

# 2013 中期業績報告

## Interim Report 2013



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

中銀香港集團成員 A member of BOCHK Group



| 目錄                      | CONTENTS  | 頁數<br>PAGE |
|-------------------------|---|------------|
| 財務摘要                    | Financial Highlights  | 1          |
| 管理層討論及分析                | Management's Discussion and Analysis  | 2          |
| 簡要綜合收益表                 | Condensed Consolidated Income Statement   | 13         |
| 簡要綜合全面收益表               | Condensed Consolidated Statement of Comprehensive Income                        | 14         |
| 簡要綜合資產負債表               | Condensed Consolidated Balance Sheet  | 15         |
| 簡要綜合權益變動表               | Condensed Consolidated Statement of Changes in Equity                           | 16         |
| 簡要綜合現金流量表               | Condensed Consolidated Cash Flow Statement                                      | 18         |
| 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                     | 19         |
| 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 | 23         |
| 3. 金融風險管理               | 3. Financial risk management  | 24         |
| 4. 淨利息收入                | 4. Net interest income  | 63         |
| 5. 淨服務費及佣金收入            | 5. Net fee and commission income  | 64         |
| 6. 淨交易性收益               | 6. Net trading gain   | 65         |
| 7. 其他經營收入               | 7. Other operating income   | 65         |
| 8. 減值準備淨（撥備）／撥回         | 8. Net (charge)/reversal of impairment allowances                               | 66         |
| 9. 經營支出                 | 9. Operating expenses   | 67         |
| 10. 投資物業公平值調整之淨收益       | 10. Net gain from fair value adjustments on investment properties               | 68         |
| 11. 出售物業、器材及設備之淨（虧損）／收益 | 11. Net (loss)/gain from disposal of properties, plant and equipment            | 68         |
| 12. 稅項                  | 12. Taxation  | 69         |
| 13. 股息                  | 13. Dividends   | 71         |
| 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               | 71         |
| 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            | 72         |
| 16. 衍生金融工具              | 16. Derivative financial instruments  | 73         |
| 17. 貸款及其他賬項             | 17. Advances and other accounts   | 80         |
| 18. 證券投資                | 18. Investment in securities  | 81         |
| 19. 投資物業                | 19. Investment properties   | 83         |
| 20. 物業、器材及設備            | 20. Properties, plant and equipment   | 84         |
| 21. 其他資產                | 21. Other assets  | 85         |
| 22. 客戶存款                | 22. Deposits from customers   | 86         |
| 23. 其他賬項及準備             | 23. Other accounts and provisions   | 86         |
| 24. 已抵押資產               | 24. Assets pledged as security  | 87         |
| 25. 遞延稅項                | 25. Deferred taxation   | 87         |
| 26. 股本                  | 26. Share capital   | 89         |
| 27. 儲備                  | 27. Reserves  | 89         |
| 28. 簡要綜合現金流量表附註         | 28. Notes to condensed consolidated cash flow statement                         | 90         |
| 29. 或然負債及承擔             | 29. Contingent liabilities and commitments                                      | 92         |
| 30. 資本承擔                | 30. Capital commitments   | 93         |
| 31. 經營租賃承擔              | 31. Operating lease commitments   | 93         |
| 32. 分類報告                | 32. Segmental reporting   | 95         |



| 目錄                 | CONTENTS  | 頁數<br>PAGE |
|--------------------|---|------------|
| 33. 金融工具之抵銷        | 33. Offsetting financial instruments              | 99         |
| 34. 主要之有關連人士交易     | 34. Significant related party transactions        | 101        |
| 35. 貨幣風險           | 35. Currency concentrations                       | 106        |
| 36. 跨國債權           | 36. Cross-border claims                           | 107        |
| 37. 非銀行的中國內地風險承擔   | 37. Non-bank Mainland China exposures             | 108        |
| 38. 符合香港會計準則第 34 號 | 38. Compliance with HKAS 34                       | 109        |
| 39. 法定賬目           | 39. Statutory accounts                            | 109        |
| <b>獨立審閱報告</b>      | <b>Independent Review Report</b>                  | 110        |
| <b>其他資料</b>        | <b>Additional Information</b>                     |            |
| 1. 本銀行之附屬公司        | 1. Subsidiaries of the Bank                       | 111        |
| 2. 符合《銀行業（披露）規則》   | 2. Compliance with the Banking (Disclosure) Rules | 111        |
| <b>分行網絡</b>        | <b>Branch Network</b>                             | 112        |



## 財務摘要

## Financial Highlights

| 期內/年度                     | For the period/year                                     | 半年結算至<br>2013年6月30日<br>Half-year ended<br>30 June 2013 | 半年結算至<br>2012年6月30日<br>Half-year ended<br>30 June 2012 | 全年結算至<br>2012年12月31日<br>Year ended<br>31 December 2012 |
|---------------------------|---|--|--|--|
|                           |   | 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       | 571,483  | 637,439  | 1,237,803  |
| 經營溢利                      | Operating profit  | 324,201  | 483,203  | 844,696  |
| 除稅前溢利                     | Profit before taxation                                  | 331,874  | 560,884  | 945,643  |
| 期內/年度溢利                   | Profit for the period/year                              | 289,905  | 470,163  | 770,509  |
| 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                                       |
|                           |   | 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                                    | 5,896,112  | 5,644,331  | 6,077,436  |
| 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  | 48,007,390   | 43,223,595   | 48,125,873   |
| 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>     | 9.77   | 17.23  | 13.54  |
| 平均總資產回報率 <sup>2</sup>     | Return on average total assets <sup>2</sup>             | 1.22   | 2.16   | 1.67   |
| 成本對收入比率                   | Cost to income ratio                                    | 31.49  | 24.27  | 26.92  |
| 貸存比率 <sup>3</sup>         | Loan to deposit ratio <sup>3</sup>                      | 62.31  | 62.62  | 57.94  |
| 平均流動資金比率 <sup>4</sup>     | Average liquidity ratio <sup>4</sup>                    | 42.48  | 45.74  | 46.20  |
| 總資本比率/資本充足比率 <sup>5</sup> | Total capital ratio/Capital adequacy ratio <sup>5</sup> | 21.05  | 22.55  | 20.43  |

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. 貸存比率以期/年末結算日數額計算。貸款為客戶貸款總額。  
3. Loan to deposit ratio is calculated as at period/ year end. Loan represents gross advances to customers.
4. 平均流動資金比率是以集友銀行有限公司之本地辦事處期/年內每月平均流動資金比率的簡單平均值計算。  
4. Average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of local offices of Chiyu Banking Corporation Limited for the period/ year.
5. 總資本比率/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。由於自 2013 年 1 月 1 日起採納《2012 年銀行業(資本)(修訂)規則》，2013 年 6 月 30 日的資本比率不應與 2012 年 12 月 31 日及 2012 年 6 月 30 日之數據作直接比較。  
5. Total capital ratio/capital adequacy ratio is computed on the combined basis that comprises the positions of local offices and overseas branches of Chiyu Banking Corporation Limited specified by the Hong Kong 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 adoption of Banking (Capital) (Amendment) Rules 2012 since 1 January 2013, the capital ratio shown for 30 June 2013 is not directly comparable to those of 31 December 2012 and 30 June 2012.

## 管理層討論與分析

### 業務回顧

二零一三年上半年，環球經濟不明朗及內地經濟放緩繼續為經營環境帶來挑戰。香港的經濟發展亦受到制約，整體經濟增長受壓。香港銀行的經營環境亦複雜多變且競爭激烈。

上半年，本集團採取了穩健中求發展的策略，致力為個人和企業客戶提供靈活、快捷、貼身的銀行服務。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。企業銀行方面，本行繼續提升存款、貸款和跨境服務，為企業客戶提供全方位服務方案。為確保業務持續健康發展，本集團亦致力優化公司治理機制，並加強了內部控制和風險管理措施。

### 財務表現

二零一三年上半年，本集團錄得股東應佔溢利為港幣 289,905,000 元，較去年減少 38.3%，主要由於物業相關的非經營性收益減少及貸款減值準備淨撥備增加所致。平均股東資金回報率及平均資產回報率分別為 9.77% 及 1.22%。

期內淨利息收入為港幣 436,300,000 元，較二零一二年上半年減少 8.6%，主要由於淨利息收益率較去年同期下跌 34 個點子至 1.88%。在財富管理業務收入增長的帶動下，淨服務費及佣金收入為港幣 140,533,000 元，較去年上半年增加 11.3%。經營支出為港幣 179,934,000 元，同比增加 16.3%，而成本對收入比率較去年同期上升 7.22 個百分點至 31.49%。

期內錄得貸款減值準備淨撥備港幣 67,354,000 元，而去年同期則為貸款減值準備淨撥回港幣 493,000 元。特定分類貸款比率較二零一二年底上升 0.34 個百分點至 0.63%

截至二零一三年六月三十日止，本集團綜合總資產港幣 48,007,390,000 元，較二零一二年底減少 0.2%。客戶貸款港幣 24,761,055,000 元，較去年底增加 8.5%。客戶存款港幣 39,737,972,000 元，較去年底亦上升 0.9%。

至二零一三年六月三十日，總資本比率為 21.05%，而去年底的資本充足比率為 20.43%。平均流動資金比率維持在 42.48% 的穩健水平，而去年同期為 45.74%。

### 前景展望

二零一三年下半年，環球經濟環境仍然複雜多變，香港銀行業的經營環境繼續充滿挑戰。本集團持續採取穩健的業務增長策略，貫徹業務增長和風險控制的均衡發展，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。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，務求本集團所提供的產品和服務能符合客戶的需求和市場的發展。

## Management's Discussion and Analysis

### Business Review

During the first half of 2013, the uncertainty in global economy together with slowdown of the Mainland economy continued to pose challenge to the operating environment. These exert downward pressure on the growth of local economy. The banking sector in Hong Kong has also been facing a highly volatile and highly competitive environment.

The Group has continued to take proactive yet prudent business strategies in order to maintain the momentum of growth and provide flexible, efficient and tailor-made financial services to our customers during the first half of the year. In the Personal Banking business sector, we have enhanced our wealth management products and services to better meet the different needs of our customers in this low interest rate environment. For the Corporate Banking business, we have continued to upgrade our deposits, loans and cross-border services in order to provide a total solution to our corporate customers. The Group has also further optimized our corporate governance mechanism and implemented various internal control and risk management measures to ensure sustainable and healthy growth.

### Financial Review

For the first half of 2013, the Group recorded a profit attributable to shareholders of HK\$289,905,000, decreased by 38.3% from last year. It was mainly because of the decrease in non-operating gain arising from properties and the increase in net charge of loan impairment allowances. The return on average shareholders' funds and the return on average total assets were 9.77% and 1.22% respectively.

Compared with the first half of 2012, net interest income was HK\$436,300,000, decreased by 8.6%. It was mainly due to net interest margin narrowed by 34 basis points to 1.88% compare with the same period of last year. Benefit from the increase of wealth management services income, net fee and commission income rose by 11.3% to HK\$140,533,000. Operating expenses increased by 16.3% to HK\$179,934,000, while the cost to income ratio increased by 7.22 percentage points to 31.49%.

For the first half of 2013, net charge of loan impairment allowances was HK\$67,354,000, as compared with net reversal of loan impairment allowances of HK\$493,000 as of the same period last year. The classified loan ratio rose by 0.34 percentage point to 0.63% compared with the end of 2012.

As of 30 June 2013, the total consolidated assets of the group decreased by 0.2% to HK\$48,007,390,000 compared with the end of 2012. Loans and advances to customers increased by 8.5% to HK\$24,761,055,000. Customer deposits increased by 0.9% to HK\$39,737,972,000.

Total capital ratio as at 30 June 2013 was 21.05%, compared to 20.43% of capital adequacy ratio at the end of 2012. Average liquidity ratio stayed at a healthy level of 42.48%, versus 45.74% for the same period last year.

### Prospect

Looking forward to the second half of 2013, the global economy will remain highly uncertain. The outlook of the Hong Kong banking sector is expected to remain challenging. In view of the changing market environment, the Group will continue to pursue a prudent but growth strategy in conjunction with sound corporate governance and risk management. The Group will strive to maintain a balance between risk control and business growth. We will continuously enhance the professionalism of our service teams as well as optimize our product and service offers in response to the market development and customer needs.



## 管理層討論與分析（續）

### 風險管理

#### 總覽

本集團深信良好的風險管理是企業成功的重要元素。在日常經營管理工作中，本集團高度重視風險管理，並強調風險控制與業務發展之間必須取得平衡。本集團業務的主要內在風險包括信貸風險、利率風險、市場風險、流動資金風險、操作風險、信譽風險、法律及合規風險及策略風險。本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

本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。本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。本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，並確保本集團具備有效的風險管理體系，以落實執行有關策略。

風險管理委員是董事會成立的常設委員會，負責監控本集團各類風險；審批高層次的風險相關政策，並監督其執行；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履行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 crucial to the success of 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 development. The principal types of risk inherent in the Group's businesses are credit risk, interest rate risk, market risk, liquidity risk, operational risk, reputation risk, legal and compliance risk, and strategic 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 all business processes and ensure various risks are properly managed and controlled in the course of conducting business. The Group has a robust risk management organisational structure as well as comprehensive policies and procedures to identify, measure, monitor and control various risks that may arise. 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 formulation of risk management strategies and for ensuring that the Group has an effective risk management system to implement these 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 her 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 (續)

#### 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。

#### 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償債責任而造成損失的風險。銀行的交易賬戶和銀行賬戶、以及資產負債表內和表外均存在這種風險。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。策劃及調控部主管負責管理信貸風險，並領導制定所有信貸風險管理政策與程序。

對於貸款，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。風險及信貸監理處獨立於業務單位，負責本集團信貸風險的日常管理。非零售風險承擔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（按照違約概率程度）和授信等級（按照違約損失率程度）以支持信貸審批；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。本集團會應用貸款分類級別、債務人評級、授信等級和損失預測結果（如適用）於支持信貸審批。

本集團亦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；對於零售風險承擔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。於2013年上半年，本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、風險管理委員會及董事會的特別要求，提供專題報告，以供本集團管理層持續監控信貸風險。同時，也會按照行業、地區、客戶或交易對手等維度識別信貸風險集中度，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，定期向本集團管理層匯報。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### 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.

#### Credit Risk Management

Credit risk is the risk of loss arising from a customer or counterparty that will be unable to or unwilling to meet its contractual obligations. Credit risk exists in the trading book and banking book, on- and off-balance sheet exposures of a bank. It arises principally from the lending, trade finance and treasury businesses, and covers inter-bank transactions, foreign exchange and derivative transactions as well as investments in bonds and securities. The Head of SCD is responsible for the management of credit risk and for the formulation of all credit policies and procedures.

For advances, different credit approval and control procedures are adopted according to the level of risk associated with the customer, counterparty or transaction. Risk and Credit Management Division ("CMD"), which is independent from the business units, is responsible for the day-to-day management of credit risks within the Group. Credit applications for non-retail exposures are independently reviewed and objectively assessed by risk management units. Obligor ratings (in terms of probability of default) and facility ratings (in terms of loss given default) are assigned to these portfolios to support credit approval. Retail internal rating systems are deployed in the risk assessment of retail credit transactions, including small business retail exposures, residential mortgage loans, personal loans and credit cards. Loan grades, obligor and facility ratings as well as loss estimates (if applicable) are used to support credit approval.

The Group also uses loan grades, obligor ratings and loss estimates (if applicable) to support credit monitoring, analysis and reporting. For corporates and financial institutions, more frequent rating review and closer monitoring are required for higher-risk customers. For retail exposures, monthly updated internal 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. In the first half of 2013, the Group continues to adopt loan grading criteria which divide credit assets into 5 categories with reference to HKMA's guidelines. The CMD provides regular credit management information reports and ad hoc reports to the Executive Committee ("EC"), RC and Board of Directors to facilitate their continuous monitoring of credit risk. In addition, credit concentration risk is identified 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.



## 管理層討論與分析（續）

### 風險管理（續）

#### 信貸風險管理（續）

本集團使用內部評級總尺度表，該總尺度表能與標準普爾（Standard & Poor's）外部信用評級相對應，並符合香港《銀行業條例》項下《銀行業（資本）規則》對於內部評級結構的要求。

對於債務證券，本集團會應用債務人評級或外部信用評級、通過評估證券相關資產的質素及設定客戶及證券發行人限額，以管理債務證券的信貸風險；對於衍生產品，本集團會採用客戶限額及與客戶貸款一致的審批及監控程序管理信貸風險，並制定持續監控及止損程序。

#### 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）波動導致整體的外匯、商品、利率和股票持倉值出現負面變化而可能給本集團帶來的損失。本集團採取適中的市場風險偏好，實現風險與收益的平衡。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／單位，各司其職，各負其責。財務處是負責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，並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風險值、止損額、敞口額、壓力測試以及敏感性分析等。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，資金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。

本集團採用風險值量度一般市場風險，並定期向風險委員會和高層管理人員報告。本集團採用統一的風險值計量模型，運用歷史模擬法，以過去 2 年的市場數據為參照，計算 99% 置信水平下及 1 天持有期內集團層面的風險值，並設定集團總體的風險值限額。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Credit Risk Management (continued)

The Group employs credit master scale for internal rating purpose that can be mapped to Standard & Poor's external ratings. The credit master scale for internal rating is in compliance with the Banking (Capital) Rules under the Hong Kong Banking Ordinance on internal rating structure.

For investments in debt securities, the obligor ratings or external credit ratings, assessment of the underlying assets and credit limits setting on customer/security issuer basis are used for managing credit risk associated with the investment. For derivatives, the Group sets customer limits to manage the credit risk involved and follows the same approval and control processes as applied for advances. On-going monitoring and stop-loss procedures are established.

#### Market Risk Management

Market risk refers to the risk of losses arising from adverse movements in the value of foreign exchange, commodity, 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 a moderate 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 on the basis of a well established risk management regime and related management measures.

In according with the Group's corporate governance principles in respect of risk management, the Board and the RC, senior management and functional departments/units perform their duties and responsibilities to manage the Group's market risk. Finance Division is mainly 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, and ensuring that 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 VAR, Stop Loss, Open Position, Stress Testing and Sensitivity Analysis etc. To meet management requirements, major risk indicators and limits are classified into three levels, and approved by the RC, ALCO and CE respectively. Treasury business units are required to conduct their business within approved market risk indicators and limits.

The Group uses the VAR to measure and report general market risks to the RC and senior management on a periodic basis. The Group adopts a uniformed VAR calculation model, using historical simulation approach and 2-year historical data, to calculate the VAR of the Group over 1-day holding period with 99% confidence level, and sets up the VAR limit of the Group.





## 管理層討論與分析 (續)

### 市場風險管理 (續)

本集團採用回顧測試衡量風險值模型計量結果的準確性。回顧測試是將市場風險持倉的風險值數字與下一個交易日從這些持倉得到的實際及假設收入作出比較。一般而言，在 99% 置信度下，在連續 12 個月內的例外情況應該不超過 4 次。本銀行每月對風險值模型計算結果進行回顧測試。

### 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，進而影響淨利息收入；
- 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。

本集團風險管理管治架構同樣適用於利率風險管理。根據風險管理委員會批准的《銀行盤利率風險管理政策》，資產負債管理委員會具體履行管理集團利率風險的職責。財務處是主責利率風險管理，在財資業務處的配合下，協助資產負債管理委員會開展日常的利率風險管理工作，包括但不限於起草管理政策，選擇管理方法，設立風險指標和限額，評估目標資產負債平衡表，監督利率風險管理政策與限額執行情況，向高層管理人員以及風險管理委員會提交利率風險管理報告等。

## Management's Discussion and Analysis (continued)

### Market Risk Management (continued)

The Group adopts back-testing to measure the accuracy of VAR model results. The back-testing compares the calculated VAR figure of market risk positions of each business day with the actual and hypothetical revenues arising from those positions on the next business day. Generally speaking, the number of back-testing exceptions in a rolling 12-month period will not exceed four times, given a 99% confidence level. The Bank conducts back-testing for VaR model results on a monthly basis.

### 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 resulting 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's risk management framework applies also to interest rate risk management. The Assets and Liabilities Management Committee ("ALCO") exercises its oversight of interest rate risk in accordance with the "Banking Book Interest Rate Risk Management Policy" approved by the RC. Finance Division is responsible for interest rate risk management. With the cooperation of Treasury Division, Finance Division assists the ALCO to manage day-to-day interest rate risk positions. Its roles include, but are not limited to, the formulation of management policies, selection of methodologies, setting of risk indicators and limits, assessment of target balance sheet, monitoring of the compliance with policies and limits, and submission of interest rate risk management reports to the senior management and RC, etc.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 利率風險管理 (續)

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、經濟價值波動比率（包括可供出售債券組合的次限額）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策劃及調控部主管批准。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。

淨利息波動比率和經濟價值波動比率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。

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。集團採用儲蓄存款客戶擇權及按揭客戶提早還款的情景，測試其對銀行淨利息收入和經濟價值的影响。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Interest Rate Risk Management (continued)

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 (NII), economic value sensitivity ratio (EV) (including sub-limit for AFS securities), etc. The indicators and limits are classified into three levels, which are approved by the RC, ALCO and the Head of SCD 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, the relevant departments are required to go through a risk assessment process, which includes the 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 submitted to the Head of SCD and submitted to the RC for approval.

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 the RC on these two indicators to monitor and control the Group's banking book interest rate risk.

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



## 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充裕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、債券投資及拆放同業等），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。本集團致力實現融資渠道和資金運用的多樣化，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。本集團將制訂集團內部流動資金風險管理制度，管理集團內各成員之間的流動資金，避免相互間在資金上過度依賴。本集團亦注重表外業務，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。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管理、抵押品、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計劃。

風險管理委員會是董事會設立的常務委員會，是流動資金風險管理決策機構，並對流動資金風險承擔最終管理責任。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。財務處主責本集團流動資金風險管理，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。

## 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 maintains sound liquidity risk appetite to provide stable, reliable and adequate sources of cash to meet liquidity needs under normal circumstances or stressed scenarios; and to survive with net positive cumulative cash flow in extreme scenarios without requesting HKMA to act as the 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 the Group's 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 will establish intragroup liquidity risk management guideline to manage the liquidity funding among different entities within the Group, to restrict their reliance of funding on each other. 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, collaterals, intraday liquidity, intra-group liquidity, the liquidity risk arising from other risks, etc., and has formulated corresponding contingency plan.

