

# 2017 中期業績報告

## Interim Report 2017



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



| 目錄                         | CONTENTS   | 頁數<br>PAGE |
|----------------------------|--|------------|
| 財務摘要                       | Financial Highlights   | 1          |
| 簡要綜合收益表                    | Condensed Consolidated Income Statement  | 2          |
| 簡要綜合全面收益表                  | Condensed Consolidated Statement of Comprehensive Income                         | 3          |
| 簡要綜合資產負債表                  | Condensed Consolidated Balance Sheet   | 4          |
| 簡要綜合權益變動表                  | Condensed Consolidated Statement of Changes in Equity                            | 5          |
| 簡要綜合現金流量表                  | Condensed Consolidated Cash Flow Statement                                       | 7          |
| 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                      | 8          |
| 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  | 14         |
| 3. 金融風險管理                  | 3. Financial risk management   | 15         |
| 4. 金融資產和負債的公平值             | 4. Fair values of financial assets and liabilities                               | 46         |
| 5. 淨利息收入                   | 5. Net interest income   | 55         |
| 6. 淨服務費及佣金收入               | 6. Net fee and commission income   | 56         |
| 7. 淨交易性（虧損）／收益             | 7. Net trading (loss)/gain   | 57         |
| 8. 其他金融資產之淨收益              | 8. Net gain on other financial assets  | 57         |
| 9. 其他經營收入                  | 9. Other operating income  | 58         |
| 10. 減值準備淨撥備                | 10. Net charge of impairment allowances  | 59         |
| 11. 經營支出                   | 11. Operating expenses   | 60         |
| 12. 投資物業公平值調整之淨收益／（虧損）     | 12. Net gain/(loss) from fair value adjustments on investment properties         | 61         |
| 13. 出售／重估物業、器材及設備之淨收益／（虧損） | 13. Net gain/(loss) from disposal/revaluation of properties, plant and equipment | 61         |
| 14. 稅項                     | 14. Taxation   | 62         |
| 15. 股息                     | 15. Dividends  | 64         |
| 16. 庫存現金及存放銀行及其他金融機構的結餘    | 16. Cash and balances with banks and other financial institutions                | 64         |
| 17. 界定為以公平值變化計入損益之金融資產     | 17. Financial assets designated at fair value through profit or loss             | 65         |
| 18. 衍生金融工具                 | 18. Derivative financial instruments   | 66         |
| 19. 貸款及其他賬項                | 19. Advances and other accounts  | 71         |
| 20. 證券投資                   | 20. Investment in securities   | 72         |
| 21. 投資物業                   | 21. Investment properties  | 75         |
| 22. 物業、器材及設備               | 22. Properties, plant and equipment  | 75         |
| 23. 其他資產                   | 23. Other assets   | 76         |
| 24. 客戶存款                   | 24. Deposits from customers  | 77         |
| 25. 其他賬項及準備                | 25. Other accounts and provisions  | 77         |
| 26. 遞延稅項                   | 26. Deferred taxation  | 78         |
| 27. 股本                     | 27. Share capital  | 80         |
| 28. 簡要綜合現金流量表附註            | 28. Notes to condensed consolidated cash flow statement                          | 81         |
| 29. 或然負債及承擔                | 29. Contingent liabilities and commitments                                       | 83         |
| 30. 資本承擔                   | 30. Capital commitments  | 84         |
| 31. 經營租賃承擔                 | 31. Operating lease commitments  | 84         |



| 目錄                 | CONTENTS  | 頁數<br>PAGE |
|--------------------|---|------------|
| 32. 分類報告           | 32. Segmental reporting                           | 86         |
| 33. 已抵押資產          | 33. Assets pledged as security                    | 89         |
| 34. 主要之有關連人士交易     | 34. Significant related party transactions        | 90         |
| 35. 國際債權           | 35. International claims                          | 94         |
| 36. 非銀行的內地風險承擔     | 36. Non-bank Mainland exposures                   | 95         |
| 37. 符合香港會計準則第 34 號 | 37. Compliance with HKAS 34                       | 97         |
| 38. 法定賬目           | 38. Statutory accounts                            | 97         |
| <b>獨立審閱報告</b>      | <b>Independent Review Report</b>                  | 98         |
| <b>其他資料</b>        | <b>Additional Information</b>                     |            |
| 1. 本銀行之附屬公司        | 1. Subsidiaries of the Bank                       | 99         |
| 2. 符合《銀行業（披露）規則》   | 2. Compliance with the Banking (Disclosure) Rules | 99         |
| 3. 管理層討論及分析        | 3. Management's Discussion and Analysis           | 100        |
| <b>分行網絡</b>        | <b>Branch Network</b>                             | 104        |

**財務摘要**
**Financial Highlights**

|                          |  | 2017年6月30日<br>30 June 2017 | 2016年6月30日<br>30 June 2016 | 2016年12月31日<br>31 December 2016 |
|--------------------------|--|----------------------------|----------------------------|---------------------------------|
| 期內／年度                    | For the period/year                                    | 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      | 577,583                    | 666,855                    | 1,305,763                       |
| 經營溢利                     | Operating profit                                       | 350,687                    | 426,364                    | 783,390                         |
| 除稅前溢利                    | Profit before taxation                                 | 357,139                    | 414,475                    | 768,623                         |
| 期內／年度溢利                  | Profit for the period/year                             | 294,164                    | 350,274                    | 651,859                         |
| 於期／年末                    | At period/year end                                     | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000           | 港幣千元<br>HK\$'000                |
| 股本和儲備                    | Capital and reserves                                   | 7,267,641                  | 6,700,080                  | 6,876,532                       |
| 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   | 63,441,193                 | 56,185,994                 | 54,108,532                      |
| 財務比率                     | Financial ratios                                       | %                          | %                          | %                               |
| 平均總資產回報率 <sup>1</sup>    | Return on average total assets <sup>1</sup>            | 1.03                       | 1.29                       | 1.18                            |
| 平均股東權益回報率 <sup>2</sup>   | Return on average shareholders' equity <sup>2</sup>    | 8.39                       | 10.71                      | 9.78                            |
| 成本對收入比率                  | Cost to income ratio                                   | 37.13                      | 33.20                      | 35.11                           |
| 貸存比率 <sup>3</sup>        | Loan to deposit ratio <sup>3</sup>                     | 70.92                      | 65.12                      | 67.72                           |
| 流動性覆蓋比率的平均值 <sup>4</sup> | Average value of liquidity coverage ratio <sup>4</sup> |                            |                            |                                 |
| 第一季度                     | First quarter  | 181.56                     | 151.84                     | 151.84                          |
| 第二季度                     | Second quarter   | 177.51                     | 149.42                     | 149.42                          |
| 總資本比率 <sup>5</sup>       | Total capital ratio <sup>5</sup>                       | 17.65                      | 18.58                      | 19.61                           |

1. 平均總資產回報率 = 
$$\frac{\text{期內／年度溢利}}{\text{每日資產總額平均值}}$$
  
 Return on average total assets

2. 平均股東權益回報率 = 
$$\frac{\text{期內／年度溢利}}{\text{股本和儲備之期／年初及期／年末餘額的平均值}}$$
  
 Return on average shareholders' equity

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. 流動性覆蓋比率的平均值是以非綜合基礎計算，並根據《銀行業（流動性）規則》及按香港金融管理局（「金管局」）就監管規定要求由本銀行之本地辦事處及海外分行組成。 4. The average value of liquidity coverage ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches of the Bank specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

5. 總資本比率乃根據《銀行業（資本）規則》及按金管局就監管規定要求由本銀行之本地辦事處及海外分行組成的合併基礎計算。 5. Total capital ratio is computed on the combined basis which comprises the positions of local offices and overseas branches of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

**簡要綜合收益表**
**Condensed Consolidated Income Statement**

|                                |   |             | (未經審計)<br>(Unaudited)<br>半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017 | (未經審計)<br>(Unaudited)<br>半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016 |
|--------------------------------|---|-------------|--|--|
|                                |   | 附註<br>Notes | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000   |
| 利息收入                           | Interest income   |             | 604,239  | 568,701  |
| 利息支出                           | Interest expense  |             | (179,903)  | (167,135)  |
| <b>淨利息收入</b>                   | <b>Net interest income</b>  | 5           | <b>424,336</b>   | 401,566  |
| 服務費及佣金收入                       | Fee and commission income   |             | 158,130  | 155,348  |
| 服務費及佣金支出                       | Fee and commission expense  |             | (9,545)  | (9,046)  |
| <b>淨服務費及佣金收入</b>               | <b>Net fee and commission income</b>  | 6           | <b>148,585</b>   | 146,302  |
| 淨交易性（虧損）／收益                    | Net trading (loss)/gain   | 7           | (3,665)  | 27,082   |
| 界定為以公平值變化計入損益之<br>金融工具淨收益／（虧損） | Net gain/(loss) on financial instruments<br>designated at fair value through profit or loss |             | 1,581  | (1,736)  |
| 其他金融資產之淨收益                     | Net gain on other financial assets  | 8           | 2,742  | 84,387   |
| 其他經營收入                         | Other operating income  | 9           | 4,004  | 9,254  |
| <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>577,583</b>   | 666,855  |
| 減值準備淨撥備                        | Net charge of impairment allowances   | 10          | (12,428)   | (19,079)   |
| <b>淨經營收入</b>                   | <b>Net operating income</b>   |             | <b>565,155</b>   | 647,776  |
| 經營支出                           | Operating expenses  | 11          | (214,468)  | (221,412)  |
| <b>經營溢利</b>                    | <b>Operating profit</b>   |             | <b>350,687</b>   | 426,364  |
| 投資物業公平值調整之淨收益／<br>（虧損）         | Net gain/(loss) from fair value adjustments on<br>investment properties                     | 12          | 5,750  | (10,390)   |
| 出售／重估物業、器材及設備之<br>淨收益／（虧損）     | Net gain/(loss) from disposal/revaluation of<br>properties, plant and equipment             | 13          | 702  | (1,499)  |
| <b>除稅前溢利</b>                   | <b>Profit before taxation</b>   |             | <b>357,139</b>   | 414,475  |
| 稅項                             | Taxation  | 14          | (62,975)   | (64,201)   |
| <b>期內溢利</b>                    | <b>Profit for the period</b>  |             | <b>294,164</b>   | 350,274  |
| <b>股息</b>                      | <b>Dividends</b>  | 15          | -  | -  |

第 8 至 97 頁之附註屬本中期財務資料之  
組成部分。

The notes on pages 8 to 97 are an integral part of this interim financial information.

**簡要綜合全面收益表**
**Condensed Consolidated Statement of Comprehensive Income**

|                          |   | (未經審計)<br>(Unaudited)<br>半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | (未經審計)<br>(Unaudited)<br>半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|--------------------------|---|--|--|
| <b>期內溢利</b>              | <b>Profit for the period</b>  | <b>294,164</b>   | <b>350,274</b>   |
| 其後不可重新分類至收益表內的<br>項目：    | Items that will not be reclassified subsequently<br>to income statement:                      |  |  |
| 房產：                      | Premises:   |  |  |
| 房產重估                     | Revaluation of premises   | 14,111   | (40,817)   |
| 遞延稅項                     | Deferred tax  | (1,208)  | 7,969  |
|                          |   | <b>12,903</b>  | <b>(32,848)</b>  |
| 其後可重新分類至收益表內的<br>項目：     | Items that may be reclassified subsequently to<br>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<br>securities                                      | 54,945   | 26,401   |
| 因處置可供出售證券之轉撥<br>重新分類至收益表 | Release upon disposal of<br>available-for-sale securities reclassified<br>to income statement | (2,800)  | (84,456)   |
| 遞延稅項                     | Deferred tax  | (6,515)  | (1,287)  |
|                          |   | <b>45,630</b>  | <b>(59,342)</b>  |
| 貨幣換算差額                   | Currency translation difference   | 38,412   | (17,515)   |
|                          |   | <b>84,042</b>  | <b>(76,857)</b>  |
| <b>期內除稅後其他全面收益</b>       | <b>Other comprehensive income for the<br/>period, net of tax</b>                              | <b>96,945</b>  | <b>(109,705)</b>   |
| <b>期內全面收益總額</b>          | <b>Total comprehensive income for the period</b>  | <b>391,109</b>   | <b>240,569</b>   |
| <b>應佔全面收益總額：</b>         | <b>Total comprehensive income attributable to:</b>  |  |  |
| 本銀行股東                    | Equity holders of the Bank  | <b>391,109</b>   | <b>240,569</b>   |

第 8 至 97 頁之附註屬本中期財務資料之  
組成部分。

The notes on pages 8 to 97 are an integral part of this interim financial information.

**簡要綜合資產負債表**
**Condensed Consolidated Balance Sheet**

|                          |   | (未經審計)<br>(Unaudited)<br>於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 |                   | (經審計)<br>(Audited)<br>於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |  |
|--------------------------|---|---|-------------------|---|--|
|                          |   | 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                                 | 16  | 9,261,616         | 5,274,371   |  |
| 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 |   | 1,368,603         | 1,037,868   |  |
| 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                              | 17  | 356,203           | 653,943   |  |
| 衍生金融工具                   | Derivative financial instruments  | 18  | 101,760           | 99,435  |  |
| 貸款及其他賬項                  | Advances and other accounts   | 19  | 35,531,102        | 31,137,452  |  |
| 證券投資                     | Investment in securities  | 20  | 14,278,503        | 13,387,676  |  |
| 投資物業                     | Investment properties   | 21  | 209,610           | 203,860   |  |
| 物業、器材及設備                 | Properties, plant and equipment   | 22  | 1,538,152         | 1,532,373   |  |
| 遞延稅項資產                   | Deferred tax assets   | 26  | 55,446            | 60,452  |  |
| 其他資產                     | Other assets  | 23  | 740,198           | 721,102   |  |
| 資產總額                     | Total assets  |   | <b>63,441,193</b> | <b>54,108,532</b>   |  |
| <b>負債</b>                | <b>LIABILITIES</b>  |   |                   |   |  |
| 銀行及其他金融機構之存款及結餘          | Deposits and balances from banks and other financial institutions                             |   | 5,796,793         | 1,004,055   |  |
| 衍生金融工具                   | Derivative financial instruments  | 18  | 24,702            | 16,971  |  |
| 客戶存款                     | Deposits from customers   | 24  | 49,659,034        | 45,437,620  |  |
| 其他賬項及準備                  | Other accounts and provisions   | 25  | 452,715           | 557,688   |  |
| 應付稅項負債                   | Current tax liabilities   |   | 71,339            | 55,879  |  |
| 遞延稅項負債                   | Deferred tax liabilities  | 26  | 168,969           | 159,787   |  |
| 負債總額                     | Total liabilities   |   | <b>56,173,552</b> | <b>47,232,000</b>   |  |
| <b>資本</b>                | <b>EQUITY</b>   |   |                   |   |  |
| 股本                       | Share capital   | 27  | 300,000           | 300,000   |  |
| 儲備                       | Reserves  |   | 6,967,641         | 6,576,532   |  |
| 資本總額                     | Total equity  |   | <b>7,267,641</b>  | <b>6,876,532</b>  |  |
| 負債及資本總額                  | Total liabilities and equity  |   | <b>63,441,193</b> | <b>54,108,532</b>   |  |

第 8 至 97 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 97 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 2016 年 1 月 1 日   | At 1 January 2016               | 300,000   | 1,161,107                          | 84,815   | 223,259                | 2,774                  | 4,687,556            | 6,459,511        |
| 期內溢利               | Profit for the period           | -   | -                                  | -  | -                      | -                      | 350,274              | 350,274          |
| 其他全面收益：            | Other comprehensive income:     |   |                                    |  |                        |                        |                      |                  |
| 房產                 | Premises                        | -   | (32,848)                           | -  | -                      | -                      | -                    | (32,848)         |
| 可供出售證券             | Available-for-sale securities   | -   | -                                  | (59,342)   | -                      | -                      | -                    | (59,342)         |
| 貨幣換算差額             | Currency translation difference | -   | -                                  | (321)  | -                      | (17,194)               | -                    | (17,515)         |
| 全面收益總額             | Total comprehensive income      | -   | (32,848)                           | (59,663)   | -                      | (17,194)               | 350,274              | 240,569          |
| 轉撥自留存盈利            | Transfer from retained earnings | -   | -                                  | -  | 5,616                  | -                      | (5,616)              | -                |
| 股息                 | Dividends                       | -   | -                                  | -  | -                      | -                      | -                    | -                |
| 於 2016 年 6 月 30 日  | At 30 June 2016                 | <u>300,000</u>  | <u>1,128,259</u>                   | <u>25,152</u>  | <u>228,875</u>         | <u>(14,420)</u>        | <u>5,032,214</u>     | <u>6,700,080</u> |
| 於 2016 年 7 月 1 日   | At 1 July 2016                  | 300,000   | 1,128,259                          | 25,152   | 228,875                | (14,420)               | 5,032,214            | 6,700,080        |
| 期內溢利               | Profit for the period           | -   | -                                  | -  | -                      | -                      | 301,585              | 301,585          |
| 其他全面收益：            | Other comprehensive income:     |   |                                    |  |                        |                        |                      |                  |
| 房產                 | Premises                        | -   | (220)                              | -  | -                      | -                      | -                    | (220)            |
| 可供出售證券             | Available-for-sale securities   | -   | -                                  | (67,634)   | -                      | -                      | -                    | (67,634)         |
| 貨幣換算差額             | Currency translation difference | -   | -                                  | (993)  | -                      | (56,286)               | -                    | (57,279)         |
| 全面收益總額             | Total comprehensive income      | -   | (220)                              | (68,627)   | -                      | (56,286)               | 301,585              | 176,452          |
| 轉撥自留存盈利            | Transfer from retained earnings | -   | -                                  | -  | 1,148                  | -                      | (1,148)              | -                |
| 股息                 | Dividends                       | -   | -                                  | -  | -                      | -                      | -                    | -                |
| 於 2016 年 12 月 31 日 | At 31 December 2016             | <u>300,000</u>  | <u>1,128,039</u>                   | <u>(43,475)</u>  | <u>230,023</u>         | <u>(70,706)</u>        | <u>5,332,651</u>     | <u>6,876,532</u> |

**簡要綜合權益變動表  
(續)**
**Condensed Consolidated Statement of Changes in Equity  
(continued)**

|                   |                                    | (未經審計)<br>(Unaudited)                                   |                                    |  |                        |                        |                      |                  |
|-------------------|------------------------------------|---|------------------------------------|--|------------------------|------------------------|----------------------|------------------|
|                   |                                    | 歸屬於本集團股東<br>Attributable to equity holders of the Group |                                    |  |                        |                        |                      |                  |
|                   |                                    | 股本  | 房產重估<br>儲備                         | 可供出售<br>證券公平值<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 2017 年 1 月 1 日  | At 1 January 2017                  | 300,000   | 1,128,039                          | (43,475)   | 230,023                | (70,706)               | 5,332,651            | 6,876,532        |
| 期內溢利              | Profit for the period              | -   | -                                  | -  | -                      | -                      | 294,164              | 294,164          |
| 其他全面收益：           | Other comprehensive<br>income:     |   |                                    |  |                        |                        |                      |                  |
| 房產                | Premises                           | -   | 12,903                             | -  | -                      | -                      | -                    | 12,903           |
| 可供出售證券            | Available-for-sale<br>securities   | -   | -                                  | 45,630   | -                      | -                      | -                    | 45,630           |
| 貨幣換算差額            | Currency translation<br>difference | -   | -                                  | (958)  | -                      | 39,370                 | -                    | 38,412           |
| 全面收益總額            | Total comprehensive<br>income      | -   | 12,903                             | 44,672   | -                      | 39,370                 | 294,164              | 391,109          |
| 轉撥自留存盈利           | Transfer from retained<br>earnings | -   | -                                  | -  | 33,024                 | -                      | (33,024)             | -                |
| 股息                | Dividends                          | -   | -                                  | -  | -                      | -                      | -                    | -                |
| 於 2017 年 6 月 30 日 | At 30 June 2017                    | <u>300,000</u>  | <u>1,140,942</u>                   | <u>1,197</u>   | <u>263,047</u>         | <u>(31,336)</u>        | <u>5,593,791</u>     | <u>7,267,641</u> |

\* 除按香港會計準則第 39 號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備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 8 至 97 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 97 are an integral part of this interim financial information.

