引致的損失。

#### 資本管理

資本管理的主要目標是維持與其綜合風險狀況相適應的資本實力，同時為股東帶來最大回報。集團會定期檢討其資本結構，並在有需要時考慮調節資本組合，以達致整體最低的資本成本。資產負債管理委員會負責監控集團的資本充足性。在報表披露的經營期間，本集團的資本水平符合各項法定要求。

為符合香港金融管理局監管政策手冊“監管審查程序”內的要求，本集團已建立內部資本充足評估程序(ICAAP)。以法定最低資本充足率 8%為出發點，對涵蓋第一支柱所未能捕捉的風險所需的額外資本作出評估。本集團採用計分卡的方法評估集團的風險狀況及額外資本需要，從而設定最低資本充足率。另外，本集團亦設定了資本充足率運作區間，以支持業務發展需要及促進資本的有效運用。

#### 壓力測試

集團以壓力測試輔助各項風險的分析工作。壓力測試是一種風險管理工具，用以評估當市場或宏觀經濟因素急劇變化並產生極端不利的經營環境時，銀行風險暴露的情況。集團定期進行壓力測試，並向董事會及風險管理委員會匯報測試結果。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Operational Risk Management

Operational risk relates to the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. Strategic Planning and Control Department ("SCD") oversees the entire operational risk management framework of the Group.

The Group has put in place an effective internal control process which requires the establishment of detailed policies and control procedures for all the key activities. Proper segregation of duties and independent authorisation are the fundamental principles followed by the Group. Business line management is responsible for managing and reporting operational risks specific to their business units by identifying, assessing and controlling the risks inherent in their business processes, activities and products. These are followed by periodic monitoring and ongoing review of changes by SCD. SCD formulates corporate-level policies and procedures concerning operational risk management which are approved by RC. SCD evaluates the operational risk profile, records operational risk data and reports operational risk issues to RC and senior management.

Business continuity plans are in place to support business operations in the event of emergency or disaster. Adequate backup facilities are maintained and periodic drills are conducted. The Group also arranges insurance cover to reduce potential losses in respect of operational risk.

#### Capital Management

The major objective of capital management is to maximise total shareholders' return while maintaining a capital adequacy position commensurate with the Group's overall risk profile. The Group periodically reviews its capital structure and adjusts the capital mix where appropriate to achieve the targeted weighted average cost of capital. ALCO monitors the Group's capital adequacy. The Group has complied with all the statutory capital standards for all the periods.

To comply with HKMA's requirements as stated in the Supervisory Policy Manual "Supervisory Review Process", the Group has implemented its internal capital adequacy assessment process ("ICAAP"). Using the statutory minimum capital adequacy ratio ("CAR"), 8%, as a starting point, extra capital (capital add-on) needed to cover the risks not captured under Pillar I was assessed. Scorecard methodology has been used to evaluate the Group's risk profile in order to assess the capital add-on and determine the minimum CAR. An Operating CAR Range has also been established which incorporates the need for future business growth and efficiency of capital utilisation.

#### Stress Testing

The Group supplements the analysis of various types of risks with stress testing. Stress testing is a risk management tool for estimating the Group's risk exposures under stressed conditions arising from extreme but plausible market or macroeconomic movements. These tests are conducted on a regular basis and ALCO monitors the results against limits approved by RC. Stress test results are also reported to the Board and RC regularly.



## 公司治理

本集團已全面符合由香港金管局發出的監管政策手冊 CG-1 “本地註冊認可機構的企業管治”。

為了能專注在對集團運作、風險管理、財務及長遠發展有重大影響之策略性及重要事宜上，董事會成立了三個委員會監督集團各主要範疇。各委員會之詳情如下：

### 行政委員會

行政委員會在全體董事會授權下，處理在全體董事會會議休會期間需要董事會審議之事宜。其職責包括：

- 審議為實現董事會已審定之集團整體發展策略及業務計劃之政策、實施計劃和管理辦法；
- 檢討策略及業務計劃之實施進度；
- 提出策略性之議案供全體董事會審定；及
- 按監管當局及控股公司制定之政策，審議集團之制度及執行細則。

行政委員會成員包括吳文拱先生（主席）、陳耀輝先生及杜志榮先生，彼等均為銀行之董事。

### 稽核委員會

稽核委員會協助董事會監督集團之稽核工作及監察集團符合已審定之政策及程序，以確保集團之財務報告流程及內部控制系統之有效性。其職責包括：

- 審查及監督內部控制體系之有效性，控制財務風險以及財務報告及稽核之程序；
- 獨立評估財務彙報及其控制框架之效力及效率，經營政策及制度之充份性；及
- 監控集團實際操作，以確保集團合法合規經營。

稽核委員會成員包括趙明華先生（主席）、張惠慶先生、劉燕芬女士、陳遠才先生及吳家瑋先生，彼等均為銀行之非執行董事。

## Corporate Governance

The Group has complied with the HKMA's guidelines set out in the Supervisory Policy Manual CG-1 “Corporate Governance of Locally Incorporated Authorised Institutions”.

In order to focus on the strategic and material issues that have significant impact on the Group's operation, financial performance, risk management and long-term development, three committees have been established under the Board of Directors to oversee the major areas of the Group. The details of the committees are given below.

### Executive Committee (“EC”)

The EC has been delegated with authorities from the Board to handle matters which require the Board's review, but arise between board meetings. Its responsibilities include:

- approving policies, implementation plans and management measures to effect the group-wide development strategies and business plans approved by the Board;
- reviewing the implementation progress of the strategies and business plans;
- recommending strategic proposals to the Board for its consideration and approval; and
- approving the Group's rules and regulations according to the policies imposed by the supervisory authorities and the holding companies.

The members of EC are Mr. Ng Man Kung (Chairman), Mr. Chan Yiu Fai and Mr. To Chi Wing. All are Directors of the Bank.

### Audit Committee (“AC”)

The AC assists the Board in overseeing the auditing activities of the Group and monitoring compliance with approved policies and procedures, so that the effectiveness of financial reporting process and internal control systems of the Group can be assured. Its responsibilities include:

- reviewing and monitoring the effectiveness of the internal control systems, the controls over financial risks and the procedures of financial reporting and auditing;
- assessing independently the effectiveness and efficiency of financial reporting system and its controlling mechanism, and the sufficiency of operating policies and system; and
- monitoring the operation of the Group to ensure the Group is running in compliance with the relevant rules and regulations.

The members of AC are Mr. Chiu Ming Wah (Chairman), Mr. Cheung Wai Hing, Ms. Liu Yanfen, Mr. Tan Wan Chye and Mr. Woo Chia Wei. All are non-executive Directors of the Bank.



## 公司治理 (續)

### 風險管理委員會

風險管理委員會協助董事會監督集團之風險管理，制定集團風險管理策略、政策及程序，以及監控其執行之情況。其職責包括：

- 協助董事會掌握集團之風險承擔程度；
- 對董事會提出合適之風險管理策略建議；及
- 根據董事會之要求制定風險管理、授權和職責分工等有關風險管理之政策。

風險管理委員會成員包括毛小威先生(主席)、吳亮星先生、吳文拱先生、杜志榮先生及余國春先生，彼等均為銀行之董事。

## Corporate Governance (continued)

### Risk Management Committee ("RC")

The RC assists the Board in overseeing the risk management of the Group, formulating the Group's risk management strategies, policies and procedures, and monitoring the implementation of those strategies, policies and procedures. Its responsibilities include:

- assisting the Board to measure and monitor the risk exposures of the Group;
- recommending appropriate risk management strategies to the Board; and
- formulating risk management related policies such as risk management policies and authorities and duties delegation policies in accordance with the requirements set by the Board.

The members of the RC are Mr. Mao Xiaowei (Chairman), Mr. Ng Leung Sing, Mr. Ng Man Kung, Mr. To Chi Wing and Mr. Yu Kwok Chun. All are Directors of the Bank.





## 簡要綜合收益表

## Condensed Consolidated Income Statement

			(未經審核) (Unaudited) 半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010	(未經審核) (Unaudited) 半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		411,514	409,071
利息支出	Interest expense		(59,879)	(84,421)
<b>淨利息收入</b>	<b>Net interest income</b>	4	<b>351,635</b>	324,650
服務費及佣金收入	Fees and commission income		144,609	137,606
服務費及佣金支出	Fees and commission expenses		(18,762)	(20,390)
<b>淨服務費及佣金收入</b>	<b>Net fees and commission income</b>	5	<b>125,847</b>	117,216
淨交易性(虧損)/ 收益	Net trading (loss)/ gain	6	(22,766)	17,255
界定為以公平值變化計入損益之 金融工具淨收益	Net gain on financial instruments designated at fair value through profit or loss		19,530	2,987
其他經營收入	Other operating income	7	4,574	4,606
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>		<b>478,820</b>	466,714
減值準備淨撥回	Net reversal of impairment allowances	8	870	13,398
<b>淨經營收入</b>	<b>Net operating income</b>		<b>479,690</b>	480,112
經營支出	Operating expenses	9	(139,675)	(154,184)
<b>經營溢利</b>	<b>Operating profit</b>		<b>340,015</b>	325,928
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	10	8,260	8,100
出售物業、廠房及設備之淨收益	Net gain from disposal of properties, plant and equipment	11	14	-
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>348,289</b>	334,028
稅項	Taxation	12	(60,925)	(58,617)
<b>本期溢利</b>	<b>Profit for the period</b>		<b>287,364</b>	275,411
<b>股息</b>	<b>Dividends</b>	13	<b>118,500</b>	-

第 16 至 96 頁之附註屬本中期財務資料  
之組成部分。

The notes on pages 16 to 96 are an integral part of this interim financial information.



## 簡要綜合全面收益表

## Condensed Consolidated Statement of Comprehensive Income

		(未經審核) (Unaudited)	(未經審核) (Unaudited)
		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
本期溢利	Profit for the period	<u>287,364</u>	<u>275,411</u>
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	312	3,199
房產重估	Revaluation of premises	41,734	12,301
貨幣換算差額	Currency translation difference	5,397	79
遞延稅項淨額影響	Net deferred tax effect	24 <u>(6,738)</u>	<u>(195)</u>
本期除稅後其他全面收益	Other comprehensive income for the period, net of tax	<u>40,705</u>	<u>15,384</u>
本期全面收益總額	Total comprehensive income for the period	<u><u>328,069</u></u>	<u><u>290,795</u></u>
應佔全面收益總額： 本銀行股東權益	Total comprehensive income attributable to: Equity holders of the Bank	<u><u>328,069</u></u>	<u><u>290,795</u></u>

第 16 至 96 頁之附註屬本中期財務資料之組成部分。

The notes on pages 16 to 96 are an integral part of this interim financial information.



## 簡要綜合資產負債表

## Condensed Consolidated Balance Sheet

		(未經審核) (Unaudited)		(經審核) (Audited)	
		2010 年 6 月 30 日		2009 年 12 月 31 日	
		附註 Notes	At 30 June 2010	At 31 December 2009	
			港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>ASSETS</b>				
庫存現金及在銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	14	7,288,921	7,987,577	
一至十二個月內到期之銀行及其他金融機構存款	Placements with banks and other financial institutions maturing between one and twelve months		4,600,903	5,525,376	
界定為以公平值變化計入損益之金融資產	Financial assets designed at fair value through profit or loss	15	1,005,441	793,116	
衍生金融工具	Derivative financial instruments	16	329,170	349,936	
貸款及其他賬項	Advances and other accounts	17	20,389,817	18,582,368	
證券投資	Investment in securities	18	4,093,322	5,064,237	
投資物業	Investment properties	19	111,560	78,800	
物業、廠房及設備	Properties, plant and equipment	20	671,116	657,463	
其他資產	Other assets	21	657,599	905,996	
資產總額	Total assets		<b>39,147,849</b>	<b>39,944,869</b>	
<b>負債</b>	<b>LIABILITIES</b>				
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions		249,077	468,726	
衍生金融工具	Derivative financial instruments	16	205,530	164,386	
客戶存款	Deposits from customers	22	33,028,605	33,817,255	
其他賬項及準備	Other accounts and provisions	23	1,269,274	1,321,136	
稅項負債	Current tax liabilities		5,997	4,926	
遞延稅項負債	Deferred tax liabilities	24	89,672	78,315	
負債總額	Total liabilities		<b>34,848,155</b>	<b>35,854,744</b>	
<b>資本</b>	<b>EQUITY</b>				
股本	Share capital	25	300,000	300,000	
儲備	Reserves	26	3,999,694	3,790,125	
資本總額	Total equity		<b>4,299,694</b>	<b>4,090,125</b>	
負債及資本總額	Total liabilities and equity		<b>39,147,849</b>	<b>39,944,869</b>	

第 16 至 96 頁之附註屬本中期財務資料之組成部分。

The notes on pages 16 to 96 are an integral part of this interim financial information.



## 簡要綜合權益變動表

## Condensed Consolidated Statement of Changes in Equity

		(未經審計) (Unaudited)						
		歸屬於本集團股東 Attributable to equity holders of the Group						
		股本	房產重估 儲備	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	法定儲備*	換算儲備	留存盈利	總計
		Share capital	Premises revaluation reserve		Regulatory reserve*	Translation reserve	Retained earnings	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 2009 年 1 月 1 日	At 1 January 2009	300,000	344,459	21,622	191,495	1,888	2,880,093	3,739,557
全面收益	Comprehensive income	-	12,036	3,269	-	79	275,411	290,795
留存盈利轉撥	Transfer to retained earnings	-	-	-	(2,766)	-	2,766	-
於 2009 年 6 月 30 日	At 30 June 2009	300,000	356,495	24,891	188,729	1,967	3,158,270	4,030,352
於 2009 年 7 月 1 日	At 1 July 2009	300,000	356,495	24,891	188,729	1,967	3,158,270	4,030,352
全面收益	Comprehensive income	-	60,084	(887)	-	307	145,769	205,273
因房產出售之轉撥	Release upon disposal of premises	-	(8,810)	-	-	-	8,810	-
2009 年已支付第一次 中期股息	2009 first interim dividend paid	-	-	-	-	-	(145,500)	(145,500)
留存盈利轉撥	Transfer to retained earnings	-	-	-	(39,472)	-	39,472	-
於 2009 年 12 月 31 日	At 31 December 2009	300,000	407,769	24,004	149,257	2,274	3,206,821	4,090,125

  

		(未經審計) (Unaudited)						
		歸屬於本集團股東 Attributable to equity holders of the Group						
		股本	房產重估 儲備	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	法定儲備*	換算儲備	留存盈利	總計
		Share capital	Premises revaluation reserve		Regulatory reserve*	Translation reserve	Retained earnings	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 2010 年 1 月 1 日	At 1 January 2010	300,000	407,769	24,004	149,257	2,274	3,206,821	4,090,125
全面收益	Comprehensive income	-	35,238	70	-	5,397	287,364	328,069
2010 年已宣派第一次 中期股息	2010 first interim dividend declared	-	-	-	-	-	(118,500)	(118,500)
留存盈利轉撥	Transfer from retained earnings	-	-	-	14,788	-	(14,788)	-
於 2010 年 6 月 30 日	At 30 June 2010	300,000	443,007	24,074	164,045	7,671	3,360,897	4,299,694

\* 除按香港會計準則第 39 號對貸款提  
取減值準備外，按金管局要求撥轉部  
分留存盈利至法定儲備用作銀行一  
般風險之用(包括未來損失或其他不  
可預期風險)。

\* In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under HKAS 39.

第 16 至 96 頁之附註屬本中期財務資  
料之組成部分。

The notes on pages 16 to 96 are an integral part of this interim financial information.