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 RC, ALCO exercises its oversight of liquidity risk and ensures the daily operations of the Group are in accordance with risk appetite and policies as set by RC. Finance Division is responsible for overseeing the Group's liquidity risk. It cooperates with Treasury Division to assist the ALCO to perform liquidity management functions according to their specific responsibilities.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 流動資金風險管理 (續)

本集團設定流動資金風險指標和限額，每日用來識別、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，以及一個月錯配比率等。本集團採用現金流量分析以評估集團於正常情況下的流動資金狀況，並最少每月進行流動資金風險壓力測試（包括本機構危機、市場危機及合併危機）等方法，評估集團抵禦各種嚴峻流動資金危機的能力。本集團亦建立了資產負債管理系統，提供數據及協助編制常規管理報表，以管理好流動資金風險。

本集團根據香港金管局於 2011 年頒佈之監管政策手冊 LM-2《穩健的流動資金風險管理系統及管控措施》中的要求，將對現有的現金流分析及壓力測試當中所採用的習性模型及假設進行重檢，以強化本集團於日常及壓力情景下的現金流分析。在日常情況下的現金流分析，本集團將對各項應用於表內（如客戶存款）及表外（如貸款承諾）項目的假設作出優化。在流動資金風險壓力測試中，將新增合併情景，結合本機構危機及市場危機，並採用一套更嚴謹的假設，以評估本集團於更嚴峻的流動資金危機情況下的抵禦能力。此外，本集團將會在管理政策內要求本集團維持緩衝資產組合，當中包括高質素的有價證券以確保在壓力情況下的資金需求。應急計劃明確了啟動方案的條件需根據壓力測試結果和預警指標結果，並詳述了相關行動計劃、程序以及各相關部門的職責。

本集團對流動資金風險的管理，同時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。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Liquidity Risk Management (continued)

The Group established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk on daily basis. 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 to assess the Group's liquidity condition under normal conditions and also performs liquidity stress test (including institution specific, world wide crisis and combined crisis) and other methods at least on monthly basis to assess the Group's capability to withstand various severe liquidity crises. Also, Assets and Liabilities Management System is developed to provide data and the preparation for regular management reports to facilitate liquidity risk management duties.

In accordance with the requirements of Supervisory Policy Manual LM-2 "Sound Systems and controls for Liquidity Risk Management" issued by the HKMA in 2011, the Group has embarked to refine the behavior model and assumptions of existing cash flow analysis and stress test to enhance the Group's cash flow analysis under both normal and stressed conditions. In cash flow analysis under normal circumstances, refinements will be made to assumptions relating to on-balance sheet items (such as customer deposits) and off-balance sheet items (such as loan commitments). In liquidity stress test, a new combined scenario which is a combination of institution specific and world wide crisis will be set up to assess the Group's capability to withstand a more severe liquidity crisis, with a more stringent set of assumptions being adopted. In addition, the Group will establish a policy to maintain an asset buffer portfolio which includes high quality marketable securities to ensure funding needs even under stressed scenarios. The contingency plan will be established which details the conditions to trigger the plan based on stress test results and early warning indicators, the action plans and relevant procedures and responsibility of various departments.

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.





## 管理層討論與分析 (續)

### 風險管理 (續)

#### 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，是本集團在日常操作活動中面對的風險。

本集團的操作風險管理治理架構採用「三道防線」體系：所有部門或功能單位為第一道防線，是操作風險管理的第一責任人，通過自我評估與自我提升來履行業務經營過程中自我風險管控職能。合規及操作風險處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。獨立於業務單位的合規及操作風險處，負責協助管理層管理本集團的操作風險，包括制定和重檢操作風險管理政策和框架、設計操作風險的管理機制和工具、評估及向管理層和風險委員會匯報總體操作風險狀況；專門職能單位對操作風險的一些特定的範疇或與其相關事項，履行第二道防線的牽頭管理責任，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。稽核處為第三道防線，對操作風險管理框架的有效性與充足性作獨立評估，需定期稽查本集團各部門或功能單位操作風險管理工作的合規性、有效性，並提出整改意見。

本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本集團堅守的基本原則。本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不同的操作風險管理工具或方法來識別、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持續業務運作計劃，並維持充足的後備設施及定期進行演練。

## Management's Discussion and Analysis (continued)

### Risk Management (continued)

#### Operational Risk Management

Operational risk is the risk of loss resulting from inadequate or failed internal process, staff and information technology system, or from external events. The risk is inherent in every aspect of business operations and confronted by the Group in its day-to-day operational activities.

The Group has implemented the "Three Lines of Defence" for its operational risk management. All departments or functional units as the first line of defence are the first parties responsible for operational risk management, and carry out the duties and functions of self risk control in the process of business operation through self assessment and self enhancement. Compliance and Operational Risk Division ("C&ORD") together with certain specialist functional units in relation to operational risk management within the Group are the second line of defence. They are responsible for assessing and monitoring the operational risk conditions in the first line of defence, and providing them with guidance. C&ORD, being independent from the business units, is responsible for assisting the Management in managing the Group's operational risk, including the establishment and review of the operational risk management policy and framework, designing the operational risk management tools and reporting mechanism, and assessing and reporting the overall operational risk position to the Management and RC. Specialist functional units are required to carry out their managerial duties of the second line defence with respect to some specific aspects of operational risk and its related issues. 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. Audit Division is the third line of defence which provides independent assessment to the robustness and adequacy of the operational risk management framework and is required to conduct periodic audit of the operational risk management activities of various departments or functional units within the Group regarding their compliance and effectiveness and to put forward recommendations for remedial actions.

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. The Group adheres to the fundamental principle of proper segregation of duties and authorisation. The Group adopts various operational risk management 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 purchase of insurance to mitigate unforeseeable operational risks. Business continuity plans are established to support business operations in the event of an emergency or disaster. Adequate backup facilities are maintained and periodic drills are conducted.



## 管理層討論與分析 (續)

### 風險管理 (續)

#### 信譽風險管理

信譽風險指因與本集團業務經營有關的負面報導（不論是否屬實），可能引致客戶基礎縮小、成本高昂的訴訟或收入減少等風險。信譽風險隱藏於其他風險及各業務運作環節，涉及層面廣泛。

為減低信譽風險，本集團制定並遵循信譽風險管理政策。此政策的目的是當信譽風險事件發生時本集團能夠盡早識別和積極防範。鑒於信譽風險往往是由各種可能令公眾對本集團信任受損的操作及策略失誤所引發，本集團建立關鍵控制自我評估機制包括相關風險評估工具，以評估各主要風險可能對本集團造成的嚴重影響，包括對本集團信譽的損害程度。

此外，本集團建立完善機制持續監測金融界所發生的信譽風險事件，以有效管理、控制及減低信譽風險事件的潛在負面影響。

#### 法律及合規風險管理

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法例及規則，而可能導致本集團須承受遭法律或監管機構制裁、引致財務損失或信譽損失的風險。法律及合規風險由合規及操作風險處管理，該部門直接向策劃及調控部主管匯報工作。法律及合規風險管理政策是本集團公司治理架構的組成部分，由董事會屬下的風險管理委員會審批。

#### 策略風險管理

策略風險指本集團在實施各項策略，包括宏觀戰略與政策，以及為執行戰略與政策而制定各項具體的計劃、方案和制度時，由於在策略制定、實施及調整過程中失當，從而使本集團的盈利、資本、信譽和市場地位受到影響的風險。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)

#### Reputation Risk Management

Reputation risk is the risk that negative publicity about 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 decrease. Reputation risk is inherent in other types of risk and 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. Since reputation risk is often caused by various types of operational and strategic issues that negatively impact the trust and perception of the Group, all operational and key risks identified are assessed through the established Key Control Self-Assessment framework, including risk assessment tools, to evaluate the severity of their impact on the Group, including the damage to reputation.

In addition, the Group has put in place a comprehensive framework to continuously monitor reputation risk incidents in the financial industry. This continuous monitoring enables the Group to effectively manage, control and mitigate any potential adverse impact from an incident.

#### Legal and Compliance Risk Management

Legal risk is the risk that unenforceable contracts, lawsuits or adverse judgements may disrupt or otherwise negatively affect the operations or financial conditions of the Group. Compliance risk is the risk of legal or regulatory sanctions, financial losses, or losses to reputation the Group may suffer as a result of its failure to comply with all applicable laws and regulations. Legal and compliance risks are managed by C&ORD, which reports directly to the Head of SCD. As part of the Group's corporate governance framework, the policy for the management of legal and compliance risk is approved by the RC as delegated by the Board.

#### Strategic Risk Management

Strategic risk generally refers to the risks that may induce some current or future negative impacts on the earnings, or capital or reputation or market position of the Group because of poor business decisions, improper implementation of decisional strategies and lack of response to the market. The Board reviews and approves the strategic risk management policy. Key strategic issues have to be fully evaluated and properly endorsed by the senior management and the Board.

The Group regularly reviews 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並每年作出重檢。按香港金融管理局對第二支柱的指引，內部資本充足評估程序主要用以評估在第一支柱下未有涵蓋或充分涵蓋的重大風險所需的額外資本，從而設定本集團最低普通股權一級資本比率、最低一級資本比率及最低總資本比率。同時，本銀行亦就前述的資本比率設定了運作區間，以支持業務發展需要及促進資本的有效運用。

2012 年銀行業（資本）（修訂）規則已於 2013 年 1 月 1 日起生效。有關規則主要修訂最低資本比率要求（將現行的資本充足比率擴充為三個比率，即普通股權一級資本比率、一級資本比率及總資本比率）及監管資本的定義。此外，該規則包括優化交易對手信貸風險框架，及修訂對某些貿易融資活動和證券融資交易的資本處理方法。有關規則實施後，本銀行仍維持資本穩健。

#### 壓力測試

本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。本集團內各風險管理單位按香港金融管理局監管政策手冊「壓力測試」內的原則，定期進行壓力測試，資產負債管理委員會根據風險管理委員會批准的主要風險限額，對壓力測試的結果進行監控，財務處定期向風險管理委員會及董事會匯報測試結果。

## 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 the 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. Based on the HKMA's guidelines on Pillar II, ICAAP has been initiated to assess the extra capital needed to cover the material risks not captured or not adequately captured under Pillar I, and therefore minimum Common Equity Tier 1 capital ratio, minimum Tier 1 capital ratio and the minimum Total capital ratio are determined. Meanwhile, operating range for the aforementioned capital ratios have also been established which enable the flexibility for future business growth and efficiency of capital utilisation.

The Banking (Capital) (Amendment) Rules 2012 ("BCAR 2012") came into operation on 1 January 2013. The BCAR 2012 rules mainly addressed the revision to both the minimum capital ratio requirement (in terms of expanding the existing capital adequacy ratio into three ratios, namely, a Common Equity Tier 1 ("CET1") capital ratio, a Tier 1 capital ratio and a Total capital ratio) and the definition of regulatory capital. In addition, BCAR 2012 rules included the enhancements to the counterparty credit risk framework and amendments on the capital treatment for certain trade financing activities and securities financing transactions. The Group's capital position remains strong after the implementation of BCAR 2012.

#### Stress Testing

The Group supplements the analysis of various types of risks with stress testing. Stress testing is a risk management tool for estimating risk exposures under stressed conditions arising from extreme but plausible market or macroeconomic movements. These tests are conducted on a regular basis by the Group's various risk management units in accordance with the principles stated in the Supervisory Policy Manual "Stress-testing" published by the HKMA and the ALCO monitors the results against the key risk limit approved by the RC. The Finance Division reports the combined stress test results of the Group to the Board and RC regularly.



## 簡要綜合收益表

## Condensed Consolidated Income Statement

|                                |   |             | (未經審核)<br>(Unaudited)<br>半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | (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>港幣千元<br>HK\$'000 |
|--------------------------------|---|-------------|--|--|
|                                |   | 附註<br>Notes |  |  |
| 利息收入                           | Interest income   |             | 584,834  | 635,007  |
| 利息支出                           | Interest expense  |             | (148,534)  | (157,716)  |
| <b>淨利息收入</b>                   | <b>Net interest income</b>  | 4           | <b>436,300</b>   | 477,291  |
| 服務費及佣金收入                       | Fee and commission income   |             | 152,010  | 138,927  |
| 服務費及佣金支出                       | Fee and commission expense  |             | (11,477)   | (12,650)   |
| <b>淨服務費及佣金收入</b>               | <b>Net fee and commission income</b>  | 5           | <b>140,533</b>   | 126,277  |
| 淨交易性收益                         | Net trading gain  | 6           | 13,753   | 18,793   |
| 界定為以公平值變化計入損益之<br>金融工具淨（虧損）／收益 | Net (loss)/gain on financial instruments<br>designated at fair value through profit or loss |             | (27,887)   | 7,916  |
| 其他經營收入                         | Other operating income  | 7           | 8,784  | 7,162  |
| <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>571,483</b>   | 637,439  |
| 減值準備淨（撥備）／撥回                   | Net (charge)/reversal of impairment allowances  | 8           | (67,348)   | 452  |
| <b>淨經營收入</b>                   | <b>Net operating income</b>   |             | <b>504,135</b>   | 637,891  |
| 經營支出                           | Operating expenses  | 9           | (179,934)  | (154,688)  |
| <b>經營溢利</b>                    | <b>Operating profit</b>   |             | <b>324,201</b>   | 483,203  |
| 投資物業公平值調整之淨收益                  | Net gain from fair value adjustments on<br>investment properties                            | 10          | 7,674  | 25,070   |
| 出售物業、器材及設備之淨（虧<br>損）／收益        | Net (loss)/gain from disposal of properties,<br>plant and equipment                         | 11          | (1)  | 52,611   |
| <b>除稅前溢利</b>                   | <b>Profit before taxation</b>   |             | <b>331,874</b>   | 560,884  |
| 稅項                             | Taxation  | 12          | (41,969)   | (90,721)   |
| <b>期內溢利</b>                    | <b>Profit for the period</b>  |             | <b>289,905</b>   | 470,163  |
| <b>股息</b>                      | <b>Dividends</b>  | 13          | <b>225,000</b>   | 264,000  |

第 19 至 109 頁之附註屬本中期財務資  
料之組成部分。

The notes on pages 19 to 109 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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<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>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012<br>港幣千元<br>HK\$'000 |
|--------------------|---|---|--|
| <b>期內溢利</b>        | <b>Profit for the period</b>  | <b>289,905</b>  | <b>470,163</b>   |
| 其後不可重新分類至收益表內的項目   | Items that will not be reclassified subsequently to income statement    |   |  |
| 房產：                | Premises:   |   |  |
| 房產重估               | Revaluation of premises   | 45,824  | 126,768  |
| 遞延稅項               | Deferred tax  | (6,652)   | (1,956)  |
|                    |   | <b>39,172</b>   | <b>124,812</b>   |
| 其後可重新分類至收益表內的項目    | Items that may be reclassified subsequently to income statement         |   |  |
| 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                   | (17,260)  | 18,409   |
| 遞延稅項               | Deferred tax  | 3,988   | (1,132)  |
|                    |   | <b>(13,272)</b>   | <b>17,277</b>  |
| 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 | (7,029)   | 6,200  |
| 貨幣換算差額             | Currency translation difference   | 19,900  | (12,777)   |
| <b>期內除稅後其他全面收益</b> | <b>Other comprehensive income for the period, net of tax</b>            | <b>38,771</b>   | <b>135,512</b>   |
| <b>期內全面收益總額</b>    | <b>Total comprehensive income for the period</b>                        | <b>328,676</b>  | <b>605,675</b>   |
| <b>應佔全面收益總額：</b>   | <b>Total comprehensive income attributable to:</b>                      |   |  |
| 本銀行股東權益            | Equity holders of the Bank  | <b>328,676</b>  | <b>605,675</b>   |

第 19 至 109 頁之附註屬本中期財務資料之組成部分。

The notes on pages 19 to 109 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)<br>於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 |                  | (經審核)<br>(Audited)<br>於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |  |
|--------------------------|---|---|------------------|---|--|
|                          |   | 附註<br>Notes   | 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  | 6,235,712        | 6,603,530   |  |
| 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 |   | 5,358,570        | 7,844,660   |  |
| 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  | 1,214,067        | 1,317,451   |  |
| 衍生金融工具                   | Derivative financial instruments  | 16  | 228,776          | 293,326   |  |
| 貸款及其他賬項                  | Advances and other accounts   | 17  | 26,117,750       | 24,917,959  |  |
| 證券投資                     | Investment in securities  | 18  | 7,073,433        | 5,471,924   |  |
| 投資物業                     | Investment properties   | 19  | 239,520          | 231,490   |  |
| 物業、器材及設備                 | Properties, plant and equipment   | 20  | 1,151,076        | 1,113,692   |  |
| 遞延稅項資產                   | Deferred tax assets   | 25  | 22,878           | -   |  |
| 其他資產                     | Other assets  | 21  | 365,608          | 331,841   |  |
| 資產總額                     | Total assets  |   | 48,007,390       | 48,125,873  |  |
| <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                             |   | 1,221,519        | 1,130,347   |  |
| 衍生金融工具                   | Derivative financial instruments  | 16  | 131,715          | 186,393   |  |
| 客戶存款                     | Deposits from customers   | 22  | 39,737,972       | 39,383,682  |  |
| 其他賬項及準備                  | Other accounts and provisions   | 23  | 806,313          | 1,153,152   |  |
| 應付稅項負債                   | Current tax liabilities   |   | 65,743           | 45,642  |  |
| 遞延稅項負債                   | Deferred tax liabilities  | 25  | 148,016          | 149,221   |  |
| 負債總額                     | Total liabilities   |   | 42,111,278       | 42,048,437  |  |
| <b>資本</b>                | <b>EQUITY</b>   |   |                  |   |  |
| 股本                       | Share capital   | 26  | 300,000          | 300,000   |  |
| 儲備                       | Reserves  | 27  | 5,596,112        | 5,777,436   |  |
| 資本總額                     | Total equity  |   | 5,896,112        | 6,077,436   |  |
| 負債及資本總額                  | Total liabilities and equity  |   | 48,007,390       | 48,125,873  |  |

第 19 至 109 頁之附註屬本中期財務資料之組成部分。

The notes on pages 19 to 109 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 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<br>income:   |   |                                    |  |                        |                        |                      |                  |
| 房產                   | Premises   | -   | 124,812                            | -  | -                      | -                      | -                    | 124,812          |
| 可供出售證券               | Available-for-sale<br>securities   | -   | -                                  | 17,277   | -                      | -                      | -                    | 17,277           |
| 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>hedges | -   | -                                  | -  | -                      | 6,200                  | -                    | 6,200            |
| 貨幣換算差額               | Currency translation<br>difference   | -   | -                                  | -  | -                      | (12,777)               | -                    | (12,777)         |
| 全面收益總額               | Total comprehensive<br>income  | -   | 124,812                            | 17,277   | -                      | (6,577)                | 470,163              | 605,675          |
| 因房產出售之轉撥             | Release upon disposal of<br>premises   | -   | (110,630)                          | -  | -                      | -                      | 110,630              | -                |
| 留存盈利轉撥               | Transfer to retained<br>earnings   | -   | -                                  | -  | (15,537)               | -                      | 15,537               | -                |
| 股息                   | Dividends  | -   | -                                  | -  | -                      | -                      | (264,000)            | (264,000)        |
| 於 2012 年 6 月 30 日    | At 30 June 2012  | 300,000   | 736,476                            | 50,085   | 227,289                | 48,025                 | 4,282,456            | 5,644,331        |
| 於 2012 年 7 月 1 日     | At 1 July 2012   | 300,000   | 736,476                            | 50,085   | 227,289                | 48,025                 | 4,282,456            | 5,644,331        |
| 期內溢利                 | Profit for the period  | -   | -                                  | -  | -                      | -                      | 300,346              | 300,346          |
| 其他全面收益               | Other comprehensive<br>income  |   |                                    |  |                        |                        |                      |                  |
| 房產                   | Premises   | -   | 115,737                            | -  | -                      | -                      | -                    | 115,737          |
| 可供出售證券               | Available-for-sale<br>securities   | -   | -                                  | 1,719  | -                      | -                      | -                    | 1,719            |
| 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>hedges | -   | -                                  | -  | -                      | (8,439)                | -                    | (8,439)          |
| 貨幣換算差額               | Currency translation<br>difference   | -   | -                                  | -  | -                      | 23,742                 | -                    | 23,742           |
| 全面收益總額               | Total comprehensive<br>income  | -   | 115,737                            | 1,719  | -                      | 15,303                 | 300,346              | 433,105          |
| 留存盈利轉撥               | Transfer from retained<br>earnings   | -   | -                                  | -  | 1,030                  | -                      | (1,030)              | -                |
| 於 2012 年 12 月 31 日   | At 31 December 2012  | 300,000   | 852,213                            | 51,804   | 228,319                | 63,328                 | 4,581,772            | 6,077,436        |



**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                                    |                                    |  |                        |                        |                      |                  |
|                      |  | 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 2013 年 1 月 1 日     | At 1 January 2013  | 300,000                                     | 852,213                            | 51,804   | 228,319                | 63,328                 | 4,581,772            | 6,077,436        |
| 期內溢利                 | Profit for the period  | -   | -                                  | -  | -                      | -                      | 289,905              | 289,905          |
| 其他全面收益               | Other comprehensive<br>income:   |   |                                    |  |                        |                        |                      |                  |
| 房產                   | Premises   | -   | 39,172                             | -  | -                      | -                      | -                    | 39,172           |
| 可供出售證券               | Available-for-sale<br>securities   | -   | -                                  | (13,272)   | -                      | -                      | -                    | (13,272)         |
| 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>hedges | -   | -                                  | -  | -                      | (7,029)                | -                    | (7,029)          |
| 貨幣換算差額               | Currency translation<br>difference   | -   | -                                  | -  | -                      | 19,900                 | -                    | 19,900           |
| 全面收益總額               | Total comprehensive<br>income  | -   | 39,172                             | (13,272)   | -                      | 12,871                 | 289,905              | 328,676          |
| 留存盈利轉撥               | Transfer to retained<br>earnings   | -   | -                                  | -  | (12,829)               | -                      | 12,829               | -                |
| 股息                   | Dividends  | -   | -                                  | -  | -                      | -                      | (510,000)            | (510,000)        |
| 於 2013 年 6 月 30 日    | At 30 June 2013  | 300,000                                     | 891,385                            | 38,532   | 215,490                | 76,199                 | 4,374,506            | 5,896,112        |

\* 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 19 至 109 頁之附註屬本中期財務資料之組成部分。

The notes on pages 19 to 109 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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013 | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 |
|                             | 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                  |             | Operating cash outflow before taxation                       | 28(a) (330,833)   | (2,780,491)   |
| 支付香港利得稅                     |             | Hong Kong profits tax paid                                   | (28,856)  | (24,707)  |
| 支付海外利得稅                     |             | Overseas profits tax paid                                    | (19,759)  | (31,585)  |
| <b>經營業務之現金流出淨額</b>          |             | <b>Net cash outflow from operating activities</b>            | <b>(379,448)</b>  | <b>(2,836,783)</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                  | (1,516)   | (1,521)   |
| 購入投資物業                      |             | Purchase of investment properties                            | (356)   | -   |
| 出售物業、器材及設備所得款項              |             | Proceeds from disposal of properties, plant and equipment    | -   | 45,360  |
| <b>投資業務之現金（流出）／流入淨額</b>     |             | <b>Net cash (outflow)/inflow from investing activities</b>   | <b>(1,872)</b>  | <b>43,839</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                   |             | Dividend paid to the equity holders of the Bank              | (510,000)   | (513,000)   |
| <b>融資業務之現金流出淨額</b>          |             | <b>Net cash outflow from financing activities</b>            | <b>(510,000)</b>  | <b>(513,000)</b>  |
| 現金及等同現金項目減少                 |             | Decrease in cash and cash equivalents                        | (891,320)   | (3,305,944)   |
| 於 1 月 1 日之現金及等同現金項目         |             | Cash and cash equivalents at 1 January                       | 7,977,262   | 9,310,100   |
| 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 | (79,760)  | (20,180)  |
| <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>7,006,182</b>  | <b>5,983,976</b>  |

第 19 至 109 頁之附註屬本中期財務資料之組成部分。 The notes on pages 19 to 109 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 Hong Kong Accounting Standard 34 ("HKAS 34") 'Interim Financial Reporting' issued by the Hong Kong Institute of Certified Public Accountants ("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2012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2012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 2012 and should be read in conjunction with the Group's Annual Report for 2012.

