

# 2012 中期業績報告

## Interim Report 2012



**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

| 期內/年度                   | For the period/ year                                | 半年結算至<br>2012年6月30日<br>Half-year ended<br>30 June 2012 | 半年結算至<br>2011年6月30日<br>Half-year ended<br>30 June 2011 | 全年結算至<br>2011年12月31日<br>Year ended<br>31 December 2011 |
|-------------------------|---|--|--|--|
|                         |   | 港幣千元<br>HK\$'000                                       | 港幣千元<br>HK\$'000                                       | 港幣千元<br>HK\$'000                                       |
| 提取減值準備前之淨經營收入           | Net operating income before impairment allowances   | 637,439  | 643,681  | 1,250,602  |
| 經營溢利                    | Operating profit                                    | 483,203  | 702,499  | 1,131,501  |
| 除稅前溢利                   | Profit before taxation                              | 560,884  | 721,607  | 1,165,929  |
| 期內/ 年度溢利                | Profit for the period/ year                         | 470,163  | 602,439  | 927,027  |
| 於期內/年末                  | At period/ year end                                 | 港幣千元<br>HK\$'000                                       | 港幣千元<br>HK\$'000                                       | 港幣千元<br>HK\$'000                                       |
|                         |   |  |  |  |
| 股本和儲備                   | Capital and reserves                                | 5,644,331  | 5,338,916  | 5,302,656  |
| 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  | 43,223,595   | 44,309,977   | 44,112,208   |
| 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> | 17.23  | 24.13  | 19.38  |
| 平均總資產回報率 <sup>2</sup>   | Return on average total assets <sup>2</sup>         | 2.16   | 2.85   | 2.28   |
| 成本對收入比率 <sup>3</sup>    | Cost to income ratio <sup>3</sup>                   | 24.27  | 23.52  | 26.43  |
| 貸存比率 <sup>4</sup>       | Loan to deposit ratio <sup>4</sup>                  | 62.62  | 63.77  | 63.63  |
| 平均流動資金比率 <sup>5</sup>   | Average liquidity ratio <sup>5</sup>                | 45.74  | 41.19  | 42.14  |
| 資本充足比率 <sup>6</sup>     | Capital adequacy ratio <sup>6</sup>                 | 22.55  | 19.62  | 19.36  |

1. 平均股本和儲備回報率 =  $\frac{\text{期內/年度溢利}}{\text{股本和儲備之期/年初及期/年末餘額的平均值}}$   
Return on average capital and reserves =  $\frac{\text{Profit for the period/ year}}{\text{Average of the beginning and ending balance of capital and reserves}}$
2. 平均總資產回報率 =  $\frac{\text{期內/年度溢利}}{\text{資產總額之期/年初及期/年末餘額的平均值}}$   
Return on average total assets =  $\frac{\text{Profit for the period/ year}}{\text{Average of the beginning and ending balance of total assets}}$
3. 在計算成本對收入比率時，已剔除了收回雷曼兄弟相關產品支出的影響。  
3. Cost to income ratio has been calculated after excluding the effect of Lehman Brothers related products expenses recovery.
4. 貸存比率以期/年末結算日數額計算。貸款為客戶貸款總額。  
4. Loan to deposit ratio is calculated as at period/ year end. Loan represents gross advances to customers.
5. 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。  
5. 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.
6. 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。就信用風險、市場風險及業務操作風險計算監管資本的基準已於本中期業績報告中期財務資料附註 3.4 中描述。由於採用的基準有所改變，上表列示的資本比率不應作直接比較。  
6. Capital adequacy ratio (“CAR”) 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 Monetary Authority (“HKMA”) for its regulatory purposes and in accordance with the Banking (Capital) Rules. The bases of regulatory capital calculation for credit risk, market risk and operational risk are described in Note 3.4 to the Interim Financial Information in this Interim Report. As a result of the change in the bases used, the capital ratios shown above are not directly comparable.



## 管理層討論與分析

### 業務回顧

二零一二年上半年，環球經濟仍未能擺脫歐債危機和經濟疲弱的困擾，面對外圍環境眾多複雜的變數，香港的經濟發展受到制約，內部經濟動力減弱。然而在中國經濟持續增長，以及對香港經濟的支持下，香港經濟仍取得平穩的發展。

上半年，銀行業的經營環境複雜多變，本集團採取了穩健中求發展的策略，致力為企業和個人提供良好的銀行服務。企業銀行方面，本行加強了存款、貸款和跨境服務，擴大了人民幣借貸的服務。同時，本行亦積極參與香港按揭證券公司的「中小企融資擔保計劃」，以滿足更多中小企的融資需求。個人銀行方面，本行因應客戶需要推出不同類型的理財產品，為客戶在低息期提供更多元化的產品選擇。面對風險環境多變，本集團亦加強了內部控制和風險管理措施，確保各項業務的健康發展。

### 財務表現

二零一二年上半年，本集團錄得股東應佔溢利為港幣 470,163,000 元，較去年減少 21.96%，主要由於去年有收回雷曼兄弟相關產品支出所致。平均股東資金回報率及平均資產回報率分別為 17.23% 及 2.16%。若剔除收回雷曼兄弟相關產品支出的影響，股東應佔溢利較去年增加 11.32%。

期內淨利息收入為港幣 477,291,000 元，較二零一一年上半年增加 10.76%。淨利息收益率較去年同期上升 15 個點子至 2.22%。淨服務費及佣金收入為港幣 126,277,000 元，亦較去年上半年減少 12.33%。經營支出為港幣 154,688,000 元，在剔除去年收回雷曼兄弟相關產品支出的影響後，同比增加 2.17%，而成本對收入比率較去年同期上升 0.75% 至 24.27%。

本集團繼續提升信貸風險管理，特定分類貸款比率保持於 0.05% 的低水平，期內錄得貸款減值準備淨回撥港幣 493,000 元，而去年同期則為貸款減值準備淨撥備港幣 5,490,000 元。

截至二零一二年六月三十日止，本集團綜合總資產港幣 43,223,595,000 元，較二零一一年年底減少 2.01%。客戶貸款港幣 22,364,680,000 元，較去年底下跌 2.46%。客戶存款港幣 35,713,552,000 元，較去年底減少 0.88%。

## Management's Discussion and Analysis

### Business Review

During the first half of 2012, the European debt crisis and the lingering weakness of external environment continued to have negative impact on the stability of the global economies. The local economy has been constrained from these severe challenges. In spite of this, with the strong support from the Mainland, where the economy continued to grow in this turbulent period, Hong Kong economy has sustained a stable development.

In the first half of the year, the banking sector in Hong Kong has also experienced a highly volatile operating environment. In view of the increasing uncertainty in financial markets, the management has continued to take proactive yet prudent business strategies in order to maintain the Group's momentum of growth and high quality customer services. For the Corporate Banking business, we have upgraded our deposits, loans and cross-border services, especially in broadening our service platform for RMB loan products. Moreover, we have also enhanced our services for SMEs by offering total solutions and participating actively in the "SME Financing Guarantee Scheme" launched by the Hong Kong Mortgage Corporation Limited. In the Personal Banking business sector, we have enhanced our wealth management products and services in order to better meet the different needs of our personal customers in this low interest rate environment. To cope with the increasing business risk, the Group has stepped up to enhance the efficiency of its internal control mechanisms and risk management measures in order to maintain a steady growth.

### Financial Review

For the first half of 2012, the Group recorded a profit attributable to shareholders of HK\$470,163,000, decreased by 21.96% from last year. It was mainly because of the recovery of Lehman Brothers related products expenses inflated last year's profit. The return on average shareholders' funds and the return on average total assets were 17.23% and 2.16% respectively. Excluding the effect of Lehman Brothers related products expenses recovery, profit attributable to shareholders was increased by 11.32%.

Compared with the first half of 2012, net interest income was HK\$477,291,000, increased by 10.76%. Net interest margin was 2.22% or 15 basis points higher than the same period of last year. Net fees and commission income were HK\$126,277,000, decreased by 12.33%. Excluding the effect of Lehman Brothers related products expenses recovery in last year, operating expenses increased by 2.17% to HK\$154,688,000, while the cost to income ratio increased by 0.75% to 24.27%.

The Group continues to apply vigilant credit risk management, maintaining the classified loans ratio at a relatively low level of 0.05%. For the first half of 2012, net reversal of loan impairment allowances was HK\$493,000, as compared with net charge of loan impairment allowances of HK\$5,490,000 as of the same period last year.

As of 30 June, 2012, the total consolidated assets of the group decreased by 2.01% to HK\$43,223,595,000 compared with the end of 2011. Loans and advances to customers dropped by 2.46% to HK\$22,364,680,000. Customer deposits decreased by 0.88% to HK\$35,713,552,000.



## 管理層討論與分析 (續)

### 前景展望

二零一二年下半年，環球經濟環境仍然複雜多變，香港銀行業的經營面對眾多機遇和挑戰。本集團強調風險控制與業務增長及發展需要取得有機平衡，因此在持續發展的過程中，將致力維持良好的公司治理及風險管理，並且按照客戶對各項服務的需求和市場的發展，提供更多切合客戶需要的產品和服務。本行會繼續提高專業團隊的服務水平，擴大產品和服務的覆蓋面，務求令客戶能得到靈活、快捷和貼身的服務。

此外，本行於本年 10 月將會在廈門觀音山地區，增設一家支行，提升在當地服務的覆蓋面，擴大跨境服務平台。面對客戶不同的跨境服務需求，本行將進一步發揮本地和內地服務團隊的聯動作用，優化以客戶為中心的跨境服務模型，為企業在兩地的資金融通，以及個人的跨境理財提供更專業的服務。

## Management's Discussion and Analysis (continued)

### Prospect

Looking forward to the second half of 2012, the global economic would remain highly uncertain. The outlook of the Hong Kong banking sector is expected to consist of a combination of challenges and opportunities. Despite the possible headwinds ahead, the Group will strive to maintain a prudent but growth strategy in conjunction with sound corporate governance and risk management. The Group will maintain a balance between risk control and business growth and development. In terms of business development, the Group aims at providing flexible, convenient and personalised banking services. Therefore, we will continue to enhance the professionalism of our service teams as well as our products and services in response to market development and customer needs.

In addition, as part of our growth strategy, we will establish a new Mainland sub-branch in Xiamen Guanyinshan district in October 2012, which will further enhance our service platform for cross-border banking services in the area. To cope with the demand of cross-border services, we will enrich our products and services and strengthen the collaboration between our Hong Kong and Mainland customer relationship teams. We will continuously upgrade our service model for cross-border financing and wealth management services to better serve our corporate and personal customers.





## 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內部監控系統的監控職責。

總裁負責管理本集團各類風險，審批詳細的風險管理政策，在董事會授權範圍內審批重大風險承擔或交易。策劃及調控部主管負責協助總裁履行對各類風險日常管理的職責，提出新的風險管理策略、項目和措施以配合監管要求的變化，從而使集團更好地監察及管理新業務、產品及營運環境轉變而引致的風險。策劃及調控部主管還根據授權負責審核重大風險承擔或交易，並對認為不應該進行的交易行使否決權。

## 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.

The Chief Executive ("CE") is responsible for managing the Group's various types of risks, approving detailed risk management policies, and approving material risk exposures or transactions within his authority delegated by the Board of Directors. The Head of Strategic Planning and Control Department ("SCD") assists the CE in fulfilling his responsibilities for the day-to-day management of risks. The head of SCD is responsible for initiating new risk management strategies, projects and measures that will enable the Group to better monitor and manage new risk issues or areas that may arise from time to time from new businesses, products and changes in the operating environment. He may also take appropriate initiatives in response to regulatory changes. The head of SCD is also responsible for reviewing material risk exposures or transactions within his delegated authority and exercising his power of veto if he believes that any transaction should not proceed.



## 管理層討論與分析（續）

### 風險管理

#### 風險管理管治架構（續）

本集團的不同單位都有其相應的風險管理責任。業務單位是風險管理的第一道防線，而風險管理單位則獨立於業務單位，負責各類風險的日常管理，以及草擬、檢查和更新各類風險管理政策和程序。

集團建立了合適的內部控制程序，包括設立權責分立清晰的組織架構，以監察業務運作是否符合既定政策、程序及限額。適當的匯報機制也充分地使監控職能獨立於業務範疇，同時促成機構內適當的職責分工，有助營造適當的內部控制環境。

#### 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。信貸風險主要來自借貸、貿易融資及資金業務，包括銀行同業交易、外匯及衍生交易、債券及證券投資。風險及信貸監理處負責集中管理本集團信貸風險。本集團對不同客戶、交易對手或交易會根據其風險程度採用不同的信貸審批及監控程序。企業及金融機構授信申請由風險管理單位進行獨立審核、客觀評估，並確定債務人評級和授信條件分級；零售授信交易包括零售小企業貸款、住宅按揭貸款、私人貸款及信用卡等採取零售內部評級系統進行信貸風險評估。本集團會應用債務人評級和損失預測結果（如適用）於支持信貸審批。

集團按照行業、地區、客戶或交易對手等維度識別信貸風險集中，並監察每一交易對手信貸風險、信貸資產組合質素、信貸風險集中度的變化，定期向管理高層匯報。

本集團會應用貸款分類評級、債務人評級和損失預測結果（如適用）於支持信貸監控、信貸風險報告及分析。對於較高風險的企業及金融機構客戶，本集團會採取更頻密的評級重檢及更密切的監控；零售暴露則會在組合層面應用每月更新的內部評級及損失預測結果進行監察，對識別為高風險組別客戶，會進行更全面檢討。本集團已制定適用於內部評級的總評級尺度表，該總尺度表符合《銀行業（資本）規則》對於內部評級結構的要求。除了債務人評級以外，集團還採用了授信條件分級系統，以在授信審批時用於評估不同授信條件的風險水平。上述兩維評級系統的制定符合金融管理局關於內部評級體系實施的合規要求。

## Management's Discussion and Analysis (continued)

### Risk Management

#### Risk Management Governance Structure (continued)

Various units of the Group have their respective risk management responsibilities. Business units act as the first line of defence while risk management units, which are independent from the business units, are responsible for the day-to-day management of different kinds of risks. Risk management units have the primary responsibilities for drafting, reviewing and updating various risk management policies and procedures.

The Group has put in place appropriate internal control systems, including establishment of an organisation structure that sets adequately clear lines of authority and responsibility for monitoring compliance with policies, procedures and limits. Proper reporting lines also provide sufficient independence of the control functions from the business areas, as well as adequate segregation of duties throughout the organisation which helps to promote an appropriate internal control environment.

#### 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. It arises principally from lending, trade finance and treasury businesses, and covers inter-bank transactions, foreign exchange and derivative transactions as well as investments in bonds and securities. Risk and Credit 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, counterparty or transaction. Corporate and financial institution credit applications are independently reviewed and objectively assessed by risk management units. Obligor ratings and facility grades are assigned to these portfolios. Retail internal rating systems are deployed in risk assessment of retail credit transactions, including small business retail exposures, residential mortgage loans, personal loans and credit cards. Obligor ratings as well as loss estimates (if applicable) are used to support credit approval.

The Group identifies credit concentration risk by industry, geography, customer and counterparty risk. The Group monitors changes to counterparties credit risk, quality of the credit portfolio and risk concentrations, and reports regularly to the Group's management

The Group uses loan grades, obligor ratings and loss estimates (if applicable) to support credit monitoring, analysis and reporting. For corporate and financial institution, more frequent rating review and closer monitoring are required for riskier customers. For retail exposures, monthly updated ratings and loss estimates are used for credit monitoring on a portfolio basis. More comprehensive review is required for obligors being identified under high-risk pools. The Group has established a master scale for internal credit rating purpose, which is in compliance with the Banking (Capital) Rules on rating structure. In addition to obligor ratings, the Group adopts a facility rating system to assess the risk in the facility structure during credit approval. This two-dimensional rating approach to evaluate credit risk is complied with the HKMA's requirement on IRB.





## 管理層討論與分析 (續)

### 風險管理 (續)

#### 信貸風險管理 (續)

於 2012 年，集團繼續參照金管局貸款分類制度的指引，實施信貸資產的五級分類。風險及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。

#### 利率風險管理

利率風險是指因利率水平、資產負債期限結構等要素發生不利變動而可能導致銀行整體收益和經濟價值承受損失。本集團的利率風險主要來自銀行賬下的結構性持倉。結構性持倉的主要利率風險類別為：

- 利率重訂風險 - 資產與負債的到期日或重訂價格期限可能錯配，進而影響淨利息收益；
- 利率基準風險 - 不同交易的定價基準不同，令資產的收益率和負債的成本可能會在同一重訂價格期間以不同的幅度變化；
- 收益率曲線風險 - 由於收益率曲線非平行式移動而對淨利息收入或經濟價值產生負面影響；
- 客戶擇權風險 - 由於資產、負債或表外項目附設有期權，當期權行使時會改變相關資產或負債的現金流。

本集團設定利率風險指標及限額，用於識別、計量、監測和控制利率風險。主要風險指標和限額包括但不限於重定價缺口、利率基準風險、淨利息波動比率 (NII)、經濟價值波動比率 (EV) (包括 AFS 債券組合 EV 限額) 等。主要風險指標和限額視管理需要劃分為兩個層級，分別由風險管理委員會和資產負債管理委員會批准。承擔利率風險的各業務單位必須在批核的利率風險指標限額範圍內開展相關業務。集團推出銀行賬新產品或新業務前，須先執行風險評估程序，包括評估其潛在的利率風險，並考慮現行的利率風險監控機制是否足夠。如擬推出的新產品或新業務對銀行利率風險造成重大影響，須向策劃及調控部主管提交建議，並報風險管理委員會批准。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Credit Risk Management (continued)

In 2012, the Group continues to adopt loan grading criteria which divide credit assets 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.

#### Interest Rate Risk Management

Interest rate risk means the risks to a bank's earnings and economic value arising from adverse movements in interest rate and term structures of the bank's asset and liability positions. 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 that may affect net interest income;
- Basis risk – different pricing basis for different transactions so that the yield on assets and cost of liabilities may change by different amounts within the same repricing period;
- Yield curve risk – non-parallel shifts in the yield curve that may have an adverse impact on net interest income or economic value;
- Option risk – exercise of the options embedded in assets, liabilities or off-balance sheet items that can cause a change in the cash flows of assets and liabilities.

The Group set out interest rate risk indicators and limits to identify, measure, monitor and control interest rate risk. The indicators and limits include, but are not limited to, re-pricing gap limits, basis risk, net interest income sensitivity ratio, economic value sensitivity ratio (including sub-limit for AFS securities), etc. The indicators and limits are classified into two levels, which are approved by the RC and ALCO respectively. Risk-taking business units are required to conduct their business within the boundary of the interest rate risk limits. Before launching a new product or business in the banking book, relevant departments are required to go through a risk assessment process, which includes assessment of underlying interest rate risk and consideration of the adequacy of current risk monitoring mechanism. Any material impact on interest rate risk noted during the risk assessment process will be reported to the Head of SCD and submitted to the RC for approval.



## 管理層討論與分析（續）

### 風險管理（續）

#### 利率風險管理（續）

淨利息波動比率（NII）和經濟價值波動比率（EV）反映利率風險對銀行淨利率收入和資本基礎的影響，是本集團管理利率風險的重要風險指標。前者衡量利率變動導致的淨利息收入變動佔當年預算淨利息收入的比率；後者衡量利率變化對銀行經濟價值（即按市場利率折算的資產、負債及表外業務預測現金流的淨現值）的影響佔最新資本基礎的比率。風險管理委員會為這兩項指標設定限額，用來監測和控制集團銀行賬利率風險，任何一項限額均不得突破。

本集團採用情景分析和壓力測試方法，評估不利市況下銀行賬可能承受的利率風險。選擇活期及儲蓄存款客戶擇權及按揭客戶提早還款的情景，測試可能產生的利率風險，及其對銀行預期利息收益和經濟價值乃至資本基礎的影響。

#### 市場風險管理

市場風險是指因金融市場價格（債券價格／利率、匯率、股票價格、商品價格）變化導致銀行的外匯和商品持倉值及交易賬利率和股票持倉值波動而可能給銀行帶來的損失。本集團採取穩健的市場風險偏好，保持風險與收益的平衡。市場風險管理的目標，是根據本集團的風險偏好和資金業務發展策略，依靠完善的風險管理制度和相關的管理手段，有效管理銀行業務中可能發生的市場風險，促進資金業務健康發展。

本集團按照風險管理管治架構管理市場風險，董事會及風險管理委員會、高層管理人員和職能部門，各司其職，各負其責。風險及信貸監理處、財務處及結算組是市場風險管理的主責單位，協助高層管理人員履行日常管理職責，獨立監察集團的市場風險狀況以及管理政策和限額執行情況，確保整體和個別的市場風險均控制在可接受的風險水平內。

本集團設定市場風險指標及限額，用於識別、計量、監測和控制市場風險。主要風險指標和限額包括但不限於頭盤限額和／或風險因素敏感度限額等。主要風險指標和限額視管理需要劃分為三個層級，分別由風險管理委員會、資產負債管理委員會及總裁批准，業務單位必須在批核的市場風險指標和限額範圍內開展業務。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Interest Rate Risk Management (continued)

Net interest income sensitivity ratio (NII) and economic value sensitivity ratio (EV) assess the impact of interest rate movement on the Group's net interest income and capital base. They are the Group's key interest rate risk indicators. The former assesses the impact of interest rate movement on net interest income as a percentage to budgeted net interest income for the year. The latter assesses the impact of interest rate movement on economic value (i.e. the present value of cash-flows of assets, liabilities and off-balance-sheet items discounted using market interest rate) as a percentage to the latest capital base. Limits are set by RC on these two indicators to monitor and control the Group's banking book interest rate risk.

The Group uses scenario analysis and stress test to assess the banking book interest rate risk the Group would face under adverse circumstances. Scenario analysis and stress test are also devised to assess the impact on net interest income and economic value as well as capital base arising from the optionality of demand and savings deposits and the prepayment of mortgage loans.