**簡要綜合現金流量表**
**Condensed Consolidated Cash Flow Statement**

|                             |             |  | (未經審計)<br>(Unaudited)<br>半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | (未經審計)<br>(Unaudited)<br>半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|-----------------------------|-------------|--|--|--|
|                             | 附註<br>Notes |  |  |  |
| <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入／（流出）             |             | Operating cash inflow/(outflow) before taxation              | 28(a) 4,518,352  | (1,982,306)  |
| 支付香港利得稅                     |             | Hong Kong profits tax paid                                   | (28,576)   | (27,201)   |
| 支付海外利得稅                     |             | Overseas profits tax paid                                    | (11,858)   | (9,228)  |
| <b>經營業務之現金流入／（流出）淨額</b>     |             | <b>Net cash inflow/(outflow) from operating activities</b>   | <b>4,477,918</b>   | <b>(2,018,735)</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                  | (3,902)  | (1,882)  |
| 出售物業、器材及設備所得款項              |             | Proceeds from disposal of properties, plant and equipment    | -  | 952  |
| <b>投資業務之現金流出淨額</b>          |             | <b>Net cash outflow from investing activities</b>            | <b>(3,902)</b>   | <b>(930)</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              | -  | -  |
| <b>融資業務之現金流出淨額</b>          |             | <b>Net cash outflow from financing activities</b>            | <b>-</b>   | <b>-</b>   |
| 現金及等同現金項目增加／（減少）            |             | Increase/(decrease) in cash and cash equivalents             | 4,474,016  | (2,019,665)  |
| 於 1 月 1 日之現金及等同現金項目         |             | Cash and cash equivalents at 1 January                       | 4,701,085  | 8,798,277  |
| 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 | 37,469   | (15,475)   |
| <b>於 6 月 30 日之現金及等同現金項目</b> | 28(b)       | <b>Cash and cash equivalents at 30 June</b>                  | <b>9,212,570</b>   | <b>6,763,137</b>   |

第 8 至 97 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 97 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

#### (a) 編製基準

此未經審計之中期財務資料，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。

#### (a) Basis of preparation

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

#### (b) 主要會計政策

此未經審計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 2016 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 2016 年之年度報告一併閱覽。

#### (b) Significant accounting policies

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 2016 and should be read in conjunction with the Group's Annual Report for 2016.

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 2017 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 2017

| 準則／修訂                                       | 內容   | 起始適用之年度<br>Applicable for<br>financial years<br>beginning on/after |
|---|--|--|
| Standards/Amendment                         | Content  |  |
| 香港會計準則第 28 號(2011)及<br>香港財務報告準則第 10 號（經修訂）  | 投資者與其聯營或合資企業之間的資產出售或注入   | 待定   |
| HKAS 28 (2011) and HKFRS 10<br>(Amendments) | Sale or Contribution of Assets between an Investor and its<br>Associate or Joint Venture | To be determined   |
| 香港財務報告準則第 9 號<br>HKFRS 9                    | 金融工具<br>Financial Instruments  | 2018 年 1 月 1 日<br>1 January 2018                                   |
| 香港財務報告準則第 15 號<br>HKFRS 15                  | 源於客戶合同的收入<br>Revenue from Contracts with Customers                                       | 2018 年 1 月 1 日<br>1 January 2018                                   |
| 香港財務報告準則第 16 號<br>HKFRS 16                  | 租賃<br>Leases   | 2019 年 1 月 1 日<br>1 January 2019                                   |

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)

(b) 主要會計政策 (續)

已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2017年提前採納之準則及修訂 (續)

預計與本集團相關之香港財務報告準則詳列如下：

- 香港財務報告準則第9號「金融工具」。國際財務報告準則第9號「金融工具」的頒佈完成了國際會計準則委員會對金融危機的全面回應。香港財務報告準則第9號，即香港財務報告準則之下對應國際財務報告準則第9號的會計準則，包含具邏輯的分類及計量模型，單一且具前瞻性的「預期損失」減值模型，及與風險管理更緊密連繫的對沖會計方法。對香港財務報告準則第9號的修訂詳細闡述如下：

(i) 分類及計量

*金融資產*

金融資產被要求分類為以下其中一種計量類別：(1)以攤餘成本作後續計量，(2)以公平值變化計入其他全面收益作後續計量（除了利息的計提和攤銷，及減值外，所有公平值變動皆計入其他全面收益），或 (3)以公平值變化計入損益作後續計量。金融資產的分類應在過渡時確定，之後則在初始確認時確定。該分類取決於企業管理金融工具的業務模型，以及該工具的合約現金流特徵。

(b) Significant accounting policies (continued)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017 (continued)

Further information about those HKFRSs that are expected to be applicable to the Group is as follows:

- HKFRS 9, "Financial Instruments". The issuance of IFRS 9 "Financial Instruments" completes the International Accounting Standards Board's comprehensive response to the financial crisis. HKFRS 9, the equivalent standard of IFRS 9 under HKFRS, includes a logical model for classification and measurement, a single, forward-looking "expected loss" impairment model and a tighter linkage of risk management to hedge accounting. The changes introduced in HKFRS 9 are highlighted as follows:

(i) Classification and Measurement

*Financial assets*

Financial assets are required to be classified into one of the following measurement categories: (1) measured subsequently at amortised cost, (2) measured subsequently at fair value through other comprehensive income (all fair value changes other than interest accrual, amortisation and impairment will be recognised in other comprehensive income) or (3) measured subsequently at fair value through profit or loss. Classification is to be made on transition, and subsequently on initial recognition. The classification depends on the entity's business model for managing its financial instruments and the contractual cash flow characteristics of the instruments.

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)

(b) 主要會計政策 (續)

(b) 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2017年提前採納之準則及修訂  
(續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017 (continued)

(i) 分類及計量 (續)

(i) Classification and Measurement (continued)

金融資產 (續)

Financial assets (continued)

如以攤餘成本對一項金融工具進行後續計量，其必須是一項債務工具，及企業的業務模型是持有該資產以收取合約現金流為目的，以及該資產的合約現金流特徵只代表沒有槓桿的本金及利息支付。如持有債務工具的業務模型旨在同時收取合約現金流及出售金融資產，而該工具本身符合合約現金流特徵，則該債務工具會以公平值變化計入其他全面收益進行後續計量。所有其他債務工具需以公平值變化計入損益計量。

A financial instrument is subsequently measured at amortised cost only if it is a debt instrument, and the objective of the entity's business model is to hold the asset to collect the contractual cash flows, and the asset's contractual cash flows characteristics represent only unleveraged payments of principal and interest. A debt instrument is subsequently measured at fair value through other comprehensive income if it is held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the instrument fulfils the contractual cash flows characteristics. All other debt instruments are to be measured at fair value through profit or loss.

股份權益工具一般以公平值作後續計量，除非在罕有的情況下成本乃是合適的估計公平值。持有作交易用途之股份權益工具將以公平值變化計入損益計量。對於所有其他的權益性投資，可於初始確認時作出不可撤回的選擇，將未實現及已實現的公平值收益或虧損確認於其他全面收益。而日後即使出售投資，公平值收益及虧損亦不可轉回收益表內。當收取派息的權利確立，股息將於收益表內確認。

Equity instruments are generally measured subsequently at fair value with limited circumstances that cost may be an appropriate estimate of fair value. Equity instruments that are held for trading will be measured at fair value through profit or loss. For all other equity investments, an irrevocable election can be made at initial recognition to recognise unrealised and realised fair value gains and losses in other comprehensive income without subsequent reclassification of fair value gains and losses to the income statement even upon disposal. Dividend income is recognised in the income statement when the right to receive payment is established.

金融負債

Financial liabilities

除下述兩項主要變化外，金融負債的分類及計量基本上保留了香港會計準則第39號的要求，沒有太多修訂。

Except for the two substantial changes described below, the classification and measurement requirements of financial liabilities have been basically carried forward with minimal amendments from HKAS 39.

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)

(b) 主要會計政策 (續)

(b) 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2017年提前採納之準則及修訂  
(續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017 (continued)

(i) 分類及計量 (續)

(i) Classification and Measurement (continued)

金融負債 (續)

Financial liabilities (continued)

為應對自有信貸風險，準則內有關金融負債的公平值選擇權的處理已被修訂。凡金融負債因其信貸風險的改變而導致的公平值變動，需列示於其他全面收益。收益或虧損總額的剩餘部分則包括於收益表內。若此要求會產生或擴大損益的會計錯配，則整項公平值變動需列示於收益表內。對釐定有否存在錯配情況，需在初始確認個別負債時確定，且不能被重新評估。列示於其他全面收益的金額其後不可重新分類至收益表內，但可於權益內撥轉。此做法可消除經選擇以公平值計量的負債因信貸風險變動而產生的損益波動。亦代表因負債的自有信貸風險轉差而引致的收益將不再於損益反映。

The accounting for fair value option of financial liabilities were changed to address own credit risk. The amount of change in fair value attributable to changes in the credit risk of the financial liabilities will be presented in other comprehensive income. The remaining amount of the total gain or loss is included in the income statement. If this creates or enlarges an accounting mismatch in profit or loss, then the whole fair value change is presented in the income statement. The determination of whether there will be a mismatch will need to be made at initial recognition of individual liabilities and will not be re-assessed. Amounts presented in other comprehensive income are not subsequently reclassified to the income statement but may be transferred within equity. This removes the volatility in profit or loss that was caused by changes in the credit risk of liabilities elected to be measured at fair value. It also means that gains caused by the deterioration of an entity's own credit risk on such liabilities will no longer be recognised in profit or loss.

該準則亦取消了載於香港會計準則第39號有關與非上市股份權益工具掛鈎及交收的衍生金融工具可豁免以公平值計量的要求。

The standard also eliminates the exception from fair value measurement contained in HKAS 39 for derivative financial instruments that are linked to and must be settled by delivery of an unquoted equity instrument.

(ii) 減值

(ii) Impairment

該準則引入需要更為及時確認預計信用損失的嶄新預期信用損失減值模型。具體而言，該準則要求企業在初始確認金融工具時，需核算12個月的預期信用損失。當金融工具在初始確認後出現信用風險顯著增加的情況，則需要及時地針對金融工具的整體年期確認預期信用損失。該準則亦規範以攤餘成本作後續計量的金融工具、以公平值變化計入其他全面收益作後續計量的債務工具、貸款承諾及財務擔保合同的減值處理。

The standard introduces a new, expected-loss impairment model that will require more timely recognition of expected credit losses. Specifically, it requires entities to account for 12 months expected credit losses from inception when financial instruments are first recognised and to recognise full lifetime expected credit losses on a more timely basis when there have been significant increases in credit risk since initial recognition. The impairment for financial instruments that are subsequently measured at amortised cost, fair value through other comprehensive income (debt instruments), loan commitments and financial guarantees will be governed by this standard.

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)

(b) 主要會計政策 (續)

(b) 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2017年提前採納之準則及修訂  
(續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017 (continued)

(iii) 對沖會計

有關對沖會計的規定將令會計處理與風險管理活動更趨一致，財務報表更能反映該等活動的情況。有關規定放寬對沖有效性評估的要求，使對沖會計或會適用於更多的風險管理策略，並將對沖工具的可使用範圍擴闊至非衍生金融工具，以及提高可被對沖項目的彈性。用家將能從財務報表獲取更多有關風險管理的資訊，及掌握對沖會計對財務報表的影響。

(iii) Hedge accounting

The requirements related to hedge accounting would better align the accounting treatments with risk management activities and enable entities to better reflect these activities in their financial statements. It relaxes the requirements for assessing hedge effectiveness which more risk management strategies may be eligible for hedge accounting. It also relaxes the rules on using non-derivative financial instruments as hedging instruments and allows greater flexibility on hedged items. Users of the financial statements will be provided with more relevant information about risk management and the effect of hedge accounting on the financial statements.

香港財務報告準則第9號允許提前採納但必須整份同時一併實施。自有信貸風險的部分則可選擇獨立提前採納。本集團已成立項目組以評估香港財務報告準則第9號的影響，釐定工作計劃及落實準則。項目組已在分析集團的金融工具、建立模型及設計新的工作流程方面做了大量的工作。當實務上能取得可靠的估算，本集團將最遲於2017年的年報內量化此準則的潛在影響。

Early application of HKFRS 9 in its entirety at the same time is permitted. Only the part related to own credit risk can be elected to be early applied in isolation. The Group has formed a project team to assess the impact of HKFRS 9, formulate the work plan and implement the standard. Significant progress has been made on analysing our financial instruments, building models and designing new workflows. The Group will quantify the potential impact of the standard once it is practicable to make reliable estimates, which will be no later than the publication of the Annual Report for 2017.

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)

(b) 主要會計政策 (續)

(b) 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2017年提前採納之準則及修訂  
(續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017 (continued)

• 香港財務報告準則第15號「源於客戶合同的收入」。香港財務報告準則第15號應用單一模型並明確所有源於客戶合同收入的會計處理。該新準則的核心原則乃是對經承諾的商品或服務在控制權轉移至客戶時，會被確認為收入以反映預期取得之作價。其亦適用於確認及計量出售部分非金融資產，例如物業、設備等非經常性活動所產生的盈虧。香港財務報告準則第15號亦包括一套有關源於客戶合同收入的披露要求。該新準則將取代現有香港財務報告準則下不同準則對於商品、服務和建造合同的各自模型。本集團正在評估應用該準則的財務影響。

• HKFRS 15, "Revenue from Contracts with Customers". HKFRS 15 applies a single model and specifies the accounting treatment for all revenue arising from contracts with customers. The new standard is based on the core principle that revenue is recognised to reflect the consideration expected to be entitled when control of promised good or service transfers to customers. It is also applicable to the recognition and measurement of gains or losses on the sale of some non-financial assets such as properties or equipment that are not an output of ordinary activities. HKFRS 15 also includes a set of disclosure requirements about revenue from customer contracts. The new standard will replace the separate models for goods, services and construction contracts stipulated in different standards under the current HKFRS. The Group is considering the financial impact of the standard.

• 香港財務報告準則第16號「租賃」。香港財務報告準則第16號將取代現有與租賃相關之會計準則及詮釋。當中將採用單一控制模型以識別及區別租賃及服務合同。承租人的會計處理將引入重大的改變，以消除經營租賃與融資租賃之間的區分。除短期及低值租賃外，需要確認資產使用權及租賃負債。對出租人的會計處理要求則沒有重大改動。本準則將會追溯性實施，企業若已採納香港財務報告準則第15號「源於客戶合同的收入」，可提前採納此準則。本集團正在評估該準則的財務影響及其應用時間。

• HKFRS 16, "Leases". HKFRS 16 supersedes the existing standard and interpretations related to leases. It applies a single control model to identify leases and distinguish between leases and service contracts. Significant changes to lessee accounting are introduced, with the distinction between operating and finance leases removed and the right-of-use assets and lease liabilities recognised except under short term and low value leases. There are no significant changes to the lessor accounting requirements. The standard is applied retrospectively. Early application is permitted for entities that have also adopted HKFRS 15 "Revenue from Contracts with Customers". The Group is considering the financial impact of the standard and the timing of its application.

• 有關上述其他準則與修訂的簡介，請參閱本集團2016年之年度報告內財務報表附註2.1(a)項。

• Please refer to Note 2.1 (a) of the Group's Annual Report for 2016 for brief explanations of the rest of the above-mentioned standards and amendments.

中期財務資料附註  
(續)

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

**2. 應用會計政策時之重大會計  
估計及判斷**

本集團會計估計的性質及假設，均與本集團截至2016年12月31日的財務報告內所採用的一致。

**2. Critical accounting estimates and judgements in applying accounting policies**

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 2016.

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，有關損失按該貸款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的損失事件。

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017<br>港幣千元<br>HK\$'000 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016<br>港幣千元<br>HK\$'000 |
|------------------------------|---|--|---|
| 減值之客戶貸款<br>總額                | Gross impaired advances to customers  | <b>179,413</b>   | 177,089   |
| 就上述貸款作出之<br>減值準備             | Impairment allowances made in respect<br>of such advances   | <b>84,299</b>  | 83,408  |
| 就上述有抵押品覆<br>蓋之客戶貸款之<br>抵押品市值 | Current market value of collateral held<br>against the covered portion of such<br>advances to customers | <b>303,549</b>   | 287,935   |
| 上述有抵押品覆蓋<br>之客戶貸款            | Covered portion of such advances to<br>customers  | <b>147,320</b>   | 144,982   |
| 上述沒有抵押品覆<br>蓋之客戶貸款           | Uncovered portion of such advances to<br>customers  | <b>32,093</b>  | 32,107  |

減值準備已考慮上  
述貸款之抵押品價  
值。

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

於 2017 年 6 月 30  
日，沒有減值之貿易  
票據 (2016 年 12 月  
31 日：無)。

As at 30 June 2017, there were no impaired trade bills (31 December 2016: Nil).