已強制性地於2013年1月1日起開始的會計年度首次生效之與集團相關的準則及修訂

**Revised standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2013**

- 香港會計準則第1號(經修訂)「財務報表的列示」。該修訂要求企業在編製財務報表時根據香港財務報告準則將其他綜合收益中可在未來轉入損益的科目合併歸類。該修訂亦重申其他綜合收益中的項目與損益科目需以一個獨立報表或兩個相連報表列示的現有規定。採納此經修訂的準則影響本集團列示全面收益表之方式。
- 香港會計準則第19號(2011)「僱員福利」。該修訂後的準則主要修改了對設定收益義務及計劃資產變動的會計處理方法和相關的列示與披露。該修訂對本集團的財務報表沒有重大的影響。
- 香港會計準則第27號(2011)「獨立財務報表」。請參閱下述香港財務報告準則第10號「綜合財務報表」。
- 香港會計準則第28號(2011)「聯營公司及合資企業投資」。請參閱下述香港財務報告準則第11號「合資安排」。

- HKAS 1 (Revised), 'Presentation of Financial Statements'. The amendments to HKAS 1 (Revised) require companies preparing financial statements in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") to group together items within other comprehensive income (OCI) that may be reclassified to the profit or loss section of the income statement. The amendments also reaffirm existing requirements that items in OCI and profit or loss should be presented as either a single statement or two consecutive statements. The adoption of this revised standard affects the presentation of the Group's statement of comprehensive income.
- HKAS 19 (2011), 'Employee Benefits'. The revised standard mainly amends the part related to accounting for changes in defined benefit obligations and plan assets, and related presentation and disclosure. The amendments do not have impact on the Group's financial statements.
- HKAS 27 (2011), 'Separate Financial Statements'. Please refer to the below on HKFRS 10, 'Consolidated Financial Statements'.
- HKAS 28 (2011), 'Investments in Associates and Joint Ventures'. Please refer to the below on HKFRS 11, 'Joint Arrangements'.



## 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)

已強制性地於 2013 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 (續)

Revised standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2013 (continued)

- 香港財務報告準則第 7 號 (經修訂)「金融工具：披露—金融資產及金融負債之抵銷」。該修訂新增披露的要求，需包括可讓財務報表使用者能夠評估淨額結算安排 (包括對已確認金融資產及已確認金融負債的抵銷權) 對企業財務狀況的影響或潛在影響的資訊。採納此經修訂準則的新披露已載於本集團中期財務資料的附註 33 內。

- HKFRS 7 (Amendment), 'Financial Instruments: Disclosures – Offsetting Financial Assets and Financial Liabilities'. The amendments require new disclosures to include information that enable users of an entity's financial statements to evaluate the effect or potential effect of netting arrangements, including rights of set-off associated with the entity's recognised financial assets and recognised financial liabilities, on the entity's financial position. New disclosure for the adoption of this amended standard is disclosed in Note 33 to the Group's interim financial information.

- 香港財務報告準則第 10 號「綜合財務報表」。於考慮應否將企業納入母公司之綜合財務報表時，香港財務報告準則第 10 號於現有原則之上建立了以控制作為決定性因素之概念，並在難以評估控制權時提供額外指引。該準則亦取代了香港會計準則第 27 號 (經修訂)「綜合及獨立財務報表」中所有對控制和合併的指引規定和 HK(SIC)-Int 12「合併—特殊目的企業」。香港會計準則第 27 號 (經修訂) 餘下部分將更名為香港會計準則第 27 號 (2011)「獨立財務報表」，此乃專為處理獨立財務報表而設，其內容並沒有對獨立財務報表的現有指引作出改變。

- HKFRS 10, 'Consolidated Financial Statements'. HKFRS 10 builds on existing principles by identifying the concept of control as the determining factor when considering whether an entity should be included within the consolidated financial statements of the parent company. The standard provides additional guidance to assist in the determination of control where this is difficult to assess. It also replaces all of the guidance on control and consolidation stipulated in HKAS 27 (Revised), 'Consolidated and Separate Financial Statements' and HK(SIC)-Int 12, 'Consolidation – Special Purpose Entities'. The remainder of HKAS 27 (Revised) is renamed as HKAS 27 (2011), 'Separate Financial Statements' as a standard dealing solely with separate financial statements without changing the existing guidance for separate financial statements.





## 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)

已強制性地於 2013 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 (續)

Revised standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2013 (continued)

- 香港財務報告準則第 11 號「合資安排」。香港財務報告準則第 11 號對定義的修改會令合資安排的類別減少至兩個：合資作業及合資企業。合資作業屬於一種合資安排，並讓該安排的各方直接對資產擁有權利和對負債承擔義務。至於在香港會計準則第 31 號「合資企業權益」中被歸類為「共同控制資產」的類別，將合併於合資作業，因為此兩種類別的安排，一般會導致相同的會計結果。相反，合資企業讓合資夥伴對合資安排的淨資產或業績擁有權利。合資企業按照香港會計準則第 28 號「聯營公司投資」採用權益法核算，並更名為香港會計準則第 28 號(2011)「聯營公司及合資企業投資」。經修改後，該準則將包括對合資企業的會計要求及合併 HK(SIC)-Int 13「合資控制企業－合營者的非貨幣性投入」的規定。應用香港會計準則第 28 號(2011)後，企業將不可再以比例合併的方法來核算合資企業。

- HKFRS 11, 'Joint Arrangements'. Changes in the definitions stipulated in HKFRS 11 have reduced the types of joint arrangements to two: joint operations and joint ventures. A joint operation is a joint arrangement that gives parties to the arrangement direct rights to the assets and obligations for the liabilities. The 'jointly controlled assets' classification in HKAS 31, 'Interests in Joint Ventures', has been merged into joint operations, as both types of arrangements generally result in the same accounting outcome. A joint venture, in contrast, gives the parties rights to the net assets or outcome of the arrangement. Joint ventures are accounted for using the equity method in accordance with HKAS 28, 'Investments in Associates' which is renamed as HKAS 28 (2011), 'Investments in Associates and Joint Ventures'. The standard is amended to include the requirements of joint ventures accounting and to merge with the requirements of HK(SIC)-Int 13, 'Jointly Controlled Entities – Non-Monetary Contributions by Venturers'. After the application of HKAS 28 (2011), entities can no longer account for an interest in a joint venture using the proportionate consolidation method.

- 香港財務報告準則第 12 號「其他企業投資權益的披露」。香港財務報告準則第 12 號規定了企業按香港財務報告準則第 10 號及香港財務報告準則第 11 號兩個新準則，以及按經修訂後的香港會計準則第 28 號(2011)編製報告時必需要披露的信息。香港會計準則第 27 號（經修訂）對獨立財務報表的現行指引和信息披露要求維持不變。香港財務報告準則第 12 號要求企業需披露能協助財務報表使用者評估企業投資於附屬公司、聯營公司、合資安排及非綜合的結構企業之性質，風險和財務影響相關的信息。

- HKFRS 12, 'Disclosure of Interests in Other Entities'. The standard sets out the required disclosures for entities reporting under the two new standards, HKFRS 10 and HKFRS 11, and the revised standard HKAS 28 (2011). The existing guidance and disclosure requirements for separate financial statements stipulated in HKAS 27 (Revised) are unchanged. HKFRS 12 requires entities to disclose information that helps financial statements users to evaluate the nature, risks and financial effects associated with the entity's interests in subsidiaries, associates, joint arrangements and unconsolidated structured entities.



## 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)

已強制性地於 2013 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 (續)

Revised standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2013 (continued)

香港財務報告準則第 10 號、香港財務報告準則第 11 號、香港財務報告準則第 12 號、香港會計準則第 27 號(2011)及香港會計準則第 28 號(2011)為一組共 5 項於 2011 年 6 月頒佈的新準則，並取代香港會計準則第 27 號(經修訂)、香港會計準則第 28 號、香港會計準則第 31 號、HK(SIC)-Int 12 及 HK(SIC)-Int 13。採納上述準則對本集團的財務報表沒有重大影響。

The above HKFRS 10, HKFRS 11, HKFRS 12, HKAS 27 (2011) and HKAS 28 (2011) issued in June 2011 are a group of five new standards that address the scope of reporting entity and supersede HKAS 27 (Revised), HKAS 28, HKAS 31, HK(SIC)-Int 12 and HK(SIC)-Int 13. The adoption of these standards does not have a material impact on the Group's financial statements.

- 香港財務報告準則第 10、11 及 12 號(經修訂)的過渡安排。該修訂放寬當採納香港財務報告準則第 10、11 及 12 號後需追溯比較數字的要求，要求只須重列採納相關準則前一年的比較數字。該修訂對本集團的財務披露沒有重大影響。

- HKFRS 10, 11 and 12 (Amendment), on transition guidance. The amendments provide additional transition relief to HKFRS 10, 11 and 12, limiting the requirement to provide adjusted comparative information to only the preceding comparative period. The adoption of this amendment does not affect the disclosure of the Group's financial statements.

- 香港財務報告準則第 13 號「公平值計量」。此項於 2011 年 6 月頒佈的新準則為所有與公平值計量相關的香港財務報告準則提供了一個經修訂的公平值定義、單一的公平值計量方法和信息披露要求，並取代了現時載於個別香港財務報告準則內有關公平值計量的指引。有關的要求並沒有擴闊公平值會計的應用範圍，只是對現已於香港財務報告準則內被要求或被允許應用的公平值會計提供了應用指引。此準則對本集團的財務披露沒有重大影響。

- HKFRS 13, 'Fair Value Measurement'. The new standard which was issued in June 2011 replaces the fair value measurement guidance contained in individual HKFRSs by providing a revised definition of fair value and a single source of fair value measurement and disclosure requirements for use across HKFRSs. The requirements do not extend the use of fair value accounting, but provide guidance on how it should be applied when its use is already required or permitted by other standards within HKFRSs. The adoption of this standard does not have a material impact on the Group's financial statements.

- 「完善香港財務報告準則 2011 至 2013 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。有關修訂對集團的財務披露沒有重大影響。

- In addition, 'Annual Improvements to HKFRS 2011 – 2013 Cycle' contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation and classification. The adoption of these improvements does not have a material impact on the Group's financial statements.



## 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2013年提前採納之準則及修訂

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2013

| 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<br>(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                  |

• 有關上述準則與修訂的簡介，請參閱本集團2012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 2012 for brief explanations of the above-mentioned standards and amendments.

### 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2012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 2012.



## 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本集團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 Group 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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|----------------------|---|--|---|
|                      |   | 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  | 97,086                                     | 58,298  |
| 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                 | 88,496                                     | 47,747  |
| 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 | 45,445                                     | 44,095  |
| 上述有抵押品覆蓋之客戶貸款        | Covered portion of such advances to customers   | 18,952                                     | 18,456  |
| 上述沒有抵押品覆蓋之客戶貸款       | Uncovered portion of such advances to customers   | 78,134                                     | 39,842  |
| 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               | 0.39%                                      | 0.26%   |

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.

於 2013 年 6 月 30 日及 2012 年 12 月 31 日，沒有已減值之貿易票據。

As at 30 June 2013 and 31 December 2012, there were no impaired trade bills.





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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-------------------------------|--|---|
|                               | 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            | 155,834                                    | 65,503  |
| 總特定分類或減值<br>之客戶貸款對總<br>客戶貸款比率 | 0.63%                                      | 0.29%   |

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貸款質量分類的「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 three 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 three months (continued)

逾期超過 3 個月之  
貸款總額分析如下：

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

|                    | 於 2013 年 6 月 30 日<br>At 30 June 2013 |  | 於 2012 年 12 月 31 日<br>At 31 December 2012 |  |
|--------------------|--------------------------------------|--|---|--|
|                    | 金額<br>Amount<br>港幣千元<br>HK\$'000     | 佔客戶貸款總額<br>百分比<br>% of gross<br>advances to<br>customers | 金額<br>Amount<br>港幣千元<br>HK\$'000          | 佔客戶貸款總額<br>百分比<br>% of gross<br>advances to<br>customers |
| 客戶貸款總額，已逾期：        |                                      |  |   |  |
| - 超過 3 個月但不超過 6 個月 | 48,358                               | 0.19%  | 54,396                                    | 0.24%  |
| - 超過 6 個月但不超過 1 年  | 60,975                               | 0.25%  | -   | -  |
| - 超過 1 年           | 4,647                                | 0.02%  | 4,627                                     | 0.02%  |
| 逾期超過 3 個月之貸款       | 113,980                              | 0.46%  | 59,023                                    | 0.26%  |
| 就上述之貸款作個別評估之貸款減值準備 | 75,605                               |  | 43,828                                    |  |



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 three months (continued)

|   | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013   | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|---|--|---|
|   | 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                                  | 145,792  | 54,808  |
| 上述有抵押品覆蓋之客戶貸款   | 48,595   | 23,082  |
| 上述沒有抵押品覆蓋之客戶貸款  | 65,385   | 35,941  |
| 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 2013 年 6 月 30 日及 2012 年 12 月 31 日，沒有逾期超過 3 個月之貿易票據。 | As at 30 June 2013 and 31 December 2012, there were no trade bills 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 2013 年 6 月 30 日<br>At 30 June 2013          |  | 於 2012 年 12 月 31 日<br>At 31 December 2012 |  |
|---|--|---|--|
| 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%  |

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 “Advances 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)

(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 2013 年 6 月 30 日<br>At 30 June 2013 |  |   |                  |   |   |
|---|---|--------------------------------------|--|---|------------------|---|---|
|   |   | 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<br>Overdue    | 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  | 883,766                              | 24.13%   | -   | -                | -   | 4,224   |
| - 物業投資  | - Property investment   | 5,251,160                            | 91.26%   | -   | 15,814           | -   | 23,189  |
| - 金融業   | - Financial concerns  | 92,029                               | 88.64%   | -   | -                | -   | 594   |
| - 股票經紀  | - Stockbrokers  | -                                    | -  | -   | -                | -   | -   |
| - 批發及零售業  | - Wholesale and retail trade  | 3,073,054                            | 81.29%   | -   | 702              | -   | 13,220  |
| - 製造業   | - Manufacturing   | 1,571,177                            | 60.04%   | -   | 2,027            | -   | 6,936   |
| - 運輸及運輸設備                                       | - Transport and transport equipment   | 731,464                              | 59.60%   | -   | 10,437           | -   | 2,977   |
| - 休閒活動  | - Recreational activities   | 7,539                                | 100.00%  | -   | -                | -   | 24  |
| - 資訊科技  | - Information technology  | 204,946                              | 2.37%  | -   | -                | -   | 961   |
| - 其他  | - Others  | 1,161,760                            | 96.39%   | 11,749                                      | 25,500           | -   | 3,527   |
| 個人  | Individuals   |                                      |  |   |                  |   |   |
| - 購買居者有其屋計劃、<br>私人機構參建居屋計<br>劃及租者置其屋計劃<br>樓宇之貸款 | - Loans for the purchase of<br>flats in Home<br>Ownership Scheme,<br>Private Sector<br>Participation Scheme<br>and Tenants Purchase<br>Scheme | 60,131                               | 99.94%   | 119   | 795              | -   | 64  |
| - 購買其他住宅物業之貸<br>款                               | - Loans for purchase of<br>other residential<br>properties  | 2,770,546                            | 100.00%  | 25,247                                      | 43,141           | -   | 2,461   |
| - 其他  | - Others  | 1,475,400                            | 96.82%   | 40  | 34,637           | -   | 1,294   |
| 在香港使用之貸款總額                                      | Total loans for use in Hong<br>Kong   | 17,282,972                           | 83.06%   | 37,155                                      | 133,053          | -   | 59,471  |
| 貿易融資  | Trade finance   | 1,024,602                            | 50.65%   | 66,404                                      | 64,891           | 61,574  | 4,580   |
| 在香港以外使用之貸款                                      | Loans for use outside Hong<br>Kong  | 6,453,481                            | 69.41%   | 52,275                                      | 67,099           | 26,922  | 35,550  |
| 客戶貸款總額  | Gross advances to<br>customers  | 24,761,055                           | 78.16%   | 155,834                                     | 265,043          | 88,496  | 99,601  |



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 2012 年 12 月 31 日<br>At 31 December 2012 |                              |                  |  |  |                  |
|-------------------------------------|---|---|------------------------------|------------------|--|--|------------------|
| 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                                     | 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  | 675,126                                   | 29.63%                       | -                | -  | -  | 2,115            |
| - 物業投資                              | - Property investment   | 4,351,310                                 | 96.83%                       | -                | 1,132  | -  | 18,083           |
| - 金融業                               | - Financial concerns  | 153,235                                   | 86.28%                       | -                | -  | -  | 516              |
| - 股票經紀                              | - Stockbrokers  | -   | -                            | -                | -  | -  | -                |
| - 批發及零售業                            | - Wholesale and retail trade  | 2,323,449                                 | 83.53%                       | -                | 501  | -  | 7,512            |
| - 製造業                               | - Manufacturing   | 1,216,111                                 | 73.74%                       | 197              | 7,990  | 197  | 3,382            |
| - 運輸及運輸設備                           | - Transport and transport equipment   | 1,009,653                                 | 65.74%                       | -                | -  | -  | 3,867            |
| - 休閒活動                              | - Recreational activities   | 8,024                                     | 100.00%                      | -                | -  | -  | 42               |
| - 資訊科技                              | - Information technology  | 6,524                                     | 100.00%                      | -                | -  | -  | 34               |
| - 其他                                | - Others  | 1,252,390                                 | 91.03%                       | -                | 5,708  | -  | 3,248            |
| 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 | 61,403                                    | 99.92%                       | 910              | 1,374  | -  | 56               |
| - 購買其他住宅物業之貸款                       | - Loans for purchase of other residential properties  | 2,808,638                                 | 100.00%                      | -                | 22,654   | -  | 1,892            |
| - 其他                                | - Others  | 1,325,994                                 | 96.44%                       | 118              | 1,897  | -  | 865              |
| 在香港使用之貸款總額                          | Total loans for use in Hong Kong  | 15,191,857                                | 87.88%                       | 1,225            | 41,256   | 197  | 41,612           |
| 貿易融資                                | Trade finance   | 1,148,292                                 | 58.31%                       | 27,258           | 29,115   | 27,927   | 4,572            |
| 在香港以外使用之貸款                          | Loans for use outside Hong Kong   | 6,478,960                                 | 74.16%                       | 37,020           | 66,668   | 19,623   | 25,424           |
| 客戶貸款總額                              | Gross advances to customers   | 22,819,109                                | 82.50%                       | 65,503           | 137,039  | 47,747   | 71,608           |



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

(ii) Geographical analysis of gross advances to customers

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。

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.