#### Market Risk Management

Market risk refers to the risk of losses arising from adverse movements in the value of foreign exchange and commodity positions and the trading book interest rate and equity positions held by the Group due to the volatility of financial market price (debt security price/interest rate, foreign exchange rate, equity price, commodity price). The Group adopts robust market risk appetite to achieve balance between risk and return. The Group's objective in managing market risk is to secure healthy growth of treasury business, by effective management of potential market risk in the Group's business, according to the Group's overall risk appetite and strategy of treasury business and based on well established risk management regime and related measures.

In according with the Group's corporate governance in risk management, the Board of Directors and RC, senior management and functional departments/units perform their duties and responsibilities to manage the Group's market risk. CMD, Finance Division and Settlement Section are responsible for managing market risk, assisting senior management to perform their day-to-day duties, independently monitoring the market risk profile and compliance of management policies and limits of the Group, ensuring the aggregate and individual market risk are within acceptable level.

The Group sets up market risk indicators and limits to identify, measure, monitor and control market risk. Major risk indicators and limits include but are not limited to open positions and/or risk factor sensitivities etc. To meet management requirements, major risk indicators and limits are classified into three levels, and approved by RC, ALCO and CE respectively. Business units are required to conduct their business within approved market risk indicators and limits.



## 管理層討論與分析（續）

### 風險管理（續）

#### 流動資金風險管理

流動資金風險是指銀行因無法提供資金以應對資產增加或履行到期義務，而可能要承受的不欲接受的損失。本集團遵循穩健的流動資金風險偏好，確保在正常情況或壓力情景下均有能力提供穩定、可靠和足夠的現金來源，滿足流動資金需求；在極端情景下無需借助金管局的流動性支持，累積的淨現金流為正值，可以保證基本生存期內的流動資金需要。

本集團管理流動資金風險的目標，是按照流動資金風險偏好，以合理的成本有效管理資產負債表內及表外業務的流動性，實現穩健經營和持續盈利。本集團以客戶存款為主要的資金來源，積極吸納和穩定核心存款，並輔以同業市場拆入款項，確保穩定和充足的資金來源。本集團根據不同期限及壓力情景下的流動資金需求，安排資產組合的結構（包括貸款、債券投資或拆放同業等），保持充足的高流動性資產，以便提供足夠的流動資金支持正常業務需要，及在緊急情況下有能力以合理的成本及時籌集到資金，保證對外支付。本集團致力實現資金運用和融資渠道的多樣化，以避免資產負債過於集中，防止因資金來源或運用過於集中在某個方面，當其出現問題時，導致整個資金供應鏈斷裂，觸發流動資金風險。本集團注重表外業務，如貸款承諾、衍生工具、期權及其他複雜的結構性產品可能產生的流動資金風險，將其納入整體流動資金風險管理。本集團的流動資金風險管理策略還涵蓋了外幣資產負債流動性、即日流動性、集團內流動性以及其它風險引致的流動資金風險等，並針對流動資金風險制訂了應急方案。

本集團風險管理委員會是流動資金風險管理決策機構，並承擔最終管理責任。風險管理委員會授權資產負債管理委員會管理日常的流動資金風險，確保集團的業務經營符合風險管理委員會設定的流動資金風險偏好和政策規定。財務處是本集團流動資金風險管理的主責部門，它與財資業務處合作，根據各自的職責分工協助資產負債管理委員會履行具體的流動資金管理職能。

本集團設定流動資金風險指標和限額，用來識別、計量、監測和控制流動資金風險，包括但不限於流動比率、貸存比率、一個月錯配比率等。本集團採用現金流量分析（正常及壓力情況下）和壓力測試（包括本機構危機及市場危機情況）等方法，預測及評估本集團滿足流動資金需求的能力。本集團建立了資產負債管理系統(ALM)，為管理好流動資金提供技術支持。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Liquidity Risk Management

Liquidity risk is the risk that banks fail to provide sufficient funds to grow assets or pay the due obligations, and need to bear an unacceptable loss. The Group follows the sound liquidity risk appetite, to provide stable, reliable and adequate sources of cash to meet liquidity needs under normal circumstances or stressed scenarios; and survive with net positive cumulative cash flow in extreme scenarios, without requesting HKMA to act as a lender of last resort.

The Group's liquidity risk management objective is to effectively manage the liquidity of on-balance sheet and off-balance sheet items with reasonable cost based on the liquidity risk appetite to achieve sound operation and sustainable profitability. Customer deposits are our primary source of funds. To ensure stable and sufficient source of funds are in place, the Group actively attracts new deposits, keeps the core deposit and obtains supplementary funding from interbank market. According to different term maturities and the results of funding needs estimated from stressed scenarios, the Group adjusts its asset structure (including loans, bonds investment, interbank placement, etc.) to maintain sufficient liquid assets in support of normal business needs and ensure its ability to raise enough funds at a reasonable cost to serve external claims in case of emergency. The Group is committed to diversify the source of funds and the use of funds to avoid excessive concentration of assets and liabilities and prevent triggering liquidity risk due to the break of funding strand when problem occurred in one concentrated funding source. The Group also pays attention to manage liquidity risk created by off-balance sheet activities, such as loan commitments, derivatives, options and other complex structured products. The Group has overall liquidity risk management strategy to cover the liquidity management of foreign currency assets and liabilities, intra-day liquidity, intra-group liquidity, the liquidity risk arising from others risk, etc., and has formulated corresponding funding contingency plan.

The RC, a standing committee established by the Board of Directors, is the decision making authority of liquidity risk management, and assumes the ultimate responsibility of liquidity risk management. As authorised by the RC, ALCO exercises its oversight of liquidity risk and ensures the daily operations of the Group are conducted on the basis of the risk appetite and policies as set by the RC. Finance Division is the unit responsible for overseeing the Group's liquidity risk. It cooperates with Treasury Division to assist ALCO to perform liquidity management functions according to their specific responsibilities.

The Group established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk. Such indicators and limits include (but are not limited to) liquidity ratio, loan-to-deposit ratio and 1-month mismatch ratio. The Group applies cash flow analysis (under normal and stress conditions) and liquidity stress test (including institution specific and worldwide crisis) to assess the Group's capability to withstand various severe liquidity crises. Also, Assets and Liabilities Management System ("ALM") is developed to provide data support for facilitating the liquidity risk management duties.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 流動資金風險管理 (續)

本集團對流動資金風險的管理，適用於新產品或新業務。有關產品或業務推出前，相關單位必須首先履行風險評估程序，包括評估潛在的流動資金風險，並考慮現行管理措施是否足夠控制相關風險。如果新產品或新業務可能對銀行流動資金風險形成重大影響，須上報風險管理委員會審批。

#### 操作風險管理

操作風險是指因操作流程不完善或失效、人為過失、電腦系統故障或外界事件等因素造成損失的風險。操作風險隱藏於業務操作的各個環節，是銀行在日常操作活動中面對的風險。

集團建立了有效的內部控制程序，對所有重大活動訂下政策及監控措施。設置適當的職責分工和授權乃集團緊守的基本原則。企業層面的操作風險管理政策及程序由策劃及調控部制定，交風險管理委員會審批。

集團的操作風險管理治理架構採用「三道防線」的模型：所有部門為第一道防線，是操作風險的所有者，通過自我評估、自我檢查、自我整改來履行業務經營過程中自我風險管控職能。策劃及調控部連同一些與操作風險管理相關的專門職能單位為第二道防線，負責評估和監控第一道防線操作風險狀況，對其工作提供指導；獨立於業務單位的策劃及調控部，履行操作風險的中央管理職能，除制定操作風險管理政策和程序之外，亦負責設計操作風險的評估方法、工具及匯報機制（含操作風險事件損失數據收集），透過操作風險管理工具監控各部門對政策及操作程序的執行情況，評估及向管理層、風險管理委員會匯報總體操作風險狀況。各個專門職能單位對操作風險的一些特定範疇，履行第二道防線的管理責任，除負責本單位操作風險管理外，亦須就指定的操作風險管理範疇向其他單位提供專業意見／培訓並履行企業層面的操作風險牽頭管理。稽核處為第三道防線，提供對操作風險管理框架的獨立評估，需定期稽查全行各部門、業務單位操作風險管理工作的合規性、有效性，並提出整改意見。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Liquidity Risk Management (continued)

The Group's liquidity risk management also covers new product or business development. Before launching a new product or business, the relevant departments are required to go through a risk assessment process, which includes the assessment of underlying liquidity risk and consideration of the adequacy of the current risk management mechanism. Any material impact on liquidity risk noted during the risk assessment process will be reported to RC for approval.

#### Operational Risk Management

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. The risk is inherent in every aspect of business operations and confronted by the Bank in its day to day operational activities.

The Group has put in place an effective internal control process which requires the establishment of policies and control procedures for all the key activities. Proper segregation of duties and authorisation is the fundamental principle followed by the Group. Corporate-level policy and procedure on operational risk management are formulated by SCD and approved by RC.

The Group has adopted the "Three Lines of Defence" model for its operational risk management governance structure: all departments as the first line of defence are the owner of operational risk and are responsible for carrying out the duties and functions of self risk control in the process of business operation through self assessment, self checking and self correction. SCD together with certain specialist functional units in relation to operational risk management within the Group are the second line of defence, which is responsible for assessing and monitoring the operational risk condition of the first line of defence, and providing them with guidance. In addition to formulating the operational risk management policy and procedure, SCD, being independent from business units, is the central management unit of the Group's operational risk management and also responsible for designing the operational risk assessment methodologies, tools and the reporting mechanism (including the capturing of data on operational risk events loss), monitoring the implementation status of policies and operational procedures in the departments of the first line of defence through operational risk management tools, and assessing and reporting the overall operational risk position to Management and RC. Certain specialist functional units are required to carry out their managerial duties of the second line of defence with respect to some specific aspects of operational risk. Besides taking charge of operational risk management in their own units, these units are also required to provide other units with professional advice / training in respect of certain operational risk categories and to lead the corporate-level operational risk management. Audit Division is the third line of defence which provides independent assessment with respect to the operational risk management framework and is required to conduct periodic audit of the operational risk management activities of various departments / business units within the Group regarding their compliance and effectiveness and to put forward recommendations for corrective actions.





## 管理層討論與分析 (續)

### 風險管理 (續)

#### 操作風險管理 (續)

集團採用重要風險指標、自我評估、操作風險事件匯報及檢查等工具或方法來識別、評估、監察及控制潛在業務活動及產品內的風險，同時透過購買保險將未能預見的操作風險轉移。對支援緊急或災難事件時的業務運作備有緊急事故應變方案，並維持充足的後備設施及定期進行演練。

#### 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或財務狀況出現混亂或負面影響的風險。合規風險指因未有遵守所有適用的法律和監管規例而可能導致銀行須承受法律或監管機構制裁、財務損失或信譽損失的風險。法律及合規風險由合規組管理，領導該單位的策劃及調控部主管需向總裁匯報。根據集團的公司治理架構，法律及合規風險管理政策交由風險管理委員會審批。

#### 策略風險管理

策略風險是指因在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，從而影響集團現在或未來的財務狀況和市場地位的風險。董事會檢討和審批策略風險管理政策。重點戰略事項均得到高層管理人員與董事會的充分評估與適當的審批。

本集團會因應最新市場情況及發展，定期檢討業務策略。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Operational Risk Management (continued)

The Group adopts the tools or methodologies such as key risk indicators, self-assessment, operational risk events reporting and review to identify, assess, monitor and control the risks inherent in business activities and products, as well as takes out insurance to mitigate unforeseeable operational risks. Business continuity plans are in place to support business operations in the event of an emergency or disaster. Adequate backup facilities are maintained and periodic drills are conducted.

#### 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 legal or regulatory sanctions, financial loss, or loss to reputation a bank may suffer as a result of its failure to comply with all applicable laws and regulations. Legal and compliance risks are managed by Compliance Section headed by the Head of SCD who reports to CE. As part of the Group's corporate governance framework, the policy for the management of legal and compliance risk is approved by RC.

#### 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 Board of Directors reviews and approves the policy for the management of strategic risks. Key strategic issues have to be fully evaluated and properly endorsed by the senior management and the Board.

The Group will regularly review its business strategies to cope with the latest market situation and developments.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 資本管理

本銀行之資本管理的主要目標是維持與本銀行整體風險狀況相稱的資本充足水平，同時為股東帶來最大回報。資產負債管理委員會定期檢討本銀行的資本結構，並在需要時進行調整以保持風險、回報與資本充足性的最佳平衡。

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，本銀行採用內部資本充足評估程序 (ICAAP) 並每年作出重檢。ICAAP 以法定最低資本充足率 (8%) 為出發點，評估第一支柱未能捕捉的主要風險所需的額外資本。本銀行採用符合香港金融管理局第二支柱合規指引的計分卡評估本銀行的風險狀況，以推斷所需的額外資本，從而設定最低普通股資本充足率、最低核心資本充足率及最低資本充足率。同時，本銀行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。

香港金融管理局在2012年1月就香港落實巴塞爾協定三資本標準發出諮詢文件，集團已對有關要求進行了詳細分析，為日後落實新資本要求做好準備。

#### 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)

#### Capital Management

The major objective of the Bank's capital management is to maximise total shareholders' return while maintaining a capital adequacy position in relation to the Bank's overall risk profile. The ALCO periodically reviews the Bank's capital structure and adjusts the capital mix where appropriate to maintain an optimal balance between risk, return and capital adequacy.

To comply with HKMA's requirements as stated in the Supervisory Policy Manual "Supervisory Review Process", the Bank adopts the Internal Capital Adequacy Assessment Process (ICAAP) and reviews it annually. Using the statutory minimum CAR, 8%, as a starting point, extra capital (capital add-on) needed to cover the material risks not captured under Pillar I is assessed. A Scorecard approach based on HKMA's compliance guidance on Pillar II has been used to evaluate the Bank's risk profile in order to assess the add-on capital to determine the minimum common equity CAR, minimum core CAR and minimum CAR. In the process, an Operating CAR Range has also been established which incorporates the need for future business growth and efficiency of capital utilisation.

The HKMA has issued a consultation paper on capital standards in January 2012 for the implementation of Basel III Hong Kong. The Bank has conducted a detailed impact analysis of it and has prepared for the future implementation of new capital requirements.

#### 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，董事會成立了四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體系之有效性。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、陳遠才先生、吳家瑋先生及余國春先生，彼等均為銀行之非執行董事。其中張惠慶先生、吳家瑋先生及余國春先生均為獨立非執行董事。

## 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, four 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, Mr. Tan Wan Chye, Mr. Woo Chia Wei and Mr. Yu Kwok Chun. All are non-executive Directors of the Bank. Among them, Mr. Cheung Wai Hing, Mr. Woo Chia Wei and Mr. Yu Kwok Chun are independent non-executive Directors.

## 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。

### 提名及薪酬委員會

提名及薪酬委員會負責協助董事會在以下方面（但不僅限於以下方面）實現監控職責：

- 本集團的人力資源策略、薪酬策略及激勵框架；
- 董事、董事會附屬委員會成員、及由董事會不時指定的高級管理人員的篩選和提名；
- 董事會和各委員會的結構、規模、組成（包括成員的技能、經驗和知識）；
- 董事、各委員會成員、指定高級管理人員及主要人員的薪酬；及
- 董事會及各委員會的有效性。

提名及薪酬委員會成員包括杜志榮先生(主席)、張惠慶先生及吳家瑋先生，彼等均為銀行之非執行董事。其中張惠慶先生及吳家瑋先生均為獨立非執行董事。

## 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.

### Nomination and Remuneration Committee (“NRC”)

The NRC assists the Board in performing the duties in respect of, among others, the following areas:

- overall human resources, remuneration strategy and incentive framework of the Group;
- selection and nomination of Directors, Board Committee members and certain senior executives as designated by the Board from time to time;
- structure, size and composition (including skills, experience and knowledge) of the Board and Board Committees;
- remuneration of Directors, Board Committee members, designated senior management and key personnel, and
- effectiveness of the Board and Board Committees.

The members of the NRC are Mr. To Chi Wing (Chairman), Mr. Cheung Wai Hing and Mr. Woo Chia Wei. All are non-executive Directors of the Bank. Among them, Mr. Cheung Wai Hing and Mr. Woo Chia Wei are independent non-executive Directors.



## 簡要綜合收益表

## Condensed Consolidated Income Statement

|                           |  |             | (未經審核)<br>(Unaudited)<br>半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 | (未經審核)<br>(Unaudited)<br>半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011 |
|---------------------------|--|-------------|--|--|
|                           |  | 附註<br>Notes | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000   |
| 利息收入                      | Interest income  |             | 635,007  | 532,423  |
| 利息支出                      | Interest expense   |             | (157,716)  | (101,496)  |
| <b>淨利息收入</b>              | <b>Net interest income</b>   | 4           | <b>477,291</b>   | 430,927  |
| 服務費及佣金收入                  | Fee and commission income  |             | 138,927  | 161,303  |
| 服務費及佣金支出                  | Fee and commission expense   |             | (12,650)   | (17,272)   |
| <b>淨服務費及佣金收入</b>          | <b>Net fee and commission income</b>   | 5           | <b>126,277</b>   | 144,031  |
| 淨交易性收益                    | Net trading gain   | 6           | 18,793   | 15,031   |
| 界定為以公平值變化計入損益之<br>金融工具淨收益 | Net gain on financial instruments designated at<br>fair value through profit or loss |             | 7,916  | 12,101   |
| 出售可供出售證券之淨收益              | Net gain from disposal of available-for-sale<br>securities                           |             | -  | 35,641   |
| 其他經營收入                    | Other operating income   | 7           | 7,162  | 5,950  |
| <b>提取減值準備前之淨經營收入</b>      | <b>Net operating income before impairment<br/>allowances</b>                         |             | <b>637,439</b>   | 643,681  |
| 減值準備淨撥回/(撥備)              | Net reversal/(charge) of impairment allowances                                       | 8           | 452  | (5,497)  |
| <b>淨經營收入</b>              | <b>Net operating income</b>  |             | <b>637,891</b>   | 638,184  |
| 淨經營支出                     | Net operating expenses   | 9           | (154,688)  | 64,315   |
| <b>經營溢利</b>               | <b>Operating profit</b>  |             | <b>483,203</b>   | 702,499  |
| 投資物業公平值調整之淨收益             | Net gain from fair value adjustments on<br>investment properties                     | 10          | 25,070   | 19,111   |
| 出售物業、器材及設備之淨收益/<br>(虧損)   | Net gain/ (loss) from disposal of properties,<br>plant and equipment                 | 11          | 52,611   | (3)  |
| <b>除稅前溢利</b>              | <b>Profit before taxation</b>  |             | <b>560,884</b>   | 721,607  |
| 稅項                        | Taxation   | 12          | (90,721)   | (119,168)  |
| <b>期內溢利</b>               | <b>Profit for the period</b>   |             | <b>470,163</b>   | 602,439  |
| <b>股息</b>                 | <b>Dividends</b>   | 13          | <b>264,000</b>   | 117,000  |

第 20 至 99 頁之附註屬本中期財務資料  
之組成部分。

The notes on pages 20 to 99 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)<br>(Unaudited)<br>半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>附註<br>Notes<br>港幣千元<br>HK\$'000 | (未經審核)<br>(Unaudited)<br>半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|------------------|---|---|--|
| 期內溢利             | Profit for the period   | 470,163   | 602,439  |
| 房產：              | Premises:   |   |  |
| 房產重估             | Revaluation of premises   | 126,768   | 121,292  |
| 遞延稅項             | Deferred tax  | (1,956)   | (19,494)   |
|                  |   | 124,812   | 101,798  |
| 可供出售證券：          | Available-for-sale securities:  |   |  |
| 可供出售證券之公平值變化     | Change in fair value of available-for-sale securities                   | 18,409  | 48,825   |
| 因出售可供出售證券之轉撥     | Release upon disposal of available-for-sale securities                  | -   | (35,692)   |
| 遞延稅項             | Deferred tax  | (1,132)   | (810)  |
|                  |   | 17,277  | 12,323   |
| 淨投資對沖下對沖工具之公平值變化 | Change in fair value of hedging instruments under net investment hedges | 6,200   | (11,327)   |
| 貨幣換算差額           | Currency translation difference   | (12,777)  | 20,706   |
| 期內除稅後其他全面收益      | Other comprehensive income for the period, net of tax                   | 135,512   | 123,500  |
| 期內全面收益總額         | Total comprehensive income for the period                               | 605,675   | 725,939  |
| 應佔全面收益總額：        | Total comprehensive income attributable to:                             |   |  |
| 本銀行股東權益          | Equity holders of the Bank  | 605,675   | 725,939  |

第 20 至 99 頁之附註屬本中期財務資料之組成部分。

The notes on pages 20 to 99 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)<br>(Unaudited) |                    | (經審核)<br>(Audited)     |  |
|--------------------------|---|-----------------------|--------------------|------------------------|--|
|                          |   | 2012 年<br>6 月 30 日    |                    | 2011 年<br>12 月 31 日    |  |
|                          |   | 附註<br>Notes           | At 30 June<br>2012 | At 31 December<br>2011 |  |
|                          |   |                       | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000       |  |
| <b>資產</b>                | <b>ASSETS</b>   |                       |                    |                        |  |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 | 14                    | 4,356,461          | 7,113,949              |  |
| 在銀行及其他金融機構一至十二個月內到期之定期存放 | Placements with banks and other financial institutions maturing between one and twelve months |                       | 7,123,799          | 5,091,569              |  |
| 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                              | 15                    | 1,072,965          | 842,569                |  |
| 衍生金融工具                   | Derivative financial instruments  | 16                    | 373,390            | 425,767                |  |
| 貸款及其他賬項                  | Advances and other accounts   | 17                    | 23,836,039         | 25,243,795             |  |
| 證券投資                     | Investment in securities  | 18                    | 4,610,032          | 3,871,802              |  |
| 投資物業                     | Investment properties   | 19                    | 208,140            | 165,170                |  |
| 物業、器材及設備                 | Properties, plant and equipment   | 20                    | 976,819            | 974,905                |  |
| 其他資產                     | Other assets  | 21                    | 665,950            | 382,682                |  |
| 資產總額                     | Total assets  |                       | 43,223,595         | 44,112,208             |  |
| <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 from banks and other financial institutions                             |                       | 321,035            | 1,029,021              |  |
| 衍生金融工具                   | Derivative financial instruments  | 16                    | 240,250            | 275,987                |  |
| 客戶存款                     | Deposits from customers   | 22                    | 35,713,552         | 36,032,369             |  |
| 其他賬項及準備                  | Other accounts and provisions   | 23                    | 1,053,340          | 1,258,605              |  |
| 應付稅項負債                   | Current tax liabilities   |                       | 123,000            | 88,824                 |  |
| 遞延稅項負債                   | Deferred tax liabilities  | 24                    | 128,087            | 124,746                |  |
| 負債總額                     | Total liabilities   |                       | 37,579,264         | 38,809,552             |  |
| <b>資本</b>                | <b>EQUITY</b>   |                       |                    |                        |  |
| 股本                       | Share capital   | 25                    | 300,000            | 300,000                |  |
| 儲備                       | Reserves  | 26                    | 5,344,331          | 5,002,656              |  |
| 資本總額                     | Total equity  |                       | 5,644,331          | 5,302,656              |  |
| 負債及資本總額                  | Total liabilities and equity  |                       | 43,223,595         | 44,112,208             |  |