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-------------------------------------|--|---|
|                                     | 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                  | <b>180,578</b>                             | 193,093   |
| 特定分類或減值之<br>客戶貸款總額對<br>客戶貸款總額比<br>率 | <b>0.51%</b>                               | 0.63%   |
| 就上述貸款作個別<br>評估之減值準備                 | <b>84,299</b>                              | 83,408  |

特定分類或減值之客戶貸款是指按本集團貸款質量分類的「次級」、「呆滯」或「虧損」貸款或個別評估為減值的貸款。

Classified or impaired advances to customers 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 exceeded 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 2017 年 6 月 30 日<br>At 30 June 2017 |  | 於 2016 年 12 月 31 日<br>At 31 December 2016 |  |
|------------------------|--------------------------------------|--|---|--|
|                        | 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，<br>已逾期：        |                                      |  |   |  |
| - 超過 3 個月但<br>不超過 6 個月 | 5,537                                | 0.02%  | 13,817                                    | 0.04%  |
| - 超過 6 個月但<br>不超過 1 年  | 26,363                               | 0.07%  | -   | 0.00%  |
| - 超過 1 年               | 40,090                               | 0.11%  | 42,470                                    | 0.14%  |
| 逾期超過 3 個月之<br>貸款       | 71,990                               | 0.20%  | 56,287                                    | 0.18%  |
| 就上述之貸款作個別<br>評估之減值準備   | 37,598                               |  | 7,643                                     |  |

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|----------------------|--|---|
|                      | 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 | 67,705                                     | 92,764  |
| 上述有抵押品覆蓋之客戶貸款        | 40,090                                     | 50,680  |
| 上述沒有抵押品覆蓋之客戶貸款       | 31,900                                     | 5,607   |

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 2017 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據 (2016 年 12 月 31 日：無)。

As at 30 June 2017, there were no trade bills overdue for more than three months (31 December 2016: Nil).



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

以下關於客戶貸款總額之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

The following analysis of the gross advances to customers by industry sector is based on the categories with reference to the completion instructions for the HKMA return of loans and advances.

|                                     |   | 於 2017 年 6 月 30 日<br>At 30 June 2017 |   |                                   |                  |  |  |
|-------------------------------------|---|--------------------------------------|---|-----------------------------------|------------------|--|--|
|                                     |   | 客戶貸款總額                               | 抵押品或其他抵押覆蓋之百分比<br>% covered by collateral or other security | 特定分類或減值<br>Classified or impaired | 逾期<br>Overdue    | 個別評估之減值準備<br>Individually assessed impairment allowances | 組合評估之減值準備<br>Collectively assessed impairment 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  | 4,371,567                            | 30.96%  | -                                 | -                | -  | 24,921   |
| - 物業投資                              | - Property investment   | 3,734,871                            | 98.01%  | -                                 | 1,094            | -  | 15,574   |
| - 金融業                               | - Financial concerns  | 1,196,874                            | 12.31%  | -                                 | -                | -  | 6,598  |
| - 股票經紀                              | - Stockbrokers  | 363,184                              | 36.58%  | -                                 | -                | -  | 1,882  |
| - 批發及零售業                            | - Wholesale and retail trade  | 1,546,996                            | 81.66%  | -                                 | 3,993            | -  | 6,778  |
| - 製造業                               | - Manufacturing   | 2,247,334                            | 26.52%  | -                                 | 80               | -  | 11,725   |
| - 運輸及運輸設備                           | - Transport and transport equipment   | 1,921,375                            | 31.91%  | -                                 | -                | -  | 10,166   |
| - 休閒活動                              | - Recreational activities   | 18,117                               | 100.00%   | -                                 | -                | -  | 76   |
| - 資訊科技                              | - Information technology  | 615,146                              | 1.31%   | -                                 | 13,467           | -  | 4,018  |
| - 其他                                | - Others  | 4,853,747                            | 74.01%  | -                                 | 2,486            | -  | 21,886   |
| 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 | 38,937                               | 100.00%   | 41                                | 3,978            | -  | 34   |
| - 購買其他住宅物業之貸款                       | - Loans for purchase of other residential properties  | 2,742,122                            | 99.18%  | -                                 | -                | -  | 2,115  |
| - 其他                                | - Others  | 2,507,451                            | 96.85%  | -                                 | 8,646            | -  | 1,947  |
| 在香港使用之貸款總額                          | Total loans for use in Hong Kong  | 26,157,721                           | 63.35%  | 41                                | 33,744           | -  | 107,720  |
| 貿易融資                                | Trade finance   | 671,129                              | 55.92%  | 40,012                            | 41,189           | 30,532   | 3,148  |
| 在香港以外使用之貸款                          | Loans for use outside Hong Kong   | 8,388,866                            | 37.71%  | 140,525                           | 32,170           | 53,767   | 40,449   |
| 客戶貸款總額                              | Gross advances to customers   | 35,217,716                           | 57.10%  | 180,578                           | 107,103          | 84,299   | 151,317  |

**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 2016 年 12 月 31 日<br>At 31 December 2016 |   |                                   |                  |  |  |
|-------------------------------------|---|---|---|-----------------------------------|------------------|--|--|
|                                     |   | 客戶貸款總額                                    | 抵押品或其他抵押覆蓋之百分比<br>% covered by collateral or other security | 特定分類或減值<br>Classified or impaired | 逾期<br>Overdue    | 個別評估之減值準備<br>Individually assessed impairment allowances | 組合評估之減值準備<br>Collectively assessed impairment 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  | 3,421,202                                 | 11.62%  | -                                 | -                | -  | 21,512   |
| - 物業投資                              | - Property investment   | 3,712,582                                 | 98.80%  | 11,508                            | 11,961           | -  | 15,340   |
| - 金融業                               | - Financial concerns  | 944,258                                   | 7.21%   | -                                 | -                | -  | 5,901  |
| - 股票經紀                              | - Stockbrokers  | 504,555                                   | 12.74%  | -                                 | -                | -  | 3,311  |
| - 批發及零售業                            | - Wholesale and retail trade  | 1,554,323                                 | 79.11%  | -                                 | 16,719           | -  | 6,854  |
| - 製造業                               | - Manufacturing   | 1,441,421                                 | 40.73%  | -                                 | 2,013            | -  | 7,786  |
| - 運輸及運輸設備                           | - Transport and transport equipment   | 1,524,273                                 | 42.27%  | -                                 | -                | -  | 9,273  |
| - 休閒活動                              | - Recreational activities   | 19,160                                    | 100.00%   | -                                 | -                | -  | 82   |
| - 資訊科技                              | - Information technology  | 599,446                                   | 1.55%   | -                                 | -                | -  | 3,928  |
| - 其他                                | - Others  | 4,289,437                                 | 70.46%  | -                                 | 130              | -  | 20,744   |
| 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 | 30,957                                    | 100.00%   | 48                                | -                | -  | 32   |
| - 購買其他住宅物業之貸款                       | - Loans for purchase of other residential properties  | 2,657,501                                 | 99.54%  | -                                 | 5,819            | -  | 2,153  |
| - 其他                                | - Others  | 2,149,012                                 | 96.63%  | 151                               | 30,815           | -  | 1,841  |
| 在香港使用之貸款總額                          | Total loans for use in Hong Kong  | 22,848,127                                | 63.30%  | 11,707                            | 67,457           | -  | 98,757   |
| 貿易融資                                | Trade finance   | 504,960                                   | 61.31%  | 39,555                            | 34,949           | 28,106   | 2,493  |
| 在香港以外使用之貸款                          | Loans for use outside Hong Kong   | 7,415,057                                 | 41.32%  | 141,831                           | 34,624           | 55,302   | 38,132   |
| 客戶貸款總額                              | Gross advances to customers   | 30,768,144                                | 57.97%  | 193,093                           | 137,030          | 83,408   | 139,382  |

**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。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

The following geographical analysis of advances to customers is based on the locations of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a country different from the customer, the risk will be transferred to the country of the guarantor.

**客戶貸款總額**
**Gross advances to customers**

|      |                   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|------|-------------------|--|---|
|      |                   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港   | Hong Kong         | 31,140,993                                 | 26,989,241                                      |
| 中國內地 | Mainland of China | 2,898,568                                  | 2,427,290                                       |
| 其他   | Others            | 1,178,155                                  | 1,351,613                                       |
|      |                   | <b>35,217,716</b>                          | <b>30,768,144</b>                               |

**就客戶貸款總額  
作組合評估之  
減值準備**
**Collectively assessed  
impairment allowances in  
respect of the gross advances  
to customers**

|      |                   |                |                |
|------|-------------------|----------------|----------------|
| 香港   | Hong Kong         | 133,656        | 121,444        |
| 中國內地 | Mainland of China | 11,977         | 10,343         |
| 其他   | Others            | 5,684          | 7,595          |
|      |                   | <b>151,317</b> | <b>139,382</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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-------------------------|---|--|---|
|                         |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 香港                      | Hong Kong   | 33,972                                     | 50,432  |
| 中國內地                    | Mainland of China   | 57,870                                     | 73,398  |
| 其他                      | Others  | 15,261                                     | 13,200  |
|                         |   | <b>107,103</b>                             | <b>137,030</b>                                  |
| 就逾期貸款作<br>個別評估之<br>減值準備 | Individually assessed<br>impairment allowances in<br>respect of the overdue<br>advances |  |   |
| 香港                      | Hong Kong   | 531  | -   |
| 中國內地                    | Mainland of China   | 22,786                                     | 18,247  |
| 其他                      | Others  | 14,475                                     | 10,671  |
|                         |   | <b>37,792</b>                              | <b>28,918</b>                                   |
| 就逾期貸款作<br>組合評估之<br>減值準備 | Collectively assessed<br>impairment allowances in<br>respect of the overdue<br>advances |  |   |
| 香港                      | Hong Kong   | 659  | 368   |
| 中國內地                    | Mainland of China   | 9  | 45  |
| 其他                      | Others  | -  | 1   |
|                         |   | <b>668</b>                                 | <b>414</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)

 特定分類或減值  
 貸款

Classified or impaired advances

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

| 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|--|---|
| 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 2,591                                      | 11,707  |
| 162,726                                    | 166,361   |
| 15,261                                     | 15,025  |
| <b>180,578</b>                             | <b>193,093</b>                                  |

 就特定分類或減值  
 貸款作個別評  
 估之減值準備

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

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

|               |               |
|---------------|---------------|
| 531           | -             |
| 69,293        | 70,055        |
| 14,475        | 13,353        |
| <b>84,299</b> | <b>83,408</b> |

 就特定分類或減值  
 貸款作組合評  
 估之減值準備

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

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

|          |            |
|----------|------------|
| -        | 172        |
| 1        | 14         |
| -        | -          |
| <b>1</b> | <b>186</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

收回資產指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。本集團於2017年6月30日並無持有收回資產(2016年12月31日:無)。

The repossessed assets 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. There were no repossessed assets held by the Group as at 30 June 2017 (31 December 2016: Nil).

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 2017 年 6 月 30 日<br>At 30 June 2017 |                  |                  |                        |                  |                   |
|--------------------|--|--------------------------------------|------------------|------------------|------------------------|------------------|-------------------|
|                    |  | Aaa                                  | Aa1 至 Aa3        | A1 至 A3          | A3 以下<br>Lower than A3 | 無評級<br>Unrated   | 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  |
| 可供出售證券             | Available-for-sale securities                                    | 3,065,681                            | 2,105,118        | 6,596,770        | 1,754,483              | 664,274          | 14,186,326        |
| 貸款及應收款             | Loans and receivables  | -                                    | 77,899           | -                | -                      | -                | 77,899            |
| 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 | -                                    | -                | 298,960          | 40,067                 | 17,176           | 356,203           |
|                    |  | <u>3,065,681</u>                     | <u>2,183,017</u> | <u>6,895,730</u> | <u>1,794,550</u>       | <u>681,450</u>   | <u>14,620,428</u> |

  

|                    |  | 於 2016 年 12 月 31 日<br>At 31 December 2016 |                  |                  |                        |                  |                   |
|--------------------|--|---|------------------|------------------|------------------------|------------------|-------------------|
|                    |  | Aaa                                       | Aa1 至 Aa3        | A1 至 A3          | A3 以下<br>Lower than A3 | 無評級<br>Unrated   | 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  |
| 可供出售證券             | Available-for-sale securities                                    | 2,668,929                                 | 3,419,158        | 4,210,807        | 1,999,824              | 552,397          | 12,851,115        |
| 貸款及應收款             | Loans and receivables  | -   | 381,440          | 149,882          | -                      | -                | 531,322           |
| 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 | -   | -                | 78,793           | 392,383                | 182,767          | 653,943           |
|                    |  | <u>2,668,929</u>                          | <u>3,800,598</u> | <u>4,439,482</u> | <u>2,392,207</u>       | <u>735,164</u>   | <u>14,036,380</u> |

於 2017 年 6 月 30 日，沒有逾期或減值之債務證券及存款證 (2016 年 12 月 31 日：無)。

As at 30 June 2017, there were no overdue or impaired debt securities and certificates of deposit (31 December 2016: Nil).

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集中在港元、美元及人民幣等主要貨幣。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)作為監控工具。此外，本集團致力於減少同一貨幣的資產與負債錯配，並通常利用外匯合約(例如外匯掉期)管理由外幣資產負債所產生的外匯風險。

The Group's assets and liabilities are denominated in major currencies, particularly the HK dollar, the US dollar and Renminbi. To ensure the currency risk exposure of the Group is kept to an acceptable level, risk limits (e.g. Position and VAR limit) are used to serve as a monitoring tool. Moreover, the Group seeks to minimise the gap between assets and liabilities 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.

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 (續)

## A. Currency risk (continued)

下表列出本集團因自營交易、非自營交易及結構性倉盤而產生之主要外幣風險額，並參照有關持有外匯情況之金管局報表的填報指示而編製。

The following is a summary of the Group's major foreign currency exposures arising from trading, non-trading and structural positions and is prepared with reference to the completion instructions for the HKMA return of foreign currency position.

|             |                           | 於 2017 年 6 月 30 日              |              |                  |                    |                     |             |                           |                          |
|-------------|---------------------------|--------------------------------|--------------|------------------|--------------------|---------------------|-------------|---------------------------|--------------------------|
|             |                           | At 30 June 2017                |              |                  |                    |                     |             |                           |                          |
|             |                           | 港幣千元等值                         |              |                  |                    |                     |             |                           |                          |
|             |                           | Equivalent in thousand of HK\$ |              |                  |                    |                     |             |                           |                          |
|             |                           | 美元                             | 日元           | 加元               | 澳元                 | 新西蘭元                | 人民幣         | 其他外幣                      | 外幣總額                     |
|             |                           | US Dollars                     | Japanese Yen | Canadian Dollars | Australian Dollars | New Zealand Dollars | Renminbi    | Others foreign currencies | Total foreign currencies |
| 現貨資產        | Spot assets               | 15,521,845                     | 101,840      | 142,222          | 922,448            | 227,111             | 5,421,023   | 517,816                   | 22,854,305               |
| 現貨負債        | Spot liabilities          | (12,280,135)                   | (80,956)     | (144,729)        | (942,252)          | (356,096)           | (5,836,664) | (471,039)                 | (20,111,871)             |
| 遠期買入        | Forward purchases         | 1,063,853                      | 60,820       | 2,705            | 72,085             | 129,742             | 1,034,962   | 637,858                   | 3,002,025                |
| 遠期賣出        | Forward sales             | (4,295,542)                    | (82,369)     | -                | (46,347)           | (286)               | (630,405)   | (684,865)                 | (5,739,814)              |
| 長 / (短) 盤淨額 | Net long/(short) position | 10,021                         | (665)        | 198              | 5,934              | 471                 | (11,084)    | (230)                     | 4,645                    |
| 結構性倉盤淨額     | Net structural position   | -                              | -            | -                | -                  | -                   | 846,475     | -                         | 846,475                  |

  

|             |                           | 於 2016 年 12 月 31 日             |              |                |                    |                     |             |                           |                          |
|-------------|---------------------------|--------------------------------|--------------|----------------|--------------------|---------------------|-------------|---------------------------|--------------------------|
|             |                           | At 31 December 2016            |              |                |                    |                     |             |                           |                          |
|             |                           | 港幣千元等值                         |              |                |                    |                     |             |                           |                          |
|             |                           | Equivalent in thousand of HK\$ |              |                |                    |                     |             |                           |                          |
|             |                           | 美元                             | 日元           | 英鎊             | 澳元                 | 新西蘭元                | 人民幣         | 其他外幣                      | 外幣總額                     |
|             |                           | US Dollars                     | Japanese Yen | Pound Sterling | Australian Dollars | New Zealand Dollars | Renminbi    | Others foreign currencies | Total foreign currencies |
| 現貨資產        | Spot assets               | 11,624,795                     | 82,460       | 253,338        | 909,535            | 334,789             | 5,158,096   | 409,390                   | 18,772,403               |
| 現貨負債        | Spot liabilities          | (9,390,124)                    | (79,976)     | (244,038)      | (883,975)          | (336,571)           | (5,078,281) | (451,916)                 | (16,464,881)             |
| 遠期買入        | Forward purchases         | 358,917                        | 61,904       | 3,573          | -                  | 3,507               | 10,281      | 52,184                    | 490,366                  |
| 遠期賣出        | Forward sales             | (2,127,697)                    | (64,743)     | (13,149)       | (26,337)           | (3,099)             | (234,887)   | (9,464)                   | (2,479,376)              |
| 長 / (短) 盤淨額 | Net long/(short) position | 465,891                        | (355)        | (276)          | (777)              | (1,374)             | (144,791)   | 194                       | 318,512                  |
| 結構性倉盤淨額     | Net structural position   | -                              | -            | -              | -                  | -                   | 790,791     | -                         | 790,791                  |

## 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2017年6月30日及2016年12月31日之資產負債表內的利率風險承擔。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 on-balance sheet exposure to interest rate risk as at 30 June 2017 and 31 December 2016. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

|                          |   | 於2017年6月30日<br>At 30 June 2017 |                   |                  |                  |                  |                             |
|--------------------------|---|--------------------------------|-------------------|------------------|------------------|------------------|-----------------------------|
|                          |   | 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 to 3 months     | 3 to 12 months   | 1 to 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                                 | 8,658,459                      | -                 | -                | -                | -                | 603,157                     |
| 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 | -                              | 756,001           | 612,602          | -                | -                | -                           |
| 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                              | -                              | -                 | -                | 356,203          | -                | -                           |
| 衍生金融工具                   | Derivative financial instruments  | -                              | -                 | -                | -                | -                | 101,760                     |
| 貸款及其他賬項                  | Advances and other accounts   | 24,591,154                     | 10,500,247        | 266,000          | 173,268          | 169              | 264                         |
| 證券投資                     | Investment in securities  |                                |                   |                  |                  |                  |                             |
| - 可供出售證券                 | - Available-for-sale securities   | 1,378,887                      | 2,851,117         | 5,012,483        | 4,943,839        | -                | 14,278                      |
| - 貸款及應收款                 | - Loans and receivables   | -                              | 77,899            | -                | -                | -                | -                           |
| 投資物業                     | Investment properties   | -                              | -                 | -                | -                | -                | 209,610                     |
| 物業、器材及設備                 | Properties, plant and equipment   | -                              | -                 | -                | -                | -                | 1,538,152                   |
| 其他資產（包括遞延稅項資產）           | Other assets (including deferred tax assets)  | 197                            | -                 | -                | -                | -                | 795,447                     |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>34,628,697</b>              | <b>14,185,264</b> | <b>5,891,085</b> | <b>5,473,310</b> | <b>169</b>       | <b>3,262,668</b>            |
|                          |   |                                |                   |                  |                  |                  | <b>63,441,193</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 2017 年 6 月 30 日<br>At 30 June 2017 |                  |                  |                  |                  |                             |                  |
|------------------------|--|--------------------------------------|------------------|------------------|------------------|------------------|-----------------------------|------------------|
|                        |  | 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 | 總計               |
|                        |  | Up to 1 month                        | 1 to 3 months    | 3 to 12 months   | 1 to 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            | 港幣千元<br>HK\$'000 |
| 負債                     | Liabilities  |                                      |                  |                  |                  |                  |                             |                  |
| 銀行及其他金融機構之存款及結餘        | Deposits and balances from banks and other financial institutions              | (312,018)                            | (777,494)        | (659,721)        | -                | -                | (4,047,560)                 | (5,796,793)      |
| 衍生金融工具                 | Derivative financial instruments   | -                                    | -                | -                | -                | -                | (24,702)                    | (24,702)         |
| 客戶存款                   | Deposits from customers  | (30,410,617)                         | (7,083,847)      | (8,070,078)      | (681,163)        | -                | (3,413,329)                 | (49,659,034)     |
| 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) | (128,908)                            | -                | -                | -                | -                | (564,115)                   | (693,023)        |
| 負債總額                   | Total liabilities  | (30,851,543)                         | (7,861,341)      | (8,729,799)      | (681,163)        | -                | (8,049,706)                 | (56,173,552)     |
| 利率敏感度缺口                | Interest sensitivity gap   | 3,777,154                            | 6,323,923        | (2,838,714)      | 4,792,147        | 169              | (4,787,038)                 | 7,267,641        |