客戶貸款總額

Gross advances to customers

|      |                | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------|----------------|--|---|
|      |                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港   | Hong Kong      | 20,159,912                                 | 17,989,533                                      |
| 中國內地 | Mainland China | 3,731,114                                  | 3,838,990                                       |
| 其他   | Others         | 870,029                                    | 990,586   |
|      |                | <b>24,761,055</b>                          | <b>22,819,109</b>                               |

就客戶貸款總額作  
組合評估之貸款  
減值準備

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

|      |                | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------|----------------|--|---|
|      |                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港   | Hong Kong      | 75,091                                     | 52,680  |
| 中國內地 | Mainland China | 19,646                                     | 13,293  |
| 其他   | Others         | 4,864                                      | 5,635   |
|      |                | <b>99,601</b>                              | <b>71,608</b>                                   |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

A. 總貸款及其他賬項 (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 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 135,903  | 51,553  |
| 中國內地 | Mainland China | 97,551   | 75,459  |
| 其他   | Others         | 31,589   | 10,027  |
|      |                | <u>265,043</u>   | <u>137,039</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 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
|------|----------------|--|---|
| 香港   | Hong Kong      | 11,322   | 197   |
| 中國內地 | Mainland China | 55,924   | 47,550  |
| 其他   | Others         | 19,737   | -   |
|      |                | <u>86,983</u>  | <u>47,747</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)

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

|      |                | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------|----------------|--|---|
|      |                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港   | Hong Kong      | 225  | 156   |
| 中國內地 | Mainland China | 549  | 57  |
| 其他   | Others         | 107  | 29  |
|      |                | <u>881</u>                                 | <u>242</u>                                      |

特定分類或減值  
貸款

Classified or impaired advances

|      |                | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------|----------------|--|---|
|      |                | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港   | Hong Kong      | 49,984                                     | 1,225   |
| 中國內地 | Mainland China | 74,261                                     | 62,728  |
| 其他   | Others         | 31,589                                     | 1,550   |
|      |                | <u>155,834</u>                             | <u>65,503</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)

就特定分類或減  
值貸款作個別評  
估之貸款減值準  
備

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

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

| 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|--|---|
| 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 12,835                                     | 197   |
| 55,924                                     | 47,550  |
| 19,737                                     | -   |
| <b>88,496</b>                              | <b>47,747</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

香港  
中國內地  
其他

Hong Kong  
Mainland China  
Others

| 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|--|---|
| 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 32   | 1   |
| 83   | 18  |
| 106  | 8   |
| <b>221</b>                                 | <b>27</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 2013 年 6 月 30 日及 2012 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 2013 and 31 December 2012. 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. 債務證券及存款證

C. Debt securities and certificates of deposit

下表為以發行評級分析之債務證券及存款證賬面值。在無發行評級的情況下，則會按發行人的評級報告。

The following tables present an analysis of the carrying value of debt securities and certificates of deposit by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

|                    |  | 於 2013 年 6 月 30 日<br>At 30 June 2013      |                  |                        |                  |                  |
|--------------------|--|---|------------------|------------------------|------------------|------------------|
|                    |  | Aa1 至 Aa3                                 | A1 至 A3          | A3 以下<br>Lower than A3 | 無評級              | 總計               |
|                    |  | Aaa                                       | Aa1 to Aa3       | A1 to 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                                    | 799,977                                   | 3,195,585        | 1,209,085              | 163,499          | 702,651          |
| 持有至到期日證券           | Held-to-maturity securities                                      | -   | 859,723          | 2,368                  | 77,175           | -                |
| 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 | -   | 153,212          | 514,099                | 529,708          | 17,048           |
| 總計                 | Total  | 799,977                                   | 4,208,520        | 1,725,552              | 770,382          | 719,699          |
|                    |  | 於 2012 年 12 月 31 日<br>At 31 December 2012 |                  |                        |                  |                  |
|                    |  | Aa1 至 Aa3                                 | A1 至 A3          | A3 以下<br>Lower than A3 | 無評級              | 總計               |
|                    |  | Aaa                                       | Aa1 to Aa3       | A1 to 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                                    | 789,961                                   | 1,625,173        | 1,040,685              | 41,684           | 409,205          |
| 持有至到期日證券           | Held-to-maturity securities                                      | -   | 1,090,259        | 341,314                | 77,181           | -                |
| 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 | -   | 157,313          | 764,876                | 395,262          | -                |
| 總計                 | Total  | 789,961                                   | 2,872,745        | 2,146,875              | 514,127          | 409,205          |
|                    |  | 於 2012 年 12 月 31 日<br>At 31 December 2012 |                  |                        |                  |                  |
|                    |  | Aa1 至 Aa3                                 | A1 至 A3          | A3 以下<br>Lower than A3 | 無評級              | 總計               |
|                    |  | Aaa                                       | Aa1 to Aa3       | A1 to 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                                    | 789,961                                   | 1,625,173        | 1,040,685              | 41,684           | 409,205          |
| 持有至到期日證券           | Held-to-maturity securities                                      | -   | 1,090,259        | 341,314                | 77,181           | -                |
| 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 | -   | 157,313          | 764,876                | 395,262          | -                |
| 總計                 | Total  | 789,961                                   | 2,872,745        | 2,146,875              | 514,127          | 409,205          |

於 2013 年 6 月 30 日及 2012 年 12 月 31 日，沒有逾期或減值之債務證券及存款證。

As at 30 June 2013 and 31 December 2012, there were no overdue or impaired debt securities and certificates of deposit.



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，本集團利用風險限額（例如頭盤及風險值限額限額）作為監控工具。此外，本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。

下表概述了本集團於2013年6月30日及2012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 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 and VAR 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.

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2013 and 31 December 2012. 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 2013 年 6 月 30 日

At 30 June 2013

|                          | 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 (包括遞延稅項資產)          | Other assets (including deferred tax 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 2013 年 6 月 30 日

At 30 June 2013

|  | 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              | (130,187)          | (171,924)          | (847,607)           | -                | (360)              | (39,632)             | (31,809)           | (1,221,519)         |
| 衍生金融工具   |                    |                    |                     |                  |                    |                      |                    |                     |
| Derivative financial instruments   | -                  | (33,051)           | (98,664)            | -                | -                  | -                    | -                  | (131,715)           |
| 客戶存款   |                    |                    |                     |                  |                    |                      |                    |                     |
| Deposits from customers  | (6,806,052)        | (5,832,748)        | (24,870,227)        | (277,890)        | (29,697)           | (229,662)            | (1,691,696)        | (39,737,972)        |
| 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) | (28,322)           | (188,296)          | (720,608)           | (23,395)         | (6,958)            | (4,757)              | (47,736)           | (1,020,072)         |
| <b>負債總額</b>  | <b>(6,964,561)</b> | <b>(6,226,019)</b> | <b>(26,537,106)</b> | <b>(301,285)</b> | <b>(37,015)</b>    | <b>(274,051)</b>     | <b>(1,771,241)</b> | <b>(42,111,278)</b> |
| <b>Total liabilities</b>   | <b>(6,964,561)</b> | <b>(6,226,019)</b> | <b>(26,537,106)</b> | <b>(301,285)</b> | <b>(37,015)</b>    | <b>(274,051)</b>     | <b>(1,771,241)</b> | <b>(42,111,278)</b> |
| 資產負債表頭寸淨值  |                    |                    |                     |                  |                    |                      |                    |                     |
| Net on-balance sheet position  | 512,729            | 9,431,226          | (3,991,242)         | 25,601           | 45,481             | (44,682)             | (83,001)           | 5,896,112           |
| 表外資產負債頭寸淨值*  |                    |                    |                     |                  |                    |                      |                    |                     |
| Off-balance sheet net notional position*                                       | 123,195            | (9,188,075)        | 9,132,815           | (25,200)         | (44,931)           | 44,480               | 84,703             | 126,987             |
| 或然負債及承擔  |                    |                    |                     |                  |                    |                      |                    |                     |
| Contingent liabilities and commitments   | 429,676            | 1,828,776          | 4,146,189           | 44,596           | 5,660              | 1,385                | 25,470             | 6,481,752           |





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12月31日

At 31 December 2012

|                          | 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   |   |   |                                |   |   |                                  |                                 |
| 投資物業                     | Investment properties   |   |   |                                |   |   |                                  |                                 |
| 物業、器材及設備                 | Properties, plant and equipment   |   |   |                                |   |   |                                  |                                 |
| 其他資產 (包括遞延稅項資產)          | Other assets (including deferred tax 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 12 月 31 日

At 31 December 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              | (360,279)        | (394,483)        | (219,103)        | (82,828)         | (421)              | (11,280)             | (61,953)         | (1,130,347)      |
| 衍生金融工具   |                  |                  |                  |                  |                    |                      |                  |                  |
| Derivative financial instruments   | -                | (48,035)         | (138,358)        | -                | -                  | -                    | -                | (186,393)        |
| 客戶存款   |                  |                  |                  |                  |                    |                      |                  |                  |
| Deposits from customers  | (5,771,884)      | (5,874,159)      | (25,614,974)     | (327,466)        | (28,288)           | (194,580)            | (1,572,331)      | (39,383,682)     |
| 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) | (28,398)         | (461,225)        | (803,030)        | (11,920)         | -                  | (3,514)              | (39,928)         | (1,348,015)      |
| <b>負債總額</b>  |                  |                  |                  |                  |                    |                      |                  |                  |
| <b>Total liabilities</b>   | (6,160,561)      | (6,777,902)      | (26,775,465)     | (422,214)        | (28,709)           | (209,374)            | (1,674,212)      | (42,048,437)     |
| 資產負債表頭寸淨值  |                  |                  |                  |                  |                    |                      |                  |                  |
| Net on-balance sheet position  | 582,802          | 10,442,361       | (4,996,055)      | 45,160           | 109,967            | (5,908)              | (100,891)        | 6,077,436        |
| 表外資產負債頭寸淨值*  |                  |                  |                  |                  |                    |                      |                  |                  |
| Off-balance sheet net notional position*                                       | 15,778           | (10,162,797)     | 10,342,564       | (43,916)         | (109,061)          | 5,953                | 105,675          | 154,196          |
| 或然負債及承擔  |                  |                  |                  |                  |                    |                      |                  |                  |
| Contingent liabilities and commitments   | 421,971          | 1,202,628        | 5,188,846        | 104,408          | 13,531             | 736                  | 18,666           | 6,950,786        |

\* 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2013年6月30日及2012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，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's exposure to interest rate risk as at 30 June 2013 and 31 December 2012. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

|                          |   | 於2013年6月30日<br>At 30 June 2013 |                  |                  |                  |                  |                             |
|--------------------------|---|--------------------------------|------------------|------------------|------------------|------------------|-----------------------------|
|                          |   | 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                                 | 5,719,799                      | -                | -                | -                | -                | 515,913                     |
| 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 | -                              | 2,880,618        | 2,477,952        | -                | -                | 5,358,570                   |
| 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                              | -                              | -                | 186,989          | 1,027,078        | -                | 1,214,067                   |
| 衍生金融工具                   | Derivative financial instruments  | -                              | -                | -                | -                | -                | 228,776                     |
| 貸款及其他賬項                  | Advances and other accounts   | 20,022,401                     | 5,291,146        | 658,325          | 145,878          | -                | 26,117,750                  |
| 證券投資                     | Investment in securities  |                                |                  |                  |                  |                  |                             |
| - 可供出售證券                 | - Available-for-sale securities   | 1,747,960                      | 1,392,626        | 613,190          | 2,317,021        | -                | 63,370                      |
| - 持有至到期日證券               | - Held-to-maturity securities   | 501,450                        | 408,126          | 29,690           | -                | -                | 939,266                     |
| 投資物業                     | Investment properties   | -                              | -                | -                | -                | -                | 239,520                     |
| 物業、器材及設備                 | Properties, plant and equipment   | -                              | -                | -                | -                | -                | 1,151,076                   |
| 其他資產 (包括遞延稅項資產)          | Other assets (including deferred tax assets)  | -                              | -                | -                | -                | -                | 388,486                     |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>27,991,610</b>              | <b>9,972,516</b> | <b>3,966,146</b> | <b>3,489,977</b> | <b>-</b>         | <b>2,587,141</b>            |
|                          |   |                                |                  |                  |                  |                  | <b>48,007,390</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 2013 年 6 月 30 日<br>At 30 June 2013 |                    |                    |                  |                  |                                 |
|-------------------------|--|--------------------------------------|--------------------|--------------------|------------------|------------------|---------------------------------|
|                         |  | 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>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              | (458,293)                            | (626,651)          | -                  | -                | -                | (136,575) (1,221,519)           |
| 衍生金融工具                  | Derivative financial instruments   | -                                    | -                  | -                  | -                | -                | (131,715) (131,715)             |
| 客戶存款                    | Deposits from customers  | (25,549,848)                         | (6,619,999)        | (5,502,184)        | (270,986)        | -                | (1,794,955) (39,737,972)        |
| 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) | (372,096)                            | -                  | -                  | -                | -                | (647,976) (1,020,072)           |
| <b>負債總額</b>             | <b>Total liabilities</b>   | <b>(26,380,237)</b>                  | <b>(7,246,650)</b> | <b>(5,502,184)</b> | <b>(270,986)</b> | <b>-</b>         | <b>(2,711,221) (42,111,278)</b> |
| 利率敏感度缺口                 | Interest sensitivity gap   | 1,611,373                            | 2,725,866          | (1,536,038)        | 3,218,991        | -                | (124,080) 5,896,112             |



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 12 月 31 日<br>At 31 December 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                                 | 6,200,842                                 | -                | -                | -                | -                | 402,688                     |
| 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 | -   | 3,968,564        | 3,876,096        | -                | -                | -                           |
| 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                              | -   | 239,651          | -                | 1,077,800        | -                | -                           |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                | -                | -                | -                | 293,326                     |
| 貸款及其他賬項                  | Advances and other accounts   | 19,823,366                                | 3,842,131        | 1,204,171        | 48,291           | -                | -                           |
| 證券投資                     | Investment in securities  |   |                  |                  |                  |                  |                             |
| - 可供出售證券                 | - Available-for-sale securities   | 1,027,314                                 | 1,080,927        | 626,406          | 1,172,061        | -                | 56,462                      |
| - 持有至到期日證券               | - Held-to-maturity securities   | 501,474                                   | 977,213          | -                | 30,067           | -                | -                           |
| 投資物業                     | Investment properties   | -   | -                | -                | -                | -                | 231,490                     |
| 物業、器材及設備                 | Properties, plant and equipment   | -   | -                | -                | -                | -                | 1,113,692                   |
| 其他資產 (包括遞延稅項資產)          | Other assets (including deferred tax assets)  | -   | -                | -                | -                | -                | 331,841                     |
| <b>資產總額</b>              | <b>Total assets</b>   | 27,552,996                                | 10,108,486       | 5,706,673        | 2,328,219        | -                | 2,429,499                   |
|                          |   |   |                  |                  |                  |                  | 48,125,873                  |
| <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                             | (744,841)                                 | (276,988)        | -                | -                | -                | (108,518)                   |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                | -                | -                | -                | (186,393)                   |
| 客戶存款                     | Deposits from customers   | (27,141,268)                              | (5,833,267)      | (4,384,253)      | (101,893)        | -                | (1,923,001)                 |
| 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)                | (398,370)                                 | -                | -                | -                | -                | (949,645)                   |
| <b>負債總額</b>              | <b>Total liabilities</b>  | (28,284,479)                              | (6,110,255)      | (4,384,253)      | (101,893)        | -                | (3,167,557)                 |
|                          |   |   |                  |                  |                  |                  | (42,048,437)                |
| 利率敏感度缺口                  | Interest sensitivity gap  | (731,483)                                 | 3,998,231        | 1,322,420        | 2,226,326        | -                | (738,058)                   |
|                          |   |   |                  |                  |                  |                  | 6,077,436                   |



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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013 | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 |
|---|--|---|---|
| 平均流動資金比率                                | Average liquidity ratio  | <u>42.48%</u>   | <u>45.74%</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2013年6月30日及2012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 2013 and 31 December 2012 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

|                          |   | 於2013年6月30日<br>At 30 June 2013 |                          |                            |                              |                      |                         |                         |                   |                  |
|--------------------------|---|--------------------------------|--------------------------|----------------------------|------------------------------|----------------------|-------------------------|-------------------------|-------------------|------------------|
|                          |   | 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                                 | 1,398,452                      | 4,837,260                | -                          | -                            | -                    | -                       | -                       | 6,235,712         |                  |
| 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 | -                              | -                        | 2,880,618                  | 2,477,952                    | -                    | -                       | -                       | 5,358,570         |                  |
| 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                             |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 債務證券                   | - debt securities   | -                              | 8,902                    | 8,654                      | 187,035                      | 1,009,476            | -                       | -                       | 1,214,067         |                  |
| 衍生金融工具                   | Derivative financial instruments  | 209,278                        | 2,974                    | 4,481                      | 10,765                       | 1,278                | -                       | -                       | 228,776           |                  |
| 貸款及其他賬項                  | Advances and other accounts   |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 客戶貸款                   | - advances to customers   | 2,673,433                      | 1,196,317                | 2,012,909                  | 4,164,754                    | 7,804,786            | 6,667,005               | 53,754                  | 24,572,958        |                  |
| - 貿易票據                   | - trade bills   | -                              | 531,604                  | 794,277                    | 218,911                      | -                    | -                       | -                       | 1,544,792         |                  |
| 證券投資                     | Investment in securities  |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 可供出售                   | - held for available-for-sale   |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 存款證                    | - certificates of deposit   | -                              | 521,680                  | 909,987                    | 472,705                      | 513,195              | -                       | -                       | 2,417,567         |                  |
| - 債務證券                   | - debt securities   | -                              | 873,141                  | 140,763                    | 181,196                      | 2,458,130            | -                       | -                       | 3,653,230         |                  |
| - 持有至到期日                 | - held for held-to-maturity   |                                |                          |                            |                              |                      |                         |                         |                   |                  |
| - 存款證                    | - certificates of deposit   | -                              | -                        | 218                        | 232,710                      | 77,000               | -                       | -                       | 309,928           |                  |
| - 債務證券                   | - debt securities   | -                              | 1,450                    | 198                        | 29,690                       | 598,000              | -                       | -                       | 629,338           |                  |
| - 股份證券                   | - equity securities   | -                              | -                        | -                          | -                            | -                    | -                       | 63,370                  | 63,370            |                  |
| 投資物業                     | Investment properties   | -                              | -                        | -                          | -                            | -                    | -                       | 239,520                 | 239,520           |                  |
| 物業、器材及設備                 | Properties, plant and equipment   | -                              | -                        | -                          | -                            | -                    | -                       | 1,151,076               | 1,151,076         |                  |
| 其他資產 (包括遞延稅項資產)          | Other assets (including deferred tax assets)  | 7,980                          | 337,046                  | 17,274                     | 2,818                        | 22,928               | -                       | 440                     | 388,486           |                  |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>4,289,143</b>               | <b>8,310,374</b>         | <b>6,769,379</b>           | <b>7,978,536</b>             | <b>12,484,793</b>    | <b>6,667,005</b>        | <b>1,508,160</b>        | <b>48,007,390</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 2013 年 6 月 30 日<br>At 30 June 2013 |                          |                            |                              |                      |                         |                         |
|------------------------|--|--------------------------------------|--------------------------|----------------------------|------------------------------|----------------------|-------------------------|-------------------------|
|                        |  | 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 |
|                        |  | 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              | (179,850)                            | (415,018)                | (626,651)                  | -                            | -                    | -                       | (1,221,519)             |
| 衍生金融工具                 | Derivative financial instruments   | (87,732)                             | (250)                    | (459)                      | (13,579)                     | (29,695)             | -                       | (131,715)               |
| 客戶存款                   | Deposits from customers  | (18,514,101)                         | (8,830,702)              | (6,619,999)                | (5,502,184)                  | (270,986)            | -                       | (39,737,972)            |
| 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) | (423,399)                            | (307,952)                | (9,441)                    | (124,652)                    | (154,628)            | -                       | (1,020,072)             |
| <b>負債總額</b>            | <b>Total liabilities</b>   | <b>(19,205,082)</b>                  | <b>(9,553,922)</b>       | <b>(7,256,550)</b>         | <b>(5,640,415)</b>           | <b>(455,309)</b>     | <b>-</b>                | <b>(42,111,278)</b>     |
| <b>流動資金缺口</b>          | <b>Net liquidity gap</b>   | <b>(14,915,939)</b>                  | <b>(1,243,548)</b>       | <b>(487,171)</b>           | <b>2,338,121</b>             | <b>12,029,484</b>    | <b>6,667,005</b>        | <b>1,508,160</b>        |
|                        |  |                                      |                          |                            |                              |                      |                         | <b>5,896,112</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 12 月 31 日