第 20 至 99 頁之附註屬本中期財務資料之組成部分。

The notes on pages 20 to 99 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)<br>(Unaudited)                                   |                                    |  |                        |                        |                      |                  |
|----------------------|---|---|------------------------------------|--|------------------------|------------------------|----------------------|------------------|
|                      |   | 歸屬於本集團股東<br>Attributable to equity holders of the Group |                                    |  |                        |                        |                      |                  |
|                      |   | 股本  | 房產重估<br>儲備                         | 可供出售<br>證券公平值<br>變動儲備<br>Reserve for<br>fair value<br>changes of<br>available-<br>for-sale<br>securities | 監管儲備*                  | 換算儲備                   | 留存盈利                 | 總計               |
|                      |   | Share<br>capital  | Premises<br>revaluation<br>reserve |  | Regulatory<br>reserve* | Translation<br>reserve | Retained<br>earnings | Total            |
|                      |   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                   | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000       | 港幣千元<br>HK\$'000       | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000 |
| 於 2011 年 1 月 1 日     | At 1 January 2011   | 300,000   | 519,733                            | 28,045   | 183,221                | 31,274                 | 3,667,704            | 4,729,977        |
| 期內溢利                 | Profit for the period   | -   | -                                  | -  | -                      | -                      | 602,439              | 602,439          |
| 其他全面收益：              | Other comprehensive<br>income:  |   |                                    |  |                        |                        |                      |                  |
| 房產                   | Premises  | -   | 101,798                            | -  | -                      | -                      | -                    | 101,798          |
| 可供出售證券               | Available-for-sale<br>securities  | -   | -                                  | 12,323   | -                      | -                      | -                    | 12,323           |
| 淨投資對沖下對沖工具<br>之公平值變化 | Change in fair value of<br>hedging instruments<br>under net investment<br>hedge | -   | -                                  | -  | -                      | (11,327)               | -                    | (11,327)         |
| 貨幣換算差額               | Currency translation<br>difference  | -   | -                                  | -  | -                      | 20,706                 | -                    | 20,706           |
| 全面收入總額               | Total comprehensive<br>income   | -   | 101,798                            | 12,323   | -                      | 9,379                  | 602,439              | 725,939          |
| 2011 年第一次中期股息        | 2011 first interim<br>dividend  | -   | -                                  | -  | -                      | -                      | (117,000)            | (117,000)        |
| 留存盈利轉撥               | Transfer from retained<br>earnings  | -   | -                                  | -  | 63,536                 | -                      | (63,536)             | -                |
| 於 2011 年 6 月 30 日    | At 30 June 2011   | <u>300,000</u>  | <u>621,531</u>                     | <u>40,368</u>  | <u>246,757</u>         | <u>40,653</u>          | <u>4,089,607</u>     | <u>5,338,916</u> |
| 於 2011 年 7 月 1 日     | At 1 July 2011  | 300,000   | 621,531                            | 40,368   | 246,757                | 40,653                 | 4,089,607            | 5,338,916        |
| 期內溢利                 | Profit for the period   | -   | -                                  | -  | -                      | -                      | 369,588              | 369,588          |
| 其他全面收益               | Other comprehensive<br>income   |   |                                    |  |                        |                        |                      |                  |
| 房產                   | Premises  | -   | 100,763                            | -  | -                      | -                      | -                    | 100,763          |
| 可供出售證券               | Available-for-sale<br>securities  | -   | -                                  | (7,560)  | -                      | -                      | -                    | (7,560)          |
| 淨投資對沖下對沖工具<br>之公平值變化 | Change in fair value of<br>hedging instruments<br>under net investment<br>hedge | -   | -                                  | -  | -                      | (13,852)               | -                    | (13,852)         |
| 貨幣換算差額               | Currency translation<br>difference  | -   | -                                  | -  | -                      | 27,801                 | -                    | 27,801           |
| 全面收入總額               | Total comprehensive<br>income   | -   | 100,763                            | (7,560)  | -                      | 13,949                 | 369,588              | 476,740          |
| 2011 年第二次中期股息        | 2011 second interim<br>dividend   | -   | -                                  | -  | -                      | -                      | (513,000)            | (513,000)        |
| 留存盈利轉撥               | Transfer to retained<br>earnings  | -   | -                                  | -  | (3,931)                | -                      | 3,931                | -                |
| 於 2011 年 12 月 31 日   | At 31 December 2011   | 300,000   | 722,294                            | 32,808   | 242,826                | 54,602                 | 3,950,126            | 5,302,656        |





**簡要綜合權益變動表  
(續)**

**Condensed Consolidated Statement of Changes in Equity  
(continued)**

|                       |   | (未經審計)<br>(Unaudited)                                   |                                    |   |                        |                        |                      |                  |
|-----------------------|---|---|------------------------------------|---|------------------------|------------------------|----------------------|------------------|
|                       |   | 歸屬於本集團股東<br>Attributable to equity holders of the Group |                                    |   |                        |                        |                      |                  |
|                       |   | 股本  | 房產重估<br>儲備                         | 可供出售<br>證券公平<br>價值變動<br>儲備<br>Reserve for<br>fair value<br>changes of<br>available-<br>for-sale<br>securities | 監管儲備*                  | 換算儲備                   | 留存盈利                 | 總計               |
|                       |   | Share<br>capital  | Premises<br>revaluation<br>reserve |   | Regulatory<br>reserve* | Translation<br>reserve | Retained<br>earnings | Total            |
|                       |   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000       | 港幣千元<br>HK\$'000       | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000 |
| 於 2012 年 1 月 1 日      | At 1 January 2012   | 300,000   | 722,294                            | 32,808  | 242,826                | 54,602                 | 3,950,126            | 5,302,656        |
| 期內溢利                  | Profit for the period   | -   | -                                  | -   | -                      | -                      | 470,163              | 470,163          |
| 其他全面收益                | Other comprehensive income  |   |                                    |   |                        |                        |                      |                  |
| 房產                    | Premises  | -   | 124,812                            | -   | -                      | -                      | -                    | 124,812          |
| 可供出售證券                | Available-for-sale securities   | -   | -                                  | 17,277  | -                      | -                      | -                    | 17,277           |
| 淨投資對沖下對沖工具<br>之公平價值變化 | Change in fair value of<br>hedging instruments<br>under net investment<br>hedge | -   | -                                  | -   | -                      | 6,200                  | -                    | 6,200            |
| 貨幣換算差額                | Currency translation<br>difference  | -   | -                                  | -   | -                      | (12,777)               | -                    | (12,777)         |
| 全面收入總額                | Total comprehensive income  | -   | 124,812                            | 17,277  | -                      | (6,577)                | 470,163              | 605,675          |
| 2012 年第一次中期股息         | 2012 first interim dividend   | -   | -                                  | -   | -                      | -                      | (264,000)            | (264,000)        |
| 因房產出售之轉撥              | Release upon disposal of premises   | -   | (110,630)                          | -   | -                      | -                      | 110,630              | -                |
| 留存盈利轉撥                | Transfer to retained earnings   | -   | -                                  | -   | (15,537)               | -                      | 15,537               | -                |
| 於 2012 年 6 月 30 日     | At 30 June 2012   | <u>300,000</u>  | <u>736,476</u>                     | <u>50,085</u>   | <u>227,289</u>         | <u>48,025</u>          | <u>4,282,456</u>     | <u>5,644,331</u> |

\* 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監管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 20 至 99 頁之附註屬本中期財務資料之組成部分。

The notes on pages 20 to 99 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)<br>(Unaudited)   | (未經審核)<br>(Unaudited)   |
|-----------------------------|-------------|--|---|---|
|                             |             |  | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011 |
|                             | 附註<br>Notes |  | 港幣千元<br>HK\$'000  | 港幣千元<br>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)/ 流入            |             | Operating cash (outflow)/ inflow before taxation             |   |   |
|                             | 27(a)       |  | (2,780,491)   | 249,234   |
| 支付香港利得稅                     |             | Hong Kong profits tax paid                                   | (24,707)  | -   |
| 支付海外利得稅                     |             | Overseas profits tax paid                                    | (31,585)  | (17,740)  |
| <b>經營業務之現金(流出)/ 流入淨額</b>    |             | <b>Net cash (outflow)/ inflow from operating activities</b>  | <b>(2,836,783)</b>  | <b>231,494</b>  |
| <b>投資業務之現金流量</b>            |             | <b>Cash flows from investing activities</b>                  |   |   |
| 購入物業、器材及設備                  |             | Purchase of properties, plant and equipment                  | (1,521)   | (2,407)   |
| 出售物業、器材及設備所得款項              |             | Proceeds from disposal of properties, plant and equipment    | 45,360  | 7   |
| <b>投資業務之現金流入/ (流出)淨額</b>    |             | <b>Net cash inflow/ (outflow) from investing activities</b>  | <b>43,839</b>   | <b>(2,400)</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             | (513,000)   | (18,000)  |
| <b>融資業務之現金流出淨額</b>          |             | <b>Net cash outflow from financing activities</b>            | <b>(513,000)</b>  | <b>(18,000)</b>   |
| 現金及等同現金項目(減少)/ 增加           |             | (Decrease)/ increase in cash and cash equivalents            | (3,305,944)   | 211,094   |
| 於 1 月 1 日之現金及等同現金項目         |             | Cash and cash equivalents at 1 January                       | 9,310,100   | 7,799,505   |
| 匯率變動對現金及等同現金項目的影響           |             | Effect of exchange rate changes on cash and cash equivalents | (20,180)  | 149,994   |
| <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>5,983,976</b>  | <b>8,160,593</b>  |

第 20 至 99 頁之附註屬本中期財務資料之組成部分。  
The notes on pages 20 to 99 are an integral part of this interim financial information.



## 中期財務資料附註

## Notes to the Interim Financial Information

### 1. 編製基準及主要會計政策

### 1. Basis of preparation and significant accounting policies

#### 編製基準

此未經審核之中期財務資料，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 financial information has been prepared in accordance with HKAS 34 'Interim Financial Reporting' issued by the HKICPA.

#### 主要會計政策

除以下所述外，此未經審核之中期財務資料所採用之主要會計政策及計算辦法，均與截至2011年12月31日止之本集團年度財務報表之編製基礎一致，並需連同本集團2011年之年度報告一併閱覽。

#### Significant accounting policies

Except as described below, the significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2011 and should be read in conjunction with the Group's Annual Report for 2011.

已強制性地於2012年1月1日起開始的會計年度首次生效的經修訂之準則及修訂

#### Revised standards and amendments to standards that are mandatory for the first time for the financial year beginning on 1 January 2012

- 香港會計準則第12號（經修訂）「所得稅」。此會計準則於2010年12月被修訂，於2012年1月1日起開始的會計年度強制生效，並容許提前應用。本集團考慮到修訂準則的處理要求更能反映本集團持有投資物業的相關稅務責任的實況，因此以追溯調整方式自2010年12月31日結算之年度起，提前採納此項經修訂的準則。

- HKAS 12 (Amendment), 'Income Taxes'. The standard which was revised in December 2010 is mandatorily effective for reporting periods beginning on or after 1 January 2012. Earlier application is permitted. The Group considers that the required treatment under the revised standard better reflects the tax position of the investment properties of the Group, and has early adopted the amended standard retrospectively since the year ended 31 December 2010.

- 香港財務報告準則第7號（經修訂）「金融工具：披露 – 資產轉讓」。本修訂對於可全部終止確認或不可全部終止確認的金融資產轉讓引進了新的量化披露要求。當本集團轉讓適用於此範圍的金融資產時，會於財務報表披露有關資訊。

- HKFRS 7 (Amendment), 'Financial Instruments: Disclosures – Transfer of Financial Assets'. The amendment introduces new quantitative disclosure requirements for transfers of financial assets that are either fully derecognised or derecognised not in their entirety. The Group will disclose relevant information in the financial statements when the Group undertakes transfers of financial assets that fall within its scope.



## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 1. 編製基準及主要會計政策 (續)

### 1. Basis of preparation and significant accounting policies (continued)

#### 主要會計政策 (續)

已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2012年提前採納之準則及修訂

#### Significant accounting policies (continued)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2012

| 準則   | 內容  | 起始適用之年度   |
|--|---|---|
| Standard                                   | Content   | Applicable for financial years beginning on/after |
| 香港會計準則第 1 號 (經修訂)<br>HKAS 1 (Revised)      | 財務報表的列示 – 其他全面收益項目的列示<br>Presentation of Financial Statements – Presentation of Items of Other Comprehensive Income   | 2012 年 7 月 1 日<br>1 July 2012                     |
| 香港會計準則第 19 號 (2011)<br>HKAS 19 (2011)      | 僱員福利<br>Employee Benefits   | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港會計準則第 27 號 (2011)<br>HKAS 27 (2011)      | 獨立財務報表<br>Separate Financial Statements   | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港會計準則第 28 號 (2011)<br>HKAS 28 (2011)      | 聯營公司及合資企業投資<br>Investments in Associates and Joint Ventures   | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港會計準則第 32 號 (經修訂)<br>HKAS 32 (Amendment)  | 金融工具：列示 – 金融資產及金融負債之抵銷<br>Financial Instruments: Presentation – Offsetting Financial Assets and Financial Liabilities | 2014 年 1 月 1 日<br>1 January 2014                  |
| 香港財務報告準則第 7 號 (經修訂)<br>HKFRS 7 (Amendment) | 金融工具：披露 – 金融資產及金融負債之抵銷<br>Financial Instruments: Disclosures – Offsetting Financial Assets and Financial Liabilities  | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港財務報告準則第 7 號 (經修訂)<br>HKFRS 7 (Amendment) | 金融工具：披露 – 香港財務報告準則第 9 號的過渡安排<br>Financial Instruments: Disclosures – Transition to HKFRS 9                            | 2015 年 1 月 1 日<br>1 January 2015                  |
| 香港財務報告準則第 9 號<br>HKFRS 9                   | 金融工具<br>Financial Instruments   | 2015 年 1 月 1 日<br>1 January 2015                  |
| 香港財務報告準則第 10 號<br>HKFRS 10                 | 綜合財務報表<br>Consolidated Financial Statements   | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港財務報告準則第 11 號<br>HKFRS 11                 | 合資安排<br>Joint Arrangements  | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港財務報告準則第 12 號<br>HKFRS 12                 | 其他企業投資權益的披露<br>Disclosure of Interests in Other Entities  | 2013 年 1 月 1 日<br>1 January 2013                  |
| 香港財務報告準則第 13 號<br>HKFRS 13                 | 公平值計量<br>Fair Value Measurement   | 2013 年 1 月 1 日<br>1 January 2013                  |



## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 1. 編製基準及主要會計政策 (續)

### 1. Basis of preparation and significant accounting policies (continued)

#### 主要會計政策 (續)

#### Significant accounting policies (continued)

已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2012年提前採納之準則及修訂 (續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2012 (continued)

- 有關上述準則與修訂的簡介，請參閱本集團2011年之年度報告內財務報表附註2.1(b)項。

- Please refer to Note 2.1 (b) of the Group's Annual Report for 2011 for brief explanations of the above-mentioned standards and amendments.

- 此外，「完善香港財務報告準則2009至2011年週期」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與分類方面出現會計變更的修訂。有關修訂於2013年1月1日起開始的會計年度開始生效，其對集團的會計政策沒有重大影響。

- In addition, 'Annual Improvements to HKFRS 2009-2011 Cycle' contains numerous amendments to HKFRS which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation and classification. The amendments will be effective for the financial year beginning on or after 1 January 2013, there is no material impact on the Group's accounting policies.

### 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2011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 2011.



## 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（包括外匯風險及利率風險）及流動資金風險。本附註概述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. 總貸款及其他賬項

##### A. Gross advances and other accounts

##### (a) 減值貸款

##### (a) Impaired advances

當有客觀證據反映貸款出現一項或多項損失事件，經過評估有關損失事件已影響其預期可靠的未來現金流，則該貸款已出現減值損失。

Advances are 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 advances that can be reliably estimated.

如有客觀證據反映貸款已出現減值損失，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；貸款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 advances 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 advances. Objective evidence that advances are 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. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (continued)

(a) 減值貸款 (續)

(a) Impaired advances (continued)

|                      |   | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|----------------------|---|--|---|
|                      |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 減值之客戶貸款總額            | Gross impaired advances to customers  | 4,122                                      | 683   |
| 就上述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                 | 4,116                                      | 237   |
| 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 such advances to customers | -  | -   |
| 上述有抵押品覆蓋之客戶貸款        | Covered portion of such advances to customers   | -  | -   |
| 上述沒有抵押品覆蓋之客戶貸款       | Uncovered portion of such advances to customers   | 4,122                                      | 683   |
| 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               | 0.02%                                      | 0.00%   |

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. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (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:

|                               | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012  | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|-------------------------------|---|---|
|                               | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                                |
| 特定分類或減值之<br>客戶貸款總額            | Gross classified or impaired advances to<br>customers<br><b>10,952</b>  | 6,810   |
| 總特定分類或減值<br>之客戶貸款對總<br>客戶貸款比率 | Gross classified or impaired advances to<br>customers as a percentage of gross<br>advances to customers<br><b>0.05%</b> | 0.03%   |

特定分類或減值  
之客戶貸款乃按  
《銀行業條例》項  
下《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 under the Banking Ordinance 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. 總貸款及其他賬項(續)

A. Gross advances and other accounts (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. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (continued)

(b) 逾期超過 3 個月之  
貸款 (續)

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

|  | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012   | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--|--|---|
|  | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                                |
| 就上述有抵押品覆蓋的客戶貸款之抵押品市值   | 11,789   | 10,272  |
| 上述有抵押品覆蓋之客戶貸款  | 5,846  | 5,182   |
| 上述沒有抵押品覆蓋之客戶貸款   | 4,122  | 683   |
| 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 2012 年 6 月 30 日及 2011 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 2012 and 31 December 2011, 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. 總貸款及其他賬項(續)

A. Gross advances and other accounts (continued)

(c) 經重組貸款

(c) Rescheduled advances

| 於 2012 年 6 月 30 日<br>At 30 June 2012          |  | 於 2011 年 12 月 31 日<br>At 31 December 2011 |  |
|---|--|---|--|
| 金額  | 佔客戶貸款總額<br>百分比<br>% of gross<br>advances to<br>customers   | 金額  | 佔客戶貸款總額<br>百分比<br>% of gross<br>advances to<br>customers |
| Amount  |  | Amount                                    |  |
| 港幣千元<br>HK\$'000                              |  | 港幣千元<br>HK\$'000                          |  |
| 經重組客戶貸款淨<br>額(已扣減包含於<br>「逾期超過 3 個<br>月之貸款」部分) | Rescheduled<br>advances to<br>customers net<br>of amounts<br>included in<br>“Advances<br>overdue for<br>more than<br>three months” | -   | 0.00%  |
|   |  | -   | 0.00%  |

於 2012 年 6 月 30 日及 2011 年 12 月 31 日，沒有經重組之銀行及其他金融機構貸款。

As at 30 June 2012 and 31 December 2011, there were no rescheduled advances to banks and other financial institutions.