**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 2016 年 12 月 31 日<br>At 31 December 2016 |                    |                    |                  |                  |                             |
|--------------------------|---|---|--------------------|--------------------|------------------|------------------|-----------------------------|
|                          |   | 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 to 3 months      | 3 to 12 months     | 1 to 5 years     | Over 5 years     | Total                       |
|                          |   | 港幣千元<br>HK\$'000                          | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000            |
| <b>資產</b>                | <b>Assets</b>   |   |                    |                    |                  |                  |                             |
| 庫存現金及存放銀行及其他金融機構的結餘      | Cash and balances with banks and other financial institutions                                 | 4,893,484                                 | -                  | -                  | -                | -                | 380,887                     |
| 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 | -   | 680,536            | 357,332            | -                | -                | -                           |
| 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                              | 432,133                                   | 165,862            | 39,043             | 16,905           | -                | -                           |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                  | -                  | -                | -                | 99,435                      |
| 貸款及其他賬項                  | Advances and other accounts   | 26,116,549                                | 4,166,630          | 119,906            | 733,117          | 614              | 636                         |
| 證券投資                     | Investment in securities  |   |                    |                    |                  |                  |                             |
| - 可供出售證券                 | - Available-for-sale securities   | 638,240                                   | 1,964,945          | 5,807,257          | 4,440,673        | -                | 5,239                       |
| - 持有至到期日證券               | - Held-to-maturity securities   | -   | -                  | -                  | -                | -                | -                           |
| - 貸款及應收款                 | - Loans and receivables   | 299,771                                   | 154,690            | 76,861             | -                | -                | -                           |
| 投資物業                     | Investment properties   | -   | -                  | -                  | -                | -                | 203,860                     |
| 物業、器材及設備                 | Properties, plant and equipment   | -   | -                  | -                  | -                | -                | 1,532,373                   |
| 其他資產 (包括遞延稅項資產)          | Other assets (including deferred tax assets)  | 71  | -                  | -                  | -                | -                | 781,483                     |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>32,380,248</b>                         | <b>7,132,663</b>   | <b>6,400,399</b>   | <b>5,190,695</b> | <b>614</b>       | <b>3,003,913</b>            |
| <b>負債</b>                | <b>Liabilities</b>  |   |                    |                    |                  |                  |                             |
| 銀行及其他金融機構之存款及結餘          | Deposits and balances from banks and other financial institutions                             | (203,683)                                 | (89,729)           | (638,280)          | -                | -                | (72,363)                    |
| 衍生金融工具                   | Derivative financial instruments  | -   | -                  | -                  | -                | -                | (16,971)                    |
| 客戶存款                     | Deposits from customers   | (28,613,844)                              | (7,339,020)        | (6,507,596)        | (66,708)         | -                | (2,910,452)                 |
| 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)                | (154,395)                                 | -                  | -                  | -                | -                | (618,959)                   |
| <b>負債總額</b>              | <b>Total liabilities</b>  | <b>(28,971,922)</b>                       | <b>(7,428,749)</b> | <b>(7,145,876)</b> | <b>(66,708)</b>  | <b>-</b>         | <b>(3,618,745)</b>          |
| 利率敏感度缺口                  | Interest sensitivity gap  | 3,408,326                                 | (296,086)          | (745,477)          | 5,123,987        | 614              | (614,832)                   |

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. 流動性覆蓋比率

## A. Liquidity coverage ratio

|             |   | 2017    | 2016    |
|-------------|---|---------|---------|
| 流動性覆蓋比率的平均值 | Average value of liquidity coverage ratio |         |         |
| - 第一季度      | - First quarter                           | 181.56% | 151.84% |
| - 第二季度      | - Second quarter                          | 177.51% | 149.42% |

流動性覆蓋比率的平均值是基於該季度的每個工作日終結時的流動性覆蓋比率的算術平均數及有關流動性狀況之金管局報表列明的計算方法及指示計算。

The average value of liquidity coverage ratio is calculated based on the arithmetic mean of the liquidity coverage ratio as at the end of each working day in the quarter and the calculation methodology and instructions set out in the HKMA return of liquidity position.

流動性覆蓋比率是以非綜合基礎計算，並根據《銀行業（流動性）規則》及按金管局就監管規定由本銀行之本地辦事處及海外分行組成。

The liquidity coverage ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

有關流動性覆蓋比率披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 中「監管披露」一節瀏覽。

The additional information of liquidity coverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at [www.chiyubank.com](http://www.chiyubank.com).

**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**

下表為本集團於 2017 年 6 月 30 日及 2016 年 12 月 31 日之資產及負債的到期日分析，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。

The tables below analyse the Group's assets and liabilities as at 30 June 2017 and 31 December 2016 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

|                          |   | 於 2017 年 6 月 30 日  |                          |                               |                                 |                         |                         |                         |                  |           |
|--------------------------|---|--------------------|--------------------------|-------------------------------|---------------------------------|-------------------------|-------------------------|-------------------------|------------------|-----------|
|                          |   | At 30 June 2017    |                          |                               |                                 |                         |                         |                         |                  |           |
|                          |   | 即期<br>On<br>demand | 一個月內<br>Up to<br>1 month | 一至<br>三個月<br>1 to 3<br>months | 三至<br>十二個月<br>3 to 12<br>months | 一至五年<br>1 to 5<br>years | 五年以上<br>Over<br>5 years | 不確定<br>日期<br>Indefinite | 總計               |           |
|                          |   | 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 |           |
| 資產                       | Assets  |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| 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                                 | 1,020,819          | 8,240,797                | -                             | -                               | -                       | -                       | -                       | -                | 9,261,616 |
| 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 | -                  | -                        | 756,001                       | 612,602                         | -                       | -                       | -                       | -                | 1,368,603 |
| 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                              |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| - 債務證券                   | - Debt securities   | -                  | 615                      | 2,822                         | 216                             | 352,550                 | -                       | -                       | -                | 356,203   |
| 衍生金融工具                   | Derivative financial instruments  | 97,242             | 3,305                    | 545                           | -                               | 668                     | -                       | -                       | -                | 101,760   |
| 貸款及其他賬項                  | Advances and other accounts   |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| - 客戶貸款                   | - Advances to customers   | 6,188,273          | 545,188                  | 1,153,396                     | 4,812,047                       | 16,475,588              | 5,708,547               | 99,061                  | 34,982,100       |           |
| - 貿易票據                   | - Trade bills   | -                  | 101,038                  | 267,176                       | 180,788                         | -                       | -                       | -                       | 549,002          |           |
| 證券投資                     | Investment in securities  |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| - 可供出售                   | - Available-for-sale  |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| - 債務證券                   | - Debt securities   | -                  | 439,307                  | 1,210,018                     | 3,096,474                       | 4,114,030               | -                       | -                       | 8,859,829        |           |
| - 存款證                    | - Certificates of deposit   | -                  | 538,860                  | 1,368,325                     | 2,400,658                       | 1,018,654               | -                       | -                       | 5,326,497        |           |
| - 貸款及應收款                 | - Loans and receivables   |                    |                          |                               |                                 |                         |                         |                         |                  |           |
| - 債務證券                   | - Debt securities   | -                  | -                        | 77,899                        | -                               | -                       | -                       | -                       | 77,899           |           |
| - 股份證券                   | - Equity securities   | -                  | -                        | -                             | -                               | -                       | -                       | 14,278                  | 14,278           |           |
| 投資物業                     | Investment properties   | -                  | -                        | -                             | -                               | -                       | -                       | 209,610                 | 209,610          |           |
| 物業、器材及設備                 | Properties, plant and equipment   | -                  | -                        | -                             | -                               | -                       | -                       | 1,538,152               | 1,538,152        |           |
| 其他資產（包括遞延稅項資產）           | Other assets (including deferred tax assets)  | 89,616             | 640,570                  | 150                           | 7,522                           | 56,057                  | -                       | 1,729                   | 795,644          |           |
| 資產總額                     | Total assets  | 7,395,950          | 10,509,680               | 4,836,332                     | 11,110,307                      | 22,017,547              | 5,708,547               | 1,862,830               | 63,441,193       |           |

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 2017 年 6 月 30 日<br>At 30 June 2017 |                          |                               |                                 |                         |                         |                         |
|------------------------|--|--------------------------------------|--------------------------|-------------------------------|---------------------------------|-------------------------|-------------------------|-------------------------|
|                        |  | 即期<br>On<br>demand                   | 一個月內<br>Up to<br>1 month | 一至<br>三個月<br>1 to 3<br>months | 三至<br>十二個月<br>3 to 12<br>months | 一至五年<br>1 to 5<br>years | 五年以上<br>Over<br>5 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>   |                                      |                          |                               |                                 |                         |                         | <b>總計<br/>Total</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              | (4,097,678)                          | (261,900)                | (777,494)                     | (659,721)                       | -                       | -                       | (5,796,793)             |
| 衍生金融工具                 | Derivative financial instruments   | (7,507)                              | (11,050)                 | (828)                         | -                               | (5,317)                 | -                       | (24,702)                |
| 客戶存款                   | Deposits from customers  | (24,539,869)                         | (9,284,077)              | (7,083,847)                   | (8,070,078)                     | (681,163)               | -                       | (49,659,034)            |
| 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) | (198,756)                            | (214,883)                | (2,004)                       | (83,604)                        | (193,761)               | -                       | (693,023)               |
| <b>負債總額</b>            | <b>Total liabilities</b>   | <b>(28,843,810)</b>                  | <b>(9,771,910)</b>       | <b>(7,864,173)</b>            | <b>(8,813,403)</b>              | <b>(880,241)</b>        | <b>-</b>                | <b>(56,173,552)</b>     |
| <b>流動資金缺口</b>          | <b>Net liquidity gap</b>   | <b>(21,447,860)</b>                  | <b>737,770</b>           | <b>(3,027,841)</b>            | <b>2,296,904</b>                | <b>21,137,306</b>       | <b>5,708,547</b>        | <b>1,862,815</b>        |
|                        |  |                                      |                          |                               |                                 |                         |                         | <b>7,267,641</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 2016 年 12 月 31 日  |                    |                    |                    |                   |                  |                     |
|--------------------------|---|---------------------|--------------------|--------------------|--------------------|-------------------|------------------|---------------------|
|                          |   | At 31 December 2016 |                    |                    |                    |                   |                  |                     |
|                          |   | 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 to 3 months      | 3 to 12 months     | 1 to 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            |
| 資產                       | Assets  |                     |                    |                    |                    |                   |                  | 總計                  |
| 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                                 | 489,770             | 4,554,574          | -                  | -                  | -                 | -                | 230,027             |
| 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 | -                   | -                  | 680,536            | 357,332            | -                 | -                | -                   |
| 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                              |                     |                    |                    |                    |                   |                  |                     |
| - 債務證券                   | - Debt securities   | -                   | 432,133            | 165,862            | 39,258             | 16,690            | -                | -                   |
| 衍生金融工具                   | Derivative financial instruments  | 96,135              | 1,162              | 4                  | 107                | 2,027             | -                | -                   |
| 貸款及其他賬項                  | Advances and other accounts   |                     |                    |                    |                    |                   |                  |                     |
| - 客戶貸款                   | - Advances to customers   | 5,488,549           | 516,735            | 2,003,604          | 3,056,637          | 13,690,259        | 5,684,441        | 105,129             |
| - 貿易票據                   | - Trade bills   | -                   | 84,298             | 370,191            | 137,609            | -                 | -                | -                   |
| 證券投資                     | Investment in securities  |                     |                    |                    |                    |                   |                  |                     |
| - 可供出售                   | - Available-for-sale  |                     |                    |                    |                    |                   |                  |                     |
| - 債務證券                   | - Debt securities   | -                   | 10,666             | 1,089,681          | 2,751,201          | 3,949,925         | -                | -                   |
| - 存款證                    | - Certificates of deposit   | -                   | 232,181            | 619,184            | 3,429,743          | 768,534           | -                | -                   |
| - 貸款及應收款                 | - Loans and receivables   | -                   | 299,771            | 154,690            | 76,861             | -                 | -                | -                   |
| - 債務證券                   | - Debt securities   | -                   | -                  | -                  | -                  | -                 | -                | -                   |
| - 股份證券                   | - Equity securities   | -                   | -                  | -                  | -                  | -                 | -                | 5,239               |
| 投資物業                     | Investment properties   | -                   | -                  | -                  | -                  | -                 | -                | 203,860             |
| 物業、器材及設備                 | Properties, plant and equipment   | -                   | -                  | -                  | -                  | -                 | -                | 1,532,373           |
| 其他資產(包括遞延稅項資產)           | Other assets (including deferred tax assets)  | 63,290              | 653,598            | 169                | 2,004              | 60,489            | -                | 2,004               |
| <b>資產總額</b>              | <b>Total assets</b>   | <b>6,137,744</b>    | <b>6,785,118</b>   | <b>5,083,921</b>   | <b>9,850,752</b>   | <b>18,487,924</b> | <b>5,684,441</b> | <b>2,078,632</b>    |
| <b>負債</b>                | <b>Liabilities</b>  |                     |                    |                    |                    |                   |                  |                     |
| 銀行及其他金融機構之存款及結餘          | Deposits and balances from banks and other financial institutions                             | (232,773)           | (43,829)           | (89,283)           | (638,170)          | -                 | -                | -                   |
| 衍生金融工具                   | Derivative financial instruments  | (9,724)             | (4,086)            | (1,472)            | -                  | (1,689)           | -                | -                   |
| 客戶存款                     | Deposits from customers   | (23,944,492)        | (7,579,747)        | (7,338,112)        | (6,508,567)        | (66,702)          | -                | -                   |
| 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)                | (260,169)           | (240,198)          | (39,768)           | (39,486)           | (193,733)         | -                | -                   |
| <b>負債總額</b>              | <b>Total liabilities</b>  | <b>(24,447,158)</b> | <b>(7,867,860)</b> | <b>(7,468,635)</b> | <b>(7,186,223)</b> | <b>(262,124)</b>  | <b>-</b>         | <b>(47,232,000)</b> |
| 流動資金缺口                   | Net liquidity gap   | (18,309,414)        | (1,082,742)        | (2,384,714)        | 2,664,529          | 18,225,800        | 5,684,441        | 2,078,632           |

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列為「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分類，但假若對該資產之償還存有疑慮，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遵循《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

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類別風險承擔的信貸風險資本要求。小部分信貸風險承擔則繼續按標準(信貸風險)計算法計算。本銀行採用標準信貸估值調整方法,計算具有信貸估值調整風險的交易對手資本要求。本銀行繼續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。本銀行繼續採用標準(業務操作風險)計算法計算操作風險資本要求。

A. 監管合併基礎

監管規定的合併基礎乃根據《銀行業(資本)規則》及按金管局就監管規定要求由本銀行之本地辦事處及海外分行組成。在會計處理方面,則按照香港財務報告準則綜合附屬公司,其名單載於「其他資料—本銀行之附屬公司」。

3.4 Capital management

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 are remained under the standardised (credit risk) ("STC") approach. The Bank has adopted the standardised credit valuation adjustment ("CVA") method to calculate the capital charge for the CVA risk of the counterparty. The Bank continues to adopt the internal models ("IMM") approach to calculate the general market risk capital charge for foreign exchange and interest rate exposures and, with the approval from the HKMA, exclude its structural FX positions in the calculation of the market risk capital charge. The Bank continues to adopt the standardised (market risk) ("STM") approach to calculate the market risk capital charge for the remaining exposures. The Bank continues to adopt the standardised (operational risk) ("STO") approach to calculate the operational risk capital charge.

A. Basis of regulatory combination

The combined basis for regulatory purposes comprises the positions of the Bank's local offices and overseas branches specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRSs and the list of subsidiaries is set out in "Additional Information – Subsidiaries of the Bank".

**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. 監管合併基礎 (續)**

包括在會計準則綜合範圍，而不包括在監管規定合併範圍內的附屬公司之詳情如下：

**A. Basis of regulatory combination (continued)**

The particulars of subsidiaries which are included within the accounting scope of consolidation but not included within the regulatory scope of combination are as follows:

| 名稱                 | Name  | 於 2017 年 6 月 30 日<br>At 30 June 2017     |  | 於 2016 年 12 月 31 日<br>At 31 December 2016 |  |
|--------------------|---|--|--|---|--|
|                    |   | 資產總額<br>Total assets<br>港幣千元<br>HK\$'000 | 資本總額<br>Total equity<br>港幣千元<br>HK\$'000 | 資產總額<br>Total assets<br>港幣千元<br>HK\$'000  | 資本總額<br>Total equity<br>港幣千元<br>HK\$'000 |
| 集友銀行 (代理人)<br>有限公司 | Chiyu Banking Corporation<br>(Nominees) Limited | 833                                      | 833                                      | 138,836                                   | 138,836                                  |
| 誠信置業有限公司           | Seng Sun Development<br>Company, Limited        | 42,325                                   | 42,016                                   | 41,092                                    | 40,814                                   |
| 欣澤有限公司             | Grace Charter Limited                           | -  | (10,983)                                 | -   | (10,981)                                 |

以上附屬公司的主要業務載於「其他資料－本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in "Additional Information – Subsidiaries of the Bank".

於 2017 年 6 月 30 日，並無任何附屬公司只包括在監管規定合併範圍，而不包括在會計準則綜合範圍 (2016 年 12 月 31 日：無)。

There were no subsidiaries which are included within the regulatory scope of combination but not included within the accounting scope of consolidation as at 30 June 2017 (31 December 2016: Nil).