At 31 December 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  |
| <b>資產</b>   |                    |                          |                            |                              |                      |                         |                         |                   |
| 庫存現金及存放銀行及其他金融機構的結餘   | 958,299            | 5,645,231                | -                          | -                            | -                    | -                       | -                       | 6,603,530         |
| 在銀行及其他金融機構一至十二個月內到期之定期存款  | -                  | -                        | 3,968,564                  | 3,876,096                    | -                    | -                       | -                       | 7,844,660         |
| 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  | -                  | 7,985                    | 245,873                    | 2,001                        | 1,061,592            | -                       | -                       | 1,317,451         |
| - 債務證券  | 281,198            | 8,883                    | 27                         | 3,062                        | 156                  | -                       | -                       | 293,326           |
| 衍生金融工具  |                    |                          |                            |                              |                      |                         |                         |                   |
| 貸款及其他賬項   |                    |                          |                            |                              |                      |                         |                         |                   |
| - 客戶貸款  | 1,701,234          | 1,146,757                | 1,743,826                  | 5,061,890                    | 6,627,158            | 6,403,945               | 14,944                  | 22,699,754        |
| - 貿易票據  | 7,635              | 686,589                  | 1,089,737                  | 434,244                      | -                    | -                       | -                       | 2,218,205         |
| 證券投資  |                    |                          |                            |                              |                      |                         |                         |                   |
| - 可供出售  |                    |                          |                            |                              |                      |                         |                         |                   |
| - 存款證   | -                  | 1,497                    | 80,173                     | 736,370                      | 638,515              | -                       | -                       | 1,456,555         |
| - 債務證券  | -                  | 365,907                  | 500,190                    | 352,567                      | 1,231,489            | -                       | -                       | 2,450,153         |
| - 持有至到期日  |                    |                          |                            |                              |                      |                         |                         |                   |
| - 存款證   | -                  | -                        | 402                        | 332,535                      | 77,000               | -                       | -                       | 409,937           |
| - 債務證券  | -                  | 1,474                    | 239,276                    | 230,377                      | 627,690              | -                       | -                       | 1,098,817         |
| - 股份證券  | -                  | -                        | -                          | -                            | -                    | -                       | 56,462                  | 56,462            |
| 投資物業  | -                  | -                        | -                          | -                            | -                    | -                       | 231,490                 | 231,490           |
| 物業、器材及設備  | -                  | -                        | -                          | -                            | -                    | -                       | 1,113,692               | 1,113,692         |
| 其他資產 (包括遞延稅項資產)   | 6,469              | 321,796                  | 418                        | 2,617                        | 101                  | -                       | 440                     | 331,841           |
| <b>資產總額</b>   | <b>2,954,835</b>   | <b>8,186,119</b>         | <b>7,868,486</b>           | <b>11,031,759</b>            | <b>10,263,701</b>    | <b>6,403,945</b>        | <b>1,417,028</b>        | <b>48,125,873</b> |
| <b>Assets</b>   |                    |                          |                            |                              |                      |                         |                         |                   |
| Cash and balances with banks and other financial institutions                                 | 958,299            | 5,645,231                | -                          | -                            | -                    | -                       | -                       | 6,603,530         |
| Placements with banks and other financial institutions maturing between one and twelve months | -                  | -                        | 3,968,564                  | 3,876,096                    | -                    | -                       | -                       | 7,844,660         |
| Financial assets designated at fair value through profit or loss                              |                    |                          |                            |                              |                      |                         |                         |                   |
| - debt securities designated at fair value through profit or loss                             | -                  | 7,985                    | 245,873                    | 2,001                        | 1,061,592            | -                       | -                       | 1,317,451         |
| Derivative financial instruments  | 281,198            | 8,883                    | 27                         | 3,062                        | 156                  | -                       | -                       | 293,326           |
| Advances and other accounts   |                    |                          |                            |                              |                      |                         |                         |                   |
| - advances to customers   | 1,701,234          | 1,146,757                | 1,743,826                  | 5,061,890                    | 6,627,158            | 6,403,945               | 14,944                  | 22,699,754        |
| - trade bills   | 7,635              | 686,589                  | 1,089,737                  | 434,244                      | -                    | -                       | -                       | 2,218,205         |
| Investment in securities  |                    |                          |                            |                              |                      |                         |                         |                   |
| - held for available-for-sale   |                    |                          |                            |                              |                      |                         |                         |                   |
| - certificates of deposit   | -                  | 1,497                    | 80,173                     | 736,370                      | 638,515              | -                       | -                       | 1,456,555         |
| - debt securities   | -                  | 365,907                  | 500,190                    | 352,567                      | 1,231,489            | -                       | -                       | 2,450,153         |
| - held for held-to-maturity   |                    |                          |                            |                              |                      |                         |                         |                   |
| - certificates of deposit   | -                  | -                        | 402                        | 332,535                      | 77,000               | -                       | -                       | 409,937           |
| - debt securities   | -                  | 1,474                    | 239,276                    | 230,377                      | 627,690              | -                       | -                       | 1,098,817         |
| - equity securities   | -                  | -                        | -                          | -                            | -                    | -                       | 56,462                  | 56,462            |
| Investment properties   | -                  | -                        | -                          | -                            | -                    | -                       | 231,490                 | 231,490           |
| Properties, plant and equipment   | -                  | -                        | -                          | -                            | -                    | -                       | 1,113,692               | 1,113,692         |
| Other assets (including deferred tax assets)  | 6,469              | 321,796                  | 418                        | 2,617                        | 101                  | -                       | 440                     | 331,841           |
| <b>Total assets</b>   | <b>2,954,835</b>   | <b>8,186,119</b>         | <b>7,868,486</b>           | <b>11,031,759</b>            | <b>10,263,701</b>    | <b>6,403,945</b>        | <b>1,417,028</b>        | <b>48,125,873</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 12 月 31 日  |               |             |             |           |              |            |
|-------------------------|--|---------------------|---------------|-------------|-------------|-----------|--------------|------------|
|                         |  | At 31 December 2012 |               |             |             |           |              |            |
|                         |  | 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      |
|                         |  | On demand           | Up to 1 month | 1-3 months  | 3-12 months | 1-5 years | Over 5 years | Indefinite |
|                         |  | 港幣千元                | 港幣千元          | 港幣千元        | 港幣千元        | 港幣千元      | 港幣千元         | 港幣千元       |
|                         |  | HK\$'000            | HK\$'000      | HK\$'000    | HK\$'000    | HK\$'000  | HK\$'000     | HK\$'000   |
| <b>負債</b>               | <b>Liabilities</b>   |                     |               |             |             |           |              |            |
| 銀行及其他金融機構之存款及結餘         | Deposits and balances from banks and other financial institutions              | (181,590)           | (671,769)     | (276,988)   | -           | -         | -            | -          |
| 衍生金融工具                  | Derivative financial instruments   | (133,306)           | (2,184)       | (3,683)     | (2,307)     | (44,913)  | -            | -          |
| 客戶存款                    | Deposits from customers  | (19,443,504)        | (9,620,766)   | (5,833,266) | (4,384,253) | (101,893) | -            | -          |
| 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) | (600,823)           | (491,398)     | (40,078)    | (59,068)    | (156,648) | -            | -          |
| <b>負債總額</b>             | <b>Total liabilities</b>   | (20,359,223)        | (10,786,117)  | (6,154,015) | (4,445,628) | (303,454) | -            | -          |
| <b>流動資金缺口</b>           | <b>Net liquidity gap</b>   | (17,404,388)        | (2,599,998)   | 1,714,471   | 6,586,131   | 9,960,247 | 6,403,945    | 1,417,028  |
|                         |  |                     |               |             |             |           |              | 6,077,436  |



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)。

按尚餘到期日對債務證券之分析是為符合《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 "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

本銀行已採用基礎內部評級基準計算法計算大部分非證券化風險承擔的信貸風險資本要求，而小部分信貸風險承擔則繼續按標準（信貸風險）計算法計算。因應《2012 年銀行業（資本）（修訂）規則》於 2013 年 1 月 1 日起生效，本銀行採用標準信貸估值調整方法，計算銀行賬及交易賬內涉及衍生工具合約及證券融資交易的交易對手的信貸估值調整資本要求。本銀行已採用內部模式計算法計算外匯及利率的一般市場風險資本要求，並獲金管局批准豁免計算由結構性外匯敞口產生的市場風險資本要求。本銀行繼續採用標準（市場風險）計算法計算其餘市場風險資本要求。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。

由於自 2013 年 1 月 1 日起採納《2012 年銀行業（資本）（修訂）規則》，2013 年 6 月 30 日的資本比率不應與 2012 年 12 月 31 日之數據作直接比較。

The Bank has adopted the foundation internal ratings-based ("FIRB") approach to calculate the credit risk capital charge for the majority of its non-securitisation exposures. A small residual credit exposures remain under the standardised (credit risk) ("STC") approach. In view of the Banking (Capital) (Amendment) Rules 2012 which came into operation on 1 January 2013, the Bank has adopted the standardised method to calculate credit valuation adjustment capital charge for all its counterparties in respect of the derivative contracts and securities financing transactions booked in banking book and trading book. The Bank has adopted the internal models ("IMM") approach to calculate general market risk capital charge for foreign exchange and interest rate exposures and has been approved by HKMA to exclude its structural FX positions in the calculation of the market risk capital charge, while the Bank continues to adopt the standardised (market risk) ("STM") approach to calculate the market risk capital charge for the remaining exposures. The Bank has adopted the standardised (operational risk) ("STO") approach to calculate the minimum capital charge for operational risk.

As a result of the adoption of Banking (Capital) (Amendment) Rules 2012 since 1 January 2013, the amounts shown for 30 June 2013 are not directly comparable to those of 31 December 2012.





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) 資本比率

(a) Capital ratio

|            |                      | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 |
|------------|----------------------|--|
| 普通股權一級資本比率 | CET1 capital ratio   | 18.55%                                     |
| 一級資本比率     | Tier 1 capital ratio | 18.55%                                     |
| 總資本比率      | Total capital ratio  | 21.05%                                     |

|        |                        | 於 2012 年<br>12 月 31 日<br>At 31<br>December<br>2012 |
|--------|------------------------|--|
| 核心資本比率 | Core capital ratio     | 19.71%   |
| 資本充足比率 | Capital adequacy ratio | 20.43%   |

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 111 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 111.



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 2013 年 6 月 30 日及 2012 年 12 月 31 日之資本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 ratios as at 30 June 2013 and 31 December 2012 and reported to the HKMA is analysed as follows:

|              |  | 於 2013<br>6 月 30<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 |
|--------------|--|--|
| 普通股權一級資本：    | CET1 capital:  |  |
| 票據及儲備        | instruments and reserves                                 |  |
| 直接發行合資格普通股   | Directly issued qualifying CET1 capital instruments plus |  |
| 權一級資本票據及任    | any related share premium                                |  |
| 何相關的股份溢價     |  | 300,000  |
| 留存盈利         | Retained earnings  | 4,321,582  |
| 披露儲備         | Disclosed reserves                                       | 1,159,680  |
| 監管扣減前的普通股權   | CET1 capital before regulatory deductions                |  |
| 一級資本         |  | 5,781,262  |
| 普通股權一級資本：    | CET1 capital:  |  |
| 監管扣減         | regulatory deductions                                    |  |
| 遞延稅項資產扣除遞延   | Deferred tax assets net of deferred tax liabilities      | (22,878)   |
| 稅項負債         |  |  |
| 重估土地及建築物產生   | Cumulative fair value gains arising from the revaluation |  |
| 的累積公平值收益     | of land and buildings (own-use and investment            |  |
| (自用及投資物業)    | properties)  | (1,033,795)  |
| 一般銀行業務風險監管   | Regulatory reserve for general banking risks             |  |
| 儲備           |  | (215,490)  |
| 普通股權一級資本的總監管 | Total regulatory deductions to CET1 capital              |  |
| 扣減           |  | (1,272,163)  |
| 普通股權一級資本     | CET1 capital   | 4,509,099  |
| 額外一級資本       | AT1 capital  | -  |
| 一級資本         | Tier 1 capital   | 4,509,099  |



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 (續)

(b) Components of capital base after deductions (continued)

|   |   | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 |
|---|---|--|
| 二級資本：票據及準備<br>許可包括在二級資本內的組<br>合減值準備及一般銀行業<br>務風險監管儲備              | Tier 2 capital: instruments and provisions<br>Collective impairment allowances and regulatory<br>reserve for general banking risks eligible for inclusion<br>in Tier 2 capital  | 143,219  |
| 監管扣減前的二級資本  | Tier 2 capital before regulatory deductions   | 143,219  |
| 二級資本：監管扣減<br>增加許可包括在二級資本<br>內之重估土地及建築物<br>產生的累積公平值收益<br>(自用及投資物業) | Tier 2 capital: regulatory deductions<br>Add back of cumulative fair value gains arising from the<br>revaluation of land and buildings (own-use and<br>investment properties) eligible for inclusion in Tier 2<br>capital | 465,208  |
| 二級資本的總監管扣減  | Total regulatory deductions to Tier 2 capital   | 465,208  |
| 二級資本  | Tier 2 capital  | 608,427  |
| 總資本   | Total capital   | 5,117,526  |
| 於 2013 年 6 月 30 日，本銀<br>行並無持有可從普通股權<br>一級資本中扣減的任何附<br>屬公司股份。      | As at 30 June 2013, there were no shareholdings in any subsidiaries deducted<br>from the CET1 capital.  |  |



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 (續)

(b) Components of capital base after deductions (continued)

|                            |   |   |
|----------------------------|---|---|
|                            |   | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
| 核心資本：                      | Core capital:   |   |
| 繳足股款的普通股股本                 | Paid up ordinary share capital  | 300,000   |
| 儲備                         | Reserves  | 3,709,102   |
| 損益賬                        | Profit and loss account   | 184,915   |
|                            |   | 4,194,017   |
| 核心資本之扣減                    | Deductions from core capital  | (2,108)   |
| 核心資本                       | Core capital  | 4,191,909   |
| 附加資本：                      | Supplementary capital:  |   |
| 重估可供出售證券之公平<br>值收益         | Fair value gains arising from holdings of available-for-sale<br>securities                              | 4,893   |
| 重估界定為以公平值變化<br>入損益之證券公平值收益 | Fair value gains arising from holdings of securities<br>designated at fair value through profit or loss | 20,255  |
| 房產及投資物業重估儲備                | Reserves on revaluation of premises and investment<br>properties  | 224   |
| 按組合評估之貸款<br>減值準備           | Collective loan impairment allowances   | 3,868   |
| 監管儲備                       | Regulatory reserve  | 12,465  |
| 過剩準備                       | Surplus provisions  | 113,497   |
|                            |   | 155,202   |
| 附加資本之扣減                    | Deductions from supplementary capital   | (2,108)   |
| 附加資本                       | Supplementary capital   | 153,094   |
| 扣減後的資本基礎總額                 | Total capital base after deductions   | 4,345,003   |

為符合《銀行業 (披露) 規則》，本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 將於 2013 年 9 月 30 日前設立「監管披露」一節並披露以下資料：

To comply with the Banking (Disclosure) Rules, a section "Regulatory Disclosures" will be available on the Bank's website at [www.chiyubank.com](http://www.chiyubank.com) before 30 September 2013 and will include the following information:

- 採用金管局要求之標準範本披露本銀行之資本基礎及監管扣減詳情。
- 採用金管局要求之標準範本披露本銀行之資產負債表與資本組成部分之對賬。
- 本銀行已發行資本票據的主要特點及全部條款及條件。

- A detailed breakdown of the Bank's capital base and regulatory deductions, using the standard template as specified by the HKMA.
- A reconciliation of capital components to the Bank's balance sheet, using the standard template as specified by the HKMA.
- A description of the main features and the full terms and conditions of the Bank's issued capital instruments.



## 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)

#### 3.5 金融資產和負債的公平值

#### 3.5 Fair values of financial assets and liabilities

##### (a) 非以公平值計量的金融工具

##### (a) Financial instruments not measured at fair value

公平值是以在一特定時點按相關市場資料及不同金融工具之資料來評估。以下之方法及假設已應用於評估各類金融工具之公平值。

##### 在銀行及其他金融機構之結餘及貿易票據

此等金融資產及負債均於一年內到期，其賬面值與公平值相若。

##### 客戶貸款及銀行及其他金融機構貸款

大部分之客戶貸款及銀行及其他金融機構貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

##### 持有至到期日證券

持有至到期日證券之公平值是按市場價格或經紀／交易商之報價為基礎。若沒有相關資料提供，公平值會採用類似如信貸、到期日及收益等特徵之證券市場報價來估計。其賬面值與公平值相若。

##### 貸款及應收款

採用以現時收益率曲線及相關之剩餘限期為基礎的現金流量貼現模型計算，其賬面值與公平值相若。

##### 客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

Fair value estimates are made at a specific point in time based on relevant market information and information about various financial instruments. The following methods and assumptions have been used to estimate the fair value of each class of financial instrument as far as practicable.

##### Balances with banks and other financial institutions and trade bills

The maturities of these financial assets and liabilities are within one year and the carrying value approximates fair value.

##### Advances to customers, banks and other financial institutions

Substantially all the advances to customers, banks and other financial institutions are on floating rate terms, bear interest at prevailing market interest rates and their carrying value approximates fair value.

##### Held-to-maturity securities

Fair value for held-to-maturity securities is based on market prices or broker/dealer price quotations. Where this information is not available, fair value has been estimated using quoted market prices for securities with similar credit, maturity and yield characteristics. Their carrying value approximates fair value.

##### Loans and receivables

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity and their carrying value approximates fair value.

##### Deposits from customers

Substantially all the deposits from customers mature within one year from the balance sheet date and their carrying value approximates fair value.



## 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)

#### 3.5 金融資產和負債的公平值 (續)

#### 3.5 Fair values of financial assets and liabilities (continued)

##### (b) 以公平值計量的金融工具

##### (b) Financial instruments measured at fair value

本集團建立了完善的公平值管治及控制架構，公平值數據由獨立於前線的控制單位確定或核實。各控制單位負責獨立核實財務業務處的估值結果及重大公平值數據。其他特殊控制程序包括核實可觀察的估值參數、審核新的估值模型或任何模型改動、根據可觀察的市場交易價格校準及回顧測試所採用的估值模型、深入分析日常重大估值變動、評估重大不可觀察估值參數及估值調整。重大估值事項將向高層管理人員、風險管理委員會及稽核委員會匯報。

以公平值計量的金融工具分為以下三個層級：

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整），包括部分政府發行債務工具及若干外匯衍生合約。
- 第二層級：估值技術為直接或間接的使用除第一層級中的資產或負債的市場報價以外的其他可觀察參數，此層級包括大部分場外交易的衍生合約及從價格提供商獲取價格的債券。
- 第三層級：估值技術為使用了任何非基於可觀察市場數據的參數（不可觀察參數），此層級包括有重大不可觀察因素的股份投資及債務工具。

當無法從公開市場獲取報價時，本集團通過一些估值技術或經紀／交易商之詢價來確定金融工具的公平值。

The Group has an established governance structure and controls framework to ensure that fair values are either determined or validated by control units independent of the front offices. Control units have overall responsibility for independent verification of valuation results from Treasury Division and all other significant fair value measurements. Specific controls include verification of observable pricing inputs; review and approval for new models and changes to models; calibration and back testing of models against observed market transactions; analysis and investigation of significant daily valuation movements; review of significant unobservable inputs and valuation adjustments. Significant valuation issues are reported to senior management, RC and AC.

Financial instruments measured at fair value are classified into following three levels:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities, including debt instruments issued by certain government and certain foreign exchange derivative contracts.
- Level 2: Valuation technique using inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly. This level includes the majority of the OTC derivative contracts and debt securities with quote from pricing services providers.
- Level 3: Valuation technique using inputs for the asset or liability that is not based on observable market data (unobservable inputs). This level includes equity investment and debt instruments with significant unobservable components.

The Group uses valuation techniques or broker/dealer quotations to determine the fair value of financial instruments when unable to obtain the open market quotation in active markets.



## 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)

#### 3.5 金融資產和負債的公平值 (續)

#### 3.5 Fair values of financial assets and liabilities (continued)

##### (b) 以公平值計量的金融工具 (續)

##### (b) Financial instruments measured at fair value (continued)

對於本集團所持有的金融工具，其估值技術使用的主要參數包括債券價格、利率、匯率、權益及股票價格、波幅、交易對手信貸息差及其他等，主要為可觀察到的且可從公開市場獲取的參數。

The main parameters used in valuation techniques for financial instruments held by the Group include bond prices, interest rates, foreign exchange rates, equity and stock prices, volatilities, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

用以釐定以下金融工具公平值的估值方法如下：

The technique used to calculate the fair value of the following financial instruments is as below:

##### 債務證券及存款證

##### Debt securities and certificates of deposit

此類工具的公平值由交易所、交易商或外間獨立估值服務供應商提供的市場報價而決定。當無法從市場獲取報價，將會採用其參數源自可觀察或不可觀察市場數據的估值技術。

The fair value of these instruments is determined by obtaining quoted market prices from exchange, dealer or independent pricing service vendors. Where market price is not available from market sources, valuation techniques are used with inputs derived from observable or unobservable market data.

##### 衍生工具

##### Derivatives

場外交易的衍生工具合約包括外匯、利率、股票或商品的遠期、掉期及期權合約。衍生工具合約的價格由貼現現金流模型及期權計價模型等估值技術釐定。使用的參數為可觀察或不可觀察市場數據。可觀察的參數包括利率、匯率、權益及股票價格、商品價格及波幅。不可觀察的參數包括嵌藏於結構性存款中交易不太普遍的期權產品之波幅平面。

Over-the-counter derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The derivative contracts are valued using valuation techniques such as discounted cash flow models and option pricing models. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, equity and stock prices, commodity prices and volatilities. Unobservable inputs include volatility surface for less commonly traded option products which are embedded in structured deposits.

本集團對場外交易的衍生工具作出了信貸估值調整及債務估值調整。調整反映對利率、交易對手信譽及本集團自身信貸息差的期望。有關調整是按每一交易對手，以未來預期敞口、違約率及收回率釐定。

Credit Valuation Adjustments (CVA) and Debit Valuation Adjustments (DVA) are applied to the Group's over-the-counter derivatives. These adjustments reflect interest rates and expectations of counterparty creditworthiness and the Group's own credit spread respectively. They are determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.





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)

3.5 金融資產和負債的公平值 (續)

3.5 Fair values of financial assets and liabilities (continued)

(b) 以公平值計量的金融工具  
(續)

(b) Financial instruments measured at fair value (continued)

(i) 公平值的等級

(i) Fair value hierarchy

|                            |  | 於 2013 年 6 月 30 日<br>At 30 June 2013 |                  |                  |                  |
|----------------------------|--|--------------------------------------|------------------|------------------|------------------|
|                            |  | 第一層級<br>Level 1                      | 第二層級<br>Level 2  | 第三層級<br>Level 3  | 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 |
| <b>金融資產</b>                | <b>Financial assets</b>  |                                      |                  |                  |                  |
| 界定為以公平值變化計入損益之金融資產 (附註 15) | Financial assets designated at fair value through profit or loss (Note 15) |                                      |                  |                  |                  |
| - 債務證券                     | - Debt securities  | -                                    | 1,214,067        | -                | 1,214,067        |
| 衍生金融工具 (附註 16)             | Derivative financial instruments (Note 16)                                 | 209,279                              | 19,497           | -                | 228,776          |
| 可供出售證券 (附註 18)             | Available-for-sale securities (Note 18)                                    |                                      |                  |                  |                  |
| - 債務證券                     | - Debt securities  | -                                    | 3,367,768        | 285,462          | 3,653,230        |
| - 存款證                      | - Certificates of deposit  | -                                    | 590,574          | 1,826,993        | 2,417,567        |
| - 股份證券                     | - Equity securities  | -                                    | -                | 63,370           | 63,370           |
|                            |  | 209,279                              | 5,191,906        | 2,175,825        | 7,577,010        |
| <b>金融負債</b>                | <b>Financial liabilities</b>   |                                      |                  |                  |                  |
| 衍生金融工具 (附註 16)             | Derivative financial Instruments (Note 16)                                 | (87,732)                             | (43,983)         | -                | (131,715)        |
|                            |  | (87,732)                             | (43,983)         | -                | (131,715)        |

2013 年上半年，沒有在第一層級及第二層級之間的轉移。

During the first half of 2013, there have been no transfers between level 1 and 2.