## 簡要綜合現金流量表

## Condensed Consolidated Cash Flow Statement

			(未經審核) (Unaudited)	(未經審核) (Unaudited)
			半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>經營業務之現金流量</b>		<b>Cash flows from operating activities</b>		
除稅前經營現金之流出		Operating cash outflow before taxation	27(a) (897,809)	(5,621,926)
支付香港利得稅		Hong Kong profits tax paid	(29,285)	(34,957)
支付海外利得稅		Overseas profits tax paid	(10,735)	(11,316)
<b>經營業務之現金流出淨額</b>		<b>Net cash outflow from operating activities</b>	<b>(937,829)</b>	<b>(5,668,199)</b>
<b>投資業務之現金流量</b>		<b>Cash flows from investing activities</b>		
購入物業、廠房及設備		Purchase of properties, plant and equipment	(3,385)	(512)
出售物業、廠房及設備所得款項		Proceeds from disposal of properties, plant and equipment	21	-
<b>投資業務之現金流出淨額</b>		<b>Net cash outflow from investing activities</b>	<b>(3,364)</b>	<b>(512)</b>
<b>融資業務之現金流量</b>		<b>Cash flows from financing activities</b>		
支付本銀行股東股息		Dividends paid to the equity holders of the Bank	(145,500)	(501,000)
<b>融資業務之現金流出淨額</b>		<b>Net cash outflow from financing activities</b>	<b>(145,500)</b>	<b>(501,000)</b>
現金及等同現金項目減少		Decrease in cash and cash equivalents	(1,086,693)	(6,169,711)
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January	10,411,838	14,845,038
<b>於 6 月 30 日之現金及等同現金項目</b>		<b>Cash and cash equivalents at 30 June</b>	<b>9,325,145</b>	<b>8,675,327</b>

第 16 至 96 頁之附註屬本中期財務資料之組成部分。 The notes on pages 16 to 96 are an integral part of this interim financial information.





## 中期財務資料附註

## Notes to the Interim Financial Information

### 1. 編製基準及會計政策

### 1. Basis of preparation and accounting policies

#### 編製基準

此未經審核之中期報告，乃按照香港會計師公會所頒佈之香港會計準則第 34 號「中期財務報告」而編製。

#### Basis of preparation

The unaudited interim report has been prepared in accordance with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

#### 會計政策

除以下所述外，此未經審核之中期報告所採用之會計政策及計算辦法，均與截至 2009 年 12 月 31 日止之本集團財務報表之編製基礎一致，並需連同本集團 2009 年之年度報告一併閱覽。

#### Accounting policies

Except as described below, the accounting policies and methods of computation used in the preparation of the unaudited interim report are consistent with those used in the Group's financial statements for the year ended 31 December 2009 and should be read in conjunction with the Group's Annual Report for 2009.

#### *已強制性地於 2010 年 1 月 1 日起開始的會計年度首次生效的經修訂之準則*

#### *Revised standards and amendments to standards that are mandatory for the first time for the financial year beginning 1 January 2010*

- 香港財務報告準則第 3 號(經修訂)「企業合併」及隨之修訂的香港會計準則第 27 號「綜合及獨立財務報表」，香港會計準則第 28 號「聯營公司投資」，及香港會計準則第 31 號「合營公司權益」以非追溯方式生效，並適用於收購日在 2009 年 7 月 1 日或以後之首個會計年度起發生的企業合併。

- HKFRS 3 (Revised), 'Business combinations' and consequential amendments to HKAS 27, 'Consolidated and separate financial statements', HKAS 28, 'Investments in associates', and HKAS 31, 'Interests in joint ventures', are effective prospectively to business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after 1 July 2009.

該經修訂的準則繼續以收購法應用於企業合併中，並包含一些重大的改變。例如，所有用於購入業務的支付需以收購日的公平值計量，而被分類為債務工具的或然支付需進行後續計量並反映於綜合收益表內。企業可按個別交易為基準，選擇按公平值，或按被收購企業之非控制性權益所攤佔之資產淨值之比例進行計量。所有與收購有關的成本需列支為費用。採用香港財務報告準則第 3 號(經修訂)及隨之修訂的香港會計準則第 27 號，香港會計準則第 28 號及香港會計準則第 31 號，對本集團的財務報表不具影響，因為在 2010 年上半年並沒有進行企業合併。

The revised standard continues to apply the acquisition method to business combinations, with some significant changes. For example, all payments to purchase a business are to be recorded at fair value at the acquisition date, with contingent payments classified as debt subsequently re-measured through the consolidated income statement. There is a choice on an acquisition-by-acquisition basis to measure the non-controlling interest in the acquiree either at fair value or at the non-controlling interest's proportionate share of the acquiree's net assets. All acquisition-related costs should be expensed. The adoption of this revised standard does not have an impact on the financial statements of the Group as there is no business combination conducted in the first half of 2010.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

1. 編製基準及會計政策  
(續)

1. Basis of preparation and accounting policies (continued)

會計政策 (續)

Accounting policies (continued)

- 香港會計準則第 17 號(經修訂)「租賃」作為 2009 年「完善香港財務報告準則」的其中一部份，該修訂已刪除一段將土地分類為經營租賃的要求，該要求規定若所租賃的土地之壽命在經濟上屬無限年期，一般應被分類為經營租賃，除非於租賃期完結時，其業權預期將會轉移予承租人。經此修訂後，租賃土地之分類需根據香港會計準則第 17 號所載之一般原則而劃分，即租賃資產之擁有權應按照所承擔之風險及回報程度而將其歸屬於出租人或承租人。

- HKAS17 (Amendment), 'Leases'. The amendment, which is part of an improvement to HKFRS in 2009, has been made to delete a guidance stating that a lease of land with an indefinite economic life normally is classified as an operating lease, unless at the end of the lease term title is expected to pass to the lessee. The amendment requires the classification of leasehold land to be based on the general principles set out in HKAS 17, that are based on the extent to which risks and rewards incidental to ownership of a leased asset lie with the lessor or the lessee.

從香港物業市場的成交金額顯示，市場一般相信土地租賃所列明的租期可以名義金額延續，故土地租約的風險及回報已實質上轉移至承租人。因土地及房產均屬於融資租賃，故兩者之價值已無需進行分攤。基於本集團 2009 年之年度報告內附註第 2.17 點所述的原因，本集團未有於財務報表內對其土地及房產進行分別核算，故採納此修訂將不會對集團構成影響。

As the transaction values in the Hong Kong property market have typically demonstrated that the market believes the lease term specified in land leases will be capable of extension for a nominal amount, risks and rewards of leaseholds land have already been substantially transferred to the lessee. Split of the land and buildings elements is no longer necessary as both of them are finance lease. The adoption of this amendment does not have an impact on the Group as the Group has never separately accounted for its land and buildings in the financial statements (please refer to note 2.17 shown in the Group's Annual Report for 2009).



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

1. 編製基準及會計政策  
(續)

1. Basis of preparation and accounting policies (continued)

會計政策 (續)

Accounting policies (continued)

- 香港會計準則第 27 號 (經修訂)「綜合及獨立財務報表」。該經修訂的準則要求若沒有導致失去控制權，母公司對附屬公司所擁有權益之改變需確認於其他全面收益內，以及這些交易亦不會再導致商譽或盈利及虧損的產生。該準則亦規定失去控制權時的會計處理方法。任何對該企業的剩餘權益需以公平值重新計量，並於收益表內確認為盈利或虧損。香港會計準則第 27 號 (經修訂) 於本期間內對本集團沒有影響，因為期間本集團與非控制性權益沒有任何交易。
- 其他於 2009 年頒佈的「完善香港財務報告準則」均包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示、確認或計量方面出現會計變更的修訂，以及多項與個別的香港財務報告準則相關之術語或編輯上的修訂。大部分的修訂於 2010 年 1 月 1 日起開始的會計年度生效，並容許提前應用。此等修訂預期不會對會計政策構成重大的變動。

- HKAS 27 (Revised), 'Consolidated and separate financial statements'. The revised standard requires changes in a parent's ownership interest in a subsidiary that do not result in the loss of control are accounted for within other comprehensive income and these transactions will no longer result in goodwill or gains and losses. The standard also specifies the accounting when control is lost. Any remaining interest in the entity is re-measured to fair value and a gain or loss is recognised in income statement. There has been no impact of HKAS 27 (Revised) on the current period as there have been no transactions with non-controlling interests.
- Other improvements to HKFRS made in 2009 and 2010 respectively contain numerous amendments to HKFRS which the HKICPA consider non-urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRS. Most of the amendments are effective for annual periods beginning on or after 1 January 2010, with earlier application permitted. No material changes to accounting policies are expected as a result of these amendments.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

1. 編製基準及會計政策  
(續)

1. Basis of preparation and accounting policies (continued)

會計政策 (續)

Accounting policies (continued)

已頒布並與本集團相關但尚未生效及沒有被本集團於 2010 年提前採納之準則及修訂

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2010

準則／詮釋 Standard	內容 Content	起始適用之年度 Applicable for financial years beginning on/ after
香港會計準則第24號 (經修訂) HKAS 24 (Revised)	有關連人士披露 Related Party Disclosures	2011年1月1日 1 January 2011
香港財務報告準則第9號 HKFRS 9	金融工具第1部分－分類及計量 Financial Instruments Part 1: Classification and Measurement	2013年1月1日 1 January 2013

- 香港會計準則第 24 號 (經修訂)「有關連人士披露」。本集團於 2009 年 12 月 31 日年結之年度財務報告內提前採納了對政府相關實體交易之披露要求的部分豁免。應用此經修訂準則的餘下關於有關連人士定義的修訂，將不會對本集團構成重大影響。

- HKAS 24, 'Related Party Disclosures (Revised)'. The Group early adopted the partial exemption regarding disclosure requirements for transactions with government-related entities in its annual financial statements for the year ended 31 December 2009. The application of the remainder of the revised standard which amending the definition of related parties will not have significant impact on the Group.

- 香港財務報告準則第 9 號金融工具第 1 部分－分類及計量。應用香港財務報告準則第 9 號預計將會對本集團之金融資產的分類及計量產生影響，亦會對本集團之財務報表構成相關的影響。

- HKFRS 9, 'Financial Instruments Part 1: Classification and Measurement'. The application of HKFRS 9 is expected to have an effect on the classification and measurement of financial assets of the Group and a related impact on the Group's financial statements.

- 2010 年度之年度完善已於 2010 年 5 月頒佈。此年度完善過程提供了一項工具，以處理對香港財務報告準則內的非緊急但有需要的修訂。大部分的修訂於 2011 年 1 月 1 日起開始的會計年度生效，此等修訂預期不會對會計政策構成重大的變動。

- Annual Improvements 2010 were issued in May 2010. This annual improvements process provides a vehicle for making non-urgent but necessary amendments to HKFRSs. Most of the amendments are effective for annual periods beginning on or after 1 January 2011, no material changes to accounting policies are expected as a result of these improvements.



**中期財務資料附註  
(續)**

**Notes to the Interim Financial Information (continued)**

**2. 應用會計政策時之重大會計估計及判斷      2. Critical accounting estimates and judgements in applying accounting policies**

本集團會計估計的性質及假設，均與本集團截至2009年12月31日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2009.

正如本集團於截至2009年12月31日的財務報告內所披露，本集團於2009年7月22日與證券及期貨事務監察委員會、金管局和十五家分銷銀行達成協議，根據該協議，本集團向合資格客戶購回他們持有的未到期的雷曼兄弟迷你債券（「迷你債券」）。本集團從迷你債券可收回的金額仍不確定，並且取決於一系列的因素，包括解決若干可導致不同可收回結果的法律問題。

As disclosed in the Group's financial statements for the year ended 31 December 2009, the Group entered into an agreement dated 22 July 2009 among the Securities and Futures Commission, the HKMA and 15 other distributing banks, pursuant to which the Group has repurchased from eligible customers their holdings in outstanding Lehman Brothers minibonds ("Minibonds"). The amount recoverable by the Group from the Minibonds remains uncertain and is dependent on a number of factors including resolution of certain legal matters, which may result in a wide range of recovery outcomes.

本集團最終收回的金額可能與本集團財務報告內的評估不同，並可能導致在實現該收回金額的期間，在收益表內確認一定的收益。

The final amount recovered by the Group could be different from the assessment made for the purposes of the Group's financial statements, and may result in a considerable credit being recognised in the income statement in the period when it is realised.





## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 3. 金融風險管理

### 3. Financial risk management

本集團因從事各類業務而涉及金融風險。主要金融風險包括信貸風險、市場風險（包括貨幣風險及利率風險）及流動資金風險。本附註概述總結本集團的這些風險承擔。

The Group is exposed to financial risks as a result of engaging in a variety of business activities. The principal financial risks are credit risk, market risk (including currency risk and interest rate risk) and liquidity risk. This note summarises the Group's exposures to these risks.

#### 3.1 信貸風險

#### 3.1 Credit Risk

##### A. 總貸款

##### A. Gross loans and advances

##### (a) 減值貸款

##### (a) Impaired advances

當有客觀證據反映金融資產出現一項或多項損失事件，經過評估後相信有關損失事件已影響其未來現金流，則該金融資產已出現減值損失。

A financial asset is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events that occurred and that loss event(s) has an impact on the estimated future cash flows of the financial asset that can be reliably estimated.

如有客觀證據反映金融資產已出現減值損失，有關損失按賬面值與未來現金流折現值兩者間之差額計量；金融資產已出現減值損失的客觀證據包括那些已有明顯訊息令資產持有人知悉發生了損失事件。

If there is objective evidence that an impairment loss on loans has been incurred, the amount of loss is measured as the difference between the carrying amount and the present value of estimated future cash flows generated by the financial asset. Objective evidence that a financial asset is impaired includes observable data that comes to the attention of the holder of the asset about the loss events.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(a) 減值貸款 (續)

(a) Impaired advances (continued)

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	7,996	11,057
就有關貸款作個別評估之貸款減值準備	Individually assessed loan impairment allowances made in respect of such advances	7,476	6,396
就上述有抵押品覆蓋之客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of advances to customers	823	6,095
上述有抵押品覆蓋之客戶貸款	Covered portion of advances to customers	613	5,894
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of advances to customers	7,383	5,163
總減值之客戶貸款對總客戶貸款比率	Gross impaired advances to customers as a percentage of gross advances to customers	0.04%	0.06%

貸款減值準備之撥備已考慮有關貸款之抵押品價值。

The loan impairment allowances were made after taking into account the value of collateral in respect of impaired advances.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(a) 減值貸款 (續)

(a) Impaired advances (continued)

特定分類或減值之  
客戶貸款分析如  
下：

Classified or impaired advances to customers are analysed as follows:

	2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
	港幣千元 HK\$'000	港幣千元 HK\$'000
特定分類或減值之客戶貸款總額	16,277	21,585
總特定分類或減值之客戶貸款對總客戶貸款比率	0.08%	0.12%

特定分類或減值之客戶貸款乃按《銀行業(披露)規則》內的定義界定及按本集團放款質量分類的「次級」、「呆滯」或「虧損」貸款或已被個別評估為減值貸款。

Classified or impaired advances to customers follow the definitions set out in the Banking (Disclosure) Rules and represent advances which are either classified as "substandard", "doubtful" or "loss" under the Group's classification of loan quality, or individually assessed to be impaired.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(b) 逾期超過3個月之  
貸款

(b) Advances overdue for more than 3 months

有明確到期日之貸款，若其本金或利息已逾期及仍未償還，則列作逾期貸款。須定期分期償還之貸款，若其中一次分期還款已逾期及仍未償還，則列作逾期處理。須即期償還之貸款若已向借款人送達還款通知，但借款人未按指示還款，或貸款一直超出借款人獲通知之批准貸款限額，亦列作逾期處理。

Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is past due and remains unpaid. Advances repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction or when the advances have remained continuously outside the approved limit that was advised to the borrower.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(b) 逾期超過3個月之  
貸款 (續)

(b) Advances overdue for more than 3 months (continued)

逾期超過3個月之  
貸款總額分析如  
下：

The gross amount of advances overdue for more than 3 months is analysed as follows:

	2010年6月30日 At 30 June 2010		2009年12月31日 At 31 December 2009	
	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers
客戶貸款總額，已逾期：				
- 超過3個月但不超過6個月	2,640	0.01%	33	0.00%
- 超過6個月但不超過1年	581	0.00%	1,640	0.01%
- 超過1年	6,718	0.04%	12,237	0.07%
逾期超過3個月之貸款	9,939	0.05%	13,910	0.08%
就上述之貸款作個別評估之貸款減值準備	2,862		5,970	



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(b) 逾期超過3個月之  
貸款 (續)

(b) Advances overdue for more than 3 months (continued)

	2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
就上述有抵押品覆蓋的客戶貸款之抵押品市值	16,377	13,146
上述有抵押品覆蓋之客戶貸款	7,165	9,078
上述沒有抵押品覆蓋之客戶貸款	2,774	4,832

逾期貸款或減值貸款的抵押品主要包括公司授信戶項下的商用資產如商業及住宅樓宇、個人授信戶項下的住宅按揭物業。

Collateral held against overdue or impaired loans is principally represented by charges over business assets such as commercial and residential premises for corporate loans and mortgages over residential properties for personal loans.

於 2010 年 6 月 30 日及 2009 年 12 月 31 日，沒有逾期超過 3 個月之銀行及其他金融機構貸款。

As at 30 June 2010 and 31 December 2009, there were no advances to banks and other financial institutions overdue for more than three months.