於 2017 年 6 月 30 日，亦無任何附屬公司同時包括在會計準則和監管規定合併範圍而使用不同綜合方法 (2016 年 12 月 31 日：無)。

There were also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of combination where the methods of consolidation differ as at 30 June 2017 (31 December 2016: Nil).

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. 資本比率

B. Capital ratio

資本比率分析如下：

The capital ratios are analysed as follows:

|            |                      | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|------------|----------------------|--|---|
| 普通股權一級資本比率 | CET1 capital ratio   | <u>15.43%</u>                              | <u>17.06%</u>                                   |
| 一級資本比率     | Tier 1 capital ratio | <u>15.43%</u>                              | <u>17.06%</u>                                   |
| 總資本比率      | Total capital ratio  | <u>17.65%</u>                              | <u>19.61%</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)**
**3.4 資本管理 (續)**
**3.4 Capital management (continued)**
**B. 資本比率 (續)**
**B. Capital ratio (continued)**

用於計算以上資本比率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 is analysed as follows:

|                                    |  | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017<br>港幣千元<br>HK\$'000 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016<br>港幣千元<br>HK\$'000 |
|------------------------------------|--|--|---|
| 普通股權一級資本：票據及儲備                     | CET1 capital: instruments and reserves   |  |   |
| 直接發行的合資格普通股權一級資本票據                 | Directly issued qualifying CET1 capital instruments  | 300,000  | 300,000   |
| 保留溢利                               | Retained earnings  | 5,586,410  | 5,187,743   |
| 已披露的儲備                             | Disclosed reserves   | 1,356,168  | 1,226,854   |
| 監管扣減之前的普通股權一級資本                    | CET1 capital before regulatory deductions  | 7,242,578  | 6,714,597   |
| 普通股權一級資本：監管扣減                      | CET1 capital: regulatory deductions  |  |   |
| 估值調整                               | Valuation adjustments  | (3,814)  | (8,617)   |
| 已扣除遞延稅項負債的遞延稅項資產                   | Deferred tax assets net of deferred tax liabilities  | (55,446)   | (60,452)  |
| 按公平價值估值的負債因本身的信用風險變動所產生的損益         | Gains and losses due to changes in own credit risk on fair valued liabilities                                      | (137)  | (75)  |
| 因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益 | Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) | (1,322,295)  | (1,304,297)   |
| 一般銀行業務風險監管儲備                       | Regulatory reserve for general banking risks   | (263,047)  | (230,023)   |
| 對普通股權一級資本的監管扣減總額                   | Total regulatory deductions to CET1 capital  | (1,644,739)  | (1,603,464)   |
| 普通股權一級資本                           | CET1 capital   | 5,597,839  | 5,111,133   |
| 額外一級資本                             | AT1 capital  | -  | -   |
| 一級資本                               | Tier 1 capital   | 5,597,839  | 5,111,133   |

**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. 資本比率 (續)**
**B. Capital ratio (continued)**

|   |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|---|---|--|---|
|   |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 二級資本：票據及準備金<br>合資格計入二級資本的集<br>體減值備抵及一般銀行<br>風險監管儲備                            | Tier 2 capital: instruments and provisions<br>Collective impairment allowances and<br>regulatory reserve for general banking risks<br>eligible for inclusion in Tier 2 capital  | <u>207,778</u>                             | <u>175,391</u>                                  |
| 監管扣減之前的二級資本   | Tier 2 capital before regulatory deductions   | <u>207,778</u>                             | <u>175,391</u>                                  |
| 二級資本：監管扣減<br>加回合資格計入二級資本<br>的因對土地及建築物<br>(自用及投資用途) 進<br>行價值重估而產生的累<br>積公平價值收益 | Tier 2 capital: regulatory deductions<br>Add back of cumulative fair value gains arising<br>from the revaluation of land and buildings<br>(own-use and investment properties) eligible<br>for inclusion in Tier 2 capital | <u>595,033</u>                             | <u>586,934</u>                                  |
| 對二級資本的監管扣減總額  | Total regulatory deductions to Tier 2 capital   | <u>595,033</u>                             | <u>586,934</u>                                  |
| 二級資本  | Tier 2 capital  | <u>802,811</u>                             | <u>762,325</u>                                  |
| 總資本   | Total capital   | <u>6,400,650</u>                           | <u>5,873,458</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)

3.4 資本管理 (續)

3.4 Capital management (continued)

B. 資本比率 (續)

B. Capital ratio (continued)

緩衝資本比率分析如下：

The capital buffer ratios are analysed as follows:

|           |                                      | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-----------|--------------------------------------|--|---|
| 防護緩衝資本比率  | Capital conservation buffer ratio    | <u>1.250%</u>                              | <u>0.625%</u>                                   |
| 逆周期緩衝資本比率 | Countercyclical capital buffer ratio | <u>1.064%</u>                              | <u>0.528%</u>                                   |

於 2017 年 6 月 30 日，香港金管局釐定香港有效的司法管轄區 CCyB (「JCCyB」) 比率為 1.25%。於 2017 年 1 月 1 日，香港 JCCyB 比率由 0.625% 增加至 1.25%。本行私人機構信用風險承擔所在的其餘司法管轄區的適用 JCCyB 比率為 0%。

As at 30 June 2017, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 1.25% as set by the HKMA. The ratio increased from 0.625% to 1.25% on 1 January 2017. For the rest of the jurisdictions in which the Bank had private sector credit exposures, the applicable JCCyB ratios were 0%.

有關資本披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 中「監管披露」一節瀏覽。

The additional information of capital disclosures is available under section "Regulatory Disclosures" on the Bank's website at [www.chiyubank.com](http://www.chiyubank.com).

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)

## C. 槓桿比率

## C. Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

|          |                         | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|----------|-------------------------|--|---|
|          |                         | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 一級資本     | Tier 1 capital          | <b>5,597,839</b>                           | 5,111,133                                       |
| 槓桿比率風險承擔 | Leverage ratio exposure | <b>63,793,392</b>                          | 54,270,647                                      |
| 槓桿比率     | Leverage ratio          | <b>8.77%</b>                               | 9.42%   |

有關槓桿比率披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 中「監管披露」一節瀏覽。

The additional information of leverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at [www.chiyubank.com](http://www.chiyubank.com).

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 4. Fair values of financial assets and liabilities

所有以公平值計量或在財務報表內披露的金融工具，均按香港財務報告準則第13號「公平值計量」的定義，於公平值層級表內分類。該等分類乃參照估值方法所採用的因素之可觀察性及重大性，並基於對整體公平值計量有重大影響之最低層級因素來釐定：

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整）。此層級包括若干場內交易的衍生合約。
- 第二層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）可被直接或間接地觀察。此層級包括大部分場外交易的衍生合約、從估值服務供應商獲取價格的債務證券及存款證。
- 第三層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）屬不可被觀察。此層級包括有重大不可觀察因素的股份投資及債務工具。

對於以重複基準確認於財務報表的金融工具，本集團會於每一財務報告週期的結算日重新評估其分類（基於對整體公平值計量有重大影響之最低層級因素），以確定有否在公平值層級之間發生轉移。

All financial instruments for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy as defined in HKFRS 13, "Fair value measurement". The categorisation are determined with reference to the observability and significance of the inputs used in the valuation methods and based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1: based on quoted prices (unadjusted) in active markets for identical assets or liabilities. This category includes certain exchange-traded derivative contracts.
- Level 2: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is observable, either directly or indirectly. This category includes majority of the over-the-counter ("OTC") derivative contracts, debt securities and certificates of deposit with quote from pricing services vendors.
- Level 3: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. This category includes equity investment and debt instruments with significant unobservable components.

For financial instruments that are recognised in the financial statements on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by reassessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平  
值 (續)

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具

4.1 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前線業務之估值結果及重大公平值數據。其他特定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。

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。

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、商品價格、波幅、交易對手信貸息差及其他等，主要為可從公開市場觀察及獲取的參數。

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 front line businesses 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, Risk Management Committee and Audit Committee.

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.

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, commodity prices, volatilities, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平  
值 (續)

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具  
(續)

4.1 Financial instruments measured at fair value (continued)

用以釐定以下金融工具  
公平值的估值方法如  
下：

The techniques 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  
市場報價或使用貼現現  
金流模型分析而決定。貼  
現現金流模型是一個利  
用預計未來現金流，以一  
個可反映市場上相類似  
風險的工具所需信貸息  
差之貼現率或貼現差額  
計量而成現值的估值技  
術。這些參數是市場上可  
觀察或由可觀察或不可  
觀察的市場數據證實。

The fair value of these instruments is determined by obtaining quoted market prices from exchange, dealer or independent pricing service vendors or using discounted cash flow technique. Discounted cash flow model is a valuation technique that measures present value using estimated expected future cash flows from the instruments and then discounts these flows using a discount rate or discount margin that reflects the credit spreads required by the market for instruments with similar risk. These inputs are observable or can be corroborated by 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  
價格主要由貼現現金流  
模型及期權計價模型等  
估值技術釐定。所使用的  
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。不可觀察的參數如  
波幅平面可用於嵌藏於  
結構性存款中非交易頻  
繁的期權類產品。對一些  
複雜的衍生工具合約，公  
平值將按經紀／交易商  
之報價為基礎。

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The fair values of these contracts are mainly measured 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 such as volatility surface may be used for less commonly traded option products which are embedded in structured deposits. For certain complex derivative contracts, the fair values are determined based on broker/dealer price quotations.

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**4. 金融資產和負債的公平  
值 (續)**
**4. Fair values of financial assets and liabilities (continued)**
**4.1 以公平值計量的金融工具  
(續)**
**4.1 Financial instruments measured at fair value (continued)**
衍生工具 (續)
Derivatives (continued)

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。調整分別反映對市場因素變化、交易對手信譽及集團自身信貸息差的期望。有關調整主要是按每一交易對手，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 OTC derivatives. These adjustments reflect market factors movement, expectations of counterparty creditworthiness and the Group's own credit spread respectively. They are mainly determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.

**A. 公平值的等級**
**A. Fair value hierarchy**

|                            |  | 於 2017 年 6 月 30 日 |                   |                  |                   |
|----------------------------|--|-------------------|-------------------|------------------|-------------------|
|                            |  | At 30 June 2017   |                   |                  |                   |
|                            |  | 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 17) | Financial assets designated at fair value through profit or loss (Note 17) |                   |                   |                  |                   |
| - 債務證券                     | - Debt securities  | -                 | 356,203           | -                | 356,203           |
| 衍生金融工具 (附註 18)             | Derivative financial instruments (Note 18)                                 | 97,242            | 4,518             | -                | 101,760           |
| 可供出售證券 (附註 20)             | Available-for-sale securities (Note 20)                                    |                   |                   |                  |                   |
| - 債務證券及存款證                 | - Debt securities and certificates of deposit                              | 230,650           | 13,955,676        | -                | 14,186,326        |
| - 股份證券                     | - Equity securities  | -                 | -                 | 14,278           | 14,278            |
|                            |  | <u>327,892</u>    | <u>14,316,397</u> | <u>14,278</u>    | <u>14,658,567</u> |
| <b>金融負債</b>                | <b>Financial liabilities</b>   |                   |                   |                  |                   |
| 衍生金融工具 (附註 18)             | Derivative financial instruments (Note 18)                                 | <u>(7,507)</u>    | <u>(17,195)</u>   | <u>-</u>         | <u>(24,702)</u>   |

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

### 4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

#### 4.1 以公平值計量的金融工具 (續)

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

##### A. 公平值的等級 (續)

##### A. Fair value hierarchy (continued)

|                            |  | 於 2016 年 12 月 31 日<br>At 31 December 2016 |                   |                  |                   |
|----------------------------|--|---|-------------------|------------------|-------------------|
|                            |  | 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 17) | Financial assets designated at fair value through profit or loss (Note 17) |   |                   |                  |                   |
| - 債務證券                     | - Debt securities  | -   | 653,943           | -                | 653,943           |
| 衍生金融工具 (附註 18)             | Derivative financial instruments (Note 18)                                 | 96,135                                    | 3,300             | -                | 99,435            |
| 可供出售證券 (附註 20)             | Available-for-sale securities (Note 20)                                    |   |                   |                  |                   |
| - 債務證券及存款證                 | - Debt securities and certificates of deposit                              | 227,829                                   | 12,038,170        | 585,116          | 12,851,115        |
| - 股份證券                     | - Equity securities  | -   | -                 | 5,239            | 5,239             |
|                            |  | <u>323,964</u>                            | <u>12,695,413</u> | <u>590,355</u>   | <u>13,609,732</u> |
| <b>金融負債</b>                | <b>Financial liabilities</b>   |   |                   |                  |                   |
| 衍生金融工具 (附註 18)             | Derivative financial instruments (Note 18)                                 | <u>(9,724)</u>                            | <u>(7,247)</u>    | <u>-</u>         | <u>(16,971)</u>   |

本集團之金融資產及負債於期內均沒有第一層級及第二層級之間的轉移 (2016 年 12 月 31 日：無)。

There were no financial asset and liability transfers between level 1 and level 2 for the Group during the period (31 December 2016: Nil).

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**4. 金融資產和負債的公平值 (續)      4. Fair values of financial assets and liabilities (continued)**
**4.1 以公平值計量的金融工具  
(續)**
**4.1 Financial instruments measured at fair value (continued)**
**B. 第三層級的项目變動**
**B. Reconciliation of level 3 items**

|                    |  | 於 2017 年 6 月 30 日<br>At 30 June 2017<br>金融資產<br>Financial assets        |                              |                  |
|--------------------|--|---|------------------------------|------------------|
|                    |  | 可供出售證券<br>Available-for-sale securities                                 |                              |                  |
|                    |  | 債務證券<br>及存款證<br>Debt<br>securities<br>and<br>certificates<br>of deposit | 股份證券<br>Equity<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 |
| 於 2017 年 1 月 1 日   | At 1 January 2017  | 585,116   | 5,239                        | 590,355          |
| 收益／(虧損)            | Gains/(Losses)   |   |                              |                  |
| - 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 securities | 27,176  | (496)                        | 26,680           |
| 買入                 | Purchases  | -   | 9,535                        | 9,535            |
| 賣出                 | Sales  | -   | -                            | -                |
| 轉出第三層              | Transfer out of Level 3                                    | (612,292)   | -                            | (612,292)        |
| 於 2017 年 6 月 30 日  | At 30 June 2017  | -   | 14,278                       | 14,278           |

  

|                    |  | 於 2016 年 12 月 31 日<br>At 31 December 2016<br>金融資產<br>Financial assets   |                              |                  |
|--------------------|--|---|------------------------------|------------------|
|                    |  | 可供出售證券<br>Available-for-sale securities                                 |                              |                  |
|                    |  | 債務證券<br>及存款證<br>Debt<br>securities<br>and<br>certificates<br>of deposit | 股份證券<br>Equity<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 |
| 於 2016 年 1 月 1 日   | At 1 January 2016  | -   | 87,737                       | 87,737           |
| 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 securities | -   | 334                          | 334              |
| 買入                 | Purchases  | 585,116   | -                            | 585,116          |
| 賣出                 | Sales  | -   | (82,832)                     | (82,832)         |
| 於 2016 年 12 月 31 日 | At 31 December 2016  | 585,116   | 5,239                        | 590,355          |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具  
(續)

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的項目變動  
(續)

B. Reconciliation of level 3 items (continued)

於 2017 年 6 月 30 日及 2016 年 12 月 31 日，分類為第三層級的金融工具主要為債務證券及非上市股權。

As at 30 June 2017 and 31 December 2016, financial instruments categorised as level 3 are mainly comprised of debt securities and unlisted equity shares.

對於某些低流動性債務證券及存款證，本集團從交易對手處詢價；其公平值的計量可能採用了對估值產生重大影響的不可觀察參數，因此本集團將這些金融工具劃分至第三層級。本集團已建立相關內部控制程序監控集團對此類金融工具的敞口。

For certain illiquid debt securities and certificates of deposit, the Group obtains valuation quotations from counterparties which may be based on unobservable inputs with significant impact on the valuation. Therefore, these instruments have been classified by the Group as level 3. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

非上市可供出售股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業之資產淨值增長／減少 5%，則本集團之其他全面收益將增加／減少港幣 714,000 元 (2016 年 12 月 31 日：港幣 262,000 元)。

The fair values of unlisted available-for-sale equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$714,000 (31 December 2016: HK\$262,000).

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平  
值 (續)

4. Fair values of financial assets and liabilities (continued)

4.2 非以公平值計量的金融  
工具

4.2 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按實際情況應用於評估各類金融工具之公平值。

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.

存放／尚欠銀行及其他  
金融機構之結餘及貿易  
票據

Balances with/from banks and other financial institutions and trade bills

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

Substantially all the financial assets and liabilities mature within one year from the balance sheet date and their carrying value approximates fair value.

客戶貸款

Advances to customers

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

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

貸款及應收款

Loans and receivables

採用以現時收益率曲線相對應剩餘期限之利率為基礎的貼現現金流模型計算。

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

客戶存款

Deposits from customers

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。

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)**
**5. 淨利息收入**
**5. Net interest income**

|                         |  | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<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的<br>款項     | Due from banks and other financial institutions  | <b>42,891</b>   | 60,440  |
| 客戶貸款                    | Advances to customers  | <b>446,822</b>  | 387,531   |
| 證券投資及公平值變化計入損<br>益之金融資產 | Investment in securities and financial assets at<br>fair value through profit and loss | <b>112,526</b>  | 118,789   |
| 其他                      | Others   | <b>2,000</b>  | 1,941   |
|                         |  | <b>604,239</b>  | 568,701   |
| <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  | <b>(18,595)</b>   | (7,218)   |
| 客戶存款                    | Deposits from customers  | <b>(157,975)</b>  | (157,408)   |
| 其他                      | Others   | <b>(3,333)</b>  | (2,509)   |
|                         |  | <b>(179,903)</b>  | (167,135)   |
| <b>淨利息收入</b>            | <b>Net interest income</b>   | <b>424,336</b>  | 401,566   |

2017 年上半年之利息收入包括被界定為減值貸款的應計利息收入港幣 1,702,000 元 (2016 年上半年：港幣 37,000 元)。

Included within interest income is HK\$1,702,000 (first half of 2016: HK\$37,000) of interest with respect to income accrued on advances classified as impaired for the first half of 2017.