經重組貸款乃指客戶因為財政困難或無能力如期還款而經雙方同意達成重整還款計劃之貸款。修訂還款計劃後之經重組貸款如仍逾期超過 3 個月，則包括在逾期貸款內。

Rescheduled advances are those advances that have been restructured or renegotiated because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in overdue 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. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (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:

|                                     |   | 於 2012 年 6 月 30 日<br>At 30 June 2012                                   |   |                  |   |   |  |
|-------------------------------------|---|--|---|------------------|---|---|--|
|                                     | 客戶貸款總額  | 抵押品覆蓋<br>之百分比<br>% Covered<br>by<br>collateral<br>or other<br>security | 特定分類<br>或減值<br>Classified<br>or<br>impaired | 逾期*              | 個別評估之<br>貸款減值準備<br>Individually<br>assessed<br>impairment<br>allowances | 組合評估之<br>貸款減值準備<br>Collectively<br>assessed<br>impairment<br>allowances |  |
|                                     | 港幣千元<br>HK\$'000  |  | 港幣千元<br>HK\$'000                            | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000  | 港幣千元<br>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  | 911,864  | 2.65%                                       | -                | -   | 1,941   |  |
| - 物業投資                              | - Property investment   | 3,804,390  | 93.78%                                      | -                | -   | 13,143  |  |
| - 金融業                               | - Financial concerns  | 139,100  | 92.79%                                      | -                | -   | 491   |  |
| - 股票經紀                              | - Stockbrokers  | -  | 0.00%                                       | -                | -   | -   |  |
| - 批發及零售業                            | - Wholesale and retail trade  | 1,924,319  | 91.77%                                      | -                | 2,126   | 5,404   |  |
| - 製造業                               | - Manufacturing   | 947,834  | 74.96%                                      | -                | 7,690   | 2,930   |  |
| - 運輸及運輸設備                           | - Transport and transport equipment   | 1,119,955  | 71.40%                                      | -                | 87,580  | 4,031   |  |
| - 休閒活動                              | - Recreational activities   | 8,503  | 100.00%                                     | -                | -   | 20  |  |
| - 資訊科技                              | - Information technology  | 5,007  | 100.00%                                     | -                | -   | 24  |  |
| - 其他                                | - Others  | 1,395,630  | 87.57%                                      | -                | 4,678   | 2,902   |  |
| 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 | 67,948   | 99.90%                                      | 151              | 1,612   | 51  |  |
| - 購買其他住宅物業之貸款                       | - Loans for purchase of other residential properties  | 2,883,216  | 100.00%                                     | 638              | 6,797   | 1,824   |  |
| - 其他                                | - Others  | 1,340,998  | 95.72%                                      | 195              | 24,328  | 832   |  |
| 在香港使用之貸款總額                          | Total loans for use in Hong Kong  | 14,548,764   | 85.69%                                      | 984              | 134,811   | 33,593  |  |
| 貿易融資                                | Trade finance   | 1,215,190  | 55.84%                                      | 299              | 2,405   | 4,064   |  |
| 在香港以外使用之貸款                          | Loans for use outside Hong Kong   | 6,600,726  | 71.75%                                      | 9,669            | 19,684  | 20,850  |  |
| 客戶貸款總額                              | Gross advances to customers   | 22,364,680   | 79.96%                                      | 10,952           | 156,900   | 58,507  |  |

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. 總貸款及其他賬項(續)

A. Gross advances and other accounts (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)

|                                    |   | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                                    |                              |                  |  |  |
|------------------------------------|---|---|------------------------------------|------------------------------|------------------|--|--|
|                                    |   | 客戶貸款總額                                    | 抵押品覆蓋<br>之百分比<br>% Covered<br>by   | 特定分類<br>或減值                  | 逾期*              | 個別評估之<br>貸款減值準備                                      | 組合評估之<br>貸款減值準備                                      |
|                                    |   | Gross<br>advances to<br>customers         | collateral<br>or other<br>security | Classified<br>or<br>impaired | Overdue*         | Individually<br>assessed<br>impairment<br>allowances | Collectively<br>assessed<br>impairment<br>allowances |
|                                    |   | 港幣千元<br>HK\$'000                          |                                    | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000                                     | 港幣千元<br>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  | 1,029,951                                 | 2.37%                              | -                            | -                | -  | 2,232  |
| - 物業投資                             | - Property investment   | 3,705,937                                 | 94.86%                             | -                            | 45,209           | -  | 13,158   |
| - 金融業                              | - Financial concerns  | 119,570                                   | 99.81%                             | -                            | -                | -  | 440  |
| - 股票經紀                             | - Stockbrokers  | -   | -                                  | -                            | -                | -  | -  |
| - 批發及零售業                           | - Wholesale and retail trade  | 1,889,120                                 | 91.84%                             | -                            | 22               | -  | 4,987  |
| - 製造業                              | - Manufacturing   | 955,115                                   | 60.47%                             | -                            | 5,027            | -  | 3,264  |
| - 運輸及運輸設備                          | - Transport and transport equipment   | 1,074,551                                 | 72.53%                             | -                            | -                | -  | 3,156  |
| - 休閒活動                             | - Recreational activities   | 9,011                                     | 100.00%                            | -                            | -                | -  | 22   |
| - 資訊科技                             | - Information technology  | 5,281                                     | 100.00%                            | -                            | -                | -  | 13   |
| - 其他                               | - Others  | 1,374,373                                 | 92.16%                             | -                            | 32,346           | -  | 3,033  |
| 個人                                 | Individuals   |   |                                    |                              |                  |  |  |
| - 購買居有其屋計劃、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 | 75,718                                    | 99.89%                             | 674                          | 1,639            | -  | 57   |
| - 購買其他住宅物業之貸款                      | - Loans for purchase of other residential properties  | 2,948,969                                 | 99.99%                             | -                            | 14,561           | -  | 1,995  |
| - 其他                               | - Others  | 1,507,420                                 | 88.31%                             | 272                          | 12,515           | -  | 983  |
| 在香港使用之貸款總額                         | Total loans for use in Hong Kong  | 14,695,016                                | 84.30%                             | 946                          | 111,319          | -  | 33,340   |
| 貿易融資                               | Trade finance   | 1,272,166                                 | 52.08%                             | 682                          | 682              | 237  | 4,185  |
| 在香港以外使用之貸款                         | Loans for use outside Hong Kong   | 6,960,624                                 | 72.55%                             | 5,182                        | 16,309           | -  | 22,390   |
| 客戶貸款總額                             | Gross advances to customers   | 22,927,806                                | 78.95%                             | 6,810                        | 128,310          | 237  | 59,915   |

\* 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)

3. 金融風險管理 (續)

3.1 信貸風險 (續)

A. 總貸款及其他賬項 (續)

(d) 客戶貸款集中度 (續)

(ii) 按地理區域分類之  
客戶貸款總額

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。一般而言，假如客戶貸款之擔保人所處國家與客戶不同，則會確認有關貸款之風險轉移。

客戶貸款總額

香港  
中國內地  
其他

就客戶貸款總額作  
組合評估之貸款  
減值準備

Notes to the Interim Financial Information (continued)

3. Financial risk management (continued)

3.1 Credit Risk (continued)

A. Gross advances and other accounts (continued)

(d) Concentration of advances to customers (continued)

(ii) Geographical analysis of gross advances to customers

The following geographical analysis of advances to customers is based on the location of the counterparties, after taking into account the transfer of risk. In general, such transfer of risk takes place if the advances to customers are guaranteed by a party in a country which is different from that of the customer.

Gross advances to customers

|                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|----------------|--|---|
|                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| Hong Kong      | 16,415,435                                 | 16,636,357                                      |
| Mainland China | 4,933,074                                  | 5,279,125                                       |
| Others         | 1,016,171                                  | 1,012,324                                       |
|                | <u>22,364,680</u>                          | <u>22,927,806</u>                               |

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

|                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|----------------|--|---|
|                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| Hong Kong      | 40,527                                     | 41,028  |
| Mainland China | 15,536                                     | 16,459  |
| Others         | 2,444                                      | 2,428   |
|                | <u>58,507</u>                              | <u>59,915</u>                                   |



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. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (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 (續)

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

逾期貸款

Overdue advances

|      |                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 68,231   | 122,454   |
| 中國內地 | Mainland China | 87,268   | 5,856   |
| 其他   | Others         | 1,401  | -   |
|      |                | <u>156,900</u>   | <u>128,310</u>  |

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

|      |                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 4,116  | 237   |
| 中國內地 | Mainland China | -  | -   |
| 其他   | Others         | -  | -   |
|      |                | <u>4,116</u>   | <u>237</u>  |



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. 總貸款及其他賬項(續)

A. Gross advances and other accounts (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 (續)

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

逾期貸款 (續)

Overdue advances (continued)

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

| 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--|---|
| 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 574  | 281   |
| 830  | 21  |
| 1  | -   |
| <b>1,405</b>                               | <b>302</b>                                      |

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

| 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--|---|
| 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 5,106                                      | 1,628   |
| 5,846                                      | 5,182   |
| -  | -   |
| <b>10,952</b>                              | <b>6,810</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)

##### A. 總貸款及其他賬項 (續)

##### (d) 客戶貸款集中度 (續)

- (ii) 按地理區域分類之客戶貸款總額 (續)

特定分類或減值貸款 (續)

就特定分類或減值貸款作個別評估之貸款減值準備

#### 3.1 Credit Risk (continued)

##### A. Gross advances and other accounts (continued)

##### (d) Concentration of advances to customers (continued)

- (ii) Geographical analysis of gross advances to customers (continued)

Classified or impaired advances (continued)

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

|      |                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 4,116  | 237   |
| 中國內地 | Mainland China | -  | -   |
| 其他   | Others         | -  | -   |
|      |                | <b>4,116</b>   | <b>237</b>  |

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

|      |                | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 1  | 1   |
| 中國內地 | Mainland China | 19   | 17  |
| 其他   | Others         | -  | -   |
|      |                | <b>20</b>  | <b>18</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)**

**B. 收回資產**

**B. Repossessed assets**

本集團於2012年06月30日及2011年12月31日並無持有收回資產。這包括本集團通過對抵押取得處置或控制權的物業(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。

There were no repossessed assets held by the Group as at 30 June 2012 and 31 December 2011. They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

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。

The tables below represent an analysis of the carrying value of debt securities by credit rating and credit risk characteristic.

|                    |  | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                  |                           |                  |                  |
|--------------------|--|--------------------------------------|------------------|---------------------------|------------------|------------------|
|                    |  | Aa1 至 Aa3                            | A1 至 A3          | A3 以下<br>Lower<br>than A3 | 無評級<br>Unrated   | 總計<br>Total      |
|                    |  | Aa1 to Aa3                           | A1 to A3         | Lower<br>than A3          | Unrated          | Total            |
|                    |  | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 可供出售證券             | Available-for-sale securities                                    | 388,085                              | 123,317          | 397,358                   | 1,480,942        | 2,389,702        |
| 持有至到期日證券           | Held-to-maturity securities                                      | 1,252,994                            | 501,617          | -                         | 410,103          | 2,164,714        |
| 貸款及應收款             | Loans and receivables  | -                                    | -                | -                         | -                | -                |
| 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 | -                                    | 843,598          | 229,367                   | -                | 1,072,965        |
| 總計                 | Total  | 1,641,079                            | 1,468,532        | 626,725                   | 1,891,045        | 5,627,381        |

  

|                    |  | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                  |                           |                  |                  |
|--------------------|--|---|------------------|---------------------------|------------------|------------------|
|                    |  | Aa1 至 Aa3                                 | A1 至 A3          | A3 以下<br>Lower<br>than A3 | 無評級<br>Unrated   | 總計<br>Total      |
|                    |  | Aa1 to Aa3                                | A1 to A3         | Lower<br>than A3          | Unrated          | Total            |
|                    |  | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 可供出售證券             | Available-for-sale securities                                    | 156,644                                   | 125,200          | 398,012                   | 1,046,987        | 1,726,843        |
| 持有至到期日證券           | Held-to-maturity securities                                      | 656,052                                   | 663,942          | -                         | 623,502          | 1,943,496        |
| 貸款及應收款             | Loans and receivables  | -   | -                | -                         | 157,389          | 157,389          |
| 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 | -   | 842,569          | -                         | -                | 842,569          |
| 總計                 | Total  | 812,696                                   | 1,631,711        | 398,012                   | 1,827,878        | 4,670,297        |

於 2012 年 6 月 30 日及 2011 年 12 月 31 日，沒有逾期期之債務證券。

As at 30 June 2012 and 31 December 2011, there were no overdue debt securities.



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:

|          |                               | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                  |                           |                  |                  |
|----------|-------------------------------|--------------------------------------|------------------|---------------------------|------------------|------------------|
|          |                               | Aa1 至 Aa3                            | A1 至 A3          | A3 以下<br>Lower<br>than A3 | 無評級              | 總計               |
|          |                               | Aa1 to Aa3                           | A1 to A3         | Lower<br>than A3          | Unrated          | Total            |
|          |                               | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 可供出售證券   | Available-for-sale securities | 782,461                              | 456,699          | 108,976                   | 132,806          | 1,480,942        |
| 持有至到期日證券 | Held-to-maturity securities   | 232,743                              | 100,170          | 77,190                    | -                | 410,103          |
| 貸款及應收款   | Loans and receivables         | -                                    | -                | -                         | -                | -                |
| 總計       | Total                         | <u>1,015,204</u>                     | <u>556,869</u>   | <u>186,166</u>            | <u>132,806</u>   | <u>1,891,045</u> |

  

|          |                               | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                  |                           |                  |                  |
|----------|-------------------------------|---|------------------|---------------------------|------------------|------------------|
|          |                               | Aa1 至 Aa3                                 | A1 至 A3          | A3 以下<br>Lower<br>than A3 | 無評級              | 總計               |
|          |                               | Aa1 to Aa3                                | A1 to A3         | Lower<br>than A3          | Unrated          | Total            |
|          |                               | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000          | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 可供出售證券   | Available-for-sale securities | 936,456                                   | -                | 110,531                   | -                | 1,046,987        |
| 持有至到期日證券 | Held-to-maturity securities   | 333,135                                   | 290,367          | -                         | -                | 623,502          |
| 貸款及應收款   | Loans and receivables         | 157,389                                   | -                | -                         | -                | 157,389          |
| 總計       | Total                         | <u>1,426,980</u>                          | <u>290,367</u>   | <u>110,531</u>            | <u>-</u>         | <u>1,827,878</u> |



## 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. 外匯風險

##### A. Currency risk

本集團的資產及負債均以主要貨幣為主，尤其集中在港元、美元及人民幣。為確保外匯風險承擔保持在可接受水平，集團利用風險限額（例如頭盤限額）作為監控工具。此外，集團致力於減少相同貨幣資產與負債的錯配，並通常利用外匯合約（例如外匯掉期）管理由外幣資產負債所產生的外匯風險。

The Group's assets and liabilities are denominated in major currencies, particularly the HK dollar, the US dollar and Renminbi. To ensure the currency risk exposure of the Group is kept to an acceptable level, risk limits (e.g. Position limit) are used to serve as a monitoring tool. Moreover, the Group seeks to minimise the gap between asset and liability in the same currency. Foreign exchange contracts (e.g. FX swap) are usually used to manage FX risk associated with foreign currency-denominated assets and liabilities.

下表概述了本集團於2012年6月30日及2011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 2012 and 31 December 2011. Included in the tables are the assets and liabilities at carrying amounts in HK dollars equivalent, categorised by the original currency.



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. 外匯風險 (續)

A. Currency risk (continued)

於 2012 年 6 月 30 日

At 30 June 2012

|                          | 人民幣   | 美元         | 港元         | 歐羅       | 日圓           | 英鎊             | 其他       | 總計       |
|--------------------------|---|------------|------------|----------|--------------|----------------|----------|----------|
|                          | Renminbi  | US Dollars | HK Dollars | Euro     | Japanese Yen | Pound Sterling | Others   | 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 |
| <b>資產</b>                | <b>Assets</b>   |            |            |          |              |                |          |          |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 |            |            |          |              |                |          |          |
| 在銀行及其他金融機構一至十二個月內到期之定期存放 | 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       | Financial assets designated at fair value through profit or loss                              |            |            |          |              |                |          |          |
| 衍生金融工具                   | Derivative financial instruments  |            |            |          |              |                |          |          |
| 貸款及其他賬項                  | Advances and other accounts   |            |            |          |              |                |          |          |
| 證券投資                     | Investment in securities  |            |            |          |              |                |          |          |
| - 可供出售證券                 | - Available-for-sale securities   |            |            |          |              |                |          |          |
| - 持有至到期日證券               | - Held-to-maturity securities   |            |            |          |              |                |          |          |
| 投資物業                     | Investment properties   |            |            |          |              |                |          |          |
| 物業、器材及設備                 | Properties, plant and equipment   |            |            |          |              |                |          |          |
| 其他資產                     | Other assets  |            |            |          |              |                |          |          |
| <b>資產總額</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. 外匯風險 (續)

A. Currency risk (continued)

於 2012 年 6 月 30 日

At 30 June 2012

|  | 人民幣<br>Renminbi    | 美元<br>US Dollars   | 港元<br>HK Dollars    | 歐羅<br>Euro       | 日圓<br>Japanese Yen | 英鎊<br>Pound Sterling | 其他<br>Others       | 總計<br>Total         |
|--|--------------------|--------------------|---------------------|------------------|--------------------|----------------------|--------------------|---------------------|
|  | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000    | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000   | 港幣千元<br>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 from banks and other financial institutions              | (92,999)           | (160,771)          | (14,212)            | -                | (20,304)           | -                    | (32,749)           | (321,035)           |
| 衍生金融工具   |                    |                    |                     |                  |                    |                      |                    |                     |
| Derivative financial instruments   | -                  | (47,562)           | (192,688)           | -                | -                  | -                    | -                  | (240,250)           |
| 客戶存款   |                    |                    |                     |                  |                    |                      |                    |                     |
| Deposits from customers  | (5,724,845)        | (4,681,979)        | (22,950,298)        | (315,566)        | (30,387)           | (208,403)            | (1,802,074)        | (35,713,552)        |
| 其他賬項及準備 (包括應付稅項及遞延稅項負債)  |                    |                    |                     |                  |                    |                      |                    |                     |
| Other accounts and provisions (including current and deferred tax liabilities) | (45,387)           | (243,528)          | (957,914)           | (10,173)         | -                  | (3,599)              | (43,826)           | (1,304,427)         |
| <b>負債總額</b>  | <b>(5,863,231)</b> | <b>(5,133,840)</b> | <b>(24,115,112)</b> | <b>(325,739)</b> | <b>(50,691)</b>    | <b>(212,002)</b>     | <b>(1,878,649)</b> | <b>(37,579,264)</b> |
| <b>Total liabilities</b>   | <b>(5,863,231)</b> | <b>(5,133,840)</b> | <b>(24,115,112)</b> | <b>(325,739)</b> | <b>(50,691)</b>    | <b>(212,002)</b>     | <b>(1,878,649)</b> | <b>(37,579,264)</b> |
| 資產負債表頭寸淨值  |                    |                    |                     |                  |                    |                      |                    |                     |
| Net on-balance sheet position  | 613,654            | 9,098,978          | (4,066,550)         | 17,626           | 93,268             | (2,953)              | (109,692)          | 5,644,331           |
| 表外資產負債頭寸淨值*  |                    |                    |                     |                  |                    |                      |                    |                     |
| Off-balance sheet net notional position*                                       | 3,754              | (8,960,545)        | 9,129,830           | (17,322)         | (93,133)           | 2,724                | 114,156            | 179,464             |
| 或然負債及承擔  |                    |                    |                     |                  |                    |                      |                    |                     |
| Contingent liabilities and commitments   | 198,181            | 1,555,543          | 4,227,234           | 52,870           | 10,348             | -                    | 38,004             | 6,082,180           |





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. 外匯風險 (續)

A. Currency risk (continued)

於 2011 年 12 月 31 日

At 31 December 2011

|                          | 人民幣<br>Renminbi<br>港幣千元<br>HK\$'000   | 美元<br>US<br>Dollars<br>港幣千元<br>HK\$'000 | 港元<br>HK<br>Dollars<br>港幣千元<br>HK\$'000 | 歐羅<br>Euro<br>港幣千元<br>HK\$'000 | 日圓<br>Japanese<br>Yen<br>港幣千元<br>HK\$'000 | 英鎊<br>Pound<br>Sterling<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 總計<br>Total<br>港幣千元<br>HK\$'000 |
|--------------------------|---|---|---|--------------------------------|---|---|----------------------------------|---------------------------------|
| <b>資產</b>                | <b>Assets</b>   |   |   |                                |   |   |                                  |                                 |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 |   |   |                                |   |   |                                  |                                 |
| 在銀行及其他金融機構一至十二個月內到期之定期存款 | 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       | Financial assets designated at fair value through profit or loss                              |   |   |                                |   |   |                                  |                                 |
| 衍生金融工具                   | Derivative financial instruments  |   |   |                                |   |   |                                  |                                 |
| 貸款及其他賬項                  | Advances and other accounts   |   |   |                                |   |   |                                  |                                 |
| 證券投資                     | Investment in securities  |   |   |                                |   |   |                                  |                                 |
| - 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   |   |   |                                |   |   |                                  |                                 |
| 投資物業                     | Investment properties   |   |   |                                |   |   |                                  |                                 |
| 物業、器材及設備                 | Properties, plant and equipment   |   |   |                                |   |   |                                  |                                 |
| 其他資產                     | Other assets  |   |   |                                |   |   |                                  |                                 |
| <b>資產總額</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. 外匯風險 (續)

A. Currency risk (continued)

於 2011 年 12 月 31 日

At 31 December 2011

|  | 人民幣<br>Renminbi  | 美元<br>US Dollars | 港元<br>HK Dollars | 歐羅<br>Euro       | 日圓<br>Japanese Yen | 英鎊<br>Pound Sterling | 其他<br>Others     | 總計<br>Total      |
|--|------------------|------------------|------------------|------------------|--------------------|----------------------|------------------|------------------|
|  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000 | 港幣千元<br>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 from banks and other financial institutions              | (516,111)        | (433,762)        | (19,254)         | -                | (1,465)            | -                    | (58,429)         | (1,029,021)      |
| 衍生金融工具   |                  |                  |                  |                  |                    |                      |                  |                  |
| Derivative financial instruments   | -                | (46,417)         | (229,570)        | -                | -                  | -                    | -                | (275,987)        |
| 客戶存款   |                  |                  |                  |                  |                    |                      |                  |                  |
| Deposits from customers  | (6,715,217)      | (4,539,370)      | (22,308,259)     | (373,643)        | (44,040)           | (227,480)            | (1,824,360)      | (36,032,369)     |
| 其他賬項及準備(包括應付稅項及遞延稅項負債)   |                  |                  |                  |                  |                    |                      |                  |                  |
| Other accounts and provisions (including current and deferred tax liabilities) | (62,298)         | (210,601)        | (1,147,193)      | (5,188)          | -                  | (5,895)              | (41,000)         | (1,472,175)      |
| <b>負債總額</b>  |                  |                  |                  |                  |                    |                      |                  |                  |
| <b>Total liabilities</b>   | (7,293,626)      | (5,230,150)      | (23,704,276)     | (378,831)        | (45,505)           | (233,375)            | (1,923,789)      | (38,809,552)     |
| 資產負債表頭寸淨值  |                  |                  |                  |                  |                    |                      |                  |                  |
| Net on-balance sheet position  | 600,493          | 6,916,650        | (2,071,302)      | 46,096           | 50,359             | (2,116)              | (237,524)        | 5,302,656        |
| 表外資產負債頭寸淨值*  |                  |                  |                  |                  |                    |                      |                  |                  |
| Off-balance sheet net notional position*                                       | (5,352)          | (6,937,488)      | 6,992,966        | (46,094)         | (50,416)           | 2,299                | 242,069          | 197,984          |
| 或然負債及承擔  |                  |                  |                  |                  |                    |                      |                  |                  |
| Contingent liabilities and commitments   | 202,697          | 1,692,255        | 3,757,153        | 47,639           | 169,327            | 1,150                | -                | 5,870,221        |