中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度

(d) Concentration of advances to customers

(i) 按行業分類之  
客戶貸款總額

(i) Sectoral analysis of gross advances to customers

根據在香港境  
內或境外以及  
借貸人從事之  
業務作出分類  
之客戶貸款總  
額分析如下：

The information concerning gross advances to customers has been analysed into loans used inside or outside Hong Kong by industry sectors of the borrowers as follows:

		2010年6月30日 At 30 June 2010					
		客戶貸款	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期*	個別評估之 貸款減值準備 Individually assessed impairment allowances	組合評估之 貸款減值準備 Collectively assessed impairment allowances
		Gross advances			Overdue*		
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	1,269,832	2.22%	-	-	-	2,552
- 物業投資	- Property investment	3,483,582	99.89%	-	-	-	11,987
- 金融業	- Financial concerns	342,339	14.11%	-	-	-	628
- 批發及零售業	- Wholesale and retail trade	581,553	84.89%	-	4,009	-	1,668
- 製造業	- Manufacturing	1,182,878	45.82%	965	20,502	966	4,625
- 運輸及運輸設備	- Transport and transport equipment	833,620	72.04%	-	78,110	-	2,450
- 休閒活動	- Recreational activities	368	100.00%	-	-	-	1
- 資訊科技	- Information technology	6,079	100.00%	-	-	-	20
- 其他	- Others	931,003	78.90%	16	1,824	21	1,554
個人	Individuals						
- 購買居者有其屋計劃、 私人機構參建居屋計 劃及租者置其屋計劃 樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	106,659	99.88%	594	1,052	-	69
- 購買其他住宅物業之貸 款	- Loans for purchase of other residential properties	3,021,427	99.92%	3,380	18,098	-	1,565
- 其他	- Others	1,160,499	91.67%	432	35,212	37	910
在香港使用之貸款總額	Total loans for use in Hong Kong	12,919,839	78.35%	5,387	158,807	1,024	28,029
貿易融資	Trade finance	1,006,431	35.86%	1,645	4,064	1,648	3,310
在香港以外使用之貸款	Loans for use outside Hong Kong	5,914,716	67.19%	9,245	9,528	4,804	17,360
客戶貸款總額	Gross advances to customers	19,840,986	72.87%	16,277	172,399	7,476	48,699



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

(i) 按行業分類之  
客戶貸款總額  
(續)

(i) Sectoral analysis of gross advances to customers (continued)

		2009年12月31日 At 31 December 2009					
		客戶貸款	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期*	個別評估之 貸款減值準備 Individually assessed impairment allowances	組合評估之 貸款減值準備 Collectively assessed impairment allowances
		Gross advances 港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	988,140	18.51%	-	-	-	2,456
- 物業投資	- Property investment	3,599,498	99.79%	-	100,479	-	12,545
- 金融業	- Financial concerns	352,747	16.29%	-	772	-	649
- 批發及零售業	- Wholesale and retail trade	652,870	79.00%	1,607	4,066	33	1,906
- 製造業	- Manufacturing	1,126,072	47.64%	1,755	4,391	1,329	4,012
- 運輸及運輸設備	- Transport and transport equipment	483,255	64.27%	-	2,009	-	1,554
- 休閒活動	- Recreational activities	444	100.00%	-	-	-	2
- 資訊科技	- Information technology	506,888	1.33%	-	-	-	884
- 其他	- Others	877,016	75.67%	23	4,477	23	1,973
個人	Individuals						
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	109,058	99.86%	694	1,291	-	82
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	2,882,192	99.98%	3,591	19,316	-	1,677
- 其他	- Others	883,417	96.60%	454	3,661	58	754
在香港使用之貸款總額	Total loans for use in Hong Kong	12,421,597	77.85%	8,124	140,462	1,443	28,494
貿易融資	Trade finance	879,279	36.33%	1,640	5,169	1,644	3,161
在香港以外使用之貸款	Loans for use outside Hong Kong	4,995,920	71.44%	11,821	12,337	3,309	14,911
客戶貸款總額	Gross advances to customers	18,296,796	74.10%	21,585	157,968	6,396	46,566

\* 有明確到期日之貸款，若其本金或利息已逾期及仍未償還，則列作逾期貸款。

\* Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

- (ii) 按地理區域分  
類之客戶貸款  
總額及逾期貸  
款

- (ii) Geographical analysis of gross advances to customers and overdue advances

下列關於客  
戶貸款總額  
和逾期貸款  
之地理區域  
分析是根據  
交易對手之  
所在地，並已  
顧及有關貸  
款之風險轉  
移因素。

The following geographical analysis of gross advances to customers and overdue advances is based on the location of the counterparties, after taking into account the transfer of risk in respect of such advances where appropriate.

客戶貸款總額

Gross advances to customers

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
香港	Hong Kong	15,735,090	14,974,264
中國內地	Mainland China	3,832,276	3,084,542
其他	Others	273,620	237,990
		<b>19,840,986</b>	<b>18,296,796</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

(ii) 按地理區域分  
類之客戶貸款  
總額及逾期貸  
款 (續)

(ii) Geographical analysis of gross advances to customers and overdue advances  
(continued)

客戶貸款總額  
(續)

Gross advances to customers (continued)

就客戶貸款總  
額作組合評  
估之貸款減  
值準備

Collectively assessed loan impairment allowances in respect of the gross  
advances to customers

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
香港	Hong Kong	36,761	36,311
中國內地	Mainland China	11,253	9,597
其他	Others	685	658
		<b>48,699</b>	<b>46,566</b>

逾期貸款

Overdue advances

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
香港	Hong Kong	164,840	142,347
中國內地	Mainland China	7,559	15,621
其他	Others	-	-
		<b>172,399</b>	<b>157,968</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

(ii) 按地理區域分  
類之客戶貸款  
總額及逾期貸  
款 (續)

(ii) Geographical analysis of gross advances to customers and overdue advances  
(continued)

逾期貸款 (續)

Overdue advances (continued)

就逾期貸款作  
個別評估之  
貸款減值準  
備

Individually assessed loan impairment allowances in respect of the  
overdue advances

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
81	3,454
2,781	2,937
-	-
<b>2,862</b>	<b>6,391</b>

就逾期貸款  
作組合評估  
之貸款減值  
準備

Collectively assessed loan impairment allowances in respect of the  
overdue advances

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
910	611
14	34
-	-
<b>924</b>	<b>645</b>





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

(ii) 按地理區域分  
類之客戶貸款  
總額及逾期貸  
款 (續)

(ii) Geographical analysis of gross advances to customers and overdue advances  
(continued)

特定分類或  
減值貸款

Classified or impaired advances

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
港幣千元 HK\$'000	港幣千元 HK\$'000
9,061	14,087
7,216	7,498
-	-
<b>16,277</b>	<b>21,585</b>

就特定分類  
或減值貸款  
作個別評估  
之貸款減值  
準備

Individually assessed loan impairment allowances in respect of the  
classified or impaired advances

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
港幣千元 HK\$'000	港幣千元 HK\$'000
4,695	3,459
2,781	2,937
-	-
<b>7,476</b>	<b>6,396</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款 (續)

A. Gross loans and advances (continued)

(d) 客戶貸款集中度  
(續)

(d) Concentration of advances to customers (continued)

(ii) 按地理區域分  
類之客戶貸  
款總額及逾  
期貸款 (續)

(ii) Geographical analysis of gross advances to customers and overdue advances  
(continued)

特定分類或  
減值貸款  
(續)

Classified or impaired advances (continued)

就特定分類  
或減值貸款  
作組合評估  
之貸款減值  
準備

Collectively assessed loan impairment allowances in respect of the  
classified or impaired advances

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
2	8
13	13
-	-
<b>15</b>	<b>21</b>

B. 收回資產

B. Repossessed assets

本集團於 2010 年 6 月 30 日及 2009 年 12 月 31 日並無持有的收回資產。這包括本集團通過對抵押資產取得處置或控制權 (如通過法律程序或業主自願交出抵押資產方式取得) 而對借款人的債務進行全數或部分減除的資產。

Reposessed assets comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the borrowers concerned) for release in full or in part of the obligations of the borrowers. The Group did not hold any reposessed assets as at of 30 June 2010 and 31 December 2009.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

C. 債務證券

C. Debt securities

下表為以信貸評級及信貸風險性質分析之債務證券賬面值，並按穆迪評級或其他同等評級對個別投資債券的評級分類。

The table below represents an analysis of the carrying value of debt securities by credit rating and credit risk characteristic, based on Moody's ratings or their equivalent to the respective issues of the debt securities.

		2010年6月30日 At 30 June 2010					
		Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計	
		Aaa	Aa1 to Aa3	A1 to A3	Unrated	Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
可供出售證券	Available-for-sale securities	-	362,972	230,975	28,023	957,962	1,579,932
持有至到期日證券	Held-to-maturity securities	-	763,615	324,559	-	1,381,043	2,469,217
貸款及應收款	Loans and receivables	-	-	-	-	9	9
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	1,005,441	-	-	1,005,441
總計	Total	-	1,126,587	1,560,975	28,023	2,339,014	5,054,599

		2009年12月31日 At 31 December 2009					
		Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計	
		Aaa	Aa1 to Aa3	A1 to A3	Unrated	Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
可供出售證券	Available-for-sale securities	-	232,094	228,079	27,795	600,434	1,088,402
持有至到期日證券	Held-to-maturity securities	-	828,775	1,462,243	2,439	1,637,017	3,930,474
貸款及應收款	Loans and receivables	-	-	-	-	9	9
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	569,372	223,744	-	793,116
總計	Total	-	1,060,869	2,259,694	253,978	2,237,460	5,812,001



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

C. 債務證券 (續)

C. Debt securities (continued)

就以上沒有評級的  
債務證券，按發行  
人之評級分析如  
下：

For the above debt securities with no issue rating, their issuer ratings are analysed as follows:

		2010年6月30日 At 30 June 2010					
		Aa1 至 Aa3		A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	131,167	573,079	19,921	233,795	-	957,962
持有至到期日證券	Held-to-maturity securities	-	1,224,982	156,061	-	-	1,381,043
貸款及應收款	Loans and receivables	-	-	-	-	9	9
總計	Total	131,167	1,798,061	175,982	233,795	9	2,339,014

  

		2009年12月31日 At 31 December 2009					
		Aa1 至 Aa3		A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	-	208,387	158,979	233,068	-	600,434
持有至到期日證券	Held-to-maturity securities	-	791,967	845,050	-	-	1,637,017
貸款及應收款	Loans and receivables	-	-	-	-	9	9
總計	Total	-	1,000,354	1,004,029	233,068	9	2,237,460



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險

3.2 Market Risk

A. 匯率風險

A. Currency risk

下表概述了本集團於 2010 年 6 月 30 日及 2009 年 12 月 31 日之外幣匯率風險承擔。表內以折合港元賬面值列示資產及負債，並按原幣分類。

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2010 and 31 December 2009. Included in the tables are the assets and liabilities at carrying amounts in HK\$ equivalent, categorised by the original currency.

2010 年 6 月 30 日

At 30 June 2010

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>								
<b>Assets</b>								
庫存現金及在銀行及其他金融機構的結餘	1,360,111	1,928,789	2,498,174	282,052	5,963	187,366	1,026,466	7,288,921
Cash and balances with banks and other financial institutions								
一至十二個月內到期之銀行及其他金融機構存款	195,731	3,500,337	404,072	-	-	-	500,763	4,600,903
Placements with banks and other financial institutions maturing between one and twelve months								
界定為以公平值變化計入損益之金融資產	-	1,005,441	-	-	-	-	-	1,005,441
Financial assets designated at fair value through profit or loss								
衍生金融工具	-	2,119	327,051	-	-	-	-	329,170
Derivative financial instruments								
貸款及其他賬項	1,552,012	5,614,313	13,093,697	26,757	40,161	-	62,877	20,389,817
Advances and other accounts								
證券投資								
Investment in securities								
- 可供出售證券	278,919	233,679	277,768	192	-	-	833,538	1,624,096
- Available-for-sale securities								
- 持有至到期日證券	-	623,736	1,845,481	-	-	-	-	2,469,217
- Held-to-maturity securities								
- 貸款及應收款	-	4	5	-	-	-	-	9
- Loans and receivables								
投資物業	-	-	111,560	-	-	-	-	111,560
Investment properties								
物業、廠房及設備	12,636	-	658,480	-	-	-	-	671,116
Properties, plant and equipment								
其他資產 (包括遞延稅項資產)	66,421	20,902	561,860	691	4,618	1	3,106	657,599
Other assets (including deferred tax assets)								
<b>資產總額</b>	<b>3,465,830</b>	<b>12,929,320</b>	<b>19,778,148</b>	<b>309,692</b>	<b>50,742</b>	<b>187,367</b>	<b>2,426,750</b>	<b>39,147,849</b>
<b>Total assets</b>								



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

A. 匯率風險 (續)

A. Currency risk (continued)

		2010年6月30日						
		At 30 June 2010						
		人民幣	美元	港元	歐羅	日圓	英鎊	其他
		Renminbi	US Dollars	HK Dollars	Euro	Japanese Yen	Pound Sterling	Others
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	-	(196,417)	(18,664)	(8,773)	(1,065)	-	(24,158)
衍生金融工具	Derivative financial instruments	-	(38,122)	(167,408)	-	-	-	(205,530)
客戶存款	Deposits from customers	(2,969,704)	(5,331,607)	(21,588,388)	(378,743)	(38,428)	(328,888)	(2,392,847)
其他賬項及準備 (包括稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	(67,516)	(252,427)	(952,826)	(9,722)	(7,435)	(3,175)	(71,842)
負債總額	Total liabilities	(3,037,220)	(5,818,573)	(22,727,286)	(397,238)	(46,928)	(332,063)	(2,488,847)
資產負債表頭寸淨值	Net on-balance sheet position	428,610	7,110,747	(2,949,138)	(87,546)	3,814	(144,696)	(62,097)
表外資產負債頭寸淨值*	Off-balance sheet net notional position*	6,324	(6,890,350)	6,725,489	88,012	(3,855)	145,160	89,366
或然負債及承擔	Contingent liabilities and commitments	97,834	975,394	3,588,462	49,255	71,560	4,787	4,448





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

A. 匯率風險 (續)

A. Currency risk (continued)

2009年12月31日

At 31 December 2009

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>								
庫存現金及在銀行及其他金融機構的結餘								
一至十二個月內到期之銀行及其他金融機構存款								
界定為以公平值變化計入損益之金融資產								
衍生金融工具								
貸款及其他賬項								
證券投資								
- 可供出售證券								
- 持有至到期日證券								
- 貸款及應收款								
投資物業								
物業、廠房及設備								
其他資產 (包括遞延稅項資產)								
<b>資產總額</b>								
	2,826,987	10,030,419	23,286,022	339,565	556,032	328,328	2,577,516	39,944,869



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

A. 匯率風險 (續)

A. Currency risk (continued)

2009年12月31日

At 31 December 2009

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>								
<b>Liabilities</b>								
銀行及其他金融機構之存款及結餘								
Deposits and balances of banks and other financial institutions	(114,306)	(319,247)	(13,617)	(7,194)	(4,467)	-	(9,895)	(468,726)
衍生金融工具								
Derivative financial instruments	-	(12,941)	(151,445)	-	-	-	-	(164,386)
客戶存款								
Deposits from customers	(2,276,459)	(6,103,995)	(22,763,597)	(326,323)	(45,281)	(303,791)	(1,997,809)	(33,817,255)
其他賬項及準備(包括本年稅項及遞延稅項負債)								
Other accounts and provisions (including current and deferred tax liabilities)	(55,892)	(295,780)	(960,714)	(19,948)	(1,723)	(4,573)	(65,747)	(1,404,377)
<b>負債總額</b>								
<b>Total liabilities</b>	(2,446,657)	(6,731,963)	(23,889,373)	(353,465)	(51,471)	(308,364)	(2,073,451)	(35,854,744)
資產負債表頭寸淨值								
Net on-balance sheet position	380,330	3,298,456	(603,351)	(13,900)	504,561	19,964	504,065	4,090,125
表外資產負債頭寸淨值*								
Off-balance sheet net notional position*	1,722	(2,875,382)	4,101,720	14,120	(503,954)	(47,865)	(496,189)	194,172
或然負債及承擔								
Contingent liabilities and commitments	120,659	1,649,489	3,283,530	50,415	76,336	417	4,304	5,185,150