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 598,856,000 元 (2016 年上半年：港幣 553,743,000 元) 及港幣 179,903,000 元 (2016 年上半年：港幣 167,135,000 元)。

Included within interest income and interest expense are HK\$598,856,000 (first half of 2016: HK\$553,743,000) and HK\$179,903,000 (first half of 2016: HK\$167,135,000) 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)

## 6. 淨服務費及佣金收入

## 6. Net fee and commission income

|                           |   | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|---------------------------|---|---|---|
| <b>服務費及佣金收入</b>           | <b>Fee and commission income</b>  |   |   |
| 保險                        | Insurance   | 54,293  | 54,435  |
| 證券經紀                      | Securities brokerage  | 43,045  | 35,484  |
| 貸款佣金                      | Loan commissions  | 23,858  | 29,430  |
| 繳款服務                      | Payment services  | 11,207  | 9,384   |
| 匯票佣金                      | Bills commissions   | 7,945   | 8,913   |
| 保管箱                       | Safe deposit box  | 7,036   | 8,227   |
| 基金分銷                      | Funds distribution  | 5,318   | 3,486   |
| 其他                        | Others  | 5,428   | 5,989   |
|                           |   | <b>158,130</b>  | <b>155,348</b>  |
| <b>服務費及佣金支出</b>           | <b>Fee and commission expense</b>   |   |   |
| 證券經紀                      | Securities brokerage  | (5,611)   | (5,180)   |
| 其他                        | Others  | (3,934)   | (3,866)   |
|                           |   | <b>(9,545)</b>  | <b>(9,046)</b>  |
| <b>淨服務費及佣金收入</b>          | <b>Net fee and commission income</b>  | <b>148,585</b>  | <b>146,302</b>  |
| 其中源自：                     | Of which arise from:  |   |   |
| 非以公平值變化計入損益<br>之金融資產或金融負債 | 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   | 25,158  | 30,016  |
| - 服務費及佣金支出                | - Fee and commission expense  | (147)   | (186)   |
|                           |   | <b>25,011</b>   | <b>29,830</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   | 3,479   | 3,563   |
| - 服務費及佣金支出                | - Fee and commission expense  | (133)   | (103)   |
|                           |   | <b>3,346</b>  | <b>3,460</b>  |

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

7. 淨交易性(虧損)/收益      7. Net trading (loss)/gain

益

|             |  | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|-------------|--|---|---|
| 淨(虧損)/收益源自： | Net (loss) /gain from:                         |   |   |
| 外匯交易及外匯交易產品 | Foreign exchange and foreign exchange products | (102)   | 29,941  |
| 利率工具        | Interest rate instruments                      | (3,578)   | (2,859)   |
| 商品          | Commodities                                    | 15  | -   |
|             |  | <b>(3,665)</b>  | <b>27,082</b>   |

8. 其他金融資產之淨收益      8. Net gain on other financial assets

|            |   | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|------------|---|---|---|
| 可供出售證券之淨收益 | Net gain on available-for-sale securities | 2,800   | 84,456  |
| 其他         | Others                                    | (58)  | (69)  |
|            |   | <b>2,742</b>  | <b>84,387</b>   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

9. 其他經營收入

9. Other operating income

|             |   | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|-------------|---|---|---|
| 證券投資股息收入    | Dividend income from investment in securities       |   |   |
| - 非上市證券投資   | - Unlisted investments                              | 1,437   | 6,489   |
| 投資物業之租金總收入  | Gross rental income from investment properties      | 2,538   | 2,797   |
| 減：有關投資物業之支出 | Less: Outgoings in respect of investment properties | (41)  | (63)  |
| 其他          | Others  | 70  | 31  |
|             |   | <b>4,004</b>  | <b>9,254</b>  |

於 2017 年上半年期內「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（2016 年上半年：無）。

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 2017 (first half of 2016: Nil).

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 10. 減值準備淨撥備

## 10. Net charge of impairment allowances

|                         |  | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|-------------------------|--|---|---|
| <b>客戶貸款</b>             | <b>Advances to customers</b>   |   |   |
| 按個別評估                   | Individually assessed  |   |   |
| - 新提準備                  | - New allowances   | (5,694)   | (6,186)   |
| - 撥回                    | - Releases   | 5,590   | -   |
| - 收回已撇銷賬項               | - Recoveries   | 30  | 7,472   |
| 按個別評估貸款減值準備<br>淨(撥備)/撥回 | Net (charge)/reversal of individually assessed loan<br>impairment allowances | (74)  | 1,286   |
| 按組合評估                   | Collectively assessed  |   |   |
| - 新提準備                  | - New allowances   | (12,430)  | (20,359)  |
| - 收回已撇銷賬項               | - Recoveries   | (2)   | -   |
| 按組合評估貸款減值準備<br>淨撥備      | Net charge of collectively assessed loan<br>impairment allowances            | (12,432)  | (20,359)  |
| 貸款減值準備淨撥備               | Net charge of loan impairment allowances                                     | (12,506)  | (19,073)  |
| <b>其他</b>               | <b>Others</b>  | 78  | (6)   |
| <b>減值準備淨撥備</b>          | <b>Net charge of impairment allowances</b>                                   | <b>(12,428)</b>   | <b>(19,079)</b>   |

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 11. 經營支出

## 11. Operating expenses

|                 |  | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<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                               | 129,114   | 116,571   |
| - 退休成本          | - Pension cost   | 10,656  | 10,270  |
|                 |  | 139,770   | 126,841   |
| 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                                     | 17,762  | 16,596  |
| - 資訊科技          | - Information technology                                 | 10,991  | 13,808  |
| - 其他            | - Others   | 4,876   | 5,019   |
|                 |  | 33,629  | 35,423  |
| 折舊              | Depreciation   | 13,098  | 13,960  |
| 核數師酬金           | Auditor's remuneration                                   |   |   |
| - 審計服務          | - Audit services   | 332   | 332   |
| - 非審計服務         | - Non-audit services                                     | 224   | 21  |
| 其他經營支出          | Other operating expenses                                 | 27,415  | 44,835  |
|                 |  | 214,468   | 221,412   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

12. 投資物業公平值調整  
之淨收益／（虧損）

12. Net gain/(loss) from fair value adjustments on investment properties

|                        | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|------------------------|---|---|
| 投資物業公平值調整之<br>淨收益／（虧損） | 5,750   | (10,390)  |

13. 出售／重估物業、器  
材及設備之淨收益／  
（虧損）

13. Net gain/(loss) from disposal/revaluation of properties, plant and equipment

|                      | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|----------------------|---|---|
| 出售設備、固定設施及裝備<br>之淨收益 | -   | 35  |
| 重估房產之淨收益／（虧損）        | 702   | (1,534)   |
|                      | 702   | (1,499)   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

14. 稅項

14. Taxation

收益表內之稅項組成如下：

Taxation in the income statement represents:

|                         |   | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<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                | - Current period taxation   | 49,923  | 52,000  |
| 海外稅項                    | Overseas taxation   |   |   |
| - 期內計入稅項                | - Current period taxation   | 5,971   | 10,936  |
| 遞延稅項                    | Deferred tax  |   |   |
| 暫時性差額之產生及撥回<br>及未使用稅項抵免 | Origination and reversal of temporary differences<br>and unused tax credits | 7,081   | 1,265   |
|                         |   | <b>62,975</b>   | <b>64,201</b>   |

香港利得稅乃按照截至 2017 年上半年估計應課稅溢利依稅率 16.5% (2016 年：16.5%) 提撥。海外溢利之稅款按照 2017 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% (2016: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2017. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2017 at the rates of taxation prevailing in the country in which the Group operates.

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**14. 稅項 (續)**
**14. 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>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|------------------------------------|---|---|---|
| 除稅前溢利                              | Profit before taxation                                  | <u>357,139</u>  | <u>414,475</u>  |
| 按稅率 16.5% (2016 年：<br>16.5%) 計算的稅項 | Calculated at a taxation rate of 16.5% (2016:16.5%)     | <b>58,928</b>   | 68,388  |
| 其他國家稅率差異的影響                        | Effect of different taxation rates in the other country | <b>2,115</b>  | 1,802   |
| 無需課稅之收入                            | Income not subject to taxation                          | <b>(3,348)</b>  | (11,914)  |
| 稅務上不可扣減之開支                         | Expenses not deductible for taxation purposes           | <b>5,151</b>  | 5,910   |
| 海外預提稅                              | Foreign withholding tax                                 | <u>129</u>  | <u>15</u>   |
| 計入稅項                               | Taxation charge   | <u><b>62,975</b></u>  | <u>64,201</u>   |
| 實際稅率                               | Effective tax rate                                      | <u><b>17.63%</b></u>  | <u>15.49%</u>   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

15. 股息

15. Dividends

|      |                  | 半年結算至<br>2017 年 6 月 30 日<br>Half-year ended<br>30 June 2017 |                                 | 半年結算至<br>2016 年 6 月 30 日<br>Half-year ended<br>30 June 2016 |                                 |
|------|------------------|---|---------------------------------|---|---------------------------------|
|      |                  | 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 | -   | -                               | -   | -                               |

16. 庫存現金及存放銀行  
及其他金融機構的結  
餘

16. Cash and balances with banks and other financial institutions

|                           |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|---------------------------|---|--|---|
|                           |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 庫存現金                      | Cash  | 153,003                                    | 185,466   |
| 存放中央銀行的結餘                 | Balances with central banks   | 377,169                                    | 323,646   |
| 存放銀行及其他金融機構<br>的結餘        | Balances with banks and other financial<br>institutions                             | 490,647                                    | 210,685   |
| 在銀行及其他金融機構一<br>個月內到期之定期存放 | Placements with banks and other financial<br>institutions maturing within one month | 8,240,797                                  | 4,554,574                                       |
|                           |   | <b>9,261,616</b>                           | <b>5,274,371</b>                                |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**17. 界定為以公平值變化  
計入損益之金融資產**
**17. Financial assets designated at fair value through profit or loss**

證券總額按上市地之分類  
如下：

Total securities are analysed by place of listing as follows:

|           |                            | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-----------|----------------------------|--|---|
|           |                            | 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      | 182,611                                    | 206,335   |
| - 於香港以外上市 | - Listed outside Hong Kong | 173,592                                    | 447,608   |
| 證券總額      | Total securities           | 356,203                                    | 653,943   |

證券總額按發行機構之分  
類如下：

Total securities are analysed by type of issuer as follows:

|           |  | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-----------|--|--|---|
|           |  | 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 | 339,026                                    | -   |
| 公司企業      | Corporate entities                     | 17,177                                     | 653,943   |
| 證券總額      | Total securities                       | 356,203                                    | 653,943   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 衍生金融工具

18. Derivative financial instruments

本集團訂立下列匯率及利率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 and interest rate related derivative financial instrument contracts for trading and risk management purposes:

貨幣遠期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的承諾。掉期的結果是交換不同貨幣或利率（如固定利率與浮動利率）或以上的所有組合（如交叉貨幣利率掉期）。除某些貨幣掉期合約外，該等交易無需交換本金。

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

外匯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）的一種協議。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或透過交易所進行（如於交易所進行買賣之期權）。

Foreign currency 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 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)

18. 衍生金融工具 (續)

18. Derivative financial instruments (continued)

本集團之衍生金融工具合約／名義數額及其公平值詳列於下表。各類型金融工具的合約／名義數額僅顯示於資產負債表日未完成之交易量，而若干金融工具之合約／名義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，這並不反映所涉及的未來的現金流或當前的公平值，因而也不能反映本集團所面臨的信貸風險或市場風險。隨著與衍生金融工具合約條款相關的匯率或市場利率的波動，衍生金融工具的估值可能產生有利（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 or market interest rates relative to their terms. The aggregate fair values of derivative financial instruments can fluctuate significantly from time to time.

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**18. 衍生金融工具 (續)**
**18. Derivative financial instruments (continued)**

下表概述各類衍生金融工具於 2017 年 6 月 30 日及 2016 年 12 月 31 日之合約／名義數額及公平值：

The following tables summarise the contract/notional amounts and fair values of each class of derivative financial instrument as at 30 June 2017 and 31 December 2016:

|        |   | 於 2017 年 6 月 30 日<br>At 30 June 2017 |                   |                 |
|--------|---|--------------------------------------|-------------------|-----------------|
|        | 合約／名義數額<br>Contract/<br>notional<br>amounts | 公平值<br>Fair values                   |                   |                 |
|        |   | 資產<br>Assets                         | 負債<br>Liabilities |                 |
|        | 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                           | 1,535,610                            | 97,242            | (7,518)         |
| 掉期     | Swaps                                       | 4,859,129                            | 3,839             | (11,856)        |
| 外匯交易期權 | Foreign currency options                    |                                      |                   |                 |
| - 買入期權 | - Options purchased                         | 1,881                                | 10                | -               |
| - 賣出期權 | - Options written                           | 1,881                                | -                 | (11)            |
|        |   | <b>6,398,501</b>                     | <b>101,091</b>    | <b>(19,385)</b> |
| 利率合約   | Interest rate contracts                     |                                      |                   |                 |
| 掉期     | Swaps                                       | 451,245                              | 669               | (5,317)         |
|        |   | <b>6,849,746</b>                     | <b>101,760</b>    | <b>(24,702)</b> |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

|        |                          | 於 2016 年 12 月 31 日<br>At 31 December 2016   |                    |                   |
|--------|--------------------------|---|--------------------|-------------------|
|        |                          | 合約／名義數額<br>Contract/<br>notional<br>amounts | 公平值<br>Fair values |                   |
|        |                          |   | 資產<br>Assets       | 負債<br>Liabilities |
|        |                          | 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        | 875,601                                     | 96,139             | (9,724)           |
| 掉期     | Swaps                    | 2,201,697                                   | 1,159              | (430)             |
| 外匯交易期權 | Foreign currency options |   |                    |                   |
| - 買入期權 | - Options purchased      | 52  | 3                  | -                 |
| - 賣出期權 | - Options written        | 52  | -                  | (3)               |
|        |                          | <u>3,077,402</u>                            | <u>97,301</u>      | <u>(10,157)</u>   |
| 利率合約   | Interest rate contracts  |   |                    |                   |
| 掉期     | Swaps                    | <u>738,987</u>                              | <u>2,134</u>       | <u>(6,814)</u>    |
|        |                          | <u>3,816,389</u>                            | <u>99,435</u>      | <u>(16,971)</u>   |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

18. 衍生金融工具 (續)

18. Derivative financial instruments (continued)

下表列出衍生金融工具之信貸風險加權數額，並參照有關資本充足比率之金管局報表的填報指示而編製。

The table below gives the credit risk-weighted amounts of the derivative financial instruments and is prepared with reference to the completion instructions for the HKMA return of capital adequacy ratio.

|      |                         | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017<br>港幣千元<br>HK\$'000 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016<br>港幣千元<br>HK\$'000 |
|------|-------------------------|--|---|
| 匯率合約 | Exchange rate contracts | 19,129   | 3,459   |
| 利率合約 | Interest rate contracts | 959  | 400   |
|      |                         | <b>20,088</b>  | <b>3,859</b>  |

信貸風險加權數額是根據《銀行業 (資本) 規則》計算。此數額取決於交易對手之情況及各類合約之期限特性。

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.

本集團與有效雙邊淨額結算協議有關的衍生交易公平值總額為港幣 6,538,000 元 (2016 年 12 月 31 日：港幣 12,607,000 元)，有效雙邊淨額結算協議的效果為港幣 6,538,000 元 (2016 年 12 月 31 日：港幣 12,607,000 元)。

The total fair values of derivatives subject to valid bilateral netting agreements for the Group amounted to HK\$6,538,000 (31 December 2016: HK\$12,607,000) and the effect of valid bilateral netting agreements amounted to HK\$6,538,000 (31 December 2016: HK\$12,607,000).

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**19. 貸款及其他賬項**
**19. Advances and other accounts**

|         |                              | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|---------|------------------------------|--|---|
|         |                              | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 個人貸款    | Personal loans and advances  | <b>6,374,434</b>                           | 5,931,490                                       |
| 公司貸款    | Corporate loans and advances | <b>28,843,282</b>                          | 24,836,654                                      |
| 客戶貸款    | Advances to customers        | <b>35,217,716</b>                          | 30,768,144                                      |
| 貸款減值準備  | Loan impairment allowances   |  |   |
| - 按個別評估 | - Individually assessed      | <b>(84,299)</b>                            | (83,408)  |
| - 按組合評估 | - Collectively assessed      | <b>(151,317)</b>                           | (139,382)                                       |
|         |                              | <b>34,982,100</b>                          | 30,545,354                                      |
| 貿易票據    | Trade bills                  | <b>549,002</b>                             | 592,098   |
|         |                              | <b>35,531,102</b>                          | 31,137,452                                      |

於 2017 年 6 月 30 日，客戶貸款包括應計利息港幣 41,976,000 元（2016 年 12 月 31 日：港幣 40,214,000 元）。

As at 30 June 2017, advances to customers included accrued interest of HK\$41,976,000 (31 December 2016: HK\$40,214,000).

於 2017 年 6 月 30 日，沒有對貿易票據作出任何減值準備（2016 年 12 月 31 日：無）。

As at 30 June 2017, no impairment allowances were made in respect of trade bills (31 December 2016: Nil).