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)

3.5 金融資產和負債的公平值  
(續)

3.5 Fair values of financial assets and liabilities (continued)

(b) 以公平值計量的金融工具  
(續)

(b) Financial instruments measured at fair value (continued)

(ii) 第三層級項目變動

(ii) Reconciliation of level 3 items

|                    |   | 於 2013 年 6 月 30 日<br>At 30 June 2013    |                                |                           |                  |
|--------------------|---|---|--------------------------------|---------------------------|------------------|
|                    |   | 金融資產<br>Financial assets                |                                |                           |                  |
|                    |   | 可供出售證券<br>Available-for-sale securities |                                |                           |                  |
|                    |   | 債務證券<br>Debt securities                 | 存款證<br>Certificates of deposit | 股份證券<br>Equity securities | 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 |
| 於 2013 年 1 月 1 日   | At 1 January 2013   | 200,694                                 | 867,008                        | 56,462                    | 1,124,164        |
| 收益                 | Gains   |   |                                |                           |                  |
| – 其他全面收益           | – Other comprehensive income                                  |   |                                |                           |                  |
| – 可供出售證券之<br>公平值變化 | – Change in fair value of<br>available-for-sale<br>securities | -                                       | 2,099                          | 6,908                     | 9,007            |
| 買入                 | Purchases   | 84,768                                  | 1,338,375                      | -                         | 1,423,143        |
| 賣出                 | Sales   | -                                       | (380,489)                      | -                         | (380,489)        |
| 於 2013 年 6 月 30 日  | At 30 June 2013   | 285,462                                 | 1,826,993                      | 63,370                    | 2,175,825        |

於 2013 年 6 月 30 日，  
分類為第三層級的金融  
工具主要為債務證券、存  
款證及股份證券。

As of 30 June 2013, financial instruments categorised as level 3 are mainly  
comprised of debt securities, certificates of deposit and equity securities.

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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|---------------------|---|---|---|
| <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 | 108,409   | 155,775   |
| 客戶貸款                | Advances to customers                           | 374,833   | 398,163   |
| 上市證券投資              | Listed investments                              | 41,225  | 56,296  |
| 非上市證券投資             | Unlisted investments                            | 57,019  | 20,074  |
| 其他                  | Others  | 3,348   | 4,699   |
|                     |   | <b>584,834</b>  | <b>635,007</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   | (3,796)   | (2,280)   |
| 客戶存款                | Deposits from customers                         | (143,252)   | (153,634)   |
| 其他                  | Others  | (1,486)   | (1,802)   |
|                     |   | <b>(148,534)</b>  | <b>(157,716)</b>  |
| <b>淨利息收入</b>        | <b>Net interest income</b>                      | <b>436,300</b>  | <b>477,291</b>  |

2013 年上半年之利息收入包括港幣 567,000 元(2012 年上半年: 港幣 183,000 元)被界定為減值貸款的確認利息。

Included within interest income is HK\$567,000 (first half of 2012: HK\$183,000) of interest with respect to income recognised on advances classified as impaired for the first half of 2013.

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 562,501,000 元(2012 年上半年: 港幣 617,423,000 元)及港幣 148,534,000 元(2012 年上半年: 港幣 157,716,000 元)。

Included within interest income and interest expense are HK\$562,501,000 (first half of 2012: HK\$617,423,000) and HK\$148,534,000 (first half of 2012: HK\$157,716,000) 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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|---------------------------|---|---|---|
| <b>服務費及佣金收入</b>           | <b>Fee and commission income</b>  |   |   |
| 證券經紀                      | Securities brokerage  | 55,823  | 48,303  |
| 保險                        | Insurance   | 29,494  | 19,136  |
| 匯票佣金                      | Bills commissions   | 16,107  | 21,253  |
| 貸款佣金                      | Loan commissions  | 15,961  | 17,860  |
| 繳款服務                      | Payment services  | 12,129  | 13,002  |
| 基金分銷                      | Funds distribution  | 7,930   | 4,995   |
| 保管箱                       | Safe deposit box  | 7,200   | 6,732   |
| 資訊調查                      | Information search  | 1,252   | 1,176   |
| 其他                        | Others  | 6,114   | 6,470   |
|                           |   | <b>152,010</b>  | <b>138,927</b>  |
| <b>服務費及佣金支出</b>           | <b>Fee and commission expense</b>   |   |   |
| 證券經紀                      | Securities brokerage  | (7,260)   | (8,029)   |
| 繳款服務                      | Payment services  | (1,019)   | (1,224)   |
| 其他                        | Others  | (3,198)   | (3,397)   |
|                           |   | <b>(11,477)</b>   | <b>(12,650)</b>   |
| <b>淨服務費及佣金收入</b>          | <b>Net fee and commission income</b>  | <b>140,533</b>  | <b>126,277</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   | 18,843  | 24,544  |
| - 服務費及佣金支出                | - Fee and commission expense  | (1)   | (10)  |
|                           |   | <b>18,842</b>   | <b>24,534</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   | 3,736   | 4,511   |
| - 服務費及佣金支出                | - Fee and commission expense  | (1,124)   | (1,490)   |
|                           |   | <b>2,612</b>  | <b>3,021</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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|---------------|---|---|
| 淨收益／（虧損）源自：   |   |   |
| - 外匯交易及外匯交易產品 | 7,490   | 28,026  |
| - 利率工具        | 6,263   | (9,233)   |
|               | <b>13,753</b>   | <b>18,793</b>   |

7. 其他經營收入

7. Other operating income

|             | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|-------------|---|---|
| 證券投資股息收入    |   |   |
| - 非上市證券投資   | 4,723   | 4,085   |
| 投資物業之租金總收入  | 4,015   | 2,974   |
| 減：有關投資物業之支出 | (7)   | (39)  |
| 其他          | 53  | 142   |
|             | <b>8,784</b>  | <b>7,162</b>  |

於期內及 2012 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 included in the "Outgoings in respect of investment properties" related to investment properties that were not let during the first half of 2013 and 2012.

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

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

|                         |  | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|-------------------------|--|---|---|
| <b>客戶貸款</b>             | <b>Advances to customers</b>   |   |   |
| 個別評估                    | Individually assessed  |   |   |
| - 新提準備                  | - new allowances   | (40,839)  | (3,889)   |
| - 撥回                    | - releases   | 196   | -   |
| - 收回已撇銷賬項               | - recoveries   | 1,176   | 3,055   |
| 按個別評估貸款減值準備<br>淨撥備      | Net charge of individually assessed loan<br>impairment allowances            | (39,467)  | (834)   |
| 組合評估                    | Collectively assessed  |   |   |
| - 新提準備                  | - new allowances   | (27,887)  | -   |
| - 撥回                    | - releases   | -   | 1,327   |
| 按組合評估貸款減值準備<br>淨(撥備)/撥回 | Net (charge)/reversal of collectively assessed loan<br>impairment allowances | (27,887)  | 1,327   |
| 貸款減值準備淨(撥備)<br>/撥回      | Net (charge)/reversal of loan impairment<br>allowances                       | (67,354)  | 493   |
| <b>其他</b>               | <b>Others</b>  | 6   | (41)  |
| <b>減值準備淨(撥備)/撥回</b>     | <b>Net (charge)/reversal of impairment allowances</b>                        | <b>(67,348)</b>   | <b>452</b>  |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

9. 經營支出

9. Operating expenses

|                |  | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|----------------|--|---|---|
| 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                               | 86,100  | 71,823  |
| - 退休成本         | - pension cost   | 8,073   | 7,625   |
|                |  | 94,173  | 79,448  |
| 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                                     | 15,411  | 12,934  |
| - 資訊科技         | - information technology                                 | 12,618  | 14,236  |
| - 其他           | - others   | 2,965   | 2,997   |
|                |  | 30,994  | 30,167  |
| 折舊             | Depreciation   | 10,064  | 10,060  |
| 核數師酬金          | Auditor's remuneration                                   |   |   |
| - 審計服務         | - audit services   | 303   | 412   |
| 其他經營支出         | Other operating expenses                                 | 44,400  | 34,601  |
|                |  | 179,934   | 154,688   |





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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|---------------|---|---|
| 投資物業公平值調整之淨收益 | 7,674   | 25,070  |

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

|              | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|--------------|---|---|
| 出售房產之淨收益     | -   | 52,636  |
| 出售其他固定資產之淨虧損 | (1)   | (25)  |
|              | (1)   | 52,611  |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

12. 稅項

12. Taxation

收益表內之稅項組成如下：

Taxation in the income statement represents:

|            |                                   | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|------------|-----------------------------------|---|---|
| 本期稅項       | Current tax                       |   |   |
| 香港利得稅      | Hong Kong profits tax             |   |   |
| - 期內計入稅項稅項 | - current period taxation         | 50,899  | 58,470  |
| - 往期超額撥備   | - over-provision in prior periods | -   | (500)   |
|            |                                   | 50,899  | 57,970  |
| 海外稅項       | Overseas taxation                 | 17,817  | 32,498  |
|            |                                   | 68,716  | 90,468  |
| 遞延稅項       | Deferred tax                      | (26,747)  | 253   |
|            |                                   | 41,969  | 90,721  |

香港利得稅乃按照截至 2013 年上半年估計應課稅溢利依稅率 16.5% (2012 年：16.5%) 提撥準備。海外溢利之稅款按照 2013 年上半年估計應課稅溢利依本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% (2012: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2013. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2013 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>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|-----------------------------------|---|---|---|
| 除稅前溢利                             | Profit before taxation                                | 331,874   | 560,884   |
| 按稅率 16.5% (2012 年：16.5%)<br>計算的稅項 | Calculated at a taxation rate of 16.5% (2012:16.5%)   | 54,759  | 92,546  |
| 其他國家稅率差異的影響                       | Effect of different taxation rates in other countries | (15,184)  | 9,929   |
| 無需課稅之收入                           | Income not subject to taxation                        | (3,572)   | (13,396)  |
| 稅務上不可扣減之開支                        | Expenses not deductible for taxation purposes         | 1,545   | 2,142   |
| 往期超額撥備                            | Over-provision in prior periods                       | -   | (500)   |
| 海外預提稅                             | Foreign withholding tax                               | 4,421   | -   |
| 計入稅項                              | Taxation charge                                       | 41,969  | 90,721  |
| 實際稅率                              | Effective tax rate                                    | 12.65%  | 16.17%  |

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>2013 年 6 月 30 日<br>Half-year ended<br>30 June 2013 |                                 | 半年結算至<br>2012 年 6 月 30 日<br>Half-year ended<br>30 June 2012 |                                 |
|------|------------------|---|---------------------------------|---|---------------------------------|
|      |                  | 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 | 75.00   | 225,000                         | 88.00   | 264,000                         |

董事會宣告派發 2013 年上半年每股普通股港幣 75 元中期股息，總額為港幣 225,000,000 元。此擬派股息並無於本中期財務資料中列作應付股息，惟將於截至 2013 年 12 月 31 日止年度列作留存分配。

The Board declared an interim dividend of HK\$75 per ordinary share for the first half of 2013 amounting to HK\$225,000,000. This declared dividend is not reflected as a dividend payable in this interim financial information, but will be reflected as an appropriation of retained earnings for the year ending 31 December 2013.

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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-----------------------|--|--|---|
|                       |  | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 庫存現金                  | Cash   | 149,633                                    | 158,257   |
| 存放中央銀行的結餘             | Balances with central banks  | 465,366                                    | 485,187   |
| 存放銀行及其他金融機構的結餘        | Balances with banks and other financial institutions                             | 1,164,929                                  | 626,365   |
| 在銀行及其他金融機構一個月內到期之定期存放 | Placements with banks and other financial institutions maturing within one month | 4,455,784                                  | 5,333,721                                       |
|                       |  | <b>6,235,712</b>                           | <b>6,603,530</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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-----------|----------------------------|--|---|
|           |                            | 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      | 443,368                                    | 694,762   |
| - 於香港以外上市 | - Listed outside Hong Kong | 770,699                                    | 622,689   |
|           |                            | <b>1,214,067</b>                           | <b>1,317,451</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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-----------|--|--|---|
|           |  | 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 | 153,212                                    | 157,313   |
| 公司企業      | Corporate entities                     | 1,060,855                                  | 1,160,138                                       |
|           |  | <b>1,214,067</b>                           | <b>1,317,451</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、商品及股份權益相關的衍生金融工具合約作買賣及風險管理之用：

The Group enters into the following exchange rate, interest rate, commodity 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。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). Except for certain currency swap contracts, no exchange of principal takes place.

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

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



**中期財務資料附註  
(續)**

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

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

本集團之衍生金融工具合約／名義合約數額及其公平值詳列於下表。資產負債表日各類型金融工具的合約／名義合約數額僅顯示了於資產負債表日之未完成交易量，而若干金融工具之合約／名義合約數額則提供了一個與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 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 2013 年 6 月 30 日及 2012 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 2013 and 31 December 2012:

|        |                          | 於 2013 年 6 月 30 日<br>At 30 June 2013 |  |                   |
|--------|--------------------------|--------------------------------------|--|-------------------|
|        |                          | 買賣                                   | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計                |
|        |                          | Trading                              |  | 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        | 3,180,197                            | -  | 3,180,197         |
| 掉期     | Swaps                    | 10,202,377                           | -  | 10,202,377        |
| 外匯交易期權 | Foreign currency options |                                      |  |                   |
| - 買入期權 | - Options purchased      | 6,294                                | -  | 6,294             |
| - 賣出期權 | - Options written        | 6,294                                | -  | 6,294             |
|        |                          | <b>13,395,162</b>                    | <b>-</b>   | <b>13,395,162</b> |
| 利率合約   | Interest rate contracts  |                                      |  |                   |
| 掉期     | Swaps                    | -                                    | 1,133,476  | 1,133,476         |
| 商品合約   | Commodity contracts      | 62,421                               | -  | 62,421            |
| 總計     | Total                    | <b>13,457,583</b>                    | <b>1,133,476</b>   | <b>14,591,059</b> |

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 2012 年 12 月 31 日<br>At 31 December 2012 |  |                   |
|--------|--------------------------|---|--|-------------------|
|        |                          | 買賣  | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計                |
|        |                          | Trading                                   |  | 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        | 3,574,259                                 | -  | 3,574,259         |
| 掉期     | Swaps                    | 11,072,036                                | -  | 11,072,036        |
| 外匯交易期權 | Foreign currency options |   |  |                   |
| - 買入期權 | - Options purchased      | 229                                       | -  | 229               |
| - 賣出期權 | - Options written        | 229                                       | -  | 229               |
|        |                          | <u>14,646,753</u>                         | <u>-</u>   | <u>14,646,753</u> |
| 利率合約   | Interest rate contracts  |   |  |                   |
| 掉期     | Swaps                    | -   | 1,214,008  | 1,214,008         |
| 商品合約   | Commodity contracts      | 66,966                                    | -  | 66,966            |
| 股份權益合約 | Equity contracts         | 192                                       | -  | 192               |
| 總計     | Total                    | <u>14,713,911</u>                         | <u>1,214,008</u>   | <u>15,927,919</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)

下表概述各類衍生金融工具於2013年6月30日及2012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 2013 and 31 December 2012:

|        |                          | 於2013年6月30日       |   |          |                        |   |           |
|--------|--------------------------|-------------------|---|----------|------------------------|---|-----------|
|        |                          | At 30 June 2013   |   |          |                        |   |           |
|        |                          | 公平值資產             |   |          | 公平值負債                  |   |           |
|        |                          | Fair value assets |   |          | Fair value liabilities |   |           |
|        |                          | 買賣                | 不符合採用<br>對沖會計法<br>Not<br>qualified<br>for hedge<br>accounting | 總計       | 買賣                     | 不符合採用<br>對沖會計法<br>Not<br>qualified<br>for hedge<br>accounting | 總計        |
|        |                          | Trading           |   | Total    | Trading                |   | Total     |
|        |                          | 港幣千元              | 港幣千元  | 港幣千元     | 港幣千元                   | 港幣千元  | 港幣千元      |
|        |                          | HK\$'000          | HK\$'000  | HK\$'000 | HK\$'000               | HK\$'000  | HK\$'000  |
| 匯率合約   | Exchange rate contracts  |                   |   |          |                        |   |           |
| 即期及遠期  | Spot and forwards        | 217,116           | -   | 217,116  | (96,534)               | -   | (96,534)  |
| 掉期     | Swaps                    | 7,417             | -   | 7,417    | (689)                  | -   | (689)     |
| 外匯交易期權 | Foreign currency options |                   |   |          |                        |   |           |
| - 買入期權 | - Options purchased      | 7                 | -   | 7        | -                      | -   | -         |
| - 賣出期權 | - Options written        | -                 | -   | -        | (7)                    | -   | (7)       |
|        |                          | 224,540           | -   | 224,540  | (97,230)               | -   | (97,230)  |
| 利率合約   | Interest rate contracts  |                   |   |          |                        |   |           |
| 掉期     | Swaps                    | -                 | 1,277   | 1,277    | -                      | (33,043)  | (33,043)  |
| 商品合約   | Commodity contracts      | 2,959             | -   | 2,959    | (1,442)                | -   | (1,442)   |
| 總計     | Total                    | 227,499           | 1,277   | 228,776  | (98,672)               | (33,043)  | (131,715) |

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 2012 年 12 月 31 日<br>At 31 December 2012 |  |                  |                                 |  |                  |
|--------|--------------------------|---|--|------------------|---------------------------------|--|------------------|
|        |                          | 公平值資產<br>Fair value assets                |  |                  | 公平值負債<br>Fair value liabilities |  |                  |
|        |                          | 買賣  | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計               | 買賣                              | 不符合採用<br>對沖會計法<br>Not qualified<br>for hedge<br>accounting | 總計               |
|        |                          | Trading                                   |  | Total            | Trading                         |  | 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        | 283,955                                   | -  | 283,955          | (135,655)                       | -  | (135,655)        |
| 掉期     | Swaps                    | 8,900                                     | -  | 8,900            | (2,625)                         | -  | (2,625)          |
| 外匯交易期權 | Foreign currency options |   |  |                  |                                 |  |                  |
| - 買入期權 | - Options purchased      | 1   | -  | 1                | -                               | -  | -                |
| - 賣出期權 | - Options written        | -   | -  | -                | (1)                             | -  | (1)              |
|        |                          | 292,856                                   | -  | 292,856          | (138,281)                       | -  | (138,281)        |
| 利率合約   | Interest rate contracts  |   |  |                  |                                 |  |                  |
| 掉期     | Swaps                    | -   | 13   | 13               | -                               | (48,034)   | (48,034)         |
| 商品合約   | Commodity contracts      | 457                                       | -  | 457              | (78)                            | -  | (78)             |
| 股份權益合約 | Equity contracts         | -   | -  | -                | -                               | -  | -                |
| 總計     | Total                    | 293,313                                   | 13   | 293,326          | (138,359)                       | (48,034)   | (186,393)        |

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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------|-------------------------|--|---|
|      |                         | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 匯率合約 | Exchange rate contracts |  |   |
| 遠期   | Forwards                | 9,954                                      | 9,445   |
| 掉期   | Swaps                   | 28,969                                     | 24,430  |
| 利率合約 | Interest rate contracts |  |   |
| 掉期   | Swaps                   | 2,392                                      | 1,188   |
|      |                         | <b>41,315</b>                              | <b>35,063</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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|---------|------------------------------|--|---|
|         |                              | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 個人貸款    | Personal loans and advances  | 5,652,657                                  | 5,505,672                                       |
| 公司貸款    | Corporate loans and advances | 19,108,398                                 | 17,313,437                                      |
| 客戶貸款*   | Advances to customers*       | 24,761,055                                 | 22,819,109                                      |
| 貸款減值準備  | Loan impairment allowances   |  |   |
| - 按個別評估 | - Individually assessed      | (88,496)                                   | (47,747)  |
| - 按組合評估 | - Collectively assessed      | (99,601)                                   | (71,608)  |
|         |                              | 24,572,958                                 | 22,699,754                                      |
| 貿易票據    | Trade bills                  | 1,544,792                                  | 2,218,205                                       |
| 總計      | Total                        | 26,117,750                                 | 24,917,959                                      |

於 2013 年 6 月 30 日，客戶貸款包括應計利息港幣 59,864,000 元 (2012 年 12 月 31 日：港幣 51,650,000 元)。

As at 30 June 2013, advances to customers included accrued interest of HK\$59,864,000 (31 December 2012: HK\$51,650,000).

於 2013 年 6 月 30 日及 2012 年 12 月 31 日，對貿易票據並無作出任何貸款減值準備。

As at 30 June 2013 and 31 December 2012, no impairment allowance was made in respect of trade bills.

\* 包括港元客戶貸款港幣 16,621,787,000 元 (2012 年 12 月 31 日：港幣 14,740,756,000 元) 及美元客戶貸款折合港幣 5,697,619,000 元 (2012 年 12 月 31 日：港幣 5,403,473,000 元)。

\* Included advances to customers denominated in HK dollars of HK\$16,621,787,000 (31 December 2012: HK\$14,740,756,000) and US dollars equivalent to HK\$5,697,619,000 (31 December 2012: HK\$5,403,473,000).