\* 表外資產負債頭寸淨值指外匯衍生金融工具的名義合約數額淨值。外匯衍生金融工具主要用來減低本集團之匯率變動風險。

\* Off-balance sheet net notional position represents the net notional amounts of foreign currency derivative financial instruments, which are principally used to reduce the Group's exposure to currency movements.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

B. 利率風險

B. Interest rate risk

下表概述了本集團於2010年6月30日及2009年12月31日的利率風險承擔。表內以賬面值列示資產及負債，並按重定息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's exposure to interest rate risk as at 30 June 2010 and 31 December 2009. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		2010年6月30日 At 30 June 2010					
		一個月內	一至三個月	三至十二個月	一至五年	五年以上	不計息 Non-interest bearing
		Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>						
庫存現金及在銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	6,896,761	-	-	-	-	392,160
一至十二個月內到期之銀行及其他金融機構存款	Placements with banks and other financial institutions maturing between one and twelve months	-	2,803,669	1,797,234	-	-	4,600,903
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	141,019	494,573	369,849	1,005,441
衍生金融工具	Derivative financial instruments	-	-	-	-	-	329,170
貸款及其他賬項	Advances and other accounts	15,519,289	2,653,122	2,189,926	14,940	12,540	20,389,817
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	160,490	1,195,737	-	223,705	-	44,164
- 持有至到期日證券	- Held-to-maturity securities	822,046	1,322,612	-	324,559	-	2,469,217
- 貸款及應收款	- Loans and receivables	-	-	-	-	-	9
投資物業	Investment properties	-	-	-	-	-	111,560
物業、廠房及設備	Properties, plant and equipment	-	-	-	-	-	671,116
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	-	657,599
<b>資產總額</b>	<b>Total assets</b>	<b>23,398,586</b>	<b>7,975,140</b>	<b>4,128,179</b>	<b>1,057,777</b>	<b>382,389</b>	<b>39,147,849</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		2010年6月30日 At 30 June 2010					
		一個月內 Up to 1 month	一至三個月 1-3 months	三至十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	總計 Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	(46,618)	-	-	-	-	(202,459)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(205,530)
客戶存款	Deposits from customers	(23,894,794)	(3,603,401)	(3,950,962)	(223,760)	-	(1,355,688)
其他賬項及準備 (包括稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	(401,641)	-	-	-	-	(963,302)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(24,343,053)</b>	<b>(3,603,401)</b>	<b>(3,950,962)</b>	<b>(223,760)</b>	<b>-</b>	<b>(2,726,979)</b>
利率敏感度缺口	Interest sensitivity gap	(944,467)	4,371,739	177,217	834,017	382,389	(521,201)
							4,299,694



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		2009年12月31日 At 31 December 2009					
		一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>						
庫存現金及在銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	7,341,290	-	-	-	-	646,287
一至十二個月內到期之銀行及其他金融機構存款	Placements with banks and other financial institutions maturing between one and twelve months	-	3,775,781	1,749,595	-	-	5,525,376
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	-	526,187	266,929	793,116
衍生金融工具	Derivative financial instruments	-	-	-	-	-	349,936
貸款及其他賬項	Advances and other accounts	15,134,791	2,709,807	705,912	24,375	7,483	18,582,368
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	139,320	673,548	182,726	92,808	-	45,352
- 持有至到期日證券	- Held-to-maturity securities	696,787	2,072,561	998,509	162,617	-	3,930,474
- 貸款及應收款	- Loans and receivables	-	-	-	-	-	9
投資物業	Investment properties	-	-	-	-	-	78,800
物業、廠房及設備	Properties, plant and equipment	-	-	-	-	-	657,463
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	-	905,996
<b>資產總額</b>	<b>Total assets</b>	<b>23,312,188</b>	<b>9,231,697</b>	<b>3,636,742</b>	<b>805,987</b>	<b>274,412</b>	<b>39,944,869</b>
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	(237,305)	(114,306)	-	-	-	(117,115)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(164,386)
客戶存款	Deposits from customers	(25,691,917)	(4,267,882)	(2,353,052)	(33,625)	-	(1,470,779)
其他賬項及準備 (包括本年稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	(445,570)	-	-	-	-	(958,807)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(26,374,792)</b>	<b>(4,382,188)</b>	<b>(2,353,052)</b>	<b>(33,625)</b>	<b>-</b>	<b>(35,854,744)</b>
利率敏感度缺口	Interest sensitivity gap	(3,062,604)	4,849,509	1,283,690	772,362	274,412	(27,244)



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險

3.3 Liquidity Risk

A. 流動資金比率

A. Liquidity ratio

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009
平均流動資金比率	Average liquidity ratio	<u><b>42.95%</b></u>	<u>45.89%</u>

平均流動資金比率是以本銀行期內每月平均流動資金比率的簡單平均值計算。

The average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of the Bank for the period.

流動資金比率是根據《銀行業條例》附表四及以單獨基準（即只包括香港辦事處）計算。

The liquidity ratio is computed on the solo basis (the Hong Kong offices only) and is in accordance with the Fourth Schedule to the Banking Ordinance.





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

B. 到期日分析

B. Maturity analysis

下表為本集團之資產及負債於2010年6月30日及2009年12月31日的到期日分析，並按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

Tables below analyse assets and liabilities of the Group as at 30 June 2010 and 31 December 2009 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		2010年6月30日 At 30 June 2010						
		即期 On demand	一個月內 Up to 1 month	一至三個月 1-3 months	三至十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不確定 日期 Indefinite
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及在銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	1,580,749	5,708,172	-	-	-	-	-
一至十二個月內到期之銀行及其他金融機構存款	Placements with banks and other financial institutions maturing between one and	-	-	2,803,669	1,797,234	-	-	-
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss							
- 界定為以公平值變化計入損益之債務證券	- debt securities designated at fair value through profit or loss							
- 其他	- others	-	-	-	141,019	494,573	369,849	-
衍生金融工具	Derivative financial instruments	306,411	5,955	2,621	12,682	599	902	-
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	- advances to customers	1,218,354	1,024,939	1,233,035	4,362,358	6,048,376	5,854,213	43,536
- 貿易票據	- trade bills	-	170,495	88,847	236,766	-	-	-
- 銀行及其他金融機構貸款	- advances to banks and other financial institutions	-	17,876	91,022	-	-	-	-
證券投資	Investment in securities							
- 可供出售之債務證券	- debt securities held for available-for-sale							
- 持有之存款證	- certificates of deposit held	-	132,468	518,606	-	155,800	-	-
- 其他	- others	-	28,023	287,652	-	457,383	-	-
- 持有至到期日之債務證券	- debt securities held for held-to-maturity							
- 持有之存款證	- certificates of deposit held	-	-	-	156,061	-	-	-
- 其他	- others	-	822,046	867,374	299,177	324,559	-	-
- 貸款及應收款之債務證券	- debt securities held for loans and receivables	-	-	-	-	-	-	9
- 股份證券	- equity securities	-	-	-	-	-	-	44,164
投資物業	Investment properties	-	-	-	-	-	-	111,560
物業、廠房及設備	Properties, plant and	-	-	-	-	-	-	671,116
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	11,478	626,728	-	18,787	81	-	525
<b>資產總額</b>	<b>Total assets</b>	<b>3,116,992</b>	<b>8,536,702</b>	<b>5,892,826</b>	<b>7,024,084</b>	<b>7,481,371</b>	<b>6,224,964</b>	<b>870,910</b>
								<b>39,147,849</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

B. 到期日分析 (續)

B. Maturity analysis (continued)

		2010年6月30日 At 30 June 2010						
		即期 On demand	一個月內 Up to 1 month	一至三個月 1-3 months	三至十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不確定日期 Indefinite
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	(202,459)	(46,618)	-	-	-	-	-
衍生金融工具	Derivative financial instruments	(132,852)	(21,999)	(1,018)	(14,702)	(13,952)	(21,007)	-
客戶存款	Deposits from customers	(18,627,948)	(6,622,534)	(3,603,401)	(3,950,962)	(223,760)	-	-
其他賬項及準備(包括稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	(423,920)	(662,130)	(142,973)	(38,917)	(97,003)	-	-
<b>負債總額</b>	<b>Total liabilities</b>	<b>(19,387,179)</b>	<b>(7,353,281)</b>	<b>(3,747,392)</b>	<b>(4,004,581)</b>	<b>(334,715)</b>	<b>(21,007)</b>	<b>-</b>
流動資金缺口	Net liquidity gap	(16,270,187)	1,183,421	2,145,434	3,019,503	7,146,656	6,203,957	870,910



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

B. 到期日分析 (續)

B. Maturity analysis (continued)

		2009年12月31日 At 31 December 2009							總計 Total
		即期 On demand	一個月內 Up to 1 month	一至三個月 1-3 months	三至十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不確定日期 Indefinite	
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>								
庫存現金及在銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	1,507,141	6,480,436	-	-	-	-	-	7,987,577
一至十二個月內到期之銀行及其他金融機構存款	Placements with banks and other financial institutions maturing between one and twelve months	-	-	3,775,781	1,749,595	-	-	-	5,525,376
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss								
- 界定為以公平值變化計入損益之債務證券	- debt securities designated at fair value through profit or loss								
- 其他	- others	-	-	-	-	526,186	266,930	-	793,116
衍生金融工具	Derivative financial instruments	307,835	33,005	2,049	2,713	1,440	2,894	-	349,936
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	1,147,899	725,228	1,856,763	3,576,698	5,392,083	5,490,192	54,971	18,243,834
- 貿易票據	- trade bills	-	160,994	175,094	2,446	-	-	-	338,534
- 銀行及其他金融機構貸款	- advances to banks and other financial institutions	-	-	-	-	-	-	-	-
證券投資	Investment in securities								
- 可供出售之債務證券	- debt securities held for available-for-sale								
- 持有之存款證	- certificates of deposit held	-	139,319	208,386	77,710	155,359	-	-	580,774
- 其他	- others	-	-	-	182,726	324,902	-	-	507,628
- 持有至到期日之債務證券	- debt securities held for held-to-maturity								
- 持有之存款證	- certificates of deposit held	-	-	-	240,733	156,041	-	-	396,774
- 其他	- others	-	470,541	99,999	2,502,575	460,585	-	-	3,533,700
- 貸款及應收款之債務證券	- debt securities held for loans and receivables	-	-	-	-	-	-	9	9
- 股份證券	- equity securities	-	-	-	-	-	-	45,352	45,352
投資物業	Investment properties	-	-	-	-	-	-	78,800	78,800
物業、廠房及設備	Properties, plant and equipment	-	-	-	-	-	-	657,463	657,463
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	3,680	869,933	-	31,787	71	-	525	905,996
<b>資產總額</b>	<b>Total assets</b>	<b>2,966,555</b>	<b>8,879,456</b>	<b>6,118,072</b>	<b>8,366,983</b>	<b>7,016,667</b>	<b>5,760,016</b>	<b>837,120</b>	<b>39,944,869</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

B. 到期日分析 (續)

B. Maturity analysis (continued)

		2009 年 12 月 31 日							
		At 31 December 2009							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances of banks and other financial institutions	(117,116)	(237,304)	(114,306)	-	-	-	-	(468,726)
衍生金融工具	Derivative financial instruments	(137,734)	(11,646)	(87)	(2,372)	(8,184)	(4,363)	-	(164,386)
客戶存款	Deposits from customers	(19,931,915)	(7,190,776)	(4,267,882)	(2,393,057)	(33,625)	-	-	(33,817,255)
其他賬項及準備（包括稅項及遞延稅項負債）	Other accounts and provisions (including current and deferred tax liabilities)	(532,181)	(595,433)	(154,328)	(33,126)	(89,309)	-	-	(1,404,377)
負債總額	Total liabilities	(20,718,946)	(8,035,159)	(4,536,603)	(2,428,555)	(131,118)	(4,363)	-	(35,854,744)
流動資金缺口	Net liquidity gap	(17,752,391)	844,297	1,581,469	5,938,428	6,885,549	5,755,653	837,120	4,090,125



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

B. 到期日分析 (續)

B. Maturity analysis (continued)

上述到期日分類乃按照《銀行業(披露)規則》之相關條文而編製。本集團將逾期不超過 1 個月之貸款及債務證券申報為「即期」資產。對於按不同款額或分期償還之資產，只有該資產中實際逾期之部分被視作逾期。其他未到期之部分仍繼續根據剩餘期限申報，但假若對該資產之償還能力有疑慮，則將該等款項列為「不確定日期」。上述列示之資產已扣除任何相關準備(如有)。

按尚餘到期日對債券資產之分析是為符合《銀行業(披露)規則》之相關條文而披露的。所作披露不代表此等證券將持有至到期日。

The above maturity classifications have been prepared in accordance with relevant provisions under the Banking (Disclosure) Rules. The Group has reported assets such as advances and debt securities which have been overdue for not more than one month as "Repayable on demand". In the case of an asset that is repayable by different payments or instalments, only that portion of the asset that is actually overdue is reported as overdue. Any part of the asset that is not due is reported according to the residual maturity unless the repayment of the asset is in doubt in which case the amount is reported as "Indefinite". The above assets are stated after deduction of provisions, if any.

The analysis of debt securities by remaining period to maturity is disclosed in order to comply with relevant provisions under the Banking (Disclosure) Rules. The disclosure does not imply that the securities will be held to maturity.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.4 資本管理

3.4 Capital Management

(a) 資本充足比率

(a) Capital adequacy ratio

		2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
資本充足比率	Capital adequacy ratio	15.49%	15.06%
核心資本比率	Core capital ratio	14.62%	14.29%

資本比率乃根據《銀行業(資本)規則》及按金管局就監管規定要求以合併基準計算本銀行之本地辦事處及海外分行財務狀況的比率。

The capital ratios are computed on the combined basis that comprises the positions of Bank's local offices and overseas branches specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

按會計及監管要求所採用不同之綜合基礎，對其差異之描述見於第 98 頁「其他資料 – 本銀行之附屬公司」。

The differences between the basis of consolidation for accounting and regulatory purposes are described in "Additional Information – Subsidiaries of the Bank" on page 98.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.4 資本管理 (續)

3.4 Capital Management (continued)

(b) 扣減後的資本基礎成份

(b) Components of capital base after deductions

用於計算以上2010年6月30日及2009年12月31日之資本充足比率及已匯報金管局之扣減後的合併資本基礎分析如下：

The combined capital base after deductions used in the calculation of the above capital adequacy ratio as at 30 June 2010 and 31 December 2009 and reported to the HKMA is analysed as follows:

	2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
核心資本：		
繳足股款的普通股股本	300,000	300,000
儲備	3,095,043	2,845,085
損益賬	139,220	255,303
	<b>3,534,263</b>	3,400,388
核心資本之扣減	<b>(12,261)</b>	<b>(12,257)</b>
核心資本	<b>3,522,002</b>	3,388,131
附加資本：		
房產及投資物業重估儲備	224	224
重估可供出售證券之公平值收益	1,123	715
重估界定為以公允價值變化計入損益之債務證券之公平收益	7,245	-
按組合評估之貸款減值準備	48,699	46,566
法定儲備	164,045	149,257
	<b>221,336</b>	196,762
附加資本之扣減	<b>(12,262)</b>	<b>(12,257)</b>
附加資本	<b>209,074</b>	184,505
扣減後的資本基礎總額	<b>3,731,076</b>	3,572,636



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 淨利息收入

4. Net interest income

	半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
<b>利息收入</b>	<b>Interest income</b>	
現金及存放於同業和其他金融機構的款項	Cash and due from banks and other financial institutions	65,759 108,312
客戶貸款	Advances to customers	272,231 240,340
上市證券投資	Listed investments	32,933 4,960
非上市證券投資	Unlisted investments	36,274 52,557
其他	Others	4,317 2,902
	<b>411,514</b>	<b>409,071</b>
<b>利息支出</b>	<b>Interest expense</b>	
同業、客戶及其他金融機構存放的款項	Due to banks, customers and other financial institutions	(58,675) (83,874)
其他	Others	(1,204) (547)
	<b>(59,879)</b>	<b>(84,421)</b>
<b>淨利息收入</b>	<b>Net interest income</b>	<b>351,635 324,650</b>

2010 年上半年之利息收入包括港幣 3,000 元 (2009 年上半年: 港幣 207,000 元) 被界定為減值貸款的確認利息。

Included within interest income is HK\$3,000 (first half of 2009: HK\$207,000) of interest with respect to income recognised on advances classified as impaired for the first half of 2010.