\* 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2012年6月30日及2011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，並按合約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 2012 and 31 December 2011. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

|                          |   | 於2012年6月30日<br>At 30 June 2012 |                   |                  |                  |                  |                             |
|--------------------------|---|--------------------------------|-------------------|------------------|------------------|------------------|-----------------------------|
|                          |   | 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<br>Non-interest bearing |
|                          |   | Up to 1 month                  | 1-3 months        | 3-12 months      | 1-5 years        | Over 5 years     | Total                       |
|                          |   | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000            |
| <b>資產</b>                | <b>Assets</b>   |                                |                   |                  |                  |                  |                             |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 | 4,043,179                      | -                 | -                | -                | -                | 313,282                     |
| 在銀行及其他金融機構一至十二個月內到期之定期存放 | Placements with banks and other financial institutions maturing between one and twelve months | -                              | 4,286,564         | 2,837,235        | -                | -                | 7,123,799                   |
| 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                              | -                              | -                 | 245,558          | 827,407          | -                | 1,072,965                   |
| 衍生金融工具                   | Derivative financial instruments  | -                              | -                 | -                | -                | -                | 373,390                     |
| 貸款及其他賬項                  | Advances and other accounts   | 17,706,111                     | 4,839,380         | 1,140,578        | 149,970          | -                | 23,836,039                  |
| 證券投資                     | Investment in securities  |                                |                   |                  |                  |                  |                             |
| - 可供出售證券                 | - Available-for-sale securities   | 574,585                        | 988,526           | 230,932          | 595,659          | -                | 55,616                      |
| - 持有至到期日證券               | - Held-to-maturity securities   | 1,001,438                      | 891,951           | 240,847          | 30,478           | -                | -                           |
| 投資物業                     | Investment properties   | -                              | -                 | -                | -                | -                | 208,140                     |
| 物業、器材及設備                 | Properties, plant and equipment   | -                              | -                 | -                | -                | -                | 976,819                     |
| 其他資產                     | Other assets  | -                              | -                 | -                | -                | -                | 665,950                     |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>23,325,313</b>              | <b>11,006,421</b> | <b>4,695,150</b> | <b>1,603,514</b> | <b>-</b>         | <b>2,593,197</b>            |
|                          |   |                                |                   |                  |                  |                  | <b>43,223,595</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)

|                         |  | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                            |                              |                      |                         |                                    |
|-------------------------|--|--------------------------------------|----------------------------|------------------------------|----------------------|-------------------------|------------------------------------|
|                         |  | 一個月內<br>Up to 1<br>month             | 一至<br>三個月<br>1-3<br>months | 三至<br>十二個月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不計息<br>Non-<br>interest<br>bearing |
|                         |  | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000        | 總計<br>Total<br>港幣千元<br>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 from banks and other financial institutions              | (104,360)                            | (19,486)                   | (28,587)                     | -                    | -                       | (168,602) (321,035)                |
| 衍生金融工具                  | Derivative financial instruments   | -                                    | -                          | -                            | -                    | -                       | (240,250) (240,250)                |
| 客戶存款                    | Deposits from customers  | (23,349,362)                         | (6,508,872)                | (4,345,710)                  | (28,448)             | -                       | (1,481,160) (35,713,552)           |
| 其他賬項及準備 (包括應付稅項及遞延稅項負債) | Other accounts and provisions (including current and deferred tax liabilities) | (329,416)                            | -                          | -                            | -                    | -                       | (975,011) (1,304,427)              |
| <b>負債總額</b>             | <b>Total liabilities</b>   | <b>(23,783,138)</b>                  | <b>(6,528,358)</b>         | <b>(4,374,297)</b>           | <b>(28,448)</b>      | <b>-</b>                | <b>(2,865,023) (37,579,264)</b>    |
| 利率敏感度缺口                 | Interest sensitivity gap   | (457,825)                            | 4,478,063                  | 320,853                      | 1,575,066            | -                       | (271,826) 5,644,331                |

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)

|                          |   | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                            |                              |                      |                         |                                    |
|--------------------------|---|---|----------------------------|------------------------------|----------------------|-------------------------|------------------------------------|
|                          |   | 一個月內<br>Up to 1<br>month                  | 一至<br>三個月<br>1-3<br>months | 三至<br>十二個月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不計息<br>Non-<br>interest<br>bearing |
|                          |   | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000        | 總計<br>Total<br>港幣千元<br>HK\$'000    |
| <b>資產</b>                | <b>Assets</b>   |   |                            |                              |                      |                         |                                    |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 | 6,657,585                                 | -                          | -                            | -                    | -                       | 456,364                            |
| 在銀行及其他金融機構一至十二個月內到期之定期存款 | Placements with banks and other financial institutions maturing between one and twelve months | -   | 3,397,130                  | 1,694,439                    | -                    | -                       | 5,091,569                          |
| 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                              | -   | -                          | -                            | 842,569              | -                       | 842,569                            |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                          | -                            | -                    | -                       | 425,767                            |
| 貸款及其他賬項                  | Advances and other accounts   | 17,838,332                                | 4,568,737                  | 2,715,575                    | 121,151              | -                       | 25,243,795                         |
| 證券投資                     | Investment in securities  |   |                            |                              |                      |                         |                                    |
| - 可供出售證券                 | - Available-for-sale securities   | -   | 410,195                    | 828,846                      | 487,802              | -                       | 1,726,843                          |
| - 持有至到期日證券               | - Held-to-maturity securities   | 601,303                                   | 753,798                    | 314,326                      | 274,069              | -                       | 1,943,496                          |
| - 貸款及應收款                 | - Loans and receivables   | 157,389                                   | -                          | -                            | -                    | -                       | 157,389                            |
| 投資物業                     | Investment properties   | -   | -                          | -                            | -                    | -                       | 165,170                            |
| 物業、器材及設備                 | Properties, plant and equipment   | -   | -                          | -                            | -                    | -                       | 974,905                            |
| 其他資產                     | Other assets  | -   | -                          | -                            | -                    | -                       | 382,682                            |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>25,254,609</b>                         | <b>9,129,860</b>           | <b>5,553,186</b>             | <b>1,725,591</b>     | <b>-</b>                | <b>44,112,208</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 from banks and other financial institutions                             | (836,157)                                 | -                          | -                            | -                    | -                       | (192,864)                          |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                          | -                            | -                    | -                       | (275,987)                          |
| 客戶存款                     | Deposits from customers   | (23,231,761)                              | (5,217,579)                | (5,913,515)                  | (117,933)            | -                       | (34,480,793)                       |
| 其他賬項及準備 (包括應付稅項及遞延稅項負債)  | Other accounts and provisions (including current and deferred tax liabilities)                | (345,448)                                 | -                          | -                            | -                    | -                       | (1,126,727)                        |
| <b>負債總額</b>              | <b>Total liabilities</b>  | <b>(24,413,366)</b>                       | <b>(5,217,579)</b>         | <b>(5,913,515)</b>           | <b>(117,933)</b>     | <b>-</b>                | <b>(35,662,393)</b>                |
| 利率敏感度缺口                  | Interest sensitivity gap  | 841,243                                   | 3,912,281                  | (360,329)                    | 1,607,658            | -                       | 5,302,656                          |



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<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011 |
|----------|-------------------------|---|---|
| 平均流動資金比率 | Average liquidity ratio | <u>45.74%</u>   | <u>41.19%</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2012年6月30日及2011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 2012 and 31 December 2011 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

|                          |   | 於2012年6月30日<br>At 30 June 2012 |                          |                            |                              |                      |                         |                         |                   |                  |
|--------------------------|---|--------------------------------|--------------------------|----------------------------|------------------------------|----------------------|-------------------------|-------------------------|-------------------|------------------|
|                          |   | 即期<br>On<br>demand             | 一個月內<br>Up to 1<br>month | 一至<br>三個月<br>1-3<br>months | 三至<br>十二個月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不確定<br>日期<br>Indefinite | 總計<br>Total       |                  |
|                          |   | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000         | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000 |
| <b>資產</b>                | <b>Assets</b>   |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 | 1,371,909                      | 2,984,552                | -                          | -                            | -                    | -                       | -                       | 4,356,461         |                  |
| 在銀行及其他金融機構一至十二個月內到期之定期存放 | Placements with banks and other financial institutions maturing between one and twelve months | -                              | -                        | 4,286,564                  | 2,837,235                    | -                    | -                       | -                       | 7,123,799         |                  |
| 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  | -                              | 4,319                    | 8,438                      | 245,301                      | 814,907              | -                       | -                       | 1,072,965         |                  |
| 衍生金融工具                   | Derivative financial instruments  | 354,400                        | 7,347                    | 8,737                      | 2,052                        | 854                  | -                       | -                       | 373,390           |                  |
| 貸款及其他賬項                  | Advances and other accounts   |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 客戶貸款                   | - advances to customers   | 1,813,488                      | 1,118,955                | 2,596,123                  | 4,399,305                    | 6,335,063            | 6,032,685               | 6,438                   | 22,302,057        |                  |
| - 貿易票據                   | - trade bills   | -                              | 591,286                  | 733,281                    | 209,415                      | -                    | -                       | -                       | 1,533,982         |                  |
| 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  | -                              | 909                      | 273,629                    | 299,788                      | 121,580              | -                       | -                       | 695,906           |                  |
| - 其他                     | - others  | -                              | 280,393                  | 488,280                    | 464,314                      | 460,809              | -                       | -                       | 1,693,796         |                  |
| - 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  | -                              | -                        | 427                        | 100,000                      | 309,676              | -                       | -                       | 410,103           |                  |
| - 其他                     | - others  | -                              | 501,438                  | 159,645                    | 465,427                      | 628,101              | -                       | -                       | 1,754,611         |                  |
| - 貸款及應收款之債務證券            | - debt securities held for loans and receivables  | -                              | -                        | -                          | -                            | -                    | -                       | -                       | -                 |                  |
| - 股份證券                   | - equity securities   | -                              | -                        | -                          | -                            | -                    | -                       | 55,616                  | 55,616            |                  |
| 投資物業                     | Investment properties   | -                              | -                        | -                          | -                            | -                    | -                       | 208,140                 | 208,140           |                  |
| 物業、器材及設備                 | Properties, plant and equipment   | -                              | -                        | -                          | -                            | -                    | -                       | 976,819                 | 976,819           |                  |
| 其他資產                     | Other assets  | 5,825                          | 546,538                  | 105,566                    | 7,466                        | 10                   | -                       | 545                     | 665,950           |                  |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>3,545,622</b>               | <b>6,035,737</b>         | <b>8,660,690</b>           | <b>9,030,303</b>             | <b>8,671,000</b>     | <b>6,032,685</b>        | <b>1,247,558</b>        | <b>43,223,595</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)

|                        |                  | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                     |                       |                   |                      |                     |                  |
|------------------------|------------------|--------------------------------------|---------------------|-----------------------|-------------------|----------------------|---------------------|------------------|
|                        | 即期<br>On demand  | 一個月內<br>Up to 1 month                | 一至三個月<br>1-3 months | 三至十二個月<br>3-12 months | 一至五年<br>1-5 years | 五年以上<br>Over 5 years | 不確定日期<br>Indefinite | 總計<br>Total      |
|                        | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000    | 港幣千元<br>HK\$'000      | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000    | 港幣千元<br>HK\$'000 |
| <b>負債</b>              |                  |                                      |                     |                       |                   |                      |                     |                  |
| 銀行及其他金融機構之存款及結餘        |                  |                                      |                     |                       |                   |                      |                     |                  |
|                        |                  |                                      |                     |                       |                   |                      |                     |                  |
| 衍生金融工具                 |                  |                                      |                     |                       |                   |                      |                     |                  |
| 客戶存款                   |                  |                                      |                     |                       |                   |                      |                     |                  |
| 其他賬項及準備(包括應付稅項及遞延稅項負債) |                  |                                      |                     |                       |                   |                      |                     |                  |
| <b>負債總額</b>            |                  |                                      |                     |                       |                   |                      |                     |                  |
| <b>流動資金缺口</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)

於 2011 年 12 月 31 日

At 31 December 2011

|   | 即期<br>On<br>demand | 一個月內<br>Up to 1<br>month | 一至<br>三個月<br>1-3<br>months | 三至<br>十二個月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不確定<br>日期<br>Indefinite | 總計<br>Total       |
|---|--------------------|--------------------------|----------------------------|------------------------------|----------------------|-------------------------|-------------------------|-------------------|
|   | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000         | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000     | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000  |
| <b>資產</b>   |                    |                          |                            |                              |                      |                         |                         |                   |
| 庫存現金及存放銀行及其他金融機構的結餘   |                    |                          |                            |                              |                      |                         |                         |                   |
| 在銀行及其他金融機構一至十二個月內到期之定期存款  |                    |                          |                            |                              |                      |                         |                         |                   |
| 界定為以公平值變化計入損益之金融資產  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 界定為以公平值變化計入損益之債務證券  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 其他  |                    |                          |                            |                              |                      |                         |                         |                   |
| 衍生金融工具  |                    |                          |                            |                              |                      |                         |                         |                   |
| 貸款及其他賬項   |                    |                          |                            |                              |                      |                         |                         |                   |
| – 客戶貸款  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 貿易票據  |                    |                          |                            |                              |                      |                         |                         |                   |
| 證券投資  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 可供出售之債務證券   |                    |                          |                            |                              |                      |                         |                         |                   |
| – 持有之存款證  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 其他  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 持有至到期日之債務證券   |                    |                          |                            |                              |                      |                         |                         |                   |
| – 持有之存款證  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 其他  |                    |                          |                            |                              |                      |                         |                         |                   |
| – 貸款及應收款之債務證券   |                    |                          |                            |                              |                      |                         |                         |                   |
| – 股份證券  |                    |                          |                            |                              |                      |                         |                         |                   |
| 投資物業  |                    |                          |                            |                              |                      |                         |                         |                   |
| 物業、器材及設備  |                    |                          |                            |                              |                      |                         |                         |                   |
| 其他資產  |                    |                          |                            |                              |                      |                         |                         |                   |
| <b>資產總額</b>   |                    |                          |                            |                              |                      |                         |                         |                   |
| <b>Assets</b>   |                    |                          |                            |                              |                      |                         |                         |                   |
| Cash and balances with banks and other financial institutions                                 | 3,599,860          | 3,514,089                | -                          | -                            | -                    | -                       | -                       | 7,113,949         |
| Placements with banks and other financial institutions maturing between one and twelve months | -                  | -                        | 3,397,130                  | 1,694,439                    | -                    | -                       | -                       | 5,091,569         |
| Financial assets designated at fair value through profit or loss                              |                    |                          |                            |                              |                      |                         |                         |                   |
| – debt securities designated at fair value through profit or loss                             |                    |                          |                            |                              |                      |                         |                         |                   |
| – others  | -                  | 760                      | 10,868                     | 1,960                        | 828,981              | -                       | -                       | 842,569           |
| Derivative financial instruments  | 385,360            | 13,277                   | 11,390                     | 14,370                       | 1,370                | -                       | -                       | 425,767           |
| Advances and other accounts   |                    |                          |                            |                              |                      |                         |                         |                   |
| – advances to customers   | 1,251,611          | 1,144,796                | 2,235,793                  | 5,500,758                    | 6,074,514            | 6,654,119               | 6,063                   | 22,867,654        |
| – trade bills   | -                  | 633,557                  | 1,320,102                  | 422,482                      | -                    | -                       | -                       | 2,376,141         |
| Investment in securities  |                    |                          |                            |                              |                      |                         |                         |                   |
| – debt securities held for available-for-sale   |                    |                          |                            |                              |                      |                         |                         |                   |
| – certificates of deposit held  | -                  | -                        | 179,249                    | -                            | -                    | -                       | -                       | 179,249           |
| – others  | -                  | 1,525                    | 6,559                      | 1,059,192                    | 480,318              | -                       | -                       | 1,547,594         |
| – debt securities held for held-to-maturity   |                    |                          |                            |                              |                      |                         |                         |                   |
| – certificates of deposit held  | -                  | -                        | 190,448                    | -                            | 333,056              | -                       | -                       | 523,504           |
| – others  | -                  | 101,304                  | 9,055                      | 311,749                      | 997,884              | -                       | -                       | 1,419,992         |
| – debt securities held for loans and receivables  | -                  | 157,389                  | -                          | -                            | -                    | -                       | -                       | 157,389           |
| – equity securities   | -                  | -                        | -                          | -                            | -                    | -                       | 44,074                  | 44,074            |
| Investment properties   | -                  | -                        | -                          | -                            | -                    | -                       | 165,170                 | 165,170           |
| Properties, plant and equipment   | -                  | -                        | -                          | -                            | -                    | -                       | 974,905                 | 974,905           |
| Other assets  | 5,213              | 375,449                  | -                          | 1,444                        | 31                   | -                       | 545                     | 382,682           |
| <b>Total assets</b>   | <b>5,242,044</b>   | <b>5,942,146</b>         | <b>7,360,594</b>           | <b>9,006,394</b>             | <b>8,716,154</b>     | <b>6,654,119</b>        | <b>1,190,757</b>        | <b>44,112,208</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)

於 2011 年 12 月 31 日

At 31 December 2011

|                         | 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<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| <b>負債</b>               |                  |                  |                  |                  |                  |                  |                  |                  |
| 銀行及其他金融機構之存款及結餘         |                  |                  |                  |                  |                  |                  |                  |                  |
|                         |                  |                  |                  |                  |                  |                  |                  |                  |
| 衍生金融工具                  |                  |                  |                  |                  |                  |                  |                  |                  |
| 客戶存款                    |                  |                  |                  |                  |                  |                  |                  |                  |
| 其他賬項及準備 (包括應付稅項及遞延稅項負債) |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>負債總額</b>             |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>流動資金缺口</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)

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 個月之資產，例如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

本銀行由 2011 年 1 月 1 日起，採用基礎內部評級基準計算法計算大部分信貸風險承擔的信用風險資本要求，而小部分信貸風險承擔則按標準（信用風險）計算法計算。本銀行繼續採用標準（市場風險）計算法計算市場風險資本要求。本銀行採用標準（業務操作風險）計算法計算操作風險最低資本要求。以上之計算方法在 2012 年 1 月 1 日至 6 月 30 日期間沒有改變。

為配合巴塞爾協定二優化措施的實施，《2011年銀行業（資本）（修訂）規則》自2012年1月1日起生效。新規則主要涉及市場風險框架的修訂及加入巴塞爾協定二資本框架中的其他規定的改善。本銀行已根據有關監管規定計算風險資本要求。

由於計算監管資本所採用的基準有所改變，以下列示的數額不應作直接比較。

From 1 January 2011, the Bank has adopted the foundation internal ratings-based ("FIRB") approach to calculate the credit risk charge for the majority of its credit risk exposures. The Bank has also adopted standardised (credit risk) ("STC") approach for its small residual credit exposure. The Bank continued to adopt the standardised (market risk) ("STM") approach to calculate market risk capital charge. The Bank adopts standardised (operational risk) ("STO") approach to calculate the minimum capital requirement for operational risk. There are no changes in the above approaches for the period from 1 January to 30 June 2012.

In response to the implementation of Basel II Enhancements, the Banking (Capital) (Amendment) Rules 2011 became effective on 1 January 2012. The amendments were mainly to revise the market risk framework and incorporate other enhancements to the Basel II framework. The Bank has calculated the capital charge according to the related regulatory requirements.

As a result of the change in the bases of regulatory capital calculation, the amounts shown below are not directly comparable.

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)

(a) 資本充足比率

(a) Capital adequacy ratio

|        |                        | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--------|------------------------|--|---|
| 資本充足比率 | Capital adequacy ratio | <u>22.55%</u>                              | <u>19.36%</u>                                   |
| 核心資本比率 | Core capital ratio     | <u>21.87%</u>                              | <u>18.80%</u>                                   |

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 101 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 101.



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 2012 年 6 月 30 日及 2011 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 2012 and 31 December 2011 and reported to the HKMA is analysed as follows:

|                         | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|-------------------------|--|---|
| 核心資本：                   |  |   |
| 繳足股款的普通股股本              | 300,000  | 300,000   |
| 儲備                      | 3,958,804  | 3,559,254   |
| 損益賬                     | 170,229  | 279,919   |
|                         | <b>4,429,033</b>   | <b>4,139,173</b>  |
| 核心資本之扣減                 | <b>(2,081)</b>   | <b>(7,666)</b>  |
| 核心資本                    | <b>4,426,952</b>   | <b>4,131,507</b>  |
| 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          | 4,041  | 1,149   |
| 重估界定為以公平值變化計入損益之證券公平值收益 | 14,037   | 10,493  |
| 按組合評估之貸款減值準備            | 3,418  | 2,487   |
| 監管儲備                    | 13,507   | 9,717   |
| 過剩準備                    | 104,229  | 108,477   |
|                         | <b>139,456</b>   | <b>132,547</b>  |
| 附加資本之扣減                 | <b>(2,082)</b>   | <b>(7,666)</b>  |
| 附加資本                    | <b>137,374</b>   | <b>124,881</b>  |
| 扣減後的資本基礎總額              | <b>4,564,326</b>   | <b>4,256,388</b>  |



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<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|---------------------|---|---|---|
| <b>利息收入</b>         | <b>Interest income</b>                          |   |   |
| 存放於同業及其他金融機構<br>的款項 | Due from banks and other financial institutions | 155,775   | 116,429   |
| 客戶貸款                | Advances to customers                           | 398,163   | 343,973   |
| 上市證券投資              | Listed investments                              | 56,296  | 44,138  |
| 非上市證券投資             | Unlisted investments                            | 20,074  | 22,751  |
| 其他                  | Others  | 4,699   | 5,132   |
|                     |   | <b>635,007</b>  | <b>532,423</b>  |
| <b>利息支出</b>         | <b>Interest expense</b>                         |   |   |
| 同業及其他金融機構存放的<br>款項  | Due to banks and other financial institutions   | (2,280)   | (2,482)   |
| 客戶存款                | Deposits from customers                         | (153,634)   | (98,291)  |
| 其他                  | Others  | (1,802)   | (723)   |
|                     |   | <b>(157,716)</b>  | <b>(101,496)</b>  |
| <b>淨利息收入</b>        | <b>Net interest income</b>                      | <b>477,291</b>  | <b>430,927</b>  |

2012 年上半年之利息收入包括港幣 183,000 元 (2011 年上半年: 港幣 215,000 元) 被界定為減值貸款的確認利息。

Included within interest income is HK\$183,000 (first half of 2011: HK\$215,000) of interest with respect to income recognised on advances classified as impaired for the first half of 2012.