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 20. 證券投資

## 20. Investment in securities

|            |   | 於 2017 年 6 月 30 日             |                       |            |
|------------|---|-------------------------------|-----------------------|------------|
|            |   | At 30 June 2017               |                       |            |
|            |   | 按公平值列賬                        | 按攤銷成本列賬               | 總計         |
|            |   | At fair value                 | At amortised cost     |            |
|            |   | 可供出售證券                        | 貸款及應收款                |            |
|            |   | Available-for-sale securities | Loans and receivables | Total      |
|            |   | 港幣千元                          | 港幣千元                  | 港幣千元       |
|            |   | HK\$'000                      | HK\$'000              | HK\$'000   |
| 庫券         | Treasury bills                                    | 2,293,463                     | -                     | 2,293,463  |
| 其他債務證券     | Other debt securities                             | 6,566,366                     | 77,899                | 6,644,265  |
|            |   | 8,859,829                     | 77,899                | 8,937,728  |
| 存款證        | Certificates of deposit                           | 5,326,497                     | -                     | 5,326,497  |
| 債務證券及存款證總額 | Total debt securities and certificates of deposit | 14,186,326                    | 77,899                | 14,264,225 |
| 股份證券       | Equity securities                                 | 14,278                        | -                     | 14,278     |
|            |   | 14,200,604                    | 77,899                | 14,278,503 |

  

|            |   | 於 2016 年 12 月 31 日            |                       |            |
|------------|---|-------------------------------|-----------------------|------------|
|            |   | At 31 December 2016           |                       |            |
|            |   | 按公平值列賬                        | 按攤銷成本列賬               | 總計         |
|            |   | At fair value                 | At amortised cost     |            |
|            |   | 可供出售證券                        | 貸款及應收款                |            |
|            |   | Available-for-sale securities | Loans and receivables | Total      |
|            |   | 港幣千元                          | 港幣千元                  | 港幣千元       |
|            |   | HK\$'000                      | HK\$'000              | HK\$'000   |
| 庫券         | Treasury bills                                    | 1,707,412                     | -                     | 1,707,412  |
| 其他債務證券     | Other debt securities                             | 6,094,061                     | 531,322               | 6,625,383  |
|            |   | 7,801,473                     | 531,322               | 8,332,795  |
| 存款證        | Certificates of deposit                           | 5,049,642                     | -                     | 5,049,642  |
| 債務證券及存款證總額 | Total debt securities and certificates of deposit | 12,851,115                    | 531,322               | 13,382,437 |
| 股份證券       | Equity securities                                 | 5,239                         | -                     | 5,239      |
|            |   | 12,856,354                    | 531,322               | 13,387,676 |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**20. 證券投資 (續)**
**20. Investment in securities (continued)**

證券投資按上市地之分類  
如下：

Investment in securities is analysed by place of listing as follows:

|           |   | 於 2017 年 6 月 30 日<br>At 30 June 2017           |                                       |                  |
|-----------|---|--|---------------------------------------|------------------|
|           |   | 可供出售證券<br>Available-<br>for-sale<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total      |
|           |   | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 債務證券及存款證  | Debt securities and certificates of deposit |  |                                       |                  |
| - 於香港上市   | - Listed in Hong Kong                       | 3,377,062                                      | -                                     | 3,377,062        |
| - 於香港以外上市 | - Listed outside Hong Kong                  | 1,832,390                                      | -                                     | 1,832,390        |
|           |   | 5,209,452                                      | -                                     | 5,209,452        |
| - 非上市     | - Unlisted                                  | 8,976,874                                      | 77,899                                | 9,054,773        |
|           |   | 14,186,326                                     | 77,899                                | 14,264,225       |
| 股份證券      | Equity securities                           |  |                                       |                  |
| - 非上市     | - Unlisted                                  | 14,278   | -                                     | 14,278           |
|           |   | 14,200,604                                     | 77,899                                | 14,278,503       |
|           |   | 於 2016 年 12 月 31 日<br>At 31 December 2016      |                                       |                  |
|           |   | 可供出售證券<br>Available-<br>for-sale<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total      |
|           |   | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 債務證券及存款證  | Debt securities and certificates of deposit |  |                                       |                  |
| - 於香港上市   | - Listed in Hong Kong                       | 3,112,447                                      | -                                     | 3,112,447        |
| - 於香港以外上市 | - Listed outside Hong Kong                  | 1,690,365                                      | -                                     | 1,690,365        |
|           |   | 4,802,812                                      | -                                     | 4,802,812        |
| - 非上市     | - Unlisted                                  | 8,048,303                                      | 531,322                               | 8,579,625        |
|           |   | 12,851,115                                     | 531,322                               | 13,382,437       |
| 股份證券      | Equity securities                           |  |                                       |                  |
| - 非上市     | - Unlisted                                  | 5,239  | -                                     | 5,239            |
|           |   | 12,856,354                                     | 531,322                               | 13,387,676       |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

20. 證券投資 (續)

20. 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 2017 年 6 月 30 日<br>At 30 June 2017           |                                       |                   |
|-----------|--|--|---------------------------------------|-------------------|
|           |  | 可供出售證券<br>Available-<br>for-sale<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total       |
|           |  | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000  |
| 官方實體      | Sovereigns                             | 4,059,244                                      | -                                     | 4,059,244         |
| 銀行及其他金融機構 | Banks and other financial institutions | 9,339,778                                      | 77,899                                | 9,417,677         |
| 公司企業      | Corporate entities                     | 801,582  | -                                     | 801,582           |
|           |  | <b>14,200,604</b>                              | <b>77,899</b>                         | <b>14,278,503</b> |

  

|           |  | 於 2016 年 12 月 31 日<br>At 31 December 2016      |                                       |                   |
|-----------|--|--|---------------------------------------|-------------------|
|           |  | 可供出售證券<br>Available-<br>for-sale<br>securities | 貸款及應收款<br>Loans<br>and<br>receivables | 總計<br>Total       |
|           |  | 港幣千元<br>HK\$'000                               | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000  |
| 官方實體      | Sovereigns                             | 4,170,843                                      | -                                     | 4,170,843         |
| 銀行及其他金融機構 | Banks and other financial institutions | 7,779,887                                      | 531,322                               | 8,311,209         |
| 公司企業      | Corporate entities                     | 905,624  | -                                     | 905,624           |
|           |  | <b>12,856,354</b>                              | <b>531,322</b>                        | <b>13,387,676</b> |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 投資物業**
**21. Investment properties**

|                |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|----------------|---|--|---|
|                |   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 於 1 月 1 日      | At 1 January  | 203,860                                    | 246,860   |
| 公平值收益／(虧損)     | Fair value gain/(loss)                              | 5,750                                      | (14,100)  |
| 重新分類轉至物業、器材及設備 | Reclassification to properties, plant and equipment | -  | (28,900)  |
| 於期／年末          | At period/year end                                  | 209,610                                    | 203,860   |

**22. 物業、器材及設備**
**22. Properties, plant and equipment**

|                            |  | 房產<br>Premises   | 設備、固定<br>設施及裝備<br>Equipment,<br>fixtures and<br>fittings | 總計<br>Total      |
|----------------------------|--|------------------|--|------------------|
|                            |  | 港幣千元<br>HK\$'000 | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000 |
| 於 2017 年 1 月 1 日之<br>賬面淨值  | Net book value at<br>1 January 2017        | 1,489,261        | 43,112   | 1,532,373        |
| 增置                         | Additions                                  | 2,810            | 1,092  | 3,902            |
| 出售                         | Disposals                                  | -                | -  | -                |
| 重估                         | Revaluation                                | 14,813           | -  | 14,813           |
| 本期折舊(附註 11)                | Depreciation for the period (Note 11)      | (8,949)          | (4,149)  | (13,098)         |
| 匯兌差額                       | Exchange difference                        | 5                | 157  | 162              |
| 於 2017 年 6 月 30 日之<br>賬面淨值 | Net book value at<br>30 June 2017          | 1,497,940        | 40,212   | 1,538,152        |
| 於 2017 年 6 月 30 日<br>成本或估值 | At 30 June 2017<br>Cost or valuation       | 1,497,940        | 137,240  | 1,635,180        |
| 累計折舊及準備                    | Accumulated depreciation and<br>impairment | -                | (97,028)   | (97,028)         |
| 於 2017 年 6 月 30 日之<br>賬面淨值 | Net book value at<br>30 June 2017          | 1,497,940        | 40,212   | 1,538,152        |

上述資產之成本值或估值  
分析如下：

The analysis of cost or valuation of the above assets is as follows:

|                   |                 |           |         |           |
|-------------------|-----------------|-----------|---------|-----------|
| 於 2017 年 6 月 30 日 | At 30 June 2017 |           |         |           |
| 按成本值              | At cost         | -         | 137,240 | 137,240   |
| 按估值               | At valuation    | 1,497,940 | -       | 1,497,940 |
|                   |                 | 1,497,940 | 137,240 | 1,635,180 |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**22. 物業、器材及設備  
(續)**
**22. Properties, plant and equipment (continued)**

|                             |  | 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 2016 年 1 月 1 日之<br>賬面淨值   | Net book value at<br>1 January 2016            | 1,495,414        | 38,388   | 1,533,802        |
| 增置                          | Additions                                      | 25,532           | 14,859   | 40,391           |
| 出售                          | Disposals                                      | (917)            | -  | (917)            |
| 重估                          | Revaluation                                    | (41,633)         | -  | (41,633)         |
| 年度折舊                        | Depreciation for the year                      | (18,034)         | (9,862)  | (27,896)         |
| 年度減值                        | Impairment for the year                        | -                | -  | -                |
| 重新分類轉自投資物業                  | Reclassification from investment<br>properties | 28,900           | -  | 28,900           |
| 匯兌差額                        | Exchange difference                            | (1)              | (273)  | (274)            |
| 於 2016 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2016          | <u>1,489,261</u> | <u>43,112</u>  | <u>1,532,373</u> |
| 於 2016 年 12 月 31 日<br>成本或估值 | At 31 December 2016<br>Cost or valuation       | 1,489,261        | 138,588  | 1,627,849        |
| 累計折舊及準備                     | Accumulated depreciation and<br>impairment     | -                | (95,476)   | (95,476)         |
| 於 2016 年 12 月 31 日之<br>賬面淨值 | Net book value at<br>31 December 2016          | <u>1,489,261</u> | <u>43,112</u>  | <u>1,532,373</u> |

上述資產之成本值或估值  
分析如下：

The analysis of cost or valuation of the above assets is as follows:

|                    |                     |                  |                |                  |
|--------------------|---------------------|------------------|----------------|------------------|
| 於 2016 年 12 月 31 日 | At 31 December 2016 |                  |                |                  |
| 按成本值               | At cost             | -                | 138,588        | 138,588          |
| 按估值                | At valuation        | <u>1,489,261</u> | <u>-</u>       | <u>1,489,261</u> |
|                    |                     | <u>1,489,261</u> | <u>138,588</u> | <u>1,627,849</u> |

**23. 其他資產**
**23. Other assets**

|           |                                     |  |   |
|-----------|-------------------------------------|--|---|
|           |                                     | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|           |                                     | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 貴金屬       | Precious metals                     | 54,503                                     | 57,023  |
| 應收賬項及預付費用 | Accounts receivable and prepayments | <u>685,695</u>                             | <u>664,079</u>                                  |
|           |                                     | <u>740,198</u>                             | <u>721,102</u>                                  |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**24. 客戶存款**
**24. Deposits from customers**

|            |                                      | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|------------|--------------------------------------|--|---|
|            |                                      | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 即期存款及往來存款  | Demand deposits and current accounts |  |   |
| - 公司       | - Corporate                          | 4,665,143                                  | 4,678,808                                       |
| - 個人       | - Personal                           | 714,498                                    | 566,507   |
|            |                                      | <b>5,379,641</b>                           | <b>5,245,315</b>                                |
| 儲蓄存款       | Savings deposits                     |  |   |
| - 公司       | - Corporate                          | 4,053,612                                  | 4,103,772                                       |
| - 個人       | - Personal                           | 15,082,412                                 | 14,536,543                                      |
|            |                                      | <b>19,136,024</b>                          | <b>18,640,315</b>                               |
| 定期、短期及通知存款 | Time, call and notice deposits       |  |   |
| - 公司       | - Corporate                          | 10,448,968                                 | 10,438,659                                      |
| - 個人       | - Personal                           | 14,694,401                                 | 11,113,331                                      |
|            |                                      | <b>25,143,369</b>                          | <b>21,551,990</b>                               |
|            |                                      | <b>49,659,034</b>                          | <b>45,437,620</b>                               |

**25. 其他賬項及準備**
**25. Other accounts and provisions**

|        |                        | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|--------|------------------------|--|---|
|        |                        | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 其他應付賬項 | Other accounts payable | 451,372                                    | 534,044   |
| 準備     | Provisions             | 1,343                                      | 23,644  |
|        |                        | <b>452,715</b>                             | <b>557,688</b>                                  |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**26. 遞延稅項**
**26. 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及未使用稅項抵免作提撥。

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 and unused tax credits 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2017年上半年及截至2016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 2017 and the year ended 31 December 2016 are as follows:

|                  |  | 於 2017 年 6 月 30 日                                 |                                 |                  |                                 |                  |                  |
|------------------|--|---|---------------------------------|------------------|---------------------------------|------------------|------------------|
|                  |  | At 30 June 2017                                   |                                 |                  |                                 |                  |                  |
|                  |  | 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>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 |
| 於 2017 年         | At 1 January 2017                              |   |                                 |                  |                                 |                  |                  |
| 1 月 1 日          |  | 13,971  | 208,855                         | -                | (90,422)                        | (33,069)         | 99,335           |
| 借記收益表<br>(附註 14) | Charged to<br>income<br>statement<br>(Note 14) | 841   | 241                             | -                | 3,358                           | 2,641            | 7,081            |
| 借記其他全面收<br>益     | Charged to other<br>comprehensive<br>income    | -   | 1,208                           | -                | -                               | 6,515            | 7,723            |
| 匯兌差額             | Exchange<br>difference                         | -   | -                               | -                | (616)                           | -                | (616)            |
| 於 2017 年         | At 30 June 2017                                |   |                                 |                  |                                 |                  |                  |
| 6 月 30 日         |  | 14,812  | 210,304                         | -                | (87,680)                        | (23,913)         | 113,523          |

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 26. 遞延稅項 (續)

## 26. Deferred taxation (continued)

|                |  | 於 2016 年 12 月 31 日                                |                                 |                  |                                 |                  |                  |
|----------------|--|---|---------------------------------|------------------|---------------------------------|------------------|------------------|
|                |  | At 31 December 2016                               |                                 |                  |                                 |                  |                  |
|                |  | 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>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 |
| 於 2016 年       | At 1 January 2016                            |   |                                 |                  |                                 |                  |                  |
| 1 月 1 日        |  | 9,977   | 214,083                         | (52)             | (75,803)                        | (24,101)         | 124,104          |
| 借記／（貸記）<br>收益表 | Charged/(Credited)<br>to income<br>statement | 3,994   | 2,635                           | 52               | (17,697)                        | (83)             | (11,099)         |
| 貸記其他全面<br>收益   | Credited to other<br>comprehensive<br>income | -   | (7,863)                         | -                | -                               | (8,885)          | (16,748)         |
| 匯兌差額           | Exchange<br>difference                       | -   | -                               | -                | 3,078                           | -                | 3,078            |
| 於 2016 年       | At 31 December                               |   |                                 |                  |                                 |                  |                  |
| 12 月 31 日      | 2016   | 13,971  | 208,855                         | -                | (90,422)                        | (33,069)         | 99,335           |

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|--------|--------------------------|--|---|
|        |                          | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 遞延稅項資產 | Deferred tax assets      | (55,446)                                   | (60,452)  |
| 遞延稅項負債 | Deferred tax liabilities | 168,969                                    | 159,787   |
|        |                          | 113,523                                    | 99,335  |

中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

26. 遞延稅項 (續)

26. Deferred taxation (continued)

|                         |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017<br>港幣千元<br>HK\$'000 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016<br>港幣千元<br>HK\$'000 |
|-------------------------|---|--|---|
| 遞延稅項資產(超過 12 個<br>月後收回) | Deferred tax assets to be recovered after more than<br>twelve months    | (55,446)   | (60,452)  |
| 遞延稅項負債(超過 12 個<br>月後支付) | Deferred tax liabilities to be settled after more than<br>twelve months | 192,883  | 192,857   |
|                         |   | <b>137,437</b>   | <b>132,405</b>  |

27. 股本

27. Share capital

|                           |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017<br>港幣千元<br>HK\$'000 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016<br>港幣千元<br>HK\$'000 |
|---------------------------|---|--|---|
| 已發行及繳足：<br>3,000,000 股普通股 | Issued and fully paid:<br>3,000,000 ordinary shares | <b>300,000</b>   | <b>300,000</b>  |

**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入／（流出）對賬**
**(a) Reconciliation of operating profit to operating cash inflow/(outflow) before taxation**

|                                |   | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|--------------------------------|---|---|---|
| 經營溢利                           | Operating profit  | 350,687   | 426,364   |
| 折舊                             | Depreciation  | 13,098  | 13,960  |
| 減值準備淨撥備                        | Net charge of impairment allowances   | 12,428  | 19,079  |
| 折現減值準備回撥                       | Unwind of discount on impairment allowances   | (1,702)   | (37)  |
| 已撇銷之貸款（扣除收回款額）                 | Advances written off net of recoveries  | (192)   | (6,023)   |
| 原到期日超過 3 個月之存放銀行及其他金融機構的結餘之變動  | Change in balances with banks and other financial institutions with original maturity over three months   | 44,508  | (299,510)   |
| 原到期日超過 3 個月之在銀行及其他金融機構之定期存放之變動 | Change in placements with banks and other financial institutions with original maturity over three months | (350,794)   | 1,373,914   |
| 界定為以公平值變化計入損益之金融資產之變動          | Change in financial assets designated at fair value through profit or loss                                | 297,740   | 245,481   |
| 衍生金融工具之變動                      | Change in derivative financial instruments  | 5,406   | (23,394)  |
| 貸款及其他賬項之變動                     | Change in advances and other accounts   | (4,406,475)   | (2,701,708)   |
| 證券投資之變動                        | Change in investment in securities  | (338,891)   | (3,001,816)   |
| 其他資產之變動                        | Change in other assets  | (19,018)  | (312,380)   |
| 銀行及其他金融機構之存款及結餘之變動             | Change in deposits and balances from banks and other financial institutions                               | 4,792,738   | 1,261,266   |
| 客戶存款之變動                        | Change in deposits from customers   | 4,221,414   | 1,396,253   |
| 其他賬項及準備之變動                     | Change in other accounts and provisions   | (104,973)   | (372,281)   |
| 匯率變動之影響                        | Effect of changes in exchange rates   | 2,378   | (1,474)   |
| 除稅前經營現金之流入／（流出）                | Operating cash inflow/(outflow) before taxation   | 4,518,352   | (1,982,306)   |
| 經營業務之現金流量中包括                   | Cash flows from operating activities included   |   |   |
| – 已收利息                         | – interest received   | 599,292   | 616,047   |
| – 已付利息                         | – interest paid   | (155,123)   | (174,611)   |
| – 已收股息                         | – dividend received   | 1,437   | 6,490   |

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017   | 於 2016 年<br>6 月 30 日<br>At 30 June<br>2016 |
|--|--|--|
|  | 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<br>結餘 | Cash and balances with banks and other<br>financial institutions with original maturity<br>within three months |  |
|  | 8,712,779  | 6,115,116                                  |
| 原到期日在 3 個月內之<br>在銀行及其他金融<br>機構之定期存放        | Placements with banks and other financial<br>institutions with original maturity within three<br>months        |  |
|  | -  | 38,633                                     |
| 原到期日在 3 個月內之<br>庫券                         | Treasury bills with original maturity within three<br>months   |  |
|  | 499,791  | 609,388                                    |
|  | <b>9,212,570</b>   | <b>6,763,137</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**

或然負債及承擔乃參照有關資本充足比率之金管局報表的填報指示而編製，其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 and is prepared with reference to the completion instructions for the HKMA return of capital adequacy ratio.

|                 |   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|-----------------|---|--|---|
|                 |   | 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   | 6,313                                      | 5,148   |
| 與交易有關之或然負債      | Transaction-related contingencies                                     | 26,144                                     | 25,786  |
| 與貿易有關之或然負債      | Trade-related contingencies   | 407,248                                    | 535,430   |
| 不需事先通知的無條件撤銷之承諾 | Commitments that are unconditionally cancellable without prior notice | 6,096,889                                  | 6,026,415                                       |
| 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  | 83,407                                     | 93,769  |
| - 1 年以上         | - over one year   | 2,142,506                                  | 1,782,194                                       |
|                 |   | <b>8,762,507</b>                           | <b>8,468,742</b>                                |
| 信貸風險加權數額        | Credit risk-weighted amount   | <b>1,039,415</b>                           | <b>782,016</b>                                  |

信貸風險加權數額是根據《銀行業（資本）規則》計算。此數額取決於交易對手之情況及各類合約之期限特性。

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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|------------|--|---|
|            | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 已批准及簽約但未撥備 | 12,864                                     | 15,651  |
| 已批准但未簽約    | -  | -   |
|            | <b>12,864</b>                              | <b>15,651</b>                                   |

以上資本承擔大部分為將購入之電腦硬件及軟件，以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 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|---------------|--|---|
|               | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| 土地及樓宇         |  |   |
| - 不超過 1 年     | 30,363                                     | 28,566  |
| - 1 年以上至 5 年內 | 33,712                                     | 24,721  |
|               | <b>64,075</b>                              | <b>53,287</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或按租約內的特別條款說明而作租金調整。

Certain non-cancellable operating leases included in the table above were subject to renegotiation and rent adjustment with reference to market rates prevailing at specified agreed dates or according to the special conditions as stipulated in the leases.