非以公平值變化計入損益之金融資產與金融負債所產生的利息收入及利息支出分別為港幣 387,878,000 元 (2009 年上半年: 港幣 401,209,000 元) 及港幣 59,879,000 元 (2009 年上半年: 港幣 76,489,000 元)。

Included within interest income and interest expense are HK\$387,878,000 (first half of 2009: HK\$401,209,000) and HK\$59,879,000 (first half of 2009: HK\$76,489,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

自 2009 年 1 月 1 日, 屬交易性利率衍生工具的利息收入及支出已由「淨利息收入」重新分類至「淨交易性(虧損)/收益」。對相關項目並沒有重大影響, 比較數據並已重新分類, 以符合本年之呈報方式。

With effect from 1 January 2009, interest income and expense for interest rate derivatives held for trading have been reclassified from "Net interest income" to "Net trading (loss)/ gain". The impact on the respective line items is not material and the comparative figures have been reclassified to conform with the current year's presentation.





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

5. 淨服務費及佣金收入

5. Net fees and commission income

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
<b>服務費及佣金收入</b>	<b>Fees and commission income</b>		
證券經紀	Securities brokerage		
- 股票	- Stockbroking	69,042	79,526
- 債券	- Bonds	126	122
匯票佣金	Bills commissions	20,695	19,800
貸款佣金	Loan commissions	14,843	7,981
保險	Insurance	13,601	8,203
繳款服務	Payment services	12,862	9,518
保管箱	Safe deposit box	6,102	5,735
基金分銷	Funds distribution	1,575	1,825
資訊調查	Information search	1,331	1,285
其他	Others	4,432	3,611
		<b>144,609</b>	<b>137,606</b>
<b>服務費及佣金支出</b>	<b>Fees and commission expenses</b>		
證券經紀	Securities brokerage	(11,446)	(12,930)
繳款服務	Payment services	(1,044)	(992)
其他	Others	(6,272)	(6,468)
		<b>(18,762)</b>	<b>(20,390)</b>
<b>淨服務費及佣金收入</b>	<b>Net fees and commission income</b>	<b>125,847</b>	<b>117,216</b>
其中源自	Of which arise from		
- 非以公平值變化計入損益之 金融資產或負債	- financial assets or financial liabilities not at fair value through profit or loss		
- 服務費及佣金收入	- Fees and commission income	20,421	18,087
- 服務費及佣金支出	- Fees and commission expenses	(1)	-
		<b>20,420</b>	<b>18,087</b>
- 信託及其他受託活動	- trust and other fiduciary activities		
- 服務費及佣金收入	- Fees and commission income	4,178	4,720
- 服務費及佣金支出	- Fees and commission expenses	(1,514)	(1,214)
		<b>2,664</b>	<b>3,506</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

6. 淨交易性(虧損)/ 收益 6. Net trading (loss)/ gain

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益/(虧損)源自：	Net gain/ (loss) from:		
- 外匯交易及外匯交易產品	- foreign exchange and foreign exchange products	13,735	18,418
- 利率工具	- interest rate instruments	(36,501)	(1,163)
		<u>(22,766)</u>	<u>17,255</u>

自 2009 年 1 月 1 日，屬交易性利率衍生工具的利息收入及支出已由「淨利息收入」重新分類至「淨交易性(虧損)/ 收益」。對相關項目並沒有重大影響，比較數據並已重新分類，以符合本年之呈報方式。

With effect from 1 January 2009, interest income and expense for interest rate derivatives held for trading have been reclassified from "Net interest income" to "Net trading (loss)/ gain". The impact on the respective line items is not material and the comparative figures have been reclassified to conform with the current year's presentation.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

7. 其他經營收入

7. Other operating income

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 非上市證券投資	- unlisted investments	2,731	2,854
投資物業之租金總收入	Gross rental income from investment properties	1,819	1,698
減：有關投資物業之支出	Less: Outgoings in respect of investment properties	-	(3)
其他	Others	24	57
		<b>4,574</b>	<b>4,606</b>

於期內及 2009 年上半年度  
「有關投資物業之支出」中並  
未有屬於未出租投資物業之  
直接經營支出。

There are no direct operating expenses related to investment properties that were not let during the first half of 2010 and 2009.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

8. 減值準備淨撥回

8. Net reversal of impairment allowances

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
<b>客戶貸款</b>	<b>Advances to customers</b>		
個別評估	Individually assessed		
- 新提準備	- new allowances	(1,389)	(6,401)
- 撥回	- releases	315	6,180
- 收回已撇銷賬項	- recoveries	4,104	6,562
按個別評估貸款減值準備淨撥回	Net reversal of individually assessed loan impairment allowances	3,030	6,341
組合評估	Collectively assessed		
- 新提準備	- new allowances	(2,125)	-
- 撥回	- releases	-	6,355
按組合評估貸款減值準備淨(撥備)/ 撥回	Net (charge)/ reversal of collectively assessed loan impairment allowances	(2,125)	6,355
貸款減值準備淨撥回	Net reversal of loan impairment allowances	905	12,696
<b>其他</b>	<b>Others</b>	(35)	702
<b>減值準備淨撥回</b>	<b>Net reversal of impairment allowances</b>	<b>870</b>	<b>13,398</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

9. 經營支出

9. Operating expenses

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
人事費用（包括董事酬金）	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- salaries and other costs	77,655	77,686
- 退休成本	- pension cost	7,023	7,768
		<u>84,678</u>	<u>85,454</u>
房產及設備支出（不包括折舊）	Premises and equipment expenses (excluding depreciation)		
- 房產租金	- rental of premises	11,224	10,452
- 資訊科技	- information technology	14,134	13,686
- 其他	- others	2,505	2,405
		<u>27,863</u>	<u>26,543</u>
折舊	Depreciation	7,057	7,035
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	400	400
其他經營支出	Other operating expenses	19,677	34,752
		<u>139,675</u>	<u>154,184</u>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

10. 投資物業公平值調整之淨收益      10. Net gain from fair value adjustments on investment properties

	半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
投資物業公平值調整之 淨收益	8,260	8,100

11. 出售物業、廠房及設備之淨收益      11. Net gain from disposal of properties, plant and equipment

	半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
出售其他固定資產之淨收益	14	-



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

12. 稅項

12. Taxation

簡要綜合收益表內之稅項組成如下：

Taxation in the condensed consolidated income statement represents:

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
香港利得稅	Hong Kong profits tax		
- 本期稅項	- current period taxation	45,000	45,000
- 往年超額撥備	- over-provision in prior years	(500)	-
計入遞延稅項	Deferred tax charge	4,619	4,029
香港利得稅	Hong Kong profits tax	49,119	49,029
海外稅項	Overseas taxation	11,806	9,588
		<b>60,925</b>	<b>58,617</b>

香港利得稅乃按照截至 2010 年上半年估計應課稅溢利依稅率 16.5% (2009 年：16.5%) 提撥準備。海外溢利之稅款按照 2010 年上半年估計應課稅溢利依集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2009: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2010. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2010 at the rates of taxation prevailing in the countries in which the Group operates.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

12. 稅項 (續)

12. Taxation (continued)

本集團除稅前溢利產生的  
實際稅項，與根據香港利得  
稅率計算的稅項差異如下：

The taxation on the Group's profit before taxation that differs from the theoretical amount that would arise using the taxation rate of Hong Kong is as follows:

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	348,289	334,028
按稅率 16.5% (2009 年：16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2009: 16.5%)	57,468	55,115
其他國家稅率差異的影響	Effect of different taxation rates in another country	4,047	2,561
無需課稅之收入	Income not subject to taxation	(601)	(724)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	511	1,665
往年超額撥備	Over-provision in prior years	(500)	-
計入稅項	Taxation charge	60,925	58,617
實際稅率	Effective tax rate	17.49%	17.55%





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

13. 股息

13. Dividends

		半年結算至 2010年6月30日 Half-year ended 30 June 2010		半年結算至 2009年6月30日 Half-year ended 30 June 2009	
		每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000
中期股息	Interim dividend	39.50	118,500	-	-

14. 庫存現金及在銀行及  
其他金融機構的結餘

14. Cash and balances with banks and other financial institutions

		2010年 6月30日 At 30 June 2010 港幣千元 HK\$'000	2009年 12月31日 At 31 December 2009 港幣千元 HK\$'000
庫存現金	Cash	159,091	142,138
在中央銀行的結餘	Balances with central banks	457,063	665,308
在銀行及其他金融機構的 結餘	Balances with banks and other financial institutions	964,595	699,695
一個月內到期之銀行及其 他金融機構存款	Placements with banks and other financial institutions maturing within one month	5,708,172	6,480,436
		<b>7,288,921</b>	<b>7,987,577</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

15. 界定為以公平值變化  
計入損益之金融資產

15. Financial assets designated at fair value through profit or loss

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
按公平值入賬	At fair value		
債務證券	Debt securities		
- 於香港上市	- Listed in Hong Kong	586,320	569,372
- 於海外上市	- Listed outside Hong Kong	419,121	223,744
		<b>1,005,441</b>	<b>793,116</b>

界定為以公平值變化計入損  
益之金融資產按發行機構之  
分類如下：

Financial assets designated at fair value through profit or loss are analysed by type of issuer as follows:

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
主權政府	Sovereigns	41,112	43,082
銀行及其他金融機構	Banks and other financial institutions	156,781	-
公司企業	Corporate entities	807,548	750,034
		<b>1,005,441</b>	<b>793,116</b>



## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 16. 衍生金融工具

### 16. Derivative financial instruments

本集團訂立下列股份權益、匯率、利率及貴金屬相關的衍生金融工具合約用作買賣及風險管理之用：

The Group enters into the following equity, foreign exchange, interest rate and bullion related derivative financial instruments for trading and risk management purposes:

遠期外匯合約是指於未來某一日期買或賣外幣的承諾。

Currency forwards represent commitments to purchase and sell foreign currency on a future date.

貨幣及利率掉期是指交換不同現金流量或商品的承諾。掉期的結果是不同貨幣或利率(如固定利率與浮動利率)的交換或以上的所有組合(如交叉貨幣利率掉期)。除某些貨幣掉期合約外，該等交易無需交換本金。

Currency and interest rate swaps are commitments to exchange one set of cash flows for another. Swaps result in an exchange of currencies or interest rates (for example, fixed rate for floating rate) or a combination of all these (i.e. cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

外匯及股份權益合約期權是指期權的賣方(出讓方)為買方(持有方)提供在未來某一特定日期或未來一定時期內按約定的價格買進(認購期權)或賣出(認沽期權)一定數量的金融工具的權利(而非承諾)的一種協定。考慮到外匯和利率風險，期權的賣方從購買方收取一定的期權費。本集團期權合約是與對手方在場外協商達成協定的或透過交易所進行(如於交易所進行買賣之期權)。

Foreign currency and equity options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of the financial instrument at a predetermined price. In consideration for the assumption of foreign exchange and interest rate risk, the seller receives a premium from the purchaser. Options are negotiated over-the-counter ("OTC") between the Group and its counterparty or traded through the stock exchange (for example, exchange-traded stock option).



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續)

16. Derivative financial instruments (continued)

本集團之衍生金融工具合約／名義合約數額及其公平值詳列於下表。資產負債表日各類型金融工具的合約／名義合約數額僅顯示了於資產負債表日之未完成交易量，而若干金融工具之合約／名義合約數額則提供了一個與簡要綜合資產負債表內所確認的公平值資產或負債的對比基礎。但是，這並不代表所涉及的未來的現金流量或當前的公平值，因而也不能反映本集團所面臨的信用風險或市場風險。隨著與衍生金融工具合約條款相關的市場利率、匯率或股份權益和貴金屬價格的波動，衍生金融工具的估值可能產生對銀行有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

The contract/notional amounts and fair values of derivative financial instruments held by the Group are set out in the following tables. The contract/notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet dates and certain of them provide a basis for comparison with fair value instruments recognised on the condensed consolidated balance sheet. However, they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Group's exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity and metal prices relative to their terms. The aggregate fair values of derivative financial instruments assets and liabilities can fluctuate significantly from time to time.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續)

16. Derivative financial instruments (continued)

以下為衍生金融工具中每項重要類別於2010年6月30日及2009年12月31日之合約／名義合約數額之摘要：

The following tables summarise the contract/notional amounts of each significant type of derivative financial instrument as at 30 June 2010 and 31 December 2009:

		2010年6月30日 At 30 June 2010		
		買賣 Trading	不符合採用 對沖會計法* Not qualified for hedge accounting*	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	4,545,766	-	4,545,766
掉期	Swaps	8,711,398	-	8,711,398
外匯交易期權合約	Foreign currency option contracts			
- 買入期權	- Options purchased	4,825	-	4,825
- 賣出期權	- Options written	4,825	-	4,825
		13,266,814	-	13,266,814
利率合約	Interest rate contracts			
掉期	Swaps	-	913,116	913,116
貴金屬合約	Bullion contracts	165,089	-	165,089
股份權益合約	Equity contracts	7,610	-	7,610
總計	Total	13,439,513	913,116	14,352,629

\* 為符合《銀行業（披露）規則》要求，需分別披露不符合採用對沖會計法資格，但與指定以公平價值經收益表入賬的金融工具一併管理的衍生金融工具。

\* Derivative transactions which do not qualify as hedges for accounting purposes but are managed in conjunction with the financial instruments designated at fair value through profit or loss are separately disclosed in compliance with the requirements set out in the Banking (Disclosure) Rules.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續) 16. Derivative financial instruments (continued)

		2009 年 12 月 31 日 At 31 December 2009		
		買賣 Trading	不符合採用 對沖會計法* Not qualified for hedge accounting*	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	3,617,148	-	3,617,148
掉期	Swaps	7,587,827	-	7,587,827
外匯交易期權合約	Foreign currency option contracts			
- 買入期權	- Options purchased	15,659	-	15,659
- 賣出期權	- Options written	15,659	-	15,659
		11,236,293	-	11,236,293
利率合約	Interest rate contracts			
掉期	Swaps	-	734,412	734,412
貴金屬合約	Bullion contracts	19,469	-	19,469
股份權益合約	Equity contracts	9,862	-	9,862
總計	Total	11,265,624	734,412	12,000,036



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續) 16. Derivative financial instruments (continued)

以下為各類衍生金融工具  
於 2010 年 6 月 30 日及  
2009 年 12 月 31 日之公平  
值摘要：

The following tables summarise the fair values of each class of derivative financial instrument as at 30 June 2010 and 31 December 2009:

		2010 年 6 月 30 日 At 30 June 2010					
		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		不符合採用 對沖會計法 Not qualified for hedge accounting			不符合採用 對沖會計法 Not qualified for hedge accounting		
		買賣 Trading	總計 Total		買賣 Trading	總計 Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	318,840	-	318,840	144,546	-	144,546
掉期	Swaps	8,108	-	8,108	22,760	-	22,760
外匯交易期權合約	Foreign currency option contracts						
- 買入期權	- Options purchased	47	-	47	-	-	-
- 賣出期權	- Options written	-	-	-	47	-	47
		326,995	-	326,995	167,353	-	167,353
利率合約	Interest rate contracts						
掉期	Swaps	-	1,613	1,613	-	37,544	37,544
貴金屬合約	Bullion contracts	460	-	460	531	-	531
股份權益合約	Equity contracts	102	-	102	102	-	102
總計	Total	327,557	1,613	329,170	167,986	37,544	205,530



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續) 16. Derivative financial instruments (continued)

		2009年12月31日 At 31 December 2009					
		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		不符合採用 對沖會計法 Not qualified for hedge accounting			不符合採用 對沖會計法 Not qualified for hedge accounting		
		買賣 Trading	總計 Total		買賣 Trading	總計 Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	310,148	-	310,148	139,926	-	139,926
掉期	Swaps	34,659	-	34,659	11,445	-	11,445
外匯交易期權合約	Foreign currency option contracts						
- 買入期權	- Options purchased	161	-	161	-	-	-
- 賣出期權	- Options written	-	-	-	161	-	161
		344,968	-	344,968	151,532	-	151,532
利率合約	Interest rate contracts						
掉期	Swaps	-	4,333	4,333	-	12,546	12,546
貴金屬合約	Bullion contracts	560	-	560	233	-	233
股份權益合約	Equity contracts	75	-	75	75	-	75
總計	Total	345,603	4,333	349,936	151,840	12,546	164,386





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

16. 衍生金融工具 (續)

16. Derivative financial instruments (continued)

上述衍生金融工具之信貸  
風險加權數額如下：

The credit risk weighted amounts of the above derivative financial instruments are as follows:

		2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts		
遠期合約	Forwards	21,763	46,823
掉期	Swaps	47,404	17,585
利率合約	Interest rate contracts		
掉期	Swaps	3,626	4,696
		<b>72,793</b>	<b>69,104</b>

信貸風險加權數額是根據  
《銀行業(資本)規則》計  
算。該數額與交易對手之情  
況及各類合約之期限特徵  
有關。

The credit risk weighted amounts are calculated in accordance with the Banking (Capital) Rules. The amounts are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

衍生金融工具之公平值或  
信貸風險加權數額並沒有  
受雙邊淨額結算安排所影  
響。

There is no effect of valid bilateral netting agreement on the fair values or the credit risk-weighted amounts of the derivative financial instruments.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

17. 貸款及其他賬項

17. Advances and other accounts

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
個人貸款	Personal loans and advances	5,295,235	4,775,088
公司貸款	Corporate loans and advances	14,545,751	13,521,708
客戶貸款	Advances to customers	19,840,986	18,296,796
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	(7,476)	(6,396)
- 按組合評估	- Collectively assessed	(48,699)	(46,566)
		(56,175)	(52,962)
貿易票據	Trade bills	496,108	338,534
銀行及其他金融機構貸款	Advances to banks and other financial institutions	108,898	-
總計	Total	20,389,817	18,582,368

於 2010 年 6 月 30 日，客戶貸款包括總貸款應計利息 港幣 36,662,000 元 (2009 年 12 月 31 日：港幣 23,808,000 元)。

As at 30 June 2010, advances to customers included accrued interest on gross advances of HK\$36,662,000 (31 December 2009: HK\$23,808,000).