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 617,423,000 元 (2011 年上半年: 港幣 514,009,000 元) 及港幣 157,716,000 元 (2011 年上半年: 港幣 101,496,000 元)。

Included within interest income and interest expense are HK\$617,423,000 (first half of 2011: HK\$514,009,000) and HK\$157,716,000 (first half of 2011: HK\$101,496,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

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 fee and commission income

|                           |   | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|---------------------------|---|---|---|
| <b>服務費及佣金收入</b>           | <b>Fee and commission income</b>  |   |   |
| 證券經紀                      | Securities brokerage  | 48,303  | 70,063  |
| 匯票佣金                      | Bills commissions   | 21,253  | 30,328  |
| 保險                        | Insurance   | 19,136  | 17,228  |
| 貸款佣金                      | Loan commissions  | 17,860  | 14,297  |
| 繳款服務                      | Payment services  | 13,002  | 13,680  |
| 保管箱                       | Safe deposit box  | 6,732   | 6,283   |
| 基金分銷                      | Funds distribution  | 4,995   | 2,461   |
| 資訊調查                      | Information search  | 1,176   | 1,218   |
| 其他                        | Others  | 6,470   | 5,745   |
|                           |   | <b>138,927</b>  | <b>161,303</b>  |
| <b>服務費及佣金支出</b>           | <b>Fee and commission expense</b>   |   |   |
| 證券經紀                      | Securities brokerage  | (8,029)   | (11,677)  |
| 繳款服務                      | Payment services  | (1,224)   | (1,214)   |
| 其他                        | Others  | (3,397)   | (4,381)   |
|                           |   | <b>(12,650)</b>   | <b>(17,272)</b>   |
| <b>淨服務費及佣金收入</b>          | <b>Net fees and commission income</b>   | <b>126,277</b>  | <b>144,031</b>  |
| 其中源自                      | Of which arise from   |   |   |
| - 非以公平值變化計入損益之<br>金融資產或負債 | - financial assets or financial liabilities not at fair value<br>through profit or loss |   |   |
| - 服務費及佣金收入                | - Fee and commission income   | 24,544  | 28,060  |
| - 服務費及佣金支出                | - Fee and commission expense  | (10)  | -   |
|                           |   | <b>24,534</b>   | <b>28,060</b>   |
| - 信託及其他受託活動               | - trust and other fiduciary activities  |   |   |
| - 服務費及佣金收入                | - Fee and commission income   | 4,511   | 4,086   |
| - 服務費及佣金支出                | - Fee and commission expense  | (1,490)   | (1,604)   |
|                           |   | <b>3,021</b>  | <b>2,482</b>  |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

6. 淨交易性收益

6. Net trading gain

|               | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|---------------|---|---|
| 淨收益/(虧損)源自：   |   |   |
| - 外匯交易及外匯交易產品 | 28,026  | 31,587  |
| - 利率工具        | (9,233)   | (16,556)  |
|               | <u>18,793</u>   | <u>15,031</u>   |

7. 其他經營收入

7. Other operating income

|             | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|-------------|---|---|
| 證券投資股息收入    |   |   |
| - 非上市證券投資   | 4,085   | 3,358   |
| 投資物業之租金總收入  | 2,974   | 2,642   |
| 減：有關投資物業之支出 | (39)  | (67)  |
| 其他          | 142   | 17  |
|             | <u>7,162</u>  | <u>5,950</u>  |

於期內及 2011 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 2012 and 2011.

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

8. 減值準備淨撥回/(撥備) 8. Net reversal/ (charge) of impairment allowances

|                          |   | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>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  | (3,889)   | (91)  |
| - 撥回                     | - releases  | -   | 53  |
| - 收回已撇銷賬項                | - recoveries  | 3,055   | 625   |
| 按個別評估貸款減值準備<br>淨(撥備)/ 撥回 | Net (charge)/ reversal of individually assessed loan<br>impairment allowances | (834)   | 587   |
| 組合評估                     | Collectively assessed   |   |   |
| - 新提準備                   | - new allowances  | -   | (6,077)   |
| - 撥回                     | - releases  | 1,327   | -   |
| 按組合評估貸款減值準備<br>淨撥回/(撥備)  | Net reversal/ (charge) of collectively assessed loan<br>impairment allowances | 1,327   | (6,077)   |
| 貸款減值準備淨撥回/<br>(撥備)       | Net reversal/ (charge) of loan impairment<br>allowances                       | 493   | (5,490)   |
| <b>其他</b>                | <b>Others</b>   | (41)  | (7)   |
| <b>減值準備淨撥回/(撥備)</b>      | <b>Net reversal/ (charge) of impairment allowances</b>                        | <b>452</b>  | <b>(5,497)</b>  |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

9. 淨經營支出

9. Net operating expenses

|                |  | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>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                               | 71,823  | 76,492  |
| - 退休成本         | - pension cost   | 7,625   | 7,188   |
|                |  | <b>79,448</b>   | 83,680  |
| 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                                     | 12,934  | 11,607  |
| - 資訊科技         | - information technology                                 | 14,236  | 14,621  |
| - 其他           | - others   | 2,997   | 2,754   |
|                |  | <b>30,167</b>   | 28,982  |
| 折舊             | Depreciation   | 10,060  | 7,621   |
| 核數師酬金          | Auditor's remuneration                                   |   |   |
| - 審計服務         | - audit services   | 412   | 400   |
| 其他經營支出         | Other operating expenses                                 | 34,601  | 30,717  |
|                |  | <b>154,688</b>  | 151,400   |
| 收回雷曼兄弟相關產品支出*  | Lehman Brothers related products expenses recovery*      | -   | (215,715)   |
|                |  | <b>154,688</b>  | (64,315)  |

\* 有關若干雷曼迷債系列的最終處理方案已於 2011 年 6 月 15 日公佈。本集團扣除特惠款項及對受託人的撥備支出後，從雷曼迷債的相關押品收回的淨額於經營支出內沖回。

\* The final resolution of certain series of Lehman Brothers minibonds was announced on 15 June 2011. The net amount recovered by the Group from the underlying collateral of the Lehman Brothers minibonds, after deducting the ex gratia payments and provision for trustee expenses, was credited to operating expenses.

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<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|---------------|---|---|
| 投資物業公平值調整之淨收益 | 25,070  | 19,111  |

11. 出售物業、器材及設備之淨收益/(虧損)      11. Net gain/(loss) from disposal of properties, plant and equipment

|              | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|--------------|---|---|
| 出售房產之淨收益     | 52,636  | -   |
| 出售其他固定資產之淨虧損 | (25)  | (3)   |
|              | 52,611  | (3)   |

本銀行於二零一二年六月一日把本行持有之觀塘分行物業出售予市區重建局。該物業之售價和帳面淨值分別為港幣 150,735,000 元及港幣 98,099,000 元，出售之淨盈利為港幣 52,636,000 元。

The Bank disposed its Kwun Tong Branch premises to Urban Renewal Authority on 1 June 2012. The sale proceed and net book value of the disposed property were HKD150,735,000 and HKD98,099,000 respectively. The gain on disposal was HKD52,636,000.

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<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|-------------|-----------------------------------|---|---|
| 香港利得稅       | Hong Kong profits tax             |   |   |
| 本期稅項        | Current tax                       |   |   |
| - 期內計入稅項稅項  | - current period taxation         | 58,470  | 100,864   |
| - 往期超額撥備    | - over-provision in prior periods | (500)   | -   |
| 遞延稅項計入/(撥回) | Deferred tax charge/ (credit)     | 253   | (2,968)   |
| 香港利得稅       | Hong Kong profits tax             | 58,223  | 97,896  |
| 海外稅項        | Overseas taxation                 | 32,498  | 21,272  |
|             |                                   | <b>90,721</b>   | <b>119,168</b>  |

香港利得稅乃按照截至 2012 年上半年估計應課稅溢利依稅率 16.5% (2011 年：16.5%) 提撥準備。海外溢利之稅款按照 2012 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% (2011: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2012. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2012 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<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|----------------|---|---|---|
| 除稅前溢利          | Profit before taxation                                | 560,884   | 721,607   |
| 按稅率 16.5%計算的稅項 | Calculated at a taxation rate of 16.5%                | 92,546  | 119,065   |
| 其他國家稅率差異的影響    | Effect of different taxation rates in other countries | 9,929   | 6,993   |
| 無需課稅之收入        | Income not subject to taxation                        | (13,396)  | (10,250)  |
| 稅務上不可扣減之開支     | Expenses not deductible for taxation purposes         | 2,142   | 3,360   |
| 往期超額撥備         | Over-provision in prior periods                       | (500)   | -   |
| 計入稅項           | Taxation charge                                       | 90,721  | 119,168   |
| 實際稅率           | Effective tax rate                                    | 16.17%  | 16.51%  |

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<br>2012年6月30日<br>Half-year ended<br>30 June 2012 |                                 | 半年結算至<br>2011年6月30日<br>Half-year ended<br>30 June 2011 |                                 |
|------|------------------|--|---------------------------------|--|---------------------------------|
|      |                  | 每股<br>港幣<br>Per share<br>HK\$                          | 總額<br>港幣千元<br>Total<br>HK\$'000 | 每股<br>港幣<br>Per share<br>HK\$                          | 總額<br>港幣千元<br>Total<br>HK\$'000 |
| 中期股息 | Interim dividend | 88.00  | 264,000                         | 39.00  | 117,000                         |

14. 庫存現金及存放銀行  
及其他金融機構的結  
餘

14. Cash and balances with banks and other financial institutions

|                           |   | 於2012年<br>6月30日<br>At 30 June<br>2012 | 於2011年<br>12月31日<br>At 31 December<br>2011 |
|---------------------------|---|---------------------------------------|--|
|                           |   | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000                           |
| 庫存現金                      | Cash  | 164,532                               | 161,304                                    |
| 存放中央銀行的結餘                 | Balances with central banks   | 439,841                               | 607,687                                    |
| 存放銀行及其他金融機構<br>的結餘        | Balances with banks and other financial<br>institutions                             | 1,169,760                             | 2,830,869                                  |
| 在銀行及其他金融機構一<br>個月內到期之定期存放 | Placements with banks and other financial<br>institutions maturing within one month | 2,582,328                             | 3,514,089                                  |
|                           |   | <b>4,356,461</b>                      | <b>7,113,949</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

|         |                            | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|---------|----------------------------|--|---|
|         |                            | 港幣千元<br>HK\$'000                           | 港幣千元<br>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      | 601,333                                    | 528,331   |
| - 於海外上市 | - Listed outside Hong Kong | 471,632                                    | 314,238   |
|         |                            | <b>1,072,965</b>                           | <b>842,569</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:

|           |  | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|-----------|--|--|---|
|           |  | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 銀行及其他金融機構 | Banks and other financial institutions | 156,890                                    | 155,120   |
| 公司企業      | Corporate entities                     | 916,075                                    | 687,449   |
|           |  | <b>1,072,965</b>                           | <b>842,569</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

本集團訂立下列匯率、利率、貴金屬及股份權益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 exchange rate, interest rate, precious metal and equity related derivative financial instrument contracts 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 (for example, cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

外匯及貴金屬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 precious metal 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匯率、市場利率、貴金屬價格或股份權益價格的波動，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 foreign exchange rates, market interest rates, metal prices or equity 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)

下表概述各類衍生金融工具於 2012 年 6 月 30 日及 2011 年 12 月 31 日之合約/名義合約數額：

The following tables summarise the contract/notional amounts of each class of derivative financial instrument as at 30 June 2012 and 31 December 2011:

|        |                          | 於 2012 年 6 月 30 日<br>At 30 June 2012 |  |                   |
|--------|--------------------------|--------------------------------------|--|-------------------|
|        |                          | 買賣<br>Trading                        | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計<br>Total       |
|        |                          | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000  |
| 匯率合約   | Exchange rate contracts  |                                      |  |                   |
| 即期及遠期  | Spot and forwards        | 4,531,662                            | -  | 4,531,662         |
| 掉期     | Swaps                    | 9,831,261                            | -  | 9,831,261         |
| 外匯交易期權 | Foreign currency options |                                      |  |                   |
| - 買入期權 | - Options purchased      | 3,344                                | -  | 3,344             |
| - 賣出期權 | - Options written        | 3,344                                | -  | 3,344             |
|        |                          | <u>14,369,611</u>                    | <u>-</u>   | <u>14,369,611</u> |
| 利率合約   | Interest rate contracts  |                                      |  |                   |
| 掉期     | Swaps                    | -                                    | 993,703  | 993,703           |
| 貴金屬合約  | Bullion contracts        | 130,479                              | -  | 130,479           |
| 總計     | Total                    | <u>14,500,090</u>                    | <u>993,703</u>   | <u>15,493,793</u> |

不符合採用對沖會計法：  
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。

Not qualified for hedge accounting:  
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)

|        |                          | 於 2011 年 12 月 31 日<br>At 31 December 2011 |  |                  |
|--------|--------------------------|---|--|------------------|
|        |                          | 買賣<br>Trading                             | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計<br>Total      |
|        |                          | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 |
| 匯率合約   | Exchange rate contracts  |   |  |                  |
| 即期及遠期  | Spot and forwards        | 7,424,234                                 | -  | 7,424,234        |
| 掉期     | Swaps                    | 8,081,358                                 | -  | 8,081,358        |
| 外匯交易期權 | Foreign currency options |   |  |                  |
| - 買入期權 | - Options purchased      | 1,190                                     | -  | 1,190            |
| - 賣出期權 | - Options written        | 1,190                                     | -  | 1,190            |
|        |                          | 15,507,972                                | -  | 15,507,972       |
| 利率合約   | Interest rate contracts  |   |  |                  |
| 掉期     | Swaps                    | -   | 777,811  | 777,811          |
| 貴金屬合約  | Bullion contracts        | 261,582                                   | -  | 261,582          |
| 總計     | Total                    | 15,769,554                                | 777,811  | 16,547,365       |

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)

下表概述各類衍生金融工具於2012年6月30日及2011年12月31日之公平值：

The following tables summarise the fair values of each class of derivative financial instrument as at 30 June 2012 and 31 December 2011:

|        |                          | 於2012年6月30日<br>At 30 June 2012                             |                  |                  |  |                  |                  |
|--------|--------------------------|--|------------------|------------------|--|------------------|------------------|
|        |                          | 公平值資產<br>Fair value assets                                 |                  |                  | 公平值負債<br>Fair value liabilities                            |                  |                  |
|        |                          | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting |                  |                  | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting |                  |                  |
|        |                          | 買賣<br>Trading  | 總計<br>Total      |                  | 買賣<br>Trading  | 總計<br>Total      |                  |
|        |                          | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 匯率合約   | Exchange rate contracts  |  |                  |                  |  |                  |                  |
| 即期及遠期  | Spot and forwards        | 364,556  | -                | 364,556          | 191,328  | -                | 191,328          |
| 掉期     | Swaps                    | 6,211  | -                | 6,211            | 107  | -                | 107              |
| 外匯交易期權 | Foreign currency options |  |                  |                  |  |                  |                  |
| - 買入期權 | - Options purchased      | 127  | -                | 127              | -  | -                | -                |
| - 賣出期權 | - Options written        | -  | -                | -                | 127  | -                | 127              |
|        |                          | <u>370,894</u>   | <u>-</u>         | <u>370,894</u>   | <u>191,562</u>   | <u>-</u>         | <u>191,562</u>   |
| 利率合約   | Interest rate contracts  |  |                  |                  |  |                  |                  |
| 掉期     | Swaps                    | -  | -                | -                | -  | 47,435           | 47,435           |
| 貴金屬合約  | Bullion contracts        | 2,496  | -                | 2,496            | 1,253  | -                | 1,253            |
| 總計     | Total                    | <u>373,390</u>   | <u>-</u>         | <u>373,390</u>   | <u>192,815</u>   | <u>47,435</u>    | <u>240,250</u>   |



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)

|        |                          | 於 2011 年 12 月 31 日<br>At 31 December 2011               |                  |                  |   |                  |                  |
|--------|--------------------------|---|------------------|------------------|---|------------------|------------------|
|        |                          | 公平值資產<br>Fair value assets                              |                  |                  | 公平值負債<br>Fair value liabilities                         |                  |                  |
|        |                          | 不符合採用<br>對沖會計法<br>Not qualified for hedge<br>accounting |                  |                  | 不符合採用<br>對沖會計法<br>Not qualified for hedge<br>accounting |                  |                  |
|        |                          | 買賣<br>Trading   | 總計<br>Total      |                  | 買賣<br>Trading   | 總計<br>Total      |                  |
|        |                          | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 匯率合約   | Exchange rate contracts  |   |                  |                  |   |                  |                  |
| 即期及遠期  | Spot and forwards        | 414,463   | -                | 414,463          | 227,397   | -                | 227,397          |
| 掉期     | Swaps                    | 9,548   | -                | 9,548            | 505   | -                | 505              |
| 外匯交易期權 | Foreign currency options |   |                  |                  |   |                  |                  |
| - 買入期權 | - Options purchased      | 4   | -                | 4                | -   | -                | -                |
| - 賣出期權 | - Options written        | -   | -                | -                | 4   | -                | 4                |
|        |                          | 424,015   | -                | 424,015          | 227,906   | -                | 227,906          |
| 利率合約   | Interest rate contracts  |   |                  |                  |   |                  |                  |
| 掉期     | Swaps                    | -   | -                | -                | -   | 46,413           | 46,413           |
| 貴金屬合約  | Bullion contracts        | 1,752   | -                | 1,752            | 1,668   | -                | 1,668            |
| 總計     | Total                    | 425,767   | -                | 425,767          | 229,574   | 46,413           | 275,987          |

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:

|      |                         | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|------|-------------------------|--|---|
|      |                         | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 匯率合約 | Exchange rate contracts |  |   |
| 遠期   | Forwards                | 23,864                                     | 62,043  |
| 掉期   | Swaps                   | 21,772                                     | 23,019  |
| 利率合約 | Interest rate contracts |  |   |
| 掉期   | Swaps                   | 955  | 889   |
|      |                         | <b>46,591</b>                              | <b>85,951</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  
受有效雙邊淨額結算協議  
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

|         |                              | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|---------|------------------------------|--|---|
|         |                              | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 個人貸款    | Personal loans and advances  | 5,702,498                                  | 5,849,914                                       |
| 公司貸款    | Corporate loans and advances | 16,662,182                                 | 17,077,892                                      |
| 客戶貸款*   | Advances to customers*       | 22,364,680                                 | 22,927,806                                      |
| 貸款減值準備  | Loan impairment allowances   |  |   |
| - 按個別評估 | - Individually assessed      | (4,116)                                    | (237)   |
| - 按組合評估 | - Collectively assessed      | (58,507)                                   | (59,915)  |
|         |                              | 22,302,057                                 | 22,867,654                                      |
| 貿易票據    | Trade bills                  | 1,533,982                                  | 2,376,141                                       |
| 總計      | Total                        | 23,836,039                                 | 25,243,795                                      |

於 2012 年 6 月 30 日，客戶貸款包括應計利息港幣 76,504,000 元 (2011 年 12 月 31 日：港幣 76,125,000 元)。

As at 30 June 2012, advances to customers included accrued interest of HK\$76,504,000 (31 December 2011: HK\$76,125,000).

於 2012 年 6 月 30 日及 2011 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 2012 and 31 December 2011, no impairment allowance was made in respect of trade bills and advances to banks and other financial institutions.

\* 包括港元客戶貸款港幣 14,296,043,000 元 (2011 年 12 月 31 日：港幣 14,835,282,000 元) 及美元客戶貸款折合港幣 5,066,349,000 元 (2011 年 12 月 31 日：港幣 5,423,588,000 元)。

\* Included advances to customers denominated in HK dollars of HK\$14,296,043,000 (31 December 2011: HK\$14,835,282,000) and US dollars equivalent to HK\$5,066,349,000 (31 December 2011: HK\$5,423,588,000).