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 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<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                     |  |   |
| - 於香港以外上市           | - Listed outside Hong Kong                         | 577,746  | 764,661   |
| - 非上市               | - Unlisted   | 3,075,484  | 1,685,492   |
|                     |  | <b>3,653,230</b>   | <b>2,450,153</b>  |
| 存款證，按公平值入賬          | Certificates of deposit, at fair value             |  |   |
| - 非上市               | - Unlisted   | 2,417,567  | 1,456,555   |
| 股份證券，按公平值入賬         | Equity securities, at fair value                   |  |   |
| - 非上市               | - Unlisted   | 63,370   | 56,462  |
|                     |  | <b>6,134,167</b>   | <b>3,963,170</b>  |
| <b>(b) 持有至到期日證券</b> | <b>(b) Held-to-maturity securities</b>             |  |   |
| 債務證券，按攤銷成本入賬        | Debt securities, at amortised cost                 |  |   |
| - 於香港上市             | - Listed in Hong Kong                              | -  | 238,767   |
| - 於香港以外上市           | - Listed outside Hong Kong                         | 29,690   | 30,067  |
| - 非上市               | - Unlisted   | 599,648  | 829,983   |
|                     |  | <b>629,338</b>   | <b>1,098,817</b>  |
| 存款證，按攤銷成本入賬         | Certificates of deposit, at amortised cost         |  |   |
| - 非上市               | - Unlisted   | 309,928  | 409,937   |
|                     |  | <b>939,266</b>   | <b>1,508,754</b>  |
| <b>總計</b>           | <b>Total</b>                                       | <b>7,073,433</b>   | <b>5,471,924</b>  |
| 持有至到期日之上市證券市<br>值   | Market value of listed held-to-maturity securities | 29,973   | 264,631   |



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 2013 年 6 月 30 日<br>At 30 June 2013       |  |                  |
|-----------|---|--|--|------------------|
|           |   | 可供出售證券<br>Available-for-sale<br>securities | 持有至<br>到期日證券<br>Held-to-<br>maturity<br>securities | 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 |
| 官方實體      | Sovereigns                                | 799,977                                    | -  | 799,977          |
| 銀行及其他金融機構 | Banks and other financial<br>institutions | 3,451,228                                  | 936,898  | 4,388,126        |
| 公司企業      | Corporate entities                        | 1,882,962                                  | 2,368  | 1,885,330        |
|           |   | <b>6,134,167</b>                           | <b>939,266</b>                                     | <b>7,073,433</b> |

  

|           |   | 於 2012 年 12 月 31 日<br>At 31 December 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-<br>maturity<br>securities | 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 |
| 官方實體      | Sovereigns                                | 789,961                                    | -  | 789,961          |
| 銀行及其他金融機構 | Banks and other financial<br>institutions | 2,519,534                                  | 1,267,610  | 3,787,144        |
| 公司企業      | Corporate entities                        | 653,675                                    | 241,144  | 894,819          |
|           |   | <b>3,963,170</b>                           | <b>1,508,754</b>                                   | <b>5,471,924</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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|     |                            | 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             | 799,977                                    | 789,961   | -  | -   |
| 存款證 | Certificates of<br>deposit | 2,417,567                                  | 1,456,555                                       | 309,928                                    | 409,937   |
| 其他  | Others                     | 2,916,623                                  | 1,716,654                                       | 629,338                                    | 1,098,817                                       |
|     |                            | <b>6,134,167</b>                           | <b>3,963,170</b>                                | <b>939,266</b>                             | <b>1,508,754</b>                                |

19. 投資物業

19. Investment properties

|                            |  | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|----------------------------|--|--|---|
|                            |  | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 於 1 月 1 日                  | At 1 January   | 231,490                                    | 165,170   |
| 增置                         | Additions  | 356  | -   |
| 公平值收益                      | Fair value gains   | 7,674                                      | 48,420  |
| 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  |
| 於期/年末                      | At period/year end   | <b>239,520</b>                             | <b>231,490</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               | 設備、固定<br>設施及裝備<br>Equipment,<br>fixtures and<br>fittings | 總計               |
|-----------------------------|--|------------------|--|------------------|
|                             |  | Premises         |  | Total            |
|                             |  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 |
| 於 2013 年 1 月 1 日之<br>賬面淨值   | Net book value at<br>1 January 2013                    | 1,086,138        | 27,554   | 1,113,692        |
| 增置                          | Additions  | 261              | 1,255  | 1,516            |
| 出售                          | Disposals  | -                | (1)  | (1)              |
| 重估                          | Revaluation  | 45,824           | -  | 45,824           |
| 本期折舊 (附註 9)                 | Depreciation for the period (Note 9)                   | (7,013)          | (3,051)  | (10,064)         |
| 匯兌差額                        | Exchange difference                                    | -                | 109  | 109              |
| 於 2013 年 6 月 30 日之<br>賬面淨值  | Net book value at<br>30 June 2013                      | 1,125,210        | 25,866   | 1,151,076        |
| 於 2013 年 6 月 30 日<br>成本或估值  | At 30 June 2013<br>Cost or valuation                   | 1,125,210        | 107,315  | 1,232,525        |
| 累計折舊及準備                     | Accumulated depreciation and<br>impairment             | -                | (81,449)   | (81,449)         |
| 於 2013 年 6 月 30 日之<br>賬面淨值  | Net book value at<br>30 June 2013                      | 1,125,210        | 25,866   | 1,151,076        |
| 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  | 518              | 9,232  | 9,750            |
| 出售                          | Disposals  | (98,099)         | (249)  | (98,348)         |
| 重估                          | Revaluation  | 264,475          | -  | 264,475          |
| 年度折舊                        | Depreciation for the year                              | (12,556)         | (6,685)  | (19,241)         |
| 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                                    | -                | 51   | 51               |
| 於 2012 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2012                  | 1,086,138        | 27,554   | 1,113,692        |
| 於 2012 年 12 月 31 日<br>成本或估值 | At 31 December 2012<br>Cost or valuation               | 1,086,138        | 106,165  | 1,192,303        |
| 累計折舊及準備                     | Accumulated depreciation and<br>impairment             | -                | (78,611)   | (78,611)         |
| 於 2012 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2012                  | 1,086,138        | 27,554   | 1,113,692        |

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               | 設備、固定<br>設施及裝備                         | 總計               |
|--------------------|---------------------|------------------|--|------------------|
|                    |                     | Premises         | Equipment,<br>fixtures and<br>fittings | Total            |
|                    |                     | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000                       | 港幣千元<br>HK\$'000 |
| 於 2013 年 6 月 30 日  | At 30 June 2013     |                  |  |                  |
| 按成本值               | At cost             | -                | 107,315                                | 107,315          |
| 按估值                | At valuation        | 1,125,210        | -                                      | 1,125,210        |
|                    |                     | <b>1,125,210</b> | <b>107,315</b>                         | <b>1,232,525</b> |
| 於 2012 年 12 月 31 日 | At 31 December 2012 |                  |  |                  |
| 按成本值               | At cost             | -                | 106,165                                | 106,165          |
| 按估值                | At valuation        | 1,086,138        | -                                      | 1,086,138        |
|                    |                     | <b>1,086,138</b> | <b>106,165</b>                         | <b>1,192,303</b> |

21. 其他資產

21. Other assets

|           |                                     | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-----------|-------------------------------------|--|---|
|           |                                     | 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>365,608</b>                             | 331,841   |

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 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
|-------------------------|--|--|---|
| 往來、儲蓄及其他存款 (於<br>資產負債表) | Current, savings and other deposit accounts (per<br>balance sheet) | <b>39,737,972</b>  | 39,383,682  |
| 分類：                     | Analysed by:   |  |   |
| 即期存款及往來存款               | Demand deposits and current accounts                               |  |   |
| - 公司                    | - corporate  | <b>2,423,640</b>   | 2,187,319   |
| - 個人                    | - personal   | <b>412,267</b>   | 517,435   |
|                         |  | <b>2,835,907</b>   | 2,704,754   |
| 儲蓄存款                    | Savings deposits   |  |   |
| - 公司                    | - corporate  | <b>3,453,212</b>   | 3,544,389   |
| - 個人                    | - personal   | <b>12,187,691</b>  | 13,182,933  |
|                         |  | <b>15,640,903</b>  | 16,727,322  |
| 定期、短期及通知存款              | Time, call and notice deposits                                     |  |   |
| - 公司                    | - corporate  | <b>10,412,740</b>  | 8,629,992   |
| - 個人                    | - personal   | <b>10,848,422</b>  | 11,321,614  |
|                         |  | <b>21,261,162</b>  | 19,951,606  |
|                         |  | <b>39,737,972</b>  | 39,383,682  |

23. 其他賬項及準備

23. Other accounts and provisions

|        |                        | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
|--------|------------------------|--|---|
| 其他應付賬項 | Other accounts payable | <b>782,209</b>   | 1,128,863   |
| 準備     | Provisions             | <b>24,104</b>  | 24,289  |
|        |                        | <b>806,313</b>   | 1,153,152   |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

24. 已抵押資產

24. Assets pledged as security

截至2013年6月30日，本集團通過票據抵押之負債為港幣92,254,000元（2012年12月31日：89,486,000元）。本集團為擔保此等負債而質押之資產金額為港幣91,808,000元（2012年12月31日：89,107,000元），並於「貿易票據」內列賬。

As at 30 June 2013, the liabilities of the Group amounting to HK\$92,254,000 (31 December 2012: HK\$89,486,000) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$91,808,000 (31 December 2012: HK\$89,107,000) included in "Trade bills".

25. 遞延稅項

25. 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".

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2013年上半年及於截至2012年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2013 and the year ended 31 December 2012 are as follows:

|  |   | 於2013年6月30日<br>At 30 June 2013                    |                                 |                  |                                 |  |                  |
|--|---|---|---------------------------------|------------------|---------------------------------|--|------------------|
|  |   | 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2013年<br>1月1日<br>(貸記)／借<br>記收益表<br>(附註12) | At 1 January 2013<br><br>(Credited)/ Charged<br>to income<br>statement<br>(Note 12) | 7,120   | 154,303                         | (288)            | (9,260)                         | (2,654)  | 149,221          |
| 借記／(貸記)<br>其他全面收<br>益                      | Charged/ (credited)<br>to other<br>comprehensive<br>income                          | (382)   | 70                              | 33               | (26,498)                        | 30   | (26,747)         |
|  |   | -   | 6,652                           | -                | -                               | (3,988)  | 2,664            |
| 於2013年<br>6月30日                            | At 30 June 2013   | 6,738   | 161,025                         | (255)            | (35,758)                        | (6,612)  | 125,138          |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

25. 遞延稅項 (續)

25. Deferred taxation (continued)

|                |   | 於 2012 年 12 月 31 日                                |                                 |                  |                                 |  |                  |
|----------------|---|---|---------------------------------|------------------|---------------------------------|--|------------------|
|                |   | At 31 December 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          |
| 借記／(貸記)<br>收益表 | Charged/ (Credited)<br>to income<br>statement | 545   | 118                             | 78               | (1,775)                         | 276  | (758)            |
| 借記其他全面<br>收益   | Charged to other<br>comprehensive<br>income   | -   | 23,926                          | -                | -                               | 1,307  | 25,233           |
| 於 2012 年       | At 31 December                                |   |                                 |                  |                                 |  |                  |
| 12 月 31 日      | 2012  | 7,120   | 154,303                         | (288)            | (9,260)                         | (2,654)  | 149,221          |

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 balance sheet:

|        |                          | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|--------|--------------------------|--|---|
|        |                          | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 遞延稅項資產 | Deferred tax assets      | (22,878)                                   | -   |
| 遞延稅項負債 | Deferred tax liabilities | 148,016                                    | 149,221   |
|        |                          | 125,138                                    | 149,221   |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

25. 遞延稅項 (續)

25. Deferred taxation (continued)

|                     | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000       | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>港幣千元<br>HK\$'000 |
|---------------------|--|---|
| 遞延稅項資產(超過 12 個月後收回) | Deferred tax assets to be recovered after more than twelve months    | (22,878)  |
| 遞延稅項負債(超過 12 個月後支付) | Deferred tax liabilities to be settled after more than twelve months | 151,876   |
|                     | <b>131,750</b>   | <b>151,876</b>  |

26. 股本

26. Share capital

|  | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013<br>港幣千元<br>HK\$'000         | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012<br>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     | Authorised:<br>3,000,000 ordinary shares<br>of HK\$100 each            | 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 | Issued and fully paid:<br>3,000,000 ordinary shares<br>of HK\$100 each | 300,000   |

27. 儲備

27. Reserves

本集團本期及往期的儲備金額及變動情況載於第 16 及 17 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 16 and 17.





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

28. 簡要綜合現金流量表  
附註

28. Notes to condensed consolidated cash flow statement

(a) 經營溢利與除稅前經營現金之流出對賬

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

|  |   | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013 | 半年結算至<br>2012 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2012 |
|--|---|---|---|
|  |   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000  |
| 經營溢利                                   | Operating profit  | 324,201   | 483,203   |
| 折舊                                     | Depreciation  | 10,064  | 10,060  |
| 貸款減值準備淨撥備／<br>(撥回)                     | Net charge/(reversal) of loan impairment<br>allowances  | 67,354  | (493)   |
| 折現減值準備回撥                               | Unwind of discount on impairment<br>allowances  | (567)   | -   |
| 已撇銷之貸款 (扣除<br>收回款額)                    | Advances written off net of recoveries  | 1,176   | 3,055   |
| 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   | 470,685   | (696,880)   |
| 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 | 655,943   | (2,398,364)   |
| 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                                   | 103,384   | (230,396)   |
| 衍生金融工具之變動                              | Change in derivative financial instruments  | 9,872   | 16,640  |
| 貸款及其他賬項之變動                             | Change in advances and other accounts   | (1,268,533)   | 1,405,285   |
| 證券投資之變動                                | Change in investment in securities  | (862,569)   | (225,443)   |
| 其他資產之變動                                | Change in other assets  | (33,767)  | (177,708)   |
| 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                                  | 91,172  | (707,986)   |
| 客戶存款之變動                                | Change in deposits from customers   | 354,290   | (318,817)   |
| 其他賬項及準備之變動                             | Change in other accounts and provisions   | (346,839)   | 43,735  |
| 匯率變動之影響                                | Effect of changes in exchange rates   | 93,301  | 13,618  |
| 除稅前經營現金之流出                             | Operating cash outflow before taxation  | (330,833)   | (2,780,491)   |
| 經營業務之現金流量中包括：                          | Cash flows from operating activities included:  |   |   |
| – 已收利息                                 | – Interest received   | 547,281   | 630,354   |
| – 已付利息                                 | – Interest paid   | (133,855)   | (158,959)   |
| – 已收股息                                 | – Dividend received   | 4,723   | 4,085   |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

28. 簡要綜合現金流量表  
附註 (續)

28. Notes to condensed consolidated cash flow statement (continued)

(b) 現金及等同現金項目  
結存分析

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

|  | 於 2013 年<br>6 月 30 日<br>At 30 June<br>2013   | 於 2012 年<br>6 月 30 日<br>At 30 June<br>2012 |
|--|--|--|
|  | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                           |
| 庫存現金及原到期日在<br>3 個月內之存放銀行<br>及其他金融機構的結<br>餘 | Cash and balances with banks and other<br>financial institutions with original maturity<br>within three months |  |
|  | 4,893,285  | 3,380,840                                  |
| 原到期日在 3 個月內之<br>在銀行及其他金融機<br>構之定期存放        | Placements with banks and other financial<br>institutions with original maturity within three<br>months        |  |
|  | 487,076  | 1,829,512                                  |
| 原到期日在 3 個月內之<br>庫券                         | Treasury bills with original maturity within three<br>months   |  |
|  | 799,977  | 499,996                                    |
| 原到期日在 3 個月內之<br>存款證                        | Certificates of deposit with original maturity<br>within three months  |  |
|  | 825,844  | 273,628                                    |
|  | <b>7,006,182</b>   | <b>5,983,976</b>                           |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 或然負債及承擔

29. 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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|-----------------|---|--|---|
|                 |   | 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   | 27,856                                     | 7,470   |
| 與交易有關之或然負債      | Transaction-related contingencies                                     | 236,610                                    | 396,494   |
| 與貿易有關之或然負債      | Trade-related contingencies   | 929,316                                    | 780,969   |
| 不需事先通知的無條件撤銷之承諾 | Commitments that are unconditionally cancellable without prior notice | 4,833,755                                  | 5,318,231                                       |
| 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  | 250,230                                    | 299,859   |
| - 1 年以上         | - over one year   | 203,985                                    | 147,763   |
|                 |   | <b>6,481,752</b>                           | <b>6,950,786</b>                                |
| 信貸風險加權數額        | Credit risk weighted amount   | <b>445,391</b>                             | <b>381,513</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)

30. 資本承擔

30. 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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|------------|--|---|
|            | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 已批准及簽約但未撥備 | 1,752                                      | 416   |
| 已批准但未簽約    | 38   | -   |
|            | <b>1,790</b>                               | <b>416</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.

31. 經營租賃承擔

31. 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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|---------------|--|---|
|               | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 土地及樓宇         |  |   |
| - 不超過 1 年     | 26,310                                     | 25,422  |
| - 1 年以上至 5 年內 | 31,176                                     | 35,296  |
|               | <b>57,486</b>                              | <b>60,718</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)

31. 經營租賃承擔 (續)

31. 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 2013 年<br>6 月 30 日<br>At 30 June<br>2013 | 於 2012 年<br>12 月 31 日<br>At 31 December<br>2012 |
|---|--|---|
|   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| Land and buildings                                  |  |   |
| - not later than one year                           | 7,500                                      | 7,288   |
| - later than one year but not later than five years | 5,637                                      | 6,618   |
|   | <b>13,137</b>                              | <b>13,906</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 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)

32. 分類報告

32. 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、信用卡、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。

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本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，按本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。

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。

(a) Operating segments information

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, credit cards, 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.

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.

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.

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 分類報告 (續)

32. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

|                               |   | 半年結算至 2013 年 6 月 30 日<br>Half-year ended 30 June 2013 |                              |                  |                  |                  |                      |                    |
|-------------------------------|---|---|------------------------------|------------------|------------------|------------------|----------------------|--------------------|
|                               |   | 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 | 綜合<br>Consolidated |
|                               |   | 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   |
| 淨利息收入／(支出)                    | Net interest income/(expense)   |   |                              |                  |                  |                  |                      |                    |
| - 外來                          | - external  | 3,504   | 249,903                      | 182,893          | -                | 436,300          | -                    | 436,300            |
| - 跨業務                         | - inter-segment   | 124,806   | (12,263)                     | (112,543)        | -                | -                | -                    | -                  |
|                               |   | 128,310   | 237,640                      | 70,350           | -                | 436,300          | -                    | 436,300            |
| 淨服務費及佣金收入<br>／(支出)            | Net fee and commission<br>income/(expense)  | 100,762   | 40,699                       | (955)            | 27               | 140,533          | -                    | 140,533            |
| 淨交易性收益／<br>(虧損)               | Net trading gain/(loss)   | 11,922  | 4,864                        | 1,930            | (4,963)          | 13,753           | -                    | 13,753             |
| 界定為以公平值變化計<br>入損益之金融工具淨<br>虧損 | Net loss on financial<br>instruments designated at fair<br>value through profit or loss | -   | -                            | (27,887)         | -                | (27,887)         | -                    | (27,887)           |
| 其他經營收入                        | Other operating income  | -   | 334                          | -                | 18,171           | 18,505           | (9,721)              | 8,784              |
| 提取減值準備前之淨<br>經營收入             | Net operating income before<br>impairment allowances                                    | 240,994   | 283,537                      | 43,438           | 13,235           | 581,204          | (9,721)              | 571,483            |
| 減值準備淨撥備                       | Net charge of impairment<br>allowances  | (2,013)   | (65,335)                     | -                | -                | (67,348)         | -                    | (67,348)           |
| 淨經營收入                         | Net operating income  | 238,981   | 218,202                      | 43,438           | 13,235           | 513,856          | (9,721)              | 504,135            |
| 淨經營支出                         | Net operating expenses  | (107,676)   | (40,321)                     | (2,849)          | (38,809)         | (189,655)        | 9,721                | (179,934)          |
| 經營溢利／(虧損)                     | Operating profit/(loss)   | 131,305   | 177,881                      | 40,589           | (25,574)         | 324,201          | -                    | 324,201            |
| 投資物業公平值調整<br>之淨收益             | Net gain from fair value<br>adjustments on investment<br>properties                     | -   | -                            | -                | 7,674            | 7,674            | -                    | 7,674              |
| 出售物業、器材及設備<br>之淨虧損            | Net loss from disposal of<br>properties, plant and<br>equipment                         | -   | -                            | -                | (1)              | (1)              | -                    | (1)                |
| 除稅前溢利／(虧損)                    | Profit/(loss) before taxation   | 131,305   | 177,881                      | 40,589           | (17,901)         | 331,874          | -                    | 331,874            |
| 於 2013 年 6 月 30 日             | At 30 June 2013   |   |                              |                  |                  |                  |                      |                    |
| 資產                            | Assets  |   |                              |                  |                  |                  |                      |                    |
| 分部資產                          | Segment assets  | 8,456,873   | 19,962,724                   | 18,190,675       | 1,397,118        | 48,007,390       | -                    | 48,007,390         |
| 負債                            | Liabilities   |   |                              |                  |                  |                  |                      |                    |
| 分部負債                          | Segment liabilities   | 30,186,890  | 10,390,027                   | 1,260,977        | 273,384          | 42,111,278       | -                    | 42,111,278         |
| 半年結算至<br>2013 年 6 月 30 日      | Half-year ended<br>30 June 2013   |   |                              |                  |                  |                  |                      |                    |
| 其他資料                          | Other information   |   |                              |                  |                  |                  |                      |                    |
| 資本性支出                         | Capital expenditure   | -   | 107                          | -                | 1,765            | 1,872            | -                    | 1,872              |
| 折舊                            | Depreciation  | 1,784   | 1,448                        | 10               | 6,822            | 10,064           | -                    | 10,064             |
| 證券攤銷                          | Amortisation of securities  | -   | -                            | 30,711           | -                | 30,711           | -                    | 30,711             |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 分類報告 (續)

32. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

|                       |   | 半年結算至 2012 年 6 月 30 日        |                              |                  |                  |                  |                      |                    |
|-----------------------|---|------------------------------|------------------------------|------------------|------------------|------------------|----------------------|--------------------|
|                       |   | 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 | 綜合<br>Consolidated |
|                       |   | 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   |
| 淨利息收入／（支出）            | Net interest income/(expense)   |                              |                              |                  |                  |                  |                      |                    |
| - 外來                  | - external  | (19,299)                     | 301,198                      | 195,392          | -                | 477,291          | -                    | 477,291            |
| - 跨業務                 | - inter-segment   | 116,822                      | (19,444)                     | (97,378)         | -                | -                | -                    | -                  |
|                       |   | 97,523                       | 281,754                      | 98,014           | -                | 477,291          | -                    | 477,291            |
| 淨服務費及佣金收入             | Net fee and commission income   | 78,498                       | 46,900                       | 569              | 310              | 126,277          | -                    | 126,277            |
| 淨交易性收益／（虧損）           | Net trading gain/(loss)   | 17,888                       | 9,025                        | (4,733)          | (3,387)          | 18,793           | -                    | 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            | -                    | 7,916              |
| 其他經營收入                | Other operating income  | -                            | 318                          | -                | 17,020           | 17,338           | (10,176)             | 7,162              |
| 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)             | 637,439            |
| 減值準備淨撥回／（撥備）          | Net reversal/ (charge) of impairment allowances                                   | 458                          | (6)                          | -                | -                | 452              | -                    | 452                |
| 淨經營收入                 | Net operating income  | 194,367                      | 337,991                      | 101,766          | 13,943           | 648,067          | (10,176)             | 637,891            |
| 淨經營支出                 | Net operating expenses  | (108,157)                    | (41,094)                     | (2,541)          | (13,072)         | (164,864)        | 10,176               | (154,688)          |
| 經營溢利                  | Operating profit  | 86,210                       | 296,897                      | 99,225           | 871              | 483,203          | -                    | 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           | -                    | 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           | -                    | 52,611             |
| 除稅前溢利                 | Profit before taxation  | 86,185                       | 296,897                      | 99,225           | 78,577           | 560,884          | -                    | 560,884            |
| 於 2012 年 12 月 31 日    | At 31 December 2012   |                              |                              |                  |                  |                  |                      |                    |
| 資產                    | Assets  |                              |                              |                  |                  |                  |                      |                    |
| 分部資產                  | Segment assets  | 7,934,019                    | 18,926,829                   | 19,922,221       | 1,342,804        | 48,125,873       | -                    | 48,125,873         |
| 負債                    | Liabilities   |                              |                              |                  |                  |                  |                      |                    |
| 分部負債                  | Segment liabilities   | 31,176,448                   | 9,654,795                    | 948,815          | 268,379          | 42,048,437       | -                    | 42,048,437         |
| 半年結算至 2012 年 6 月 30 日 | Half-year ended 30 June 2012  |                              |                              |                  |                  |                  |                      |                    |
| 其他資料                  | Other information   |                              |                              |                  |                  |                  |                      |                    |
| 資本性支出                 | Capital expenditure   | -                            | 740                          | -                | 781              | 1,521            | -                    | 1,521              |
| 折舊                    | Depreciation  | 1,792                        | 1,283                        | 68               | 6,917            | 10,060           | -                    | 10,060             |
| 證券攤銷                  | Amortisation of securities  | -                            | -                            | 8,305            | -                | 8,305            | -                    | 8,305              |





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 分類報告 (續)

32. 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 principal places of operations:

|    |                | 半年結算至 2013 年 6 月 30 日<br>Half-year ended 30 June 2013                               |   | 半年結算至 2012 年 6 月 30 日<br>Half-year ended 30 June 2012                               |   |
|----|----------------|---|---|---|---|
|    |                | 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      | 490,441   | 319,592                                   | 495,984   | 442,463                                   |
| 中國 | Mainland China | 81,042  | 12,282                                    | 141,455   | 118,421                                   |
| 合計 | Total          | 571,483   | 331,874                                   | 637,439   | 560,884                                   |

  

|    |                | 於 2013 年 6 月 30 日<br>At 30 June 2013 |                                | 於 2012 年 12 月 31 日<br>At 31 December 2012 |                                |
|----|----------------|--------------------------------------|--------------------------------|---|--------------------------------|
|    |                | 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      | 43,499,645                           | 1,381,161                      | 42,692,325                                | 1,334,632                      |
| 中國 | Mainland China | 4,507,745                            | 9,484                          | 5,433,548                                 | 10,651                         |
| 合計 | Total          | 48,007,390                           | 1,390,645                      | 48,125,873                                | 1,345,283                      |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 金融工具之抵銷

33. Offsetting financial instruments

下表列示已抵銷、受執行性淨額結算總協議和其他相近協議約束的金融工具詳情：

The following tables present details of financial instruments subject to offsetting, enforceable master netting arrangements and similar agreements.

於 2013 年 6 月 30 日

At 30 June 2013

|        |                                  |  |   |  | 未有於資產負債表中抵銷之<br>相關金額<br>Related amounts not set<br>off in the balance sheet |  |                     |
|--------|----------------------------------|--|---|--|---|--|---------------------|
|        |                                  | 已確認金融<br>資產總額<br>Gross amounts of<br>recognised<br>financial<br>assets | 於資產負債表中抵<br>銷之已確認金融負<br>債總額<br>Gross amounts of<br>recognised<br>financial liabilities<br>set off in the<br>balance sheet | 於資產負債表中列<br>示的金融資產淨額<br>Net amounts of<br>financial assets<br>presented in the<br>balance<br>sheet | 金融工具<br>Financial<br>instruments  | 已收取之<br>現金押品<br>Cash<br>collateral<br>received | 淨額<br>Net<br>amount |
|        |                                  | 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    |
| 資產     | Assets                           |  |   |  |   |  |                     |
| 衍生金融工具 | Derivative financial instruments | 14,264   | -   | 14,264   | (14,242)  | -  | 22                  |
| 其他資產   | Other assets                     | 394,901  | (226,288)   | 168,613  | -   | -  | 168,613             |
| 總計     | Total                            | 409,165  | (226,288)   | 182,877  | (14,242)  | -  | 168,635             |

於 2013 年 6 月 30 日

At 30 June 2013

|        |                                  |   |  |   | 未有於資產負債表中抵銷之<br>相關金額<br>Related amounts not set<br>off in the balance sheet |   |                     |
|--------|----------------------------------|---|--|---|---|---|---------------------|
|        |                                  | 已確認金融<br>負債總額<br>Gross amounts of<br>recognised<br>financial<br>liabilities | 於資產負債表中抵<br>銷之已確認金融資<br>產總額<br>Gross amounts of<br>recognised<br>financial assets<br>set off in the<br>balance sheet | 於資產負債表中列<br>示的金融負債淨額<br>Net amounts of<br>financial liabilities<br>presented in the<br>balance<br>sheet | 金融工具<br>Financial<br>instruments  | 已抵押之<br>現金押品<br>Cash<br>collateral<br>pledged | 淨額<br>Net<br>amount |
|        |                                  | 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    |
| 負債     | Liabilities                      |   |  |   |   |   |                     |
| 衍生金融工具 | Derivative financial instruments | 43,485  | -  | 43,485  | (14,242)  | -   | 29,243              |
| 其他負債   | Other liabilities                | 262,041   | (226,288)  | 35,753  | -   | -   | 35,753              |
| 總計     | Total                            | 305,526   | (226,288)  | 79,238  | (14,242)  | -   | 64,996              |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 金融工具之抵銷(續)

33. Offsetting financial instruments (continued)

於 2012 年 12 月 31 日

At 31 December 2012

|   |   |  |                                  | 未有於資產負債表中抵銷之<br>相關金額<br>Related amounts not set off<br>in the balance sheet |                     |                  |
|---|---|--|----------------------------------|---|---------------------|------------------|
| 已確認金融<br>資產總額<br>Gross<br>amounts of<br>recognised<br>financial<br>assets | 於資產負債表中抵<br>銷之已確認金融負<br>債總額<br>Gross amounts of<br>recognised<br>financial liabilities<br>set off in the<br>balance sheet | 於資產負債表中列<br>示的金融資產淨額<br>Net amounts of<br>financial assets<br>presented in the<br>balance<br>sheet | 金融工具<br>Financial<br>instruments | 已收取之<br>現金押品<br>Cash<br>collateral<br>received                              | 淨額<br>Net<br>amount |                  |
|   |   |  |                                  |   |                     |                  |
| 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 Assets</b>  |   |  |                                  |   |                     |                  |
| 衍生金融工具 Derivative financial instruments                                   | 3,254   | -  | 3,254                            | (3,242)   | -                   | 12               |
| 其他資產 Other assets   | 421,107   | (334,735)  | 86,372                           | -   | -                   | 86,372           |
| <b>總計 Total</b>   | <b>424,361</b>  | <b>(334,735)</b>   | <b>89,626</b>                    | <b>(3,242)</b>  | <b>-</b>            | <b>86,384</b>    |

於 2012 年 12 月 31 日

At 31 December 2012

|  |  |   |                                  | 未有於資產負債表中抵銷之<br>相關金額<br>Related amounts not set off<br>in the balance sheet |                     |                  |
|--|--|---|----------------------------------|---|---------------------|------------------|
| 已確認金融<br>負債總額<br>Gross<br>amounts of<br>recognised<br>financial<br>liabilities | 於資產負債表中抵<br>銷之已確認金融資<br>產總額<br>Gross amounts of<br>recognised<br>financial assets set<br>off in the balance<br>sheet | 於資產負債表中列<br>示的金融負債淨額<br>Net amounts of<br>financial liabilities<br>presented in the<br>balance<br>sheet | 金融工具<br>Financial<br>instruments | 已抵押之<br>現金押品<br>Cash<br>collateral<br>pledged                               | 淨額<br>Net<br>amount |                  |
|  |  |   |                                  |   |                     |                  |
| 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 Liabilities</b>  |  |   |                                  |   |                     |                  |
| 衍生金融工具 Derivative financial instruments  | 50,869   | -   | 50,869                           | (3,242)   | -                   | 47,627           |
| 其他負債 Other liabilities   | 401,396  | (334,735)   | 66,661                           | -   | -                   | 66,661           |
| <b>總計 Total</b>  | <b>452,265</b>   | <b>(334,735)</b>  | <b>117,530</b>                   | <b>(3,242)</b>  | <b>-</b>            | <b>114,288</b>   |

本集團簽訂的場外交易淨額結算總協議，倘若發生違約或其他事先議定的事件，則同一交易對手之相關金額可採用淨額結算。

For master netting agreements for OTC derivative transactions entered into by the Group related amounts with the same counterparty can be offset if an event of default or other predetermined events occur.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

34. 主要之有關連人士交易 34. 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)

34. 主要之有關連人士交易  
(續)

34. Significant related party transactions (continued)

(a) 與母公司及母公司控制之其他公司進行的交易 (續)

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

大部分與中國銀行進行的交易來自貨幣市場活動。於 2013 年 6 月 30 日，本集團相關應收及應付中國銀行款項總額分別為港幣 5,633,776,000 元 (2012 年 12 月 31 日：港幣 5,471,884,000 元) 及港幣 158,917,000 元 (2012 年 12 月 31 日：港幣 182,063,000 元)。2013 年上半年與中國銀行做此類業務過程中產生的收入及支出總額分別為港幣 35,316,000 元 (2012 年上半年：港幣 52,306,000 元) 及港幣 310,000 元 (2012 年上半年：港幣 347,000 元)。與中國銀行控制之其他公司進行的交易並不重大。

The majority of transactions with BOC arise from money market activities. As at 30 June 2013, the related aggregate amounts due from and to BOC of the Group are HK\$5,633,776,000 (31 December 2012: HK\$5,471,884,000) and HK\$158,917,000 (31 December 2012: HK\$182,063,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the first half of 2013 are HK\$35,316,000 (first half of 2012: HK\$52,306,000) and HK\$310,000 (first half of 2012: HK\$347,000) respectively. Transactions with other companies controlled by BOC are not considered material.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

34. 主要之有關連人士交易  
(續)

34. 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)

34. 主要之有關連人士交易 (續) 34. 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>2013年6月30日<br>Half-year ended<br>30 June 2013<br>港幣千元<br>HK\$'000 | 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 |
|-----------------|---|--|--|
| 收益表項目：          | Income statement items:                       |  |  |
| 利息支出            | Interest expense                              | (15,551)   | (14,999)   |
| 已付／應付行政服務費<br>用 | Administrative services fees paid/<br>payable | (4,494)  | (4,062)  |
|                 |   | 於2013年<br>6月30日<br>At 30 June 2013<br>港幣千元<br>HK\$'000                     | 於2012年<br>12月31日<br>At 31 December<br>2012<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                       | (2,198,934)  | (2,788,353)  |



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

34. 主要之有關連人士交易 (續) 34. Significant related party transactions (continued)

(d) 主要高層人員

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。

主要高層人員之薪酬如下：

(d) Key management personnel

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.

The key management compensation is detailed as follows:

|             | 半年結算至<br>2013 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2013<br>港幣千元<br>HK\$'000 | 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 |
|-------------|---|---|
| 薪酬及其他短期員工福利 | 4,224   | 4,356   |

Salaries and other short-term employee benefits



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

35. 貨幣風險

35. 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 2013 年 6 月 30 日<br>At 30 June 2013     |            |                       |                             |                                   |                 |  |  |
|----------|------------------------------|--|------------|-----------------------|-----------------------------|-----------------------------------|-----------------|--|--|
|          |                              | 港幣千元等值<br>Equivalent in thousand of HK\$ |            |                       |                             |                                   |                 |  |  |
|          |                              | 美元<br>US<br>Dollars                      | 歐羅<br>Euro | 日圓<br>Japanese<br>Yen | 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                  | 15,602,630                               | 326,788    | 82,185                | 1,292,727                   | 348,877                           | 7,199,117       | 275,806                                | 25,128,130                             |
| 現貨負債     | Spot liabilities             | (6,425,431)                              | (301,189)  | (36,704)              | (1,220,083)                 | (347,563)                         | (7,062,498)     | (477,446)                              | (15,870,914)                           |
| 遠期買入     | Forward purchases            | 1,327,013                                | 26,743     | 249,908               | 10,734                      | 1,267                             | 526,099         | 207,087                                | 2,348,851                              |
| 遠期賣出     | Forward sales                | (10,211,241)                             | (51,942)   | (294,839)             | (82,328)                    | (2,309)                           | (852,354)       | (5,268)                                | (11,500,281)                           |
| 長／（短）盤淨額 | Net long/(short)<br>position | 292,971                                  | 400        | 550                   | 1,050                       | 272                               | (189,636)       | 179                                    | 105,786                                |
| 結構性倉盤淨額  | Net structural position      | -  | -          | -                     | -                           | -                                 | 800,780         | -                                      | 800,780                                |

|          |                              | 於 2012 年 12 月 31 日<br>At 31 December 2012 |            |                       |                             |                                   |                 |   |  |
|----------|------------------------------|---|------------|-----------------------|-----------------------------|-----------------------------------|-----------------|---|--|
|          |                              | 港幣千元等值<br>Equivalent in thousand of HK\$  |            |                       |                             |                                   |                 |   |  |
|          |                              | 美元<br>US<br>Dollars                       | 歐羅<br>Euro | 日圓<br>Japanese<br>Yen | 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>Others<br>foreign<br>currencies | 外幣總計<br>Total<br>foreign<br>currencies |
| 現貨資產     | Spot assets                  | 17,204,549                                | 467,136    | 134,244               | 1,167,019                   | 369,635                           | 6,361,423       | 239,903                                 | 25,943,909                             |
| 現貨負債     | Spot liabilities             | (6,953,051)                               | (421,977)  | (24,276)              | (1,124,678)                 | (368,287)                         | (6,197,208)     | (390,392)                               | (15,479,869)                           |
| 遠期買入     | Forward purchases            | 1,359,707                                 | 45,977     | 275,389               | 6,251                       | 998                               | 569,442         | 151,080                                 | 2,408,844                              |
| 遠期賣出     | Forward sales                | (11,288,289)                              | (89,894)   | (384,449)             | (44,822)                    | (1,565)                           | (826,170)       | (314)                                   | (12,635,503)                           |
| 長／（短）盤淨額 | Net long/(short)<br>position | 322,916                                   | 1,242      | 908                   | 3,770                       | 781                               | (92,513)        | 277                                     | 237,381                                |
| 結構性倉盤淨額  | Net structural position      | -   | -          | -                     | -                           | -                                 | 697,224         | -                                       | 697,224                                |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

36. 跨國債權

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：

36. Cross-border claims

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 2013 年 6 月 30 日<br>At 30 June 2013      |                                   |                  |                  |
|----------|----------------------------|---|-----------------------------------|------------------|------------------|
|          |                            | 銀行<br>Banks                               | 公營單位<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           | 10,606,000                                | 39,000                            | 4,142,000        | 14,787,000       |
| - 其他     | - Others                   | 3,815,000                                 | -                                 | 519,000          | 4,334,000        |
| 總計       | Total                      | 14,421,000                                | 39,000                            | 4,661,000        | 19,121,000       |
|          |                            | 於 2012 年 12 月 31 日<br>At 31 December 2012 |                                   |                  |                  |
|          |                            | 銀行<br>Banks                               | 公營單位<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           | 10,283,000                                | 25,000                            | 3,100,000        | 13,408,000       |
| - 其他     | - Others                   | 6,179,000                                 | -                                 | 674,000          | 6,853,000        |
| 總計       | Total                      | 16,462,000                                | 25,000                            | 3,774,000        | 20,261,000       |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

37. 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。

37. 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 2013 年 6 月 30 日<br>At 30 June 2013      |                                  |                   |  |
|----------------------|---|---|----------------------------------|-------------------|--|
|                      |   | 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   | 6,632,183                                 | 927,930                          | 7,560,113         | 72,652   |
| 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 | 2,146,186                                 | 512,453                          | 2,658,639         | -  |
| 其他非銀行的中國內地風險<br>承擔   | Other non-bank Mainland China<br>exposures  | 1,225,737                                 | 83,545                           | 1,309,282         | -  |
|                      |   | <b>10,004,106</b>                         | <b>1,523,928</b>                 | <b>11,528,034</b> | <b>72,652</b>  |
|                      |   | 於 2012 年 12 月 31 日<br>At 31 December 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   | 5,224,237                                 | 899,100                          | 6,123,337         | 47,550   |
| 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 | 2,199,066                                 | 557,505                          | 2,756,571         | -  |
| 其他非銀行的中國內地風險<br>承擔   | Other non-bank Mainland China<br>exposures  | 1,567,207                                 | 113,387                          | 1,680,594         | -  |
|                      |   | <b>8,990,510</b>                          | <b>1,569,992</b>                 | <b>10,560,502</b> | <b>47,550</b>  |



**中期財務資料附註  
(續)**

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

**38. 符合香港會計準則第  
34 號**

截至 2013 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。

**38. Compliance with HKAS 34**

The unaudited interim financial information for the first half of 2013 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

**39. 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 2012 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。前任核數師於 2013 年 3 月 15 日對該法定賬目發出之無保留意見的核數師報告。

**39. 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 2012 have been delivered to the Registrar of Companies and the HKMA. The former auditor expressed an unqualified opinion on those statutory accounts in their report dated 15 March 2013.



## 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 13 至 109 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」)於二零一三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師公會頒佈的香港會計準則第 34 號「中期財務報告」(「香港會計準則第 34 號」)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。我們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 號編製。

安永會計師事務所

執業會計師

香港, 2013 年 8 月 20 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 13 to 109, which comprises the condensed consolidated balance sheet of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2013 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" ("HKAS 34") issued by the Hong Kong Institute of Certified Public Accountants. Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made 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 HKAS 34.

Ernst & Young

Certified Public Accountants

Hong Kong, 20 August 2013



## 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 incorporation | 已發行股本<br>Particulars of issued share capital | 持有權益<br>Interest held | 主要業務<br>Principal activities | 於 2013 年 6 月 30 日<br>At 30 June 2013 |                      |
|--|--------------------------------|--|-----------------------|------------------------------|--------------------------------------|----------------------|
|  |                                |  |                       |                              | 資產總額<br>Total assets                 | 資本總額<br>Total equity |
|  |                                |  |                       |                              | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000     |
| 集友銀行(代理人)有限公司                                | 香港                             | 1,000 股每股面值 100 港元                           | 100%                  | 投資控股                         | 93,601                               | 93,601               |
| Chiyu Banking Corporation (Nominees) Limited | Hong Kong                      | 1,000 shares of HK\$100 each                 | 100%                  | Investment holding           | 93,601                               | 93,601               |
| 誠信置業有限公司                                     | 香港                             | 2,800 股每股面值 1,000 港元                         | 100%                  | 投資控股                         | 38,663                               | 36,140               |
| Seng Sun Development Company Limited         | Hong Kong                      | 2,800 shares of HK\$1,000 each               | 100%                  | Investment holding           | 38,663                               | 36,140               |
| 欣澤有限公司                                       | 香港                             | 2 股每股面值 1 港元                                 | *100%                 | 投資控股                         | -                                    | (10,978)             |
| Grace Charter Limited                        | Hong Kong                      | 2 shares of HK\$1 each                       | *100%                 | Investment holding           | -                                    | (10,978)             |

\*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<br><b><u>BRANCH (Br.)</u></b>                  | 地址<br><b><u>ADDRESS</u></b>   | 電話<br><b><u>TELEPHONE</u></b> |
|---|---|-------------------------------|
| <b><u>香港島</u></b><br><b><u>HONG KONG ISLAND</u></b> |   |                               |
| 中區分行<br>Central Br.                                 | 香港德輔道中 78 號<br>78, Des Voeux Road Central, Hong Kong  | 2843 0187                     |
| 北角分行<br>North Point Br.                             | 香港北角英皇道 390-394 號<br>390-394, King's Road, North Point, Hong Kong   | 2570 6381                     |
| 灣仔分行<br>Wanchai Br.                                 | 香港灣仔軒尼詩道 325 號<br>325, Hennessy Road, Wanchai, Hong Kong  | 2572 2823                     |
| 上環分行<br>Sheung Wan Br.                              | 香港皇后大道中 315 至 319 號利豐大廈地下 3 號舖<br>Shop 3, G/F, Lee Fung Building, 315-349 Queen's Road Central, Hong Kong | 2544 1678                     |
| 西區分行<br>Western Br.                                 | 香港皇后大道西 443 號<br>443, Queen's Road West, Hong Kong  | 2548 2298                     |
| 鯉魚涌分行<br>Quarry Bay Br.                             | 香港鯉魚涌英皇道 967-967A 號<br>967-967A, King's Road, Quarry Bay, Hong Kong                                       | 2811 3131                     |
| 香港仔分行<br>Aberdeen Br.                               | 香港香港仔大道 138-140 號地下<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><u>九龍</u></b>                   |  |                               |
| <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.              | 九龍觀塘道 398-402 號嘉域大廈地下 A 單位<br>Unit A, G/F., Lucky Industrial Building, 398-402 Kwun Tong Road, 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             |
| 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             |
| 觀音山支行<br>Guanyinshan Sub-Br.                       | 中國廈門市思明區塔埔東路 170 號 9 號樓 17 層 1702E, 1703A 室<br>Unit 1702E, 1703A, No. 9 Building, 170 Tapu East Road, Guanyinshan, CBD, Xiamen, Fujian Province, China | (86-592) 599 0520             |
| 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            |