於 2010 年 6 月 30 日及 2009 年 12 月 31 日，對貿易票據和銀行及其他金融機構之貸款並無作出任何貸款減值準備。

As at 30 June 2010 and 31 December 2009, no impairment allowance was made in respect of trade bills and advances to banks and other financial institutions.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 證券投資

18. Investment in securities

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
<b>(a) 可供出售證券</b>	<b>(a) Available-for-sale securities</b>		
債務證券，按公平值入賬	Debt securities, at fair value		
- 於海外上市	- Listed outside Hong Kong	129,293	-
- 非上市	- Unlisted	1,450,639	1,088,402
		1,579,932	1,088,402
股份證券，按公平值入賬	Equity securities, at fair value		
- 非上市	- Unlisted	44,164	45,352
		1,624,096	1,133,754
<b>(b) 持有至到期日證券</b>	<b>(b) Held-to-maturity securities</b>		
上市，按攤銷成本入賬	Listed, at amortised cost		
- 於香港上市	- in Hong Kong	160,602	160,179
- 於海外上市	- outside Hong Kong	163,957	80,460
		324,559	240,639
非上市，按攤銷成本入賬	Unlisted, at amortised cost	2,144,658	3,689,835
		2,469,217	3,930,474
<b>(c) 貸款及應收款</b>	<b>(c) Loans and receivables</b>		
非上市，按攤銷成本入賬	Unlisted, at amortised cost	9	9
<b>總計</b>	<b>Total</b>	<b>4,093,322</b>	<b>5,064,237</b>
持有至到期日之上市證券市 值	Market value of listed held-to-maturity securities	333,788	249,642



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 證券投資 (續)

18. Investment in securities (continued)

證券投資按發行機構之分類如下：

Investment in securities is analysed by type of issuer as follows:

		2010年6月30日 At 30 June 2010			
		可供出售證券 Available-for-sale securities	持有至到期日證券 Held-to-maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
主權政府	Sovereigns	-	699,960	-	699,960
銀行及其他金融機構	Banks and other financial institutions	1,579,932	1,474,397	9	3,054,338
公司企業	Corporate entities	44,164	294,860	-	339,024
		<u>1,624,096</u>	<u>2,469,217</u>	<u>9</u>	<u>4,093,322</u>
		2009年12月31日 At 31 December 2009			
		可供出售證券 Available-for-sale securities	持有至到期日證券 Held-to-maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
主權政府	Sovereigns	-	570,540	-	570,540
銀行及其他金融機構	Banks and other financial institutions	1,088,402	3,197,317	9	4,285,728
公司企業	Corporate entities	45,352	162,617	-	207,969
		<u>1,133,754</u>	<u>3,930,474</u>	<u>9</u>	<u>5,064,237</u>

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 證券投資 (續)

18. Investment in securities (continued)

可供出售及持有至到期日  
證券分類如下：

Available-for-sale and held-to-maturity securities are analysed as follows:

		可供出售證券 Available-for-sale securities		持有至到期日證券 Held-to-maturity Securities	
		2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009	2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	-	-	699,960	570,540
持有之存款證	Certificates of deposit held	806,874	580,774	156,061	396,774
其他	Others	817,222	552,980	1,613,196	2,963,160
		<b>1,624,096</b>	<b>1,133,754</b>	<b>2,469,217</b>	<b>3,930,474</b>

19. 投資物業

19. Investment properties

		2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	78,800	80,050
出售	Disposals	-	(19,000)
公平值收益 (附註 10)	Fair value gains (Note 10)	8,260	17,750
重新分類轉自物業、廠房及設備 (附註 20)	Reclassification from properties, plant and equipment (Note 20)	24,500	-
於期/年末	At period/year end	<b>111,560</b>	<b>78,800</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

20. 物業、廠房及設備

20. Properties, plant and equipment

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2010 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2010	627,550	29,913	657,463
增置	Additions	-	3,385	3,385
出售	Disposals	-	(7)	(7)
重估	Revaluation	41,734	-	41,734
本期折舊 (附註 9)	Depreciation for the period (Note 9)	(3,568)	(3,489)	(7,057)
重新分類轉至投資物業 (附註 19)	Reclassification to investment properties (Note 19)	(24,500)	-	(24,500)
轉撥	Transfer	385	(385)	-
匯兌調整	Exchange adjustments	-	98	98
於 2010 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2010	641,601	29,515	671,116
於 2010 年 6 月 30 日 成本或估值	At 30 June 2010 Cost or valuation	641,601	106,741	748,342
累計折舊及準備	Accumulated depreciation and impairment	-	(77,226)	(77,226)
於 2010 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2010	641,601	29,515	671,116
於 2009 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2009	551,790	32,687	584,477
增置	Additions	-	4,919	4,919
出售	Disposals	-	(49)	(49)
重估	Revaluation	82,199	-	82,199
本年度折舊	Depreciation for the year	(6,439)	(7,637)	(14,076)
匯兌調整	Exchange adjustments	-	(7)	(7)
於 2009 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2009	627,550	29,913	657,463
於 2009 年 12 月 31 日 成本或估值	At 31 December 2009 Cost or valuation	627,550	109,563	737,113
累計折舊及準備	Accumulated depreciation and impairment	-	(79,650)	(79,650)
於 2009 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2009	627,550	29,913	657,463



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

20. 物業、廠房及設備  
(續)

20. Properties, plant and equipment (continued)

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
上述資產之成本值或估值分 析如下：	The analysis of cost or valuation of the above assets is as follows:			
於 2010 年 6 月 30 日	At 30 June 2010			
按成本值	At cost	-	106,741	106,741
按估值	At valuation	641,601	-	641,601
		<b>641,601</b>	<b>106,741</b>	<b>748,342</b>
於 2009 年 12 月 31 日	At 31 December 2009			
按成本值	At cost	-	109,563	109,563
按估值	At valuation	627,550	-	627,550
		<b>627,550</b>	<b>109,563</b>	<b>737,113</b>

21. 其他資產

21. Other assets

		2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
應收賬項及預付費用	Accounts receivable and prepayments	641,405	874,587
本年預繳稅款	Current tax prepaid	16,194	31,409
		<b>657,599</b>	<b>905,996</b>



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Notes to the Interim Financial Information (continued)

22. 客戶存款

22. Deposits from customers

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
往來、儲蓄及其他存款(於 簡要綜合資產負債表)	Current, savings and other deposit accounts (per condensed consolidated balance sheet)	<b>33,028,605</b>	33,817,255
分類：	Analysed by:		
即期存款及往來存款	Demand deposits and current accounts		
- 公司客戶	- corporate customers	<b>1,861,080</b>	1,663,117
- 個人客戶	- individual customers	<b>480,153</b>	554,085
		<b>2,341,233</b>	2,217,202
儲蓄存款	Savings deposits		
- 公司客戶	- corporate customers	<b>3,545,866</b>	3,862,892
- 個人客戶	- individual customers	<b>12,716,913</b>	13,781,584
		<b>16,262,779</b>	17,644,476
定期、短期及通知存款	Time, call and notice deposits		
- 公司客戶	- corporate customers	<b>4,891,233</b>	5,217,639
- 個人客戶	- individual customers	<b>9,533,360</b>	8,737,938
		<b>14,424,593</b>	13,955,577
		<b>33,028,605</b>	33,817,255

23. 其他賬項及準備

23. Other accounts and provisions

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
應付股息	Dividend payable	<b>118,904</b>	145,904
其他應付賬項	Other accounts payable	<b>1,133,237</b>	1,136,586
準備	Provisions	<b>17,133</b>	38,646
		<b>1,269,274</b>	1,321,136





中期財務資料附註  
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Notes to the Interim Financial Information (continued)

24. 遞延稅項

24. Deferred taxation

遞延稅項是根據香港會計準則第12號「所得稅」計算，就資產負債之稅務基礎與其在本中期財務資料內賬面值兩者之暫時性差額作提撥。

Deferred tax is recognised in respect of the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in this interim financial information in accordance with HKAS 12 "Income Taxes".

簡要綜合資產負債表內之遞延稅項(資產)/負債主要組合，以及其在2010年上半年及於截至2009年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the condensed consolidated balance sheet, and the movements during the first half of 2010 and the year ended 31 December 2009 are as follows:

		2010年6月30日 At 30 June 2010					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2010年 1月1日	At 1 January 2010	6,052	85,305	(385)	(6,318)	(6,339)	78,315
於簡要收益表 內(撥回) ／支取 (附註12)	(Credited)/ charged to condensed income statement (Note 12)	(113)	1,363	-	(42)	3,411	4,619
借記其他全面 收益	Charged to other comprehensive income	-	6,496	-	-	242	6,738
於2010年 6月30日	At 30 June 2010	5,939	93,164	(385)	(6,360)	(2,686)	89,672



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

24. 遞延稅項 (續)

24. Deferred taxation (continued)

		2009年12月31日					
		At 31 December 2009					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2009年	At 1 January						
1月1日	2009	6,235	73,205	(366)	(7,189)	(18,502)	53,383
於收益表內 (撥回)／ 支取	(Credited)/charged to income statement	(183)	2,021	(19)	871	12,492	15,182
借記其他全面 收益	Charged to other comprehensive income	-	10,079	-	-	(329)	9,750
於2009年	At 31 December						
12月31日	2009	6,052	85,305	(385)	(6,318)	(6,339)	78,315

當有法定權利可將現有稅項資產與現有稅項負債抵銷，而遞延稅項涉及同一財政機關，則可將個別法人的遞延稅項資產與遞延稅項負債互相抵銷。下列在簡要綜合資產負債表內列賬之金額，已計入適當抵銷：

Deferred tax assets and liabilities are offset on an individual entity basis when there is a legal right to set off current tax assets against current tax liabilities and when the deferred taxation relates to the same authority. The following amounts, determined after appropriate offsetting, are shown in the condensed consolidated balance sheet:

		2010年 6月30日 At 30 June 2010	2009年 12月31日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	-	-
遞延稅項負債	Deferred tax liabilities	89,672	78,315
		89,672	78,315
		2010年 6月30日 At 30 June 2010	2009年 12月31日 At 31 December 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產(超過12個月後收回)	Deferred tax assets to be recovered after more than twelve months	-	-
遞延稅項負債(超過12個月後支付)	Deferred tax liabilities to be settled after more than twelve months	92,358	86,654
		92,358	86,654



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

24. 遞延稅項 (續)

24. Deferred taxation (continued)

於本期內借記其他全面收益  
各成份之遞延稅項如下：

The deferred tax charged for each component of other comprehensive income during the period is as follows:

	半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
可供出售證券之公平值變化 房產重估	242 6,496	(70) 265
	<b>6,738</b>	<b>195</b>

25. 股本

25. Share capital

	2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
法定： 3,000,000 股每股面值 港幣 100 元之普通股	300,000	300,000
已發行及繳足： 3,000,000 股每股面值 港幣 100 元之普通股	300,000	300,000

26. 儲備

26. Reserves

本集團本期及往期的儲備  
金額及變動情況載於第 14  
頁之簡要綜合權益變動  
表。

The Group's reserves and the movements therein for the current and prior periods are presented in the condensed consolidated statement of changes in equity on page 14.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

27. 簡要綜合現金流量表  
附註

27. Notes to condensed consolidated cash flow statement

(a) 經營溢利與除稅前  
經營現金之流出對  
賬

(a) Reconciliation of operating profit to operating cash outflow before  
taxation

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
經營溢利	Operating profit	340,015	325,928
折舊	Depreciation	7,057	7,035
減值準備淨撥回	Net reversal of impairment allowances	(905)	(13,398)
折現減值回撥	Unwind of discount on impairment	(3)	(207)
已撇銷之貸款 (扣除 收回款額)	Advances written off net of recoveries	4,104	4,038
原到期日超過 3 個月之庫 存現金及在銀行及其他 金融機構的結餘之變動	Change in cash and balances with banks and other financial institutions with original maturity over three months	534,492	(425,331)
原到期日超過 3 個月之銀 行及其他金融機構存款 之變動	Change in placements with banks and other financial institutions with original maturity over three months	(127,476)	(4,368,013)
界定為以公平值變化計 入損益之金融資產之 變動	Change in financial assets designated at fair value through profit or loss	(212,325)	226,282
衍生金融工具之變動	Change in derivative financial instruments	61,910	35,187
貸款及其他賬項之變動	Change in advances and other accounts	(1,810,662)	391,621
證券投資之變動	Change in investment in securities	1,100,647	(1,698,009)
其他資產之變動	Change in other assets	233,182	(362,396)
銀行及其他金融機構之 存款及結餘之變動	Change in deposits and balances of banks and other financial institutions	(219,649)	427,081
界定為以公平值變化計 入損益之金融負債之 變動	Change in financial liabilities designated at fair value through profit or loss	-	(723,696)
客戶存款之變動	Change in deposits from customers	(788,650)	626,698
其他賬項及準備之變動	Change in other accounts and provisions	(24,862)	(74,819)
匯兌差額	Exchange difference	5,316	73
除稅前經營現金之流出	Operating cash outflow before taxation	(897,809)	(5,621,926)
經營業務之現金流量中 包括：	Cash flows from operating activities included:		
- 已收利息	- Interest received	337,906	455,263
- 已付利息	- Interest paid	(45,863)	(140,223)
- 已收股息	- Dividend received	2,731	2,854



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

27. 簡要綜合現金流量表附註 (續) 27. Notes to condensed consolidated cash flow statement (continued)

(b) 現金及等同現金項目  
結存分析

(b) Analysis of the balances of cash and cash equivalents

		2010 年 6 月 30 日 At 30 June 2010	2009 年 6 月 30 日 At 30 June 2009
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及原到期日 在 3 個月內之在銀 行及其他金融機構 的結餘	Cash and balances with banks and other financial institutions with original maturity within three months	6,833,958	5,286,211
原到期日在 3 個月內之 銀行及其他金融機 構存款	Placements with banks and other financial institutions with original maturity within three months	1,791,227	2,802,200
原到期日在 3 個月內之 庫券	Treasury bills with original maturity within three months	699,960	586,916
		<b>9,325,145</b>	<b>8,675,327</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

28. 或然負債及承擔

28. Contingent liabilities and commitments

或然負債及承擔中每項重要類別之合約數額及相對之總信貸風險加權數額摘要如下：

The following is a summary of the contractual amounts of each significant class of contingent liability and commitment and the corresponding aggregate credit risk weighted amount:

		2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	12,514	12,718
與交易有關之或然負債	Transaction-related contingencies	122,722	127,809
與貿易有關之或然負債	Trade-related contingencies	1,040,286	1,347,230
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	752,206	732,943
其他承擔，原到期日為	Other commitments with an original maturity of		
- 一年或以下	- up to one year	2,448,304	2,273,539
- 一年以上	- over one year	415,708	690,911
		<b>4,791,740</b>	<b>5,185,150</b>
信貸風險加權數額	Credit risk weighted amount	<b>857,464</b>	<b>1,031,226</b>

信貸風險加權數額是根據《銀行業（資本）規則》計算。該數額與交易對手之情況及各類合約之期限特徵有關。

The credit risk weighted amount is calculated in accordance with the Banking (Capital) Rules. The amount is dependent upon the status of the counterparty and the maturity characteristics of each type of contract.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 資本承擔

29. Capital commitments

本集團未於本中期財務資料中撥備之資本承擔金額如下：

The Group has the following outstanding capital commitments not provided for in this interim financial information:

	2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
已批准及簽約但未撥備	-	3,328
已批准但未簽約	-	-
	-	3,328

以上資本承擔大部分為將購入之電腦硬件及軟件，及本集團之樓宇裝修工程之承擔。

The above capital commitments mainly relate to commitments to purchase computer equipment and software, and to renovate the Group's premises.