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

|                     |  | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>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                         | 679,693  | 549,009   |
| - 非上市               | - Unlisted   | 1,710,009  | 1,177,834   |
|                     |  | <b>2,389,702</b>   | <b>1,726,843</b>  |
| 股份證券，按公平值入賬         | Equity securities, at fair value                   |  |   |
| - 非上市               | - Unlisted   | 55,616   | 44,074  |
|                     |  | <b>2,445,318</b>   | <b>1,770,917</b>  |
| <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                                     | 240,847  | 243,157   |
| - 於海外上市             | - outside Hong Kong                                | 183,818  | 345,238   |
|                     |  | <b>424,665</b>   | <b>588,395</b>  |
| 非上市，按攤銷成本入賬         | Unlisted, at amortised cost                        | 1,740,049  | 1,355,101   |
|                     |  | <b>2,164,714</b>   | <b>1,943,496</b>  |
| <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                        | -  | 157,389   |
| <b>總計</b>           | <b>Total</b>                                       | <b>4,610,032</b>   | <b>3,871,802</b>  |
| 持有至到期日之上市證券市<br>值   | Market value of listed held-to-maturity securities | <b>421,826</b>   | <b>586,089</b>  |

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:

|           |   | 於 2012 年 6 月 30 日<br>At 30 June 2012       |  |                                       |                  |
|-----------|---|--|--|---------------------------------------|------------------|
|           |   | 可供出售證券<br>Available-for-sale<br>securities | 持有至<br>到期日證券<br>Held-to-maturity<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total      |
|           |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 官方實體      | Sovereigns                                | -  | 499,996  | -                                     | 499,996          |
| 銀行及其他金融機構 | Banks and other financial<br>institutions | 2,147,920                                  | 1,421,481                                      | -                                     | 3,569,401        |
| 公司企業      | Corporate entities                        | 297,398                                    | 243,237  | -                                     | 540,635          |
|           |   | <b>2,445,318</b>                           | <b>2,164,714</b>                               | <b>-</b>                              | <b>4,610,032</b> |

  

|           |   | 於 2011 年 12 月 31 日<br>At 31 December 2011  |  |                                       |                  |
|-----------|---|--|--|---------------------------------------|------------------|
|           |   | 可供出售證券<br>Available-for-sale<br>securities | 持有至<br>到期日證券<br>Held-to-maturity<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total      |
|           |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 官方實體      | Sovereigns                                | -  | 99,998   | -                                     | 99,998           |
| 銀行及其他金融機構 | Banks and other financial<br>institutions | 1,616,311                                  | 1,438,358                                      | 157,389                               | 3,212,058        |
| 公司企業      | Corporate entities                        | 154,606                                    | 405,140  | -                                     | 559,746          |
|           |   | <b>1,770,917</b>                           | <b>1,943,496</b>                               | <b>157,389</b>                        | <b>3,871,802</b> |

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<br>Available-for-sale<br>securities |   | 持有至到期日證券<br>Held-to-maturity<br>Securities |   |
|--------|---------------------------------|--|---|--|---|
|        |                                 | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|        |                                 | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 庫券     | Treasury bills                  | -  | -   | 499,996                                    | 99,998  |
| 持有之存款證 | Certificates of<br>deposit held | 695,906                                    | 179,249   | 410,103                                    | 523,504   |
| 其他     | Others                          | 1,749,412                                  | 1,591,668                                       | 1,254,615                                  | 1,319,994                                       |
|        |                                 | <b>2,445,318</b>                           | <b>1,770,917</b>                                | <b>2,164,714</b>                           | <b>1,943,496</b>                                |

19. 投資物業

19. Investment properties

|                            |  | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|----------------------------|--|--|---|
|                            |  | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 於 1 月 1 日                  | At 1 January   | 165,170                                    | 124,070   |
| 公平值收益                      | Fair value gains   | 25,070                                     | 35,771  |
| 重新分類轉自物業、器材<br>及設備 (附註 20) | Reclassification from properties, plant and<br>equipment (Note 20) | 17,900                                     | 5,329   |
| 於期/年末                      | At period/year end   | <b>208,140</b>                             | <b>165,170</b>                                  |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

20. 物業、器材及設備

20. Properties, plant and equipment

|                             |  | 房產<br>Premises   | 設備、固定<br>設施及裝備<br>Equipment,<br>fixtures and<br>fittings | 總計<br>Total      |
|-----------------------------|--|------------------|--|------------------|
|                             |  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 |
| 於 2012 年 1 月 1 日之<br>賬面淨值   | Net book value at<br>1 January 2012                    | 949,700          | 25,205   | 974,905          |
| 增置                          | Additions  | 117              | 1,404  | 1,521            |
| 出售                          | Disposals  | (98,099)         | (210)  | (98,309)         |
| 重估                          | Revaluation  | 126,768          | -  | 126,768          |
| 本期折舊 (附註 9)                 | Depreciation for the period (Note 9)                   | (6,516)          | (3,544)  | (10,060)         |
| 重新分類轉至投資物業<br>(附註 19)       | Reclassification to investment<br>properties (Note 19) | (17,900)         | -  | (17,900)         |
| 匯兌差額                        | Exchange difference                                    | -                | (106)  | (106)            |
| 於 2012 年 6 月 30 日之<br>賬面淨值  | Net book value at<br>30 June 2012                      | 954,070          | 22,749   | 976,819          |
| 於 2012 年 6 月 30 日<br>成本或估值  | At 30 June 2012<br>Cost or valuation                   | 954,070          | 106,974  | 1,061,044        |
| 累計折舊及準備                     | Accumulated depreciation and<br>impairment             | -                | (84,225)   | (84,225)         |
| 於 2012 年 6 月 30 日之<br>賬面淨值  | Net book value at<br>30 June 2012                      | 954,070          | 22,749   | 976,819          |
| 於 2011 年 1 月 1 日之<br>賬面淨值   | Net book value at<br>1 January 2011                    | 721,440          | 27,680   | 749,120          |
| 增置                          | Additions  | 2,818            | 4,842  | 7,660            |
| 出售                          | Disposals  | -                | (1,350)  | (1,350)          |
| 重估                          | Revaluation  | 240,498          | -  | 240,498          |
| 年度折舊                        | Depreciation for the year                              | (9,727)          | (6,472)  | (16,199)         |
| 重新分類轉至投資物業<br>(附註 19)       | Reclassification to investment<br>properties (Note 19) | (5,329)          | -  | (5,329)          |
| 匯兌差額                        | Exchange difference                                    | -                | 505  | 505              |
| 於 2011 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2011                  | 949,700          | 25,205   | 974,905          |
| 於 2011 年 12 月 31 日<br>成本或估值 | At 31 December 2011<br>Cost or valuation               | 949,700          | 107,161  | 1,056,861        |
| 累計折舊及準備                     | Accumulated depreciation and<br>impairment             | -                | (81,956)   | (81,956)         |
| 於 2011 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2011                  | 949,700          | 25,205   | 974,905          |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

20. 物業、器材及設備  
(續)

20. Properties, plant and equipment (continued)

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:

|                    |                     | 房產<br>Premises   | 設備、固定<br>設施及裝備<br>Equipment,<br>fixtures and<br>fittings | 總計<br>Total      |
|--------------------|---------------------|------------------|--|------------------|
|                    |                     | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 |
| 於 2012 年 6 月 30 日  | At 30 June 2012     |                  |  |                  |
| 按成本值               | At cost             | -                | 106,974  | 106,974          |
| 按估值                | At valuation        | 954,070          | -  | 954,070          |
|                    |                     | <b>954,070</b>   | <b>106,974</b>   | <b>1,061,044</b> |
| 於 2011 年 12 月 31 日 | At 31 December 2011 |                  |  |                  |
| 按成本值               | At cost             | -                | 107,161  | 107,161          |
| 按估值                | At valuation        | 949,700          | -  | 949,700          |
|                    |                     | <b>949,700</b>   | <b>107,161</b>   | <b>1,056,861</b> |

21. 其他資產

21. Other assets

|           |                                     | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|-----------|-------------------------------------|--|---|
|           |                                     | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 應收賬項及預付費用 | Accounts receivable and prepayments | <b>665,950</b>                             | <b>382,682</b>                                  |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

22. 客戶存款

22. Deposits from customers

|                             |   | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|-----------------------------|---|--|---|
| 往來、儲蓄及其他存款 (於<br>簡要綜合資產負債表) | Current, savings and other deposit accounts (per<br>condensed consolidated balance sheet) | <b>35,713,552</b>  | 36,032,369  |
| 分類：                         | Analysed by:  |  |   |
| 即期存款及往來存款                   | Demand deposits and current accounts  |  |   |
| - 公司                        | - corporate   | <b>1,627,575</b>   | 1,739,702   |
| - 個人                        | - personal  | <b>451,646</b>   | 439,528   |
|                             |   | <b>2,079,221</b>   | 2,179,230   |
| 儲蓄存款                        | Savings deposits  |  |   |
| - 公司                        | - corporate   | <b>3,145,518</b>   | 3,351,000   |
| - 個人                        | - personal  | <b>11,799,985</b>  | 11,492,174  |
|                             |   | <b>14,945,503</b>  | 14,843,174  |
| 定期、短期及通知存款                  | Time, call and notice deposits  |  |   |
| - 公司                        | - corporate   | <b>7,757,283</b>   | 7,888,153   |
| - 個人                        | - personal  | <b>10,931,545</b>  | 11,121,812  |
|                             |   | <b>18,688,828</b>  | 19,009,965  |
|                             |   | <b>35,713,552</b>  | 36,032,369  |

23. 其他賬項及準備

23. Other accounts and provisions

|        |                        | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012<br>港幣千元<br>HK\$'000 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000 |
|--------|------------------------|--|---|
| 應付股息   | Dividend payable       | <b>264,404</b>   | 513,404   |
| 其他應付賬項 | Other accounts payable | <b>763,367</b>   | 719,235   |
| 準備     | Provisions             | <b>25,569</b>  | 25,966  |
|        |                        | <b>1,053,340</b>   | 1,258,605   |

中期財務資料附註  
(續)

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2012年上半年及於截至2011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 2012 and the year ended 31 December 2011 are as follows:

|                              |  | 於2012年6月30日<br>At 30 June 2012                    |                                 |                  |                                 |  |                  |
|------------------------------|--|---|---------------------------------|------------------|---------------------------------|--|------------------|
|                              |  | 加速折舊<br>免稅額<br>Accelerated<br>tax<br>depreciation | 物業重估<br>Property<br>revaluation | 虧損<br>Losses     | 減值準備<br>Impairment<br>allowance | 其他<br>暫時性差額<br>Other<br>temporary<br>differences | 總計<br>Total      |
|                              |  | 港幣千元<br>HK\$'000                                  | 港幣千元<br>HK\$'000                | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000                | 港幣千元<br>HK\$'000                                 | 港幣千元<br>HK\$'000 |
| 於2012年                       | At 1 January 2012  |   |                                 |                  |                                 |  |                  |
| 1月1日                         |  | 6,575   | 130,259                         | (366)            | (7,485)                         | (4,237)  | 124,746          |
| 於收益表內<br>(撥回)/ 支取<br>(附註 12) | (Credited)/ Charged<br>to income<br>statement<br>(Note 12) | (85)  | 84                              | 41               | 156                             | 57   | 253              |
| 借記其他全面<br>收益                 | Charged to other<br>comprehensive<br>income                | -   | 1,956                           | -                | -                               | 1,132  | 3,088            |
| 於2012年                       | At 30 June 2012  |   |                                 |                  |                                 |  |                  |
| 6月30日                        |  | 6,490   | 132,299                         | (325)            | (7,329)                         | (3,048)  | 128,087          |

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 2011 年 12 月 31 日<br>At 31 December 2011 |                         |                  |                         |                                   |                  |
|-------------------|---|---|-------------------------|------------------|-------------------------|-----------------------------------|------------------|
|                   |   | 加速折舊<br>免稅額                               | 物業重估                    | 虧損               | 減值準備                    | 其他<br>暫時性差額                       | 總計               |
|                   |   | Accelerated<br>tax<br>depreciation        | Property<br>revaluation | Losses           | Impairment<br>allowance | Other<br>temporary<br>differences | Total            |
|                   |   | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000        | 港幣千元<br>HK\$'000                  | 港幣千元<br>HK\$'000 |
| 於 2011 年          | At 1 January 2011                             |   |                         |                  |                         |                                   |                  |
| 1 月 1 日           |   | 6,023                                     | 92,049                  | (417)            | (6,816)                 | (1,493)                           | 89,346           |
| 於收益表內<br>支取/ (撥回) | Charged/ (Credited)<br>to income<br>statement | 552                                       | 273                     | 51               | (669)                   | (1,910)                           | (1,703)          |
| 借記其他全面<br>收益      | Charged to other<br>comprehensive<br>income   | -   | 37,937                  | -                | -                       | (834)                             | 37,103           |
| 於 2011 年          | At 31 December                                |   |                         |                  |                         |                                   |                  |
| 12 月 31 日         | 2011  | 6,575                                     | 130,259                 | (366)            | (7,485)                 | (4,237)                           | 124,746          |

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:

|        |                          | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--------|--------------------------|--|---|
|        |                          | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 遞延稅項資產 | Deferred tax assets      | -  | -   |
| 遞延稅項負債 | Deferred tax liabilities | 128,087                                    | 124,746   |
|        |                          | <u>128,087</u>                             | <u>124,746</u>                                  |



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 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|---------------------|--|---|
|                     | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 遞延稅項資產(超過 12 個月後收回) | -  | -   |
| 遞延稅項負債(超過 12 個月後支付) | 131,135                                    | 128,984   |
|                     | <u>131,135</u>                             | <u>128,984</u>                                  |

25. 股本

25. Share capital

|  | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|--|--|---|
|  | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 法定：<br>3,000,000 股每股面值<br>港幣 100 元之普通股     | 300,000                                    | 300,000   |
| 已發行及繳足：<br>3,000,000 股每股面值<br>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 17 及 18 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 17 and 18.



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)/ 流入對賬

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

|  |   | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|--|---|---|---|
| 經營溢利                                   | Operating profit  | 483,203   | 702,499   |
| 折舊                                     | Depreciation  | 10,060  | 7,621   |
| 減值準備淨(撥回)/ 撥備                          | Net (reversal)/ charge of impairment allowances   | (493)   | 5,490   |
| 已撇銷之貸款 (扣除<br>收回款額)                    | Advances written off net of recoveries  | 3,055   | 625   |
| 原到期日超過 3 個月之存放<br>銀行及其他金融機構的結<br>餘之變動  | Change in balances with banks and other<br>financial institutions with original maturity<br>over three months   | (696,880)   | (349,499)   |
| 原到期日超過 3 個月之在銀<br>行及其他金融機構之定期<br>存放之變動 | Change in placements with banks and other<br>financial institutions with original maturity<br>over three months | (2,398,364)   | 814,220   |
| 界定為以公平值變化計入損<br>益之金融資產之變動              | Change in financial assets designated at fair<br>value through profit or loss                                   | (230,396)   | 130,801   |
| 衍生金融工具之變動                              | Change in derivative financial instruments  | 16,640  | (26,330)  |
| 貸款及其他賬項之變動                             | Change in advances and other accounts   | 1,405,285   | (2,833,064)   |
| 證券投資之變動                                | Change in investment in securities  | (225,443)   | (491,773)   |
| 其他資產之變動                                | Change in other assets  | (177,708)   | 19,912  |
| 銀行及其他金融機構之存款<br>及結餘之變動                 | Change in deposits and balances from banks<br>and other financial institutions                                  | (707,986)   | 1,119,901   |
| 客戶存款之變動                                | Change in deposits from customers   | (318,817)   | 1,196,163   |
| 其他賬項及準備之變動                             | Change in other accounts and provisions   | 43,735  | 93,560  |
| 匯率變動之影響                                | Effect of changes in exchange rates   | 13,618  | (140,892)   |
| 除稅前經營現金之(流出)/<br>流入                    | Operating cash (outflow)/ inflow before<br>taxation   | (2,780,491)   | 249,234   |
| 經營業務之現金流量中包括：                          | Cash flows from operating activities included:  |   |   |
| – 已收利息                                 | – Interest received   | 630,354   | 495,827   |
| – 已付利息                                 | – Interest paid   | (158,959)   | (88,992)  |
| – 已收股息                                 | – Dividend received   | 4,085   | 3,358   |

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)

(a) 經營溢利與除稅前經營現金之(流出)/ 流入對賬 (續)

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

若干比較數字已作修訂，以符合本期之呈報方式。匯率變動對現金及等同現金項目的影響亦一併於簡要綜合現金流量表中獨立列示。

Certain comparative figures have been revised to conform with the current period's presentation. The effect of exchange rate changes on cash and cash equivalents has also been separately presented on the condensed consolidated cash flow statement.

(b) 現金及等同現金項目結存分析

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

|                                 | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012   | 於 2011 年<br>6 月 30 日<br>At 30 June<br>2011 |
|---------------------------------|--|--|
|                                 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                           |
| 庫存現金及原到期日在 3 個月內之存放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 |  |
|                                 | 3,380,840  | 7,008,962                                  |
| 原到期日在 3 個月內之在銀行及其他金融機構之定期存放     | Placements with banks and other financial institutions with original maturity within three months        |  |
|                                 | 1,829,512  | 1,051,632                                  |
| 原到期日在 3 個月內之庫券                  | Treasury bills with original maturity within three months  |  |
|                                 | 499,996  | 99,999                                     |
| 原到期日在 3 個月內之持有之存款證              | Certificates of deposit held with original maturity within three months                                  |  |
|                                 | 273,628  | -  |
|                                 | <b>5,983,976</b>   | <b>8,160,593</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總信貸風險加權數額概述如下：

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

|                 |   | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|-----------------|---|--|---|
|                 |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 直接信貸替代項目        | Direct credit substitutes   | 18,095                                     | 18,340  |
| 與交易有關之或然負債      | Transaction-related contingencies                                     | 307,726                                    | 318,654   |
| 與貿易有關之或然負債      | Trade-related contingencies   | 958,410                                    | 1,230,453                                       |
| 不需事先通知的無條件撤銷之承諾 | Commitments that are unconditionally cancellable without prior notice | 4,447,838                                  | 3,839,619                                       |
| 其他承擔，原到期日為      | Other commitments with an original maturity of                        |  |   |
| - 1 年或以下        | - up to one year  | 340,297                                    | 420,039   |
| - 1 年以上         | - over one year   | 9,814                                      | 43,116  |
|                 |   | <b>6,082,180</b>                           | <b>5,870,221</b>                                |
| 信貸風險加權數額        | Credit risk weighted amount   | <b>404,877</b>                             | <b>441,303</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:

|            | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|------------|--|---|
|            | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 已批准及簽約但未撥備 | 1,270                                      | 34  |
| 已批准但未簽約    | -  | 521   |
|            | <b>1,270</b>                               | <b>555</b>                                      |

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:

|               | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|---------------|--|---|
|               | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 土地及樓宇         |  |   |
| - 不超過 1 年     | 21,899                                     | 22,853  |
| - 1 年以上至 5 年內 | 21,795                                     | 22,708  |
| - 5 年後        | 1,345                                      | 3,065   |
|               | <b>45,039</b>                              | <b>48,626</b>                                   |

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 (附註 19)；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:

|   | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 | 於 2011 年<br>12 月 31 日<br>At 31 December<br>2011 |
|---|--|---|
|   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| Land and buildings                                  |  |   |
| - not later than one year                           | 6,083                                      | 4,497   |
| - later than one year but not later than five years | 7,443                                      | 4,528   |
|   | <b>13,526</b>                              | <b>9,025</b>                                    |

The Group leases its investment properties (Note 19) 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

### 31. Segmental reporting

#### (a) 按業務劃分

本集團業務拆分為三個業務分類，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，包括各類存款、透支、貸款、與貿易相關的產品及其他信貸服務、投資及保險產品、外幣業務及衍生產品等；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公司客戶。至於財資業務線，除了自營買賣外，還負責管理集團的流動資金、利率和外匯敞口。「其他」這一欄，主要包括本集團持有房地產、投資物業及股權投資等。

本集團的主要收入來源為利息收入，並且高層管理人員主要以淨利息收入來評估各業務分類的業績，因此所有業務分類的利息收入及支出以淨額列示。

業務線的資產、負債、收入、支出、經營成果及資本性支出是基於集團會計準則進行計量。分類資料包括直接屬於該業務線的績效以及可以合理攤分至該業務線的績效。跨業務線資金的定價，按集團內部資金轉移價格機制釐定，主要是以市場利率為基準，並考慮有關產品的特性。

#### (a) By class of business

The Group divides its businesses into three business segments. 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 provide general banking services including various deposit products, overdrafts, loans, trade related products and other credit facilities, investment and insurance products, and foreign currency and derivative products, etc. Personal Banking mainly serves retail customers while Corporate Banking mainly deals with corporate customers. Treasury manages the funding and liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" mainly represents Group's holdings of premises, investment properties and equity investments.

As the Group's major revenue is derived from interest and the senior management relies primarily on net interest income to assess the performance of the segment, interest income and expense for all reportable segments are presented on a net basis.

Measurement of segment assets, liabilities, income, expenses, results and capital expenditure is based on the Group's accounting policies. The segment information includes items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group, which is primarily based on market rates with the consideration of specific features of the product.