30. 經營租賃承擔

30. Operating lease commitments

(a) 作為承租人

(a) As lessee

根據不可撤銷之經營租賃合約，下列為本集團未來有關租賃承擔所須支付之最低租金：

The Group has commitments to make the following future minimum lease payments under non-cancellable operating leases:

	2010 年 6 月 30 日 At 30 June 2010 港幣千元 HK\$'000	2009 年 12 月 31 日 At 31 December 2009 港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	19,571	16,537
- 1 年以上至 5 年內	23,938	29,283
- 5 年後	1,307	1,590
	44,816	47,410

上列若干不可撤銷之經營租約可再商議及參照協議日期之市值而作租金調整。

Certain non-cancellable operating leases included in the tables above were subject to renegotiation and rent adjustment with reference to market rates prevailing at specified agreed dates.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

30. 經營租賃承擔 (續)

30. Operating lease commitments (continued)

(b) 作為出租人

根據不可撤銷之經營租賃合約，下列為本集團與租客簽訂合約之未來有關租賃之最低應收租金：

土地及樓宇  
- 不超過 1 年  
- 1 年以上至 5 年內

本集團以經營租賃形式租出投資物業；租賃年期通常由 1 年至 3 年。租約條款一般要求租客提交保證金及因應租務市況之狀況而調整租金。所有租約並不包括或有租金。

(b) As lessor

The Group has contracted with tenants for the following future minimum lease receivables under non-cancellable operating leases:

	2010 年 6 月 30 日 At 30 June 2010	2009 年 12 月 31 日 At 31 December 2009
	港幣千元 HK\$'000	港幣千元 HK\$'000
Land and buildings		
- not later than one year	3,806	2,545
- later than one year but not later than five years	2,460	478
	<b>6,266</b>	<b>3,023</b>

The Group leases its investment properties under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits and provide for periodic rent adjustments according to the prevailing market conditions. None of the leases include contingent rentals.





## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 31. 分類報告

本集團在多個地區經營許多業務。但在分類報告中，只按業務分類提供資料，沒有列示地區分類資料，此乃由於本集團的收入、稅前利潤和資產主要來自香港。

分類報告提供三個業務分類的資料，它們分別是個人銀行業務、企業銀行業務和財資業務。業務線的分類是基於不同客戶層及產品種類。

個人銀行和企業銀行業務線均會提供全面的銀行服務；個人銀行業務線主要是服務個人客戶，而企業銀行業務線主要是服務非個人客戶。至於財資業務線，除了自營買賣，還負責管理本集團的資本、流動資金、利率和外匯敞口。「其他」這一欄，乃涵蓋有關本集團整體，而非由其餘三個業務線所直接引起的活動，包括本集團持有房地產、投資物業及股權投資等等。

一個業務線的收入、支出、資產和負債，主要包括直接歸屬於該業務線的項目；如佔用本集團的物業，按佔用面積以市場租值內部計收租金；至於管理費用，會根據合理基準攤分。關於業務線之間資金調動流轉的價格，則按集團內部資金轉移價格機制釐定。

### 31. Segmental reporting

The Group engages in many businesses in several regions. For segmental reporting purposes, information is solely provided in respect of business segments. Geographical segment information is not presented because the Group's revenues, profits before tax and assets are mainly derived from Hong Kong.

Information about the three business segments is provided in segmental reporting. They are Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type.

Both Personal Banking and Corporate Banking segments provide general banking services. Personal Banking mainly serves individual customers while Corporate Banking mainly deals with non individual customers. The Treasury segment is responsible for managing the capital, liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" refers to those items related to the Group as a whole rather than directly attributable to the other three business segments, including the Group's holdings of premises, investment properties and equity investments.

Revenues, expenses, assets and liabilities of any business segment mainly include items directly attributable to the segment. In relation to occupation of the Group's premises, rentals are internally charged on market rates according to the areas occupied. For management overheads, allocations are made on reasonable bases. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

31. 分類報告 (續)

31. Segmental reporting (continued)

		半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010						
		個人銀行 Personal	企業銀行 Corporate	財資業務 Treasury	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
淨利息收入／(支出)	Net interest income/(expenses)							
- 外來	- external	34,825	193,301	123,509	-	351,635	-	351,635
- 跨業務	- inter-segment	15,107	(17,440)	2,704	(371)	-	-	-
		49,932	175,861	126,213	(371)	351,635	-	351,635
淨服務費及佣金收入 ／(支出)	Net fees and commission income/(expenses)	80,458	45,868	(567)	88	125,847	-	125,847
淨交易性收益／ (虧損)	Net trading gain/(loss)	21,402	169	(44,535)	198	(22,766)	-	(22,766)
界定為以公平值變化 計入損益之金融工 具淨收益	Net gain on financial instruments designated at fair value through profit or loss	-	-	19,530	-	19,530	-	19,530
其他經營收入	Other operating income	21	254	-	15,779	16,054	(11,480)	4,574
提回減值準備前之淨 經營收入	Net operating income before impairment allowances	151,813	222,152	100,641	15,694	490,300	(11,480)	478,820
減值準備淨撥回	Net reversal of impairment allowances	163	707	-	-	870	-	870
淨經營收入	Net operating income	151,976	222,859	100,641	15,694	491,170	(11,480)	479,690
經營支出	Operating expenses	(102,289)	(32,935)	(3,257)	(12,674)	(151,155)	11,480	(139,675)
經營溢利	Operating profit	49,687	189,924	97,384	3,020	340,015	-	340,015
投資物業公平值調整 之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	8,260	8,260	-	8,260
出售物業、廠房及設 備之淨收益	Net gain from disposal of properties, plant and equipment	-	-	-	14	14	-	14
除稅前溢利	Profit before taxation	49,687	189,924	97,384	11,294	348,289	-	348,289
於 2010 年 6 月 30 日	At 30 June 2010							
資產	Assets							
分部資產	Segment assets	7,130,186	15,501,867	15,725,338	790,458	39,147,849	-	39,147,849
負債	Liabilities							
分部負債	Segment liabilities	27,215,463	6,915,212	454,610	262,870	34,848,155	-	34,848,155
半年結算至 2010 年 6 月 30 日	Half-year ended 30 June 2010							
其他資料	Other information							
增置物業、廠房及設備	Additions of properties, plant and equipment	-	3,251	-	134	3,385	-	3,385
折舊	Depreciation	1,822	1,151	70	4,014	7,057	-	7,057
證券攤銷	Amortisation of securities	-	-	15,333	-	15,333	-	15,333



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

31. 分類報告 (續)

31. Segmental reporting (continued)

半年結算至 2009 年 6 月 30 日

Half-year ended 30 June 2009

		個人銀行 Personal	企業銀行 Corporate	財資業務 Treasury	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
淨利息收入／(支出)	Net interest income/(expenses)							
- 外來	- external	(1,533)	166,320	159,863	-	324,650	-	324,650
- 跨業務	- inter-segment	59,053	(13,052)	(45,413)	(588)	-	-	-
		57,520	153,268	114,450	(588)	324,650	-	324,650
淨服務費及佣金收入 ／(支出)	Net fees and commission income/(expenses)	84,159	34,052	(995)	-	117,216	-	117,216
淨交易性收益／ (虧損)	Net trading gain/(loss)	13,208	4,430	(356)	(27)	17,255	-	17,255
界定為以公平值變化 計入損益之金融工 具淨收益	Net gain on financial instruments designated at fair value through profit or loss	-	-	2,987	-	2,987	-	2,987
其他經營收入	Other operating income	56	251	-	15,700	16,007	(11,401)	4,606
提取減值準備前之淨 經營收入	Net operating income before impairment allowances	154,943	192,001	116,086	15,085	478,115	(11,401)	466,714
減值準備淨撥回	Net reversal of impairment allowances	3,081	10,317	-	-	13,398	-	13,398
淨經營收入	Net operating income	158,024	202,318	116,086	15,085	491,513	(11,401)	480,112
經營支出	Operating expenses	(114,364)	(30,673)	(3,077)	(17,471)	(165,585)	11,401	(154,184)
經營溢利／(虧損)	Operating profit/(loss)	43,660	171,645	113,009	(2,386)	325,928	-	325,928
投資物業公平值調整 之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	8,100	8,100	-	8,100
除稅前溢利	Profit before taxation	43,660	171,645	113,009	5,714	334,028	-	334,028
於 2009 年 12 月 31 日	At 31 December 2009							
資產	Assets							
分部資產	Segment assets	7,014,291	13,913,780	18,255,910	760,888	39,944,869	-	39,944,869
負債	Liabilities							
分部負債	Segment liabilities	28,711,597	6,329,210	518,806	295,131	35,854,744	-	35,854,744
半年結算至 2009 年 6 月 30 日	Half-year ended 30 June 2009							
其他資料	Other information							
增置物業、廠房及設備	Additions of properties, plant and equipment	-	-	-	512	512	-	512
折舊	Depreciation	3,018	588	75	3,354	7,035	-	7,035
證券攤銷	Amortisation of securities	-	-	27,159	-	27,159	-	27,159



**中期財務資料附註  
(續)**

**Notes to the Interim Financial Information (continued)**

**32. 主要之有關連人士交易**

**32. Significant related party transactions**

有關連人士指有能力控制另一方，或可在財政或經營決策方面向另一方行使重大影響之人士。倘有關方受共同控制，亦被視為有關連人士。有關連人士可為個人或其他公司。

Related parties are those parties that have the ability to control the other party or exercise significant influence over the other party in making financial or operating decisions. Parties are also considered to be related if they are subject to common control. Related parties may be individual or other entities.

中華人民共和國國務院通過中國投資有限責任公司（「中投」）、其附屬公司中央匯金投資有限責任公司（「匯金」）及匯金擁有控制權益之中國銀行，對本集團實行控制。

The Group is subject to the control of the State Council of the PRC Government through China Investment Corporation ("CIC"), its wholly-owned subsidiary Central Huijin Investment Ltd. ("Central Huijin"), and BOC in which Central Huijin has controlling equity interests.

**(a) 與母公司及母公司控制之其他公司進行的交易**

**(a) Transactions with the parent companies and the other companies controlled by the parent companies**

**(i) 母公司的基本資料**

**(i) General information of the parent companies**

匯金是中國銀行之主要控股公司，亦是中投的全資附屬公司，而中投是從事外匯資金投資管理業務的國有獨資公司。

Central Huijin is the controlling entity of BOC, and it is a wholly-owned subsidiary of CIC which is a wholly state-owned company engaging in foreign currency investment and management.

匯金於某些內地企業均擁有控制權益。

Central Huijin has controlling equity interests in certain other entities in the PRC.

本集團在正常業務中與該等公司進行銀行業務交易，包括貸款、證券投資及貨幣市場交易。

The Group enters into banking transactions with these companies in the normal course of business. These include loans, investment securities and money market transactions.

本集團之直接控股公司是中銀香港，而中銀香港是受中國銀行控制。

The Group's immediate holding company is BOCHK, which is in turn controlled by BOC.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 主要之有關連人士交易 (續)

32. Significant related party transactions (continued)

(a) 與母公司及母公司控制之其他公司進行的交易 (續)

(a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)

(ii) 與政府機構及其他國有控制實體的交易

(ii) Transactions with government authorities, agencies, affiliates and other state controlled entities

中華人民共和國國務院通過中投及匯金對本集團實施控制，而中華人民共和國國務院亦通過政府機關、代理機構及附屬機構直接或間接控制大量其他實體。本集團按一般商業條款與政府機關、代理機構、附屬機構及其他國有控制實體之間進行的金融業務交易。

The Group is subject to the control of the State Council of the PRC Government through CIC and Central Huijin, which also directly and indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Group enters into banking transactions with government authorities, agencies and affiliates and other state controlled entities in the normal course of business and commercial terms.

這些交易包括但不局限於下列各項：

These transactions may include, but are not limited to, the following:

- 借貸、提供貸項及擔保和接受存款；
- 銀行同業之存放及結餘；
- 售賣、購買、包銷及贖回由其他國有企業所發行之債券；
- 提供外匯、匯款及相關投資服務；
- 提供信託業務；及
- 購買公共事業、交通工具、電信及郵政服務。

- lending, provision of credits and guarantees, and deposit taking;
- inter-bank balance taking and placing;
- sales, purchase, underwriting and redemption of bonds issued by other state-controlled entities;
- rendering of foreign exchange, remittance and investment related services;
- provision of fiduciary activities; and
- purchase of utilities, transport, telecommunication and postage services.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 主要之有關連人士交易 (續) 32. Significant related party transactions (continued)

(b) 與其他有關連人士在正常業務範圍內進行之交易摘要

(b) Summary of transactions entered into during the ordinary course of business with other related parties

與本集團之其他有關連人士達成之有關連人士交易所產生之總收入及支出摘要如下：

The aggregate income and expenses arising from related party transactions with other related parties of the Group are summarised as follows:

		半年結算至 2010年6月30日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009年6月30日 Half-year ended 30 June 2009 港幣千元 HK\$'000
收益表項目：	Income statement items:		
利息支出	Interest expense	(2,128)	(4,847)
已付／應付行政服務費用	Administrative services fees paid/ payable	(4,458)	(4,489)
		2010年6月30日 At 30 June 2010 港幣千元 HK\$'000	2009年12月31日 At 31 December 2009 港幣千元 HK\$'000
資產負債表項目：	Balance sheet items:		
客戶存款	Deposits from customers	(987,884)	(1,724,015)



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 主要之有關連人士交易 (續)

32. Significant related party transactions (continued)

(c) 主要高層人員

(c) Key management personnel

主要高層人員是指某些能直接或間接擁有權力及責任來計劃、指導及掌管集團業務之人士，包括董事及高層管理人員。本集團在正常業務中會接受主要高層人員存款及向其提供貸款及信貸融資。於期內及去年，本集團並沒有與本銀行及其控股公司之主要高層人員或其有關連人士進行重大交易。

Key management are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including directors and senior management. The Group accepts deposits from and grants loans and credit facilities to key management personnel in the ordinary course of business. During both the current and prior periods, no material transaction was conducted with key management personnel of the Bank, its holding companies and parties related to them.

主要高層人員於半年結算至 2010 年及 2009 年 6 月 30 日之薪酬如下：

The key management compensation for the six months ended 30 June 2010 and 2009 is detailed as follows:

	半年結算至 2010 年 6 月 30 日 Half-year ended 30 June 2010 港幣千元 HK\$'000	半年結算至 2009 年 6 月 30 日 Half-year ended 30 June 2009 港幣千元 HK\$'000
薪酬及其他短期員工福利	3,650	2,835

Salaries and other short-term employee benefits



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 貨幣風險

33. Currency concentrations

下表列出因外匯自營交易、非自營交易及結構性倉盤而產生之主要外幣風險額。

The following is a summary of the major foreign currency exposures arising from trading, non-trading and structural positions.