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)

(a) 按業務劃分 (續)

(a) By class of business (continued)

|                       |   | 半年結算至 2012 年 6 月 30 日<br>Half-year ended 30 June 2012 |                              |                  |                  |                  |                      |
|-----------------------|---|---|------------------------------|------------------|------------------|------------------|----------------------|
|                       |   | 個人銀行<br>Personal<br>Banking                           | 企業銀行<br>Corporate<br>Banking | 財資業務<br>Treasury | 其他<br>Others     | 小計<br>Subtotal   | 合併抵銷<br>Eliminations |
|                       |   | 港幣千元<br>HK\$'000                                      | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000     |
| 淨利息收入/(支出)            | Net interest income/(expense)   |   |                              |                  |                  |                  |                      |
| - 外來                  | - external  | (19,299)  | 301,198                      | 195,392          | -                | 477,291          | -                    |
| - 跨業務                 | - inter-segment   | 116,822   | (19,444)                     | (97,378)         | -                | -                | -                    |
|                       |   | 97,523  | 281,754                      | 98,014           | -                | 477,291          | -                    |
| 淨服務費及佣金收入             | Net fee and commission income   | 78,498  | 46,900                       | 569              | 310              | 126,277          | -                    |
| 淨交易性收益/(虧損)           | Net trading gain/(loss)   | 17,888  | 9,025                        | (4,733)          | (3,387)          | 18,793           | -                    |
| 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 | -   | -                            | 7,916            | -                | 7,916            | -                    |
| 其他經營收入                | Other operating income  | -   | 318                          | -                | 17,020           | 17,338           | (10,176)             |
| 提取減值準備前之淨經營收入         | Net operating income before impairment allowances                                 | 193,909   | 337,997                      | 101,766          | 13,943           | 647,615          | (10,176)             |
| 減值準備淨撥回/(撥備)          | Net reversal/ (charge) of impairment allowances                                   | 458   | (6)                          | -                | -                | 452              | -                    |
| 淨經營收入                 | Net operating income  | 194,367   | 337,991                      | 101,766          | 13,943           | 648,067          | (10,176)             |
| 淨經營支出                 | Net operating expenses  | (108,157)   | (41,094)                     | (2,541)          | (13,072)         | (164,864)        | 10,176               |
| 經營溢利                  | Operating profit  | 86,210  | 296,897                      | 99,225           | 871              | 483,203          | -                    |
| 投資物業公平值調整之淨收益         | Net gain from fair value adjustments on investment properties                     | -   | -                            | -                | 25,070           | 25,070           | -                    |
| 出售物業、器材及設備之淨(虧損)/收益   | Net (loss)/gain from disposal of properties, plant and equipment                  | (25)  | -                            | -                | 52,636           | 52,611           | -                    |
| 除稅前溢利                 | Profit before taxation  | 86,185  | 296,897                      | 99,225           | 78,577           | 560,884          | -                    |
| 於 2012 年 6 月 30 日     | At 30 June 2012   |   |                              |                  |                  |                  |                      |
| 資產                    | Assets  |   |                              |                  |                  |                  |                      |
| 分部資產                  | Segment assets  | 7,815,561   | 18,142,715                   | 15,969,613       | 1,295,706        | 43,223,595       | -                    |
| 負債                    | Liabilities   |   |                              |                  |                  |                  |                      |
| 分部負債                  | Segment liabilities   | 28,404,453  | 8,120,480                    | 492,330          | 562,001          | 37,579,264       | -                    |
| 半年結算至 2012 年 6 月 30 日 | Half-year ended 30 June 2012  |   |                              |                  |                  |                  |                      |
| 其他資料                  | Other information   |   |                              |                  |                  |                  |                      |
| 增置物業、器材及設備            | Additions of properties, plant and equipment                                      | -   | 740                          | -                | 781              | 1,521            | -                    |
| 折舊                    | Depreciation  | 1,792   | 1,283                        | 68               | 6,917            | 10,060           | -                    |
| 證券攤銷                  | Amortisation of securities  | -   | -                            | 8,305            | -                | 8,305            | -                    |

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)

(a) 按業務劃分 (續)

(a) By class of business (continued)

|                       |   | 半年結算至 2011 年 6 月 30 日<br>Half-year ended 30 June 2011 |                              |                  |                  |                  |                      |
|-----------------------|---|---|------------------------------|------------------|------------------|------------------|----------------------|
|                       |   | 個人銀行<br>Personal<br>Banking                           | 企業銀行<br>Corporate<br>Banking | 財資業務<br>Treasury | 其他<br>Others     | 小計<br>Subtotal   | 合併抵銷<br>Eliminations |
|                       |   | 港幣千元<br>HK\$'000                                      | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000     |
|                       |   |   |                              |                  |                  |                  | 綜合<br>Consolidated   |
| 淨利息收入/(支出)            | Net interest income/(expense)   |   |                              |                  |                  |                  |                      |
| - 外來                  | - external  | 7,560   | 285,655                      | 137,712          | -                | 430,927          | 430,927              |
| - 跨業務                 | - inter-segment   | 77,920  | (24,069)                     | (53,851)         | -                | -                | -                    |
|                       |   | 85,480  | 261,586                      | 83,861           | -                | 430,927          | 430,927              |
| 淨服務費及佣金收入/(支出)        | Net fee and commission income/(expense)   | 92,767  | 51,872                       | (1,278)          | 670              | 144,031          | 144,031              |
| 淨交易性收益/(虧損)           | Net trading gain/(loss)   | 32,135  | 3,555                        | (22,373)         | 1,714            | 15,031           | 15,031               |
| 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 | -   | -                            | 12,101           | -                | 12,101           | 12,101               |
| 出售可供出售證券之淨收益          | Net gain from disposal of available-for-sale securities                           | -   | -                            | -                | 35,641           | 35,641           | 35,641               |
| 其他經營收入                | Other operating income  | -   | 306                          | -                | 16,854           | 17,160           | 5,950                |
| 提取減值準備前之淨經營收入         | Net operating income before impairment allowances                                 | 210,382   | 317,319                      | 72,311           | 54,879           | 654,891          | 643,681              |
| 減值準備淨撥回/(撥備)          | Net reversal/ (charge) of impairment allowances                                   | 184   | (5,681)                      | -                | -                | (5,497)          | (5,497)              |
| 淨經營收入                 | Net operating income  | 210,566   | 311,638                      | 72,311           | 54,879           | 649,394          | 638,184              |
| 淨經營支出                 | Net operating expenses  | (101,443)   | (36,773)                     | (3,142)          | 194,463          | 53,105           | 64,315               |
| 經營溢利                  | Operating profit  | 109,123   | 274,865                      | 69,169           | 249,342          | 702,499          | 702,499              |
| 投資物業公平值調整之淨收益         | Net gain from fair value adjustments on investment properties                     | -   | -                            | -                | 19,111           | 19,111           | 19,111               |
| 出售物業、器材及設備之淨虧損        | Net loss from disposal of properties, plant and equipment                         | -   | -                            | -                | (3)              | (3)              | (3)                  |
| 除稅前溢利                 | Profit before taxation  | 109,123   | 274,865                      | 69,169           | 268,450          | 721,607          | 721,607              |
| 於 2011 年 12 月 31 日    |   | At 31 December 2011                                   |                              |                  |                  |                  |                      |
| 資產                    |   | Assets  |                              |                  |                  |                  |                      |
| 分部資產                  |   | 7,627,136   | 19,612,438                   | 15,743,965       | 1,128,669        | 44,112,208       | 44,112,008           |
| 負債                    |   | Liabilities   |                              |                  |                  |                  |                      |
| 分部負債                  |   | 28,162,758  | 8,539,710                    | 1,303,695        | 803,389          | 38,809,552       | 38,809,552           |
| 半年結算至 2011 年 6 月 30 日 |   | Half-year ended 30 June 2011                          |                              |                  |                  |                  |                      |
| 其他資料                  |   | Other information                                     |                              |                  |                  |                  |                      |
| 增置物業、器材及設備            |   | -   | 264                          | -                | 2,143            | 2,407            | 2,407                |
| 折舊                    |   | 1,698   | 1,313                        | 68               | 4,542            | 7,621            | 7,621                |
| 證券攤銷                  |   | -   | -                            | 1,304            | -                | 1,304            | 1,304                |

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)

(b) 按地理區域劃分

(b) By geographical area

以下資料是根據主要  
營業地點分類：

The following information is presented based on the principle places of operations:

|    |                | 半年結算至 2012 年 6 月 30 日<br>Half-year ended 30 June 2012                               |   | 半年結算至 2011 年 6 月 30 日<br>Half-year ended 30 June 2011                               |   |
|----|----------------|---|---|---|---|
|    |                | 提取減值<br>準備前之<br>淨經營收入<br>Net operating<br>income before<br>impairment<br>allowances | 除稅前<br>溢利<br>Profit<br>before<br>taxation | 提取減值<br>準備前之<br>淨經營收入<br>Net operating<br>income before<br>impairment<br>allowances | 除稅前<br>溢利<br>Profit<br>before<br>taxation |
|    |                | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                          |
| 香港 | Hong Kong      | 495,984   | 442,463                                   | 537,390   | 635,070                                   |
| 中國 | Mainland China | 141,455   | 118,421                                   | 106,291   | 86,537                                    |
| 合計 | Total          | 637,439   | 560,884                                   | 643,681   | 721,607                                   |

  

|    |                | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                                | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                                |
|----|----------------|--------------------------------------|--------------------------------|---|--------------------------------|
|    |                | 總資產<br>Total assets                  | 非流動資產<br>Non-current<br>assets | 總資產<br>Total assets                       | 非流動資產<br>Non-current<br>assets |
|    |                | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000               |
| 香港 | Hong Kong      | 37,114,041                           | 1,175,411                      | 37,651,467                                | 1,129,726                      |
| 中國 | Mainland China | 6,109,554                            | 9,558                          | 6,460,741                                 | 10,379                         |
| 合計 | Total          | 43,223,595                           | 1,184,969                      | 44,112,208                                | 1,140,105                      |



**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**

中華人民共和國國務院通過中國投資有限責任公司(「中投」)、其全資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**

**母公司的基本資料：**

**General information of the parent companies:**

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.

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 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企業進行銀行業務交易，包括貸款、證券投資及貨幣市場交易。

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



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) 與政府機構、代理機  
構、附屬機構及其他  
國有控制實體的交  
易

(b) 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構、代理機構、附屬機構及其他國有控制實體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構、代理機構、附屬機構及其他國有控制實體之間進行常規銀行業務交易。

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, affiliates and other state controlled entities in the normal course of business at commercial terms.

這些交易包括但不局限於下列各項：

These transactions 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控制實體所發行之債券；
- 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)

(c) 與其他有關連人士在  
正常業務範圍內進行  
之交易摘要

(c) 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/  
支出及結餘概述如下：

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

|                 |  | 半年結算至<br>2012年6月30日<br>Half-year ended<br>30 June 2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011年6月30日<br>Half-year ended<br>30 June 2011<br>港幣千元<br>HK\$'000 |
|-----------------|--|--|--|
| 收益表項目：          | Income statement items:                    |  |  |
| 利息支出            | Interest expense                           | (14,999)   | (8,603)  |
| 已付／應付行政服務<br>費用 | Administrative services fees paid/ payable | (4,062)  | (3,669)  |
|                 |  |  |  |
|                 |  | 於2012年<br>6月30日<br>At 30 June 2012<br>港幣千元<br>HK\$'000                     | 於2011年<br>12月31日<br>At 31 December<br>2011<br>港幣千元<br>HK\$'000             |
| 資產負債表項目：        | Balance sheet items:                       |  |  |
| 客戶存款            | Deposits from customers                    | (2,541,806)  | (2,531,618)  |





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)

(d) 主要高層人員

(d) 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。於期內及往期，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.

主要高層人員之薪酬如下：

The key management compensation is detailed as follows:

|             | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 | 半年結算至<br>2011 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2011<br>港幣千元<br>HK\$'000 |
|-------------|---|---|
| 薪酬及其他短期員工福利 | 4,356   | 4,809   |

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，並參照金管局報表「認可機構持有外匯情況」的填報指示而編製。

The following is a summary of the major foreign currency exposures arising from trading, non-trading and structural positions and is prepared with reference to the Completion Instructions for the prudential return "Foreign Currency Position of an Authorized Institution" issued by the HKMA.

|           |                               | 於 2012 年 6 月 30 日<br>At 30 June 2012     |            |                         |                             |                                   |                 |  |  |
|-----------|-------------------------------|--|------------|-------------------------|-----------------------------|-----------------------------------|-----------------|--|--|
|           |                               | 港幣千元等值<br>Equivalent in thousand of HK\$ |            |                         |                             |                                   |                 |  |  |
|           |                               | 美元<br>US<br>Dollars                      | 歐羅<br>Euro | 瑞士法郎<br>Swiss<br>Francs | 澳元<br>Australian<br>Dollars | 新西蘭元<br>New<br>Zealand<br>Dollars | 人民幣<br>Renminbi | 其他外幣<br>Other<br>foreign<br>currencies | 外幣總計<br>Total<br>foreign<br>currencies |
| 現貨資產      | Spot assets                   | 14,288,463                               | 343,562    | 1,168                   | 1,314,110                   | 407,575                           | 5,997,687       | 394,944                                | 22,747,509                             |
| 現貨負債      | Spot liabilities              | (5,328,152)                              | (325,936)  | (15,977)                | (1,262,311)                 | (404,869)                         | (5,868,162)     | (454,017)                              | (13,659,424)                           |
| 遠期買入      | Forward purchases             | 1,341,732                                | 37,852     | 17,063                  | 28,779                      | 1,899                             | 977,101         | 459,956                                | 2,864,382                              |
| 遠期賣出      | Forward sales                 | (10,141,885)                             | (55,174)   | (2,020)                 | (77,466)                    | (3,669)                           | (1,171,276)     | (400,794)                              | (11,852,284)                           |
| 長/ (短)盤淨額 | Net long/ (short)<br>position | 160,158                                  | 304        | 234                     | 3,112                       | 936                               | (64,650)        | 89                                     | 100,183                                |
| 結構性倉盤淨額   | Net structural position       | -  | -          | -                       | -                           | -                                 | 684,117         | -                                      | 684,117                                |

|           |                               | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                         |                           |                             |                                   |                 |  |  |
|-----------|-------------------------------|---|-------------------------|---------------------------|-----------------------------|-----------------------------------|-----------------|--|--|
|           |                               | 港幣千元等值<br>Equivalent in thousand of HK\$  |                         |                           |                             |                                   |                 |  |  |
|           |                               | 美元<br>US<br>Dollars                       | 瑞士法郎<br>Swiss<br>Francs | 英鎊<br>Canadian<br>Dollars | 澳元<br>Australian<br>Dollars | 新西蘭元<br>New<br>Zealand<br>Dollars | 人民幣<br>Renminbi | 其他外幣<br>Other<br>foreign<br>currencies | 外幣總計<br>Total<br>foreign<br>currencies |
| 現貨資產      | Spot assets                   | 12,391,405                                | 1,819                   | 17,245                    | 1,203,083                   | 445,298                           | 7,363,464       | 764,245                                | 22,186,559                             |
| 現貨負債      | Spot liabilities              | (5,414,367)                               | (55,289)                | (191,369)                 | (1,216,010)                 | (442,316)                         | (7,295,554)     | (669,891)                              | (15,284,796)                           |
| 遠期買入      | Forward purchases             | 2,209,947                                 | 72,334                  | 175,031                   | 59,065                      | 2,398                             | 2,403,584       | 356,326                                | 5,278,685                              |
| 遠期賣出      | Forward sales                 | (9,186,081)                               | (18,332)                | (380)                     | (42,978)                    | (5,068)                           | (2,422,967)     | (450,537)                              | (12,126,343)                           |
| 長/ (短)盤淨額 | Net long/ (short)<br>position | 904                                       | 532                     | 527                       | 3,160                       | 312                               | 48,527          | 143                                    | 54,105                                 |
| 結構性倉盤淨額   | Net structural position       | -   | -                       | -                         | -                           | -                                 | 548,676         | -                                      | 548,676                                |

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:

|          |                            | 於 2012 年 6 月 30 日<br>At 30 June 2012 |                                   |                  |                  |
|----------|----------------------------|--------------------------------------|-----------------------------------|------------------|------------------|
|          |                            | 銀行<br>Banks                          | 公營機構<br>Public sector<br>entities | 其他<br>Others     | 總計<br>Total      |
|          |                            | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000                  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 亞洲，不包括香港 | Asia, other than Hong Kong |                                      |                                   |                  |                  |
| - 中國內地   | - Mainland China           | 9,408,000                            | 19,000                            | 3,615,000        | 13,042,000       |
| - 其他     | - Others                   | 4,282,000                            | -                                 | 686,000          | 4,968,000        |
| 總計       | Total                      | 13,690,000                           | 19,000                            | 4,301,000        | 18,010,000       |

  

|          |                            | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                                   |                  |                  |
|----------|----------------------------|---|-----------------------------------|------------------|------------------|
|          |                            | 銀行<br>Banks                               | 公營機構<br>Public sector<br>entities | 其他<br>Others     | 總計<br>Total      |
|          |                            | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000                  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 |
| 亞洲，不包括香港 | Asia, other than Hong Kong |   |                                   |                  |                  |
| - 中國內地   | - Mainland China           | 9,891,000                                 | 28,000                            | 3,890,000        | 13,809,000       |
| - 其他     | - Others                   | 2,576,000                                 | -                                 | 846,000          | 3,422,000        |
| 總計       | Total                      | 12,467,000                                | 28,000                            | 4,736,000        | 17,231,000       |

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

對非銀行交易對手的內地相關風險承擔之分析乃參照金管局有關報表所列之機構類別及直接風險之類別以分類。此報表僅計及本銀行之內地風險承擔。

35. Non-bank Mainland China exposures

The analysis of non-bank Mainland China exposures is based on the categories of non-bank counterparties and the type of direct exposures with reference to the HKMA return for non-bank Mainland China exposures, which includes the Mainland China exposures extended by the Bank only.

|                      |   | 於 2012 年 6 月 30 日<br>At 30 June 2012      |                                  |                   |  |
|----------------------|---|---|----------------------------------|-------------------|--|
|                      |   | 資產負債<br>表內的<br>風險承擔                       | 資產負債<br>表外的<br>風險承擔              | 總風險承擔             | 個別評估<br>之減值準備  |
|                      |   | On-balance<br>sheet<br>exposure           | Off-balance<br>sheet<br>exposure | Total<br>exposure | Individually<br>assessed<br>impairment<br>allowances |
|                      |   | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000                 | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                                     |
| 中國內地機構               | Mainland China entities   | 5,045,018                                 | 735,616                          | 5,780,634         | -  |
| 中國境外公司及個人用於境<br>內的信貸 | Companies and individuals<br>outside Mainland China where<br>the credit is granted for use in<br>Mainland China | 2,318,236                                 | 609,695                          | 2,927,931         | 3,823  |
| 其他非銀行的中國內地風險<br>承擔   | Other non-bank Mainland China<br>exposures  | 1,657,522                                 | 18,222                           | 1,675,744         | -  |
|                      |   | <b>9,020,776</b>                          | <b>1,363,533</b>                 | <b>10,384,309</b> | <b>3,823</b>   |
|                      |   | 於 2011 年 12 月 31 日<br>At 31 December 2011 |                                  |                   |  |
|                      |   | 資產負債<br>表內的<br>風險承擔                       | 資產負債<br>表外的<br>風險承擔              | 總風險承擔             | 個別評估<br>之減值準備  |
|                      |   | On-balance<br>sheet<br>exposure           | Off-balance<br>sheet<br>exposure | Total<br>exposure | Individually<br>assessed<br>impairment<br>allowances |
|                      |   | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000                 | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                                     |
| 中國內地機構               | Mainland China entities   | 5,109,224                                 | 964,930                          | 6,074,154         | -  |
| 中國境外公司及個人用於境<br>內的信貸 | Companies and individuals<br>outside Mainland China where<br>the credit is granted for use in<br>Mainland China | 2,362,340                                 | 726,761                          | 3,089,100         | -  |
| 其他非銀行的中國內地風險<br>承擔   | Other non-bank Mainland China<br>exposures  | 1,892,249                                 | 36,017                           | 1,928,266         | -  |
|                      |   | <b>9,363,813</b>                          | <b>1,727,708</b>                 | <b>11,091,520</b> | <b>-</b>   |

期內，上述分析的基礎已作改善，比較數字因而相應重新分類。

During the period, the basis of the above analyses has been refined and the comparative amounts have been reclassified accordingly.



**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 2012 年上半年止的未經審核中期財務資料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 unaudited interim financial information for the first half of 2012 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 2011 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 2012 年 3 月 20 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 2011 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 20 March 2012.

## 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 14 至 99 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」)於二零一二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、簡要綜合全面收益表、簡要綜合權益變動表和簡要綜合現金流量表，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，2012 年 8 月 8 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 14 to 99, which comprises the condensed consolidated balance sheet of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2012 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income, the condensed consolidated statement of changes in equity and the condensed consolidated cash flow statement 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, 8 August 2012

## 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<br>Name                                      | 註冊地點<br>Place of<br>incorporation | 已發行股本<br>Particulars of issued<br>share capital | 持有權益<br>Interest<br>held | 主要業務<br>Principal activities |
|---|-----------------------------------|---|--------------------------|------------------------------|
| 集友銀行(代理人)有限公司                                   | 香港                                | 1,000 股每股面值<br>100 港元                           | 100%                     | 投資控股                         |
| Chiyu Banking Corporation<br>(Nominees) Limited | Hong Kong                         | 1,000 shares<br>of HK\$100 each                 | 100%                     | Investment holding           |
| 誠信置業有限公司  | 香港                                | 2,800 股每股面值<br>1,000 港元                         | 100%                     | 投資控股                         |
| Seng Sun Development<br>Company Limited         | Hong Kong                         | 2,800 shares<br>of HK\$1,000 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<br>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要求計算資本充足率的合併基礎內。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

本未經審核之中期業績報告符合《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 under the Banking Ordinance.

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



| 分行名稱<br><b><u>BRANCH (Br.)</u></b>                 | 地址<br><b><u>ADDRESS</u></b>  | 電話<br><b><u>TELEPHONE</u></b> |
|--|--|-------------------------------|
| <b>新界</b><br><b><u>NEW TERRITORIES</u></b>         |  |                               |
| 屯門友愛邨分行<br>Tuen Mun Yau Oi Estate Br.              | 新界屯門友愛邨商場地下 103-104 號<br>Shop 103-104, G/F Restaurant Block Yau Oi Estate Tuen Mun, N. T.                  | 2452 3666                     |
| 葵興邨分行<br>Kwai Hing Estate Br.                      | 新界葵涌葵興邨興逸樓地下 1 號<br>Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N. T.                       | 2487 3332                     |
| 大埔太和邨分行<br>Tai Po Tai Wo Estate Br.                | 新界大埔太和邨安和樓地下 112-114 號<br>Shop 112-114, G/F., On Wo House, Tai Wo Estate, Tai Po, N. T.                    | 2656 3386                     |
| 麗城花園分行<br>Belvedere Garden Br.                     | 新界荃灣麗城花園麗城廣場地下 5 號 A<br>Shop 5A, G/F., Belvedere Square, Tsuen Wan, N.T.                                   | 2411 6789                     |
| 荃灣分行<br>Tsuen Wan Br.                              | 新界青山道 398 號愉景新城商場二樓 1 及 1D 商舖<br>Shop 1 and 1D, Level 2, Discovery Park Commercial Centre, Tsuen Wan, N.T. | 2413 8111                     |
| 沙田穗禾苑分行<br>Shatin Sui Wo Court Br.                 | 新界沙田穗禾苑商場 F7 號舖<br>Shop F7, Commercial Centre, Sui Wo Court, Shatin, N.T.                                  | 2601 5888                     |
| 馬鞍山分行<br>Ma On Shan Br.                            | 新界馬鞍山海柏花園馬鞍山場三樓 313 號舖<br>Shop 313, Level 3, Ma On Shan Plaza Bayshore Tower, Ma On Shan, N.T.             | 2640 0733                     |
| 尚德邨分行<br>Sheung Tak Estate Br.                     | 新界將軍澳尚德邨尚德商場 238 號舖<br>Shop 238, Sheung Tak Shopping Centre, Sheung Tak Est., Tseung Kwan O, N.T.          | 2178 2278                     |
| <b>中國內地</b><br><b><u>THE MAINLAND OF CHINA</u></b> |  |                               |
| 廈門分行<br>Xiamen Br.                                 | 中國廈門市廈禾路 861 號一樓 111-113 單元<br>1/F, Unit 111-113, 861 Xiahe Road, Xiamen, Fujian Province, China           | (86-592) 585 7690             |
| 廈門集美支行<br>Xiamen Jimei Sub-Br.                     | 中國廈門市集美區樂海北里 68-71 號<br>No.68-71, Lehai Bei Li, Jimei District, Xiamen, Fujian Province, China             | (86-592) 619 3300             |
| 福州分行<br>Fuzhou Br.                                 | 中國福州市五四路 210 號國際大廈一樓<br>1/F, International Bldg., 210 Wusi Road, Fuzhou, Fujian Province, China            | (86-591) 8781 0078            |