		2010 年 6 月 30 日 At 30 June 2010							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	日圓 Japanese Yen	歐羅 Euro	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他貨幣 Others	總計 Total
現貨資產	Spot assets	14,099,247	49,991	311,766	1,574,967	646,633	3,041,427	392,790	20,116,821
現貨負債	Spot liabilities	(6,945,688)	(46,927)	(399,221)	(1,549,940)	(721,848)	(3,037,050)	(549,199)	(13,249,873)
遠期買入	Forward purchases	2,627,514	456,520	137,504	45,470	83,590	1,013,207	410,002	4,773,807
遠期賣出	Forward sales	(9,546,911)	(460,374)	(49,489)	(46,440)	(5,569)	(1,006,883)	(252,528)	(11,368,194)
長／（短）盤淨額	Net long/(short) position	234,162	(790)	560	24,057	2,806	10,701	1,065	272,561
結構倉盤淨額	Net structural position	-	-	-	-	-	428,696	-	428,696

  

		2009 年 12 月 31 日 At 31 December 2009							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	瑞士法郎 Swiss Francs	英鎊 Pound Sterling	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他貨幣 Others	總計 Total
現貨資產	Spot assets	11,004,206	22,005	328,319	1,231,432	716,007	2,471,219	1,504,284	17,277,472
現貨負債	Spot liabilities	(7,693,866)	(2,602)	(308,356)	(1,177,372)	(712,876)	(2,447,609)	(584,915)	(12,927,596)
遠期買入	Forward purchases	3,897,149	106,812	10,261	8,023	1,973	485,882	780,652	5,290,752
遠期賣出	Forward sales	(6,774,645)	(125,015)	(58,126)	(57,980)	(2,720)	(484,160)	(1,697,760)	(9,200,406)
長／（短）盤淨額	Net long/(short) position	432,844	1,200	(27,902)	4,103	2,384	25,332	2,261	440,222
結構倉盤淨額	Net structural position	-	-	-	-	-	360,314	-	360,314





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

34. 跨國債權

34. Cross-border claims

跨國債權資料顯示對海外交易對手之最終風險之地區分佈，並會按照交易對手所在地計入任何風險轉移。一般而言，假如債務之擔保人所處國家與借貸人不同，或債務由某銀行之海外分行作出而其總公司位處另一國家，則會確認跨國債權風險之轉移。佔總跨國債權 10%或以上之地區方作分析及披露如下：

The information on cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country, 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. Only regions constituting 10% or more of the aggregate cross-border claims are analysed by geographical areas and disclosed as follows:

	銀行 Banks	公共機構 Public sector entities	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>於 2010 年 6 月 30 日</b>				
<b>亞洲，不包括香港</b>				
- 中國內地	8,283,000	397,000	3,516,000	12,196,000
- 其他	2,461,000	-	547,000	3,008,000
	<b>10,744,000</b>	<b>397,000</b>	<b>4,063,000</b>	<b>15,204,000</b>
<b>西歐</b>	<b>2,438,000</b>	<b>-</b>	<b>26,000</b>	<b>2,464,000</b>
<b>總計</b>	<b>13,182,000</b>	<b>397,000</b>	<b>4,089,000</b>	<b>17,668,000</b>
<b>At 30 June 2010</b>				
<b>Asia, other than Hong Kong</b>				
- Mainland China	8,283,000	397,000	3,516,000	12,196,000
- Others	2,461,000	-	547,000	3,008,000
	<b>10,744,000</b>	<b>397,000</b>	<b>4,063,000</b>	<b>15,204,000</b>
<b>Western Europe</b>	<b>2,438,000</b>	<b>-</b>	<b>26,000</b>	<b>2,464,000</b>
<b>Total</b>	<b>13,182,000</b>	<b>397,000</b>	<b>4,089,000</b>	<b>17,668,000</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

34. 跨國債權 (續)

34. Cross-border claims (continued)

	銀行	公共機構	其他	總計
	Banks	Public sector entities	Others	Total
	港幣千元	港幣千元	港幣千元	港幣千元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 2009 年 12 月 31 日	At 31 December 2009			
亞洲，不包括香港	Asia, other than Hong Kong			
- 中國內地	6,772,000	307,000	2,110,000	9,189,000
- 其他	2,730,000	471,000	306,000	3,507,000
	9,502,000	778,000	2,416,000	12,696,000
西歐	6,376,000	-	135,000	6,511,000
總計	15,878,000	778,000	2,551,000	19,207,000



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

35. 非銀行的中國內地風險承擔

非銀行業之交易對手乃按照金管局報表「貸款、墊款及準備金分析季報表」內的定義界定。有關非銀行的內地風險承擔如下：

35. Non-bank Mainland China exposures

Non-bank counterparties are identified in accordance with the definitions set out in the prudential return "Quarterly Analysis of Loans and Advances and Provisions" issued by the HKMA. Exposures in Mainland China arising from non-bank counterparties are summarised as follows:

		2010年6月30日 At 30 June 2010			
		資產負債 表內的 風險承擔	資產負債 表外的 風險承擔	總風險承擔	個別評估 之減值準備
		On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individually assessed impairment allowances
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地機構	Mainland China entities	3,927,396	566,292	4,493,688	-
中國境外公司及個人用於 境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	2,224,202	799,959	3,024,161	7,025
其他非銀行的中國內地風 險承擔	Other non-bank Mainland China exposures	661,970	16,284	678,254	-
		<u>6,813,568</u>	<u>1,382,535</u>	<u>8,196,103</u>	<u>7,025</u>
		2009年12月31日 At 31 December 2009			
		資產負債 表內的 風險承擔	資產負債 表外的 風險承擔	總風險承擔	個別評估 之減值準備
		On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individually assessed impairment allowances
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地機構	Mainland China entities	4,023,693	788,694	4,812,387	-
中國境外公司及個人用於 境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	2,186,050	913,418	3,099,468	6,269
其他非銀行的中國內地風 險承擔	Other non-bank Mainland China exposures	462,949	38,310	501,259	-
		<u>6,672,692</u>	<u>1,740,422</u>	<u>8,413,114</u>	<u>6,269</u>



**中期財務資料附註  
(續)**

**Notes to the Interim Financial Information (continued)**

**36. 符合香港會計準則第  
34 號**

截至 2010 年上半年止的中期業績報告符合香港會計師公會所頒佈之香港會計準則第 34 號「中期財務報告」之要求。

**36. Compliance with HKAS 34**

The interim report for the first half of 2010 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

**37. 法定賬目**

此中期業績報告所載為未經審核資料，並不構成法定賬目。截至 2009 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。該法定賬目載有於 2010 年 3 月 10 日發出之無保留意見的核數師報告。

**37. Statutory accounts**

The information in this interim report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2009 have been delivered to the Registrar of Companies and the HKMA. The auditors expressed an unqualified opinion on those statutory accounts in their report dated 10 March 2010.



## 獨立審閱報告

中期財務資料的審閱報告  
致集友銀行有限公司董事會  
(於香港註冊成立的有限公司)

### 引言

本核數師(以下簡稱「我們」)已審閱列載於第 11 至 96 頁的中期財務資料,此中期財務資料包括集友銀行有限公司(「貴銀行」)及其子公司(合稱「貴集團」)於二零一零年六月三十日的簡要綜合資產負債表與截至該日止六個月期間的相關簡要綜合收益表、全面收益表、權益變動表和現金流量表,以及主要會計政策概要和其他附註解釋。貴銀行董事須負責根據香港會計準則第 34 號「中期財務報告」編製及列報該等中期財務資料。我們的責任是根據我們的審閱對該等中期財務資料作出結論,並按照委聘之條款僅向整體董事會報告,除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。

### 審閱範圍

我們已根據香港會計師公會頒佈的香港審閱準則第 2410 號「由實體的獨立核數師執行中期財務資料審閱」進行審閱。審閱中期財務資料包括主要向負責財務和會計事務的人員作出查詢,及應用分析性和其他審閱程序。審閱的範圍遠較根據香港審計準則進行審核的範圍為小,故不能令我們可保證我們將知悉在審核中可能被發現的所有重大事項。因此,我們不會發表審核意見。

### 結論

按照我們的審閱,我們並無發現任何事項令我們相信中期財務資料在各重大方面未有根據香港會計準則第 34 號「中期財務報告」編製。

羅兵咸永道會計師事務所  
執業會計師

香港, 2010 年 8 月 17 日

## Independent Review Report

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION  
TO THE BOARD OF DIRECTORS OF  
CHIYU BANKING CORPORATION LIMITED  
(incorporated in Hong Kong with limited liability)

### Introduction

We have reviewed the interim financial information set out on pages 11 to 96, which comprises the condensed consolidated balance sheet of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2010 and the related condensed consolidated statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with Hong Kong Accounting Standard 34 "Interim Financial Reporting". Our responsibility is to express a conclusion on this interim financial information based on our review and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

### Scope of Review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Hong Kong Institute of Certified Public Accountants. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34 "Interim Financial Reporting".

PricewaterhouseCoopers  
Certified Public Accountants

Hong Kong, 17 August 2010



## 其他資料

## Additional Information

### 1. 本銀行之附屬公司

### 1. Subsidiaries of the Bank

主要附屬公司呈列如下：

The particulars of our subsidiaries are as follows:

名稱 Name	註冊地點 Place of incorporation	已發行股本 Particulars of issued share capital	持有權益 Interest held	主要業務 Principal activities
集友銀行(代理人)有限公司	香港	1,000 股每股面值 100 港元	100%	代理服務及投資控股
Chiyu Banking Corporation (Nominees) Limited	Hong Kong	1,000 shares of HK\$100 each	100%	Nominee service and investment holding
誠信置業有限公司	香港	2,800 股每股面值 1,000 港元	100%	投資控股及集團間物業租賃
Seng Sun Development Company Limited	Hong Kong	2,800 shares of HK\$1,000 each	100%	Investment holding and leasing of properties to group companies
Pacific Trend Profits Corporation	英屬處女群島	1 股每股面值 1 美元	100%	投資控股
	The British Virgin Islands	1 share of US\$1 each	100%	Investment holding
朗權有限公司	香港	2 股每股面值 1 港元	*100%	投資控股
Glory Cardinal Limited	Hong Kong	2 shares of HK\$1 each	*100%	Investment holding
亮澤有限公司	香港	2 股每股面值 1 港元	*100%	投資控股
Glister Company Limited	Hong Kong	2 shares of HK\$1 each	*100%	Investment holding
欣澤有限公司	香港	2 股每股面值 1 港元	*100%	投資控股
Grace Charter Limited	Hong Kong	2 shares of HK\$1 each	*100%	Investment holding

\*本銀行間接持有股份

\* Shares held indirectly by the Bank

#### 備註：

以上表內的附屬公司並無納入按監管在計算資本充足率所要求的合併基礎內。本銀行的香港辦事處及其海外分行按金管局指定根據《銀行業(資本)規則》組成合併基礎。在會計處理方面，附屬公司則按照會計準則進行綜合，有關會計準則乃由香港會計師公會依據《專業會計師條例》18A 所頒佈的。

#### Remarks:

All the subsidiaries listed in the above table are not included in the combined basis for regulatory purposes in respect of capital adequacy. The Bank's Hong Kong Offices and overseas branches specified by the HKMA form the combined basis for its regulatory purposes in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with the accounting standards issued by the HKICPA pursuant to section 18A of the Professional Accountant Ordinance.

### 2. 符合《銀行業(披露)規則》

### 2. Compliance with the Banking (Disclosure) Rules

本未經審核之中期報告符合《銀行業條例》項下《銀行業(披露)規則》之要求。

The unaudited interim report complies with the requirements set out in the Banking (Disclosure) Rules.



## 分行網絡

### Branch Network

分行名稱	地址	電話
<b><u>BRANCH (Br.)</u></b>	<b><u>ADDRESS</u></b>	<b><u>TELEPHONE</u></b>
<b>香港島</b>		
<b><u>HONG KONG ISLAND</u></b>		
中區分行	香港德輔道中 78 號	
Central Br.	78, Des Voeux Road Central, Hong Kong	2843 0187
北角分行	香港北角英皇道 390-394 號	
North Point Br.	390-394, King's Road, North Point, Hong Kong	2570 6381
灣仔分行	香港灣仔軒尼詩道 325 號	
Wanchai Br.	325, Hennessy Road, Wanchai, Hong Kong	2572 2823
上環分行	香港皇后大道中 315 至 319 號利豐大廈地下 3 號舖	
Sheung Wan Br.	Shop 3, G/F, Lee Fung Building, 315-349 Queen's Road Central, Hong Kong	2544 1678
西區分行	香港皇后大道西 443 號	
Western Br.	443, Queen's Road West, Hong Kong	2548 2298
鯽魚涌分行	香港鯽魚涌英皇道 967-967A 號	
Quarry Bay Br.	967-967A, King's Road, Quarry Bay, Hong Kong	2811 3131
香港仔分行	香港香港仔大道 138-140 號地下	
Aberdeen Br.	G/F, 138-140, Aberdeen Main Road, Aberdeen, Hong Kong	2553 0603



分行名稱 <b><u>BRANCH (Br.)</u></b>	地址 <b><u>ADDRESS</u></b>	電話 <b><u>TELEPHONE</u></b>
<b><u>九龍</u></b>		
<b><u>KOWLOON</u></b>		
紅磡分行 Hung Hom Br.	九龍紅磡機利士路 23-25 號 23-25, Gillies Avenue, Hung Hom, Kowloon	2362 0051
觀塘分行 Kwun Tong Br.	九龍觀塘物華街 42-44 號 42-44, Mut Wah Street, Kwun Tong, Kowloon	2343 4174
深水埗分行 Sham Shui Po Br.	九龍荔枝角道 235-237 號 235-237, Laichikok Road, Kowloon	2789 8668
新蒲崗分行 San Po Kong Br.	九龍新蒲崗康強街 61-63 號 61-63, Hong Keung Street, San Po Kong, Kowloon	2328 5691
油麻地分行 Yau Ma Tei Br.	九龍油麻地上海街 117-119 號 117-119, Shanghai Street, Yaumatei, Kowloon	2332 2533
青山道分行 Castle Peak Road Br.	九龍青山道 226-228 號 G/F, 226-228 Castle Peak Road, Kowloon	2720 5187
九龍灣分行 Kowloon Bay Br.	九龍灣啓業村啓樂樓 10 號 G/F, Shop 10, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kowloon	2796 8968
土瓜灣分行 Tokwawan Br.	九龍土瓜灣 78 號地下 11-13 號舖 G/F, Shop 11-13, 78 Tokwawan Road, Kowloon	2765 6118
慈雲山分行 Tsz Wan Shan Br.	九龍慈雲山毓華街 23 號慈雲山中心 7 樓 703A 號舖 Shop 703A, 7/F., Tsz Wan Shan Shopping Centre, 23 Yuk Wah ST., Tsz Wan Shan, Kowloon	2322 3313





分行名稱 <b><u>BRANCH (Br.)</u></b>	地址 <b><u>ADDRESS</u></b>	電話 <b><u>TELEPHONE</u></b>
<b>新界</b> <b><u>NEW TERRITORIES</u></b>		
屯門友愛邨分行 Tuen Mun Yau Oi Estate Br.	新界屯門友愛邨商場地下 103-104 號 Shop 103-104, G/F Restaurant Block Yau Oi Estate Tuen Mun, N. T.	2452 3666
葵興邨分行 Kwai Hing Estate Br.	新界葵涌葵興邨興逸樓地下 1 號 Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N. T.	2487 3332
大埔邨太和分行 Tai Po Tai Wo Estate Br.	新界大埔太和邨安和樓地下 112-114 號 Shop 112-114, G/F., On Wo House, Tai Wo Estate, Tai Po, N. T.	2656 3386
麗城花園分行 Belvedere Garden Br.	新界荃灣麗城花園麗城廣場地下 5 號 A Shop 5A, G/F., Belvedere Square, Tsuen Wan, N.T.	2411 6789
荃灣分行 Tsuen Wan Br.	新界青山道 398 號愉景新城商場二樓 1 及 1D 商舖 Shop 1 and 1D, Level 2, Discovery Park Commercial Centre, Tsuen Wan, N.T.	2413 8111
沙田穗禾苑分行 Shatin Sui Wo Court Br.	新界沙田穗禾苑商場 F7 號舖 Shop F7, Commercial Centre, Sui Wo Court, Shatin, N.T.	2601 5888
馬鞍山分行 Ma On Shan Br.	新界馬鞍山海柏花園馬鞍山場三樓 313 號舖 Shop 313, Level 3, Ma On Shan Plaza Bayshore Tower, Ma On Shan, N.T.	2640 0733
尚德邨分行 Sheung Tak Estate Br.	新界將軍澳尚德邨尚德商場 238 號舖 Shop 238, Sheung Tak Shopping Centre, Sheung Tak Est., Tseung Kwan O, N.T.	2178 2278
<b>中國內地</b> <b><u>THE MAINLAND OF CHINA</u></b>		
廈門分行 Xiamen Br.	中國廈門市廈禾路 861 號一樓 111-113 單元 Unit 111-113, 1/F, 861 Xiahe Road, Xiamen, Fujian Province, China	(86-592) 585 7690
廈門集美支行 Xiamen Jimei Sub-Br.	中國廈門市集美區集源路 88 號 No.88 Jiyuan Road Jimei Xiamen, China	(86-592) 619 3300
福州分行 Fuzhou Br.	中國福州市五四路 210 號國際大廈一樓 1/F, International Bldg., 210 Wusi Road, Fuzhou, Fujian Province, China	(86-591) 8781 0078