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；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於租約期滿時，因應租務市場之狀況而調整租金。

(b) As lessor

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

|   | 於 2017 年<br>6 月 30 日<br>At 30 June<br>2017 | 於 2016 年<br>12 月 31 日<br>At 31 December<br>2016 |
|---|--|---|
|   | 港幣千元<br>HK\$'000                           | 港幣千元<br>HK\$'000                                |
| Land and buildings                                  |  |   |
| - Not later than one year                           | 3,886                                      | 3,272   |
| - Later than one year but not later than five years | 1,879                                      | 1,431   |
|   | <b>5,765</b>                               | <b>4,703</b>                                    |

The Group leases its investment properties under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits and provide for rent adjustments according to the prevailing market conditions at the expiration of the lease.

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

本集團業務分為三個業務分類，它們分別是個人銀行業務、企業銀行業務和財資業務。業務線的分類是基於不同客戶層及產品種類。

個人銀行和企業銀行業務線均會提供全面的銀行服務，包括各類存款、透支、貸款、與貿易相關的產品及其他信貸服務、投資及保險產品、外幣業務及衍生產品。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。

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政策進行計量。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按淨利息收入來管理業務，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, and foreign currency and derivative products. 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 the 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 derives a majority of revenue from interest and the senior management relies primarily on net interest income in managing the business, 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)

|                               |   | 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   |
| <b>半年結算至</b>                  | <b>Half-year ended</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>2017 年 6 月 30 日</b>        | <b>30 June 2017</b>   |                             |                              |                  |                  |                  |                      |                    |
| 淨利息收入                         | Net interest income   |                             |                              |                  |                  |                  |                      |                    |
| - 外來                          | - external  | (33,856)                    | 318,757                      | 139,435          | -                | 424,336          | -                    | 424,336            |
| - 跨業務                         | - inter-segment   | 174,335                     | (95,425)                     | (78,910)         | -                | -                | -                    | -                  |
|                               |   | 140,479                     | 223,332                      | 60,525           | -                | 424,336          | -                    | 424,336            |
| 淨服務費及佣金收入<br>／ (支出)           | Net fee and commission<br>income/(expense)  | 108,003                     | 40,714                       | (132)            | -                | 148,585          | -                    | 148,585            |
| 淨交易性收益／ (虧損)                  | Net trading gain/(loss)   | 8,552                       | 3,474                        | (5,298)          | (10,393)         | (3,665)          | -                    | (3,665)            |
| 界定為以公平值變化計<br>入損益之金融工具淨<br>收益 | Net gain on financial instruments<br>designated at fair value<br>through profit or loss | -                           | -                            | 1,581            | -                | 1,581            | -                    | 1,581              |
| 其他金融資產之淨 (虧<br>損)／收益          | Net (loss)/gain on other financial<br>assets  | -                           | (58)                         | 2,800            | -                | 2,742            | -                    | 2,742              |
| 其他經營收入                        | Other operating income  | 21                          | 260                          | 50               | 16,578           | 16,909           | (12,905)             | 4,004              |
| 提取減值準備前之淨<br>經營收入             | Net operating income before<br>impairment allowances                                    | 257,055                     | 267,722                      | 59,526           | 6,185            | 590,488          | (12,905)             | 577,583            |
| 減值準備淨撥備                       | Net charge of impairment<br>allowances  | (712)                       | (11,715)                     | -                | (1)              | (12,428)         | -                    | (12,428)           |
| 淨經營收入                         | Net operating income  | 256,343                     | 256,007                      | 59,526           | 6,184            | 578,060          | (12,905)             | 565,155            |
| 經營支出                          | Operating expenses  | (146,809)                   | (58,584)                     | (9,167)          | (12,813)         | (227,373)        | 12,905               | (214,468)          |
| 經營溢利                          | Operating profit  | 109,534                     | 197,423                      | 50,359           | (6,629)          | 350,687          | -                    | 350,687            |
| 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                     | -                           | -                            | -                | 5,750            | 5,750            | -                    | 5,750              |
| 出售／重估物業、器<br>材及設備之淨收益         | Net gain from<br>disposal/revaluation of<br>properties, plant and<br>equipment          | -                           | -                            | -                | 702              | 702              | -                    | 702                |
| 除稅前溢利                         | Profit before taxation  | 109,534                     | 197,423                      | 50,359           | (177)            | 357,139          | -                    | 357,139            |
| <b>於 2017 年 6 月 30 日</b>      | <b>At 30 June 2017</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>資產</b>                     | <b>Assets</b>   |                             |                              |                  |                  |                  |                      |                    |
| 分部資產                          | Segment assets  | 9,750,137                   | 27,986,899                   | 24,010,048       | 1,694,109        | 63,441,193       | -                    | 63,441,193         |
| <b>負債</b>                     | <b>Liabilities</b>  |                             |                              |                  |                  |                  |                      |                    |
| 分部負債                          | Segment liabilities   | 39,400,224                  | 11,314,864                   | 5,160,193        | 298,271          | 56,173,552       | -                    | 56,173,552         |
| <b>半年結算至</b>                  | <b>Half-year ended</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>2017 年 6 月 30 日</b>        | <b>30 June 2017</b>   |                             |                              |                  |                  |                  |                      |                    |
| <b>其他資料</b>                   | <b>Other information</b>  |                             |                              |                  |                  |                  |                      |                    |
| 資本性支出                         | Capital expenditure   | -                           | 277                          | -                | 3,626            | 3,903            | -                    | 3,903              |
| 折舊                            | Depreciation  | 2,881                       | 1,331                        | 53               | 8,833            | 13,098           | -                    | 13,098             |
| 證券攤銷                          | Amortisation of securities  | -                           | -                            | (2,110)          | -                | (2,110)          | -                    | (2,110)            |

**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)**

|                               |   | 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   |
| <b>半年結算至</b>                  | <b>Half-year ended</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>2016 年 6 月 30 日</b>        | <b>30 June 2016</b>   |                             |                              |                  |                  |                  |                      |                    |
| 淨利息收入                         | Net interest income   |                             |                              |                  |                  |                  |                      |                    |
| - 外來                          | - external  | (14,020)                    | 251,477                      | 164,109          | -                | 401,566          | -                    | 401,566            |
| - 跨業務                         | - inter-segment   | 155,077                     | (37,807)                     | (117,270)        | -                | -                | -                    | -                  |
|                               |   | 141,057                     | 213,670                      | 46,839           | -                | 401,566          | -                    | 401,566            |
| 淨服務費及佣金收入<br>／(支出)            | Net fee and commission<br>income/(expense)  | 101,513                     | 45,037                       | (248)            | -                | 146,302          | -                    | 146,302            |
| 淨交易性收益／(虧損)                   | Net trading gain/(loss)   | 8,875                       | 8,410                        | (1,522)          | 11,319           | 27,082           | -                    | 27,082             |
| 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 | -                           | -                            | (1,736)          | -                | (1,736)          | -                    | (1,736)            |
| 其他金融資產之淨(虧<br>損)／收益           | Net (loss)/gain on other<br>financial assets  | -                           | (69)                         | 12,564           | 71,892           | 84,387           | -                    | 84,387             |
| 其他經營收入                        | Other operating income  | 30                          | 253                          | -                | 22,027           | 22,310           | (13,056)             | 9,254              |
| <b>提取減值準備前之淨<br/>經營收入</b>     | <b>Net operating income before<br/>impairment allowances</b>                            | 251,475                     | 267,301                      | 55,897           | 105,238          | 679,911          | (13,056)             | 666,855            |
| 減值準備淨(撥備)<br>／撥回              | Net (charge)/reversal of<br>impairment allowances                                       | (1,230)                     | (18,515)                     | -                | 666              | (19,079)         | -                    | (19,079)           |
| <b>淨經營收入</b>                  | <b>Net operating income</b>   | 250,245                     | 248,786                      | 55,897           | 105,904          | 660,832          | (13,056)             | 647,776            |
| 經營支出                          | Operating expenses  | (144,790)                   | (56,093)                     | (7,783)          | (25,802)         | (234,468)        | 13,056               | (221,412)          |
| <b>經營溢利</b>                   | <b>Operating profit</b>   | 105,455                     | 192,693                      | 48,114           | 80,102           | 426,364          | -                    | 426,364            |
| 投資物業公平值調整<br>之淨虧損             | Net loss from fair value<br>adjustments on<br>investment properties                     | -                           | -                            | -                | (10,390)         | (10,390)         | -                    | (10,390)           |
| 出售／重估物業、器<br>材及設備之淨虧損         | Net loss from<br>disposal/revaluation of<br>properties, plant and<br>equipment          | -                           | -                            | -                | (1,499)          | (1,499)          | -                    | (1,499)            |
| <b>除稅前溢利</b>                  | <b>Profit before taxation</b>   | 105,455                     | 192,693                      | 48,114           | 68,213           | 414,475          | -                    | 414,475            |
| <b>於 2016 年 12 月 31 日</b>     | <b>At 31 December 2016</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>資產</b>                     | <b>Assets</b>   |                             |                              |                  |                  |                  |                      |                    |
| 分部資產                          | Segment assets  | 9,303,696                   | 23,998,600                   | 19,147,478       | 1,658,758        | 54,108,532       | -                    | 54,108,532         |
| <b>負債</b>                     | <b>Liabilities</b>  |                             |                              |                  |                  |                  |                      |                    |
| 分部負債                          | Segment liabilities   | 35,826,897                  | 10,822,718                   | 293,266          | 289,119          | 47,232,000       | -                    | 47,232,000         |
| <b>半年結算至</b>                  | <b>Half-year ended</b>  |                             |                              |                  |                  |                  |                      |                    |
| <b>2016 年 6 月 30 日</b>        | <b>30 June 2016</b>   |                             |                              |                  |                  |                  |                      |                    |
| <b>其他資料</b>                   | <b>Other information</b>  |                             |                              |                  |                  |                  |                      |                    |
| 資本性支出                         | Capital expenditure   | -                           | 10                           | -                | 1,872            | 1,882            | -                    | 1,882              |
| 折舊                            | Depreciation  | 2,994                       | 1,829                        | 70               | 9,067            | 13,960           | -                    | 13,960             |
| 證券攤銷                          | Amortisation of securities  | -                           | -                            | 6,340            | -                | 6,340            | -                    | 6,340              |

**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 2017 年 6 月 30 日<br>Half-year ended 30 June 2017   |   | 半年結算至 2016 年 6 月 30 日<br>Half-year ended 30 June 2016   |   |
|------|-------------------|---|---|---|---|
|      |                   | 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<br>港幣千元<br>HK\$'000 | 除稅前<br>溢利<br>Profit<br>before<br>taxation<br>港幣千元<br>HK\$'000 | 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<br>港幣千元<br>HK\$'000 | 除稅前<br>溢利<br>Profit<br>before<br>taxation<br>港幣千元<br>HK\$'000 |
| 香港   | Hong Kong         | 531,609   | 318,111   | 592,717   | 361,781   |
| 中國內地 | Mainland of China | 45,974  | 39,028  | 74,138  | 52,694  |
|      |                   | <b>577,583</b>  | <b>357,139</b>  | <b>666,855</b>  | <b>414,475</b>  |

  

|      |                   | 於 2017 年 6 月 30 日<br>At 30 June 2017    |  | 於 2016 年 12 月 31 日<br>At 31 December 2016 |  |
|------|-------------------|---|--|---|--|
|      |                   | 總資產<br>Total assets<br>港幣千元<br>HK\$'000 | 非流動資產<br>Non-current<br>assets<br>港幣千元<br>HK\$'000 | 總資產<br>Total assets<br>港幣千元<br>HK\$'000   | 非流動資產<br>Non-current<br>assets<br>港幣千元<br>HK\$'000 |
| 香港   | Hong Kong         | 59,813,157                              | 1,743,186  | 50,703,565                                | 1,731,013  |
| 中國內地 | Mainland of China | 3,628,036                               | 4,579  | 3,404,967                                 | 5,248  |
|      |                   | <b>63,441,193</b>                       | <b>1,747,765</b>                                   | <b>54,108,532</b>                         | <b>1,736,261</b>                                   |

**33. 已抵押資產**
**33. Assets pledged as security**

於2017年6月30日，本集團通過票據抵押之負債為港幣1,581,000元（2016年12月31日：港幣667,000元）。本集團為擔保此等負債而質押之資產金額為港幣1,578,000元（2016年12月31日：港幣665,000元），並於「貿易票據」內列賬。

As at 30 June 2017, the liabilities of the Group amounting to HK\$1,581,000 (31 December 2016: HK\$667,000) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$1,578,000 (31 December 2016: HK\$665,000) included in "Trade bills".

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

母公司的基本資料：

本集團前直接控股公司中銀香港將其持有本集團的全部共 2,114,773 股份出售，其中的 1,929,373 股售予廈門國際投資有限公司（「廈門國際投資」），此公司為廈門國際銀行股份有限公司（「廈門國際銀行」）的全資附屬公司；185,400 股售予集美學校委員會，並於 2017 年 3 月 27 日（生效日）進行交割，本集團的股權轉讓自該日起正式生效。

本集團由廈門國際銀行間接控制，廈門國際銀行是一所於中華人民共和國（「中國」）成立的中資商業銀行。

General information of the parent companies:

BOCHK, the Group's former immediate holding company, disposed 2,114,773 shares, being all interests in the Group, of which 1,929,373 shares were transferred to Xiamen International Investment Limited, a wholly owned subsidiary of Xiamen International Bank Co., Ltd, and 185,400 shares were transferred to Committee of Jimei Schools respectively. The transaction was completed and the shares transfer of the Group effected on 27 March 2017.

The Group is indirectly controlled by Xiamen International Bank Co., Ltd., which is a Chinese commercial bank established in the People's Republic of China (the "PRC").

(a) 與母公司及母公司控制之其他公司進行的交易

(i)

本集團之直接控股公司是集友國際金融控股有限公司（「集友國際金控」），集友國際金控是廈門國際投資全資附屬公司，廈門國際投資由廈門國際銀行全資擁有。

大部分與廈門國際銀行進行的交易源自貨幣市場活動。於 2017 年 6 月 30 日，本集團相關應收及應付廈門國際銀行款項總額分別為港幣 39,019,000 元及港幣 608,986,000 元。自生效日起至 2017 年 6 月 30 日與廈門國際銀行做此類業務過程中產生的收入總額為港幣 91,000 元。

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

(i)

The Group's immediate holding company is Chiyu International Financial Holdings Limited ("Chiyu International Holdings"), which is a wholly-owned subsidiary of Xiamen International Investment Limited, which is in turn wholly owned by Xiamen International Bank Co., Ltd.

The majority of transactions with Xiamen International Bank Co., Ltd. arise from money market activities. As at 30 June 2017, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$39,019,000 and HK\$608,986,000 respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. from effective date to 30 June 2017 was HK\$91,000.

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)

大部分與母公司控制之其他公司的交易來自客戶存款。於2017年6月30日，本集團相關款項總額為港幣237,000元

(ii)

本集團生效日前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。

匯金是中國銀行之控股公司，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。

匯金於某些內地實體均擁有控制權益。

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進行常規銀行業務交易。

這些交易包括但不局限於下列各項：

- 借貸、提供授信及擔保和接受存款；
- 銀行同業之存放及結餘；
- 出售、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。

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

The majority of transactions with other companies controlled by the parent companies arise from deposits from customers. As at 30 June 2017, the related aggregate amount of the Group was HK\$237,000.

(ii)

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

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.

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

The Group is subjected to the control of the State Council of the PRC Government through CIC and Central Huijin, which also directly or 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.

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

- 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)

(a) 與母公司及母公司控制之其他公司進行的交易  
(續)

大部分與中國銀行進行的交易源自貨幣市場活動。2017 年截至生效日前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 3,429,000 元 (2016 年上半年: 港幣 12,810,000 元) 及港幣 1,332,000 元 (2016 年上半年: 港幣 4,654,000 元)。

大部分與生效日前之母公司控制之其他公司的交易來自客戶存款。2017 年截至生效日前做此類業務過程中產生的支出總額為港幣 2,488,000 元 (2016 年上半年: 港幣 5,451,000 元)。

除上述披露外, 與其他母公司及母公司控制之其他公司並無重大交易。

本集團在正常業務中與此等實體進行銀行業務交易, 包括貸款、證券投資及貨幣市場交易。

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

The majority of transactions with BOC arise from money market activities. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the period of 2017 before effective date were HK\$3,429,000 (first half of 2016: HK\$12,810,000) and HK\$1,332,000 (first half of 2016: HK\$4,654,000) respectively.

The majority of transactions with other companies controlled by the former parent companies arise from deposits from customers. The aggregate amount of expenses of the Group arising from these transactions for the period of 2017 before effective date was HK\$2,488,000 (first half of 2016: HK\$5,451,000).

Save as disclosed above, transactions with other parent companies and the other companies controlled by the parent companies are not considered material.

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)

(b) 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：

(b) Key management personnel

Key management personnel 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 and its holding companies, as well as parties related to them.

The compensation of key management personnel is detailed as follows:

|                      | 半年結算至<br>2017 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2017<br>港幣千元<br>HK\$'000 | 半年結算至<br>2016 年<br>6 月 30 日<br>Half-year ended<br>30 June<br>2016<br>港幣千元<br>HK\$'000 |
|----------------------|---|---|
| 薪酬、其他短期員工<br>福利及退休福利 | 4,527   | 5,474   |

Salaries, other short-term employee  
benefits and post-employment benefits

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**35. 國際債權**

以下分析乃參照有關國際銀行業統計之金管局報表的填報指示而編製。國際債權按照交易對手所在地計入風險轉移後以交易對手之最終風險承擔的地區分佈，其總和包括所有貨幣之跨國債權及本地之外幣債權。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。

本集團的個別國家或區域其已計及風險轉移後佔國際債權總額 10%或以上之債權如下：

**35. International claims**

The below analysis is prepared with reference to the completion instructions for the HKMA return of international banking statistics. International claims are exposures to counterparties on which the ultimate risk lies based on the locations of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies. For a claim guaranteed by a party situated in a country different from the counterparty, the risk will be transferred to the country of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another country, the risk will be transferred to the country where its head office is located.

Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims of the Group are shown as follows:

|      |                   | 於 2017 年 6 月 30 日<br>At 30 June 2017      |                         |  |                  |
|------|-------------------|---|-------------------------|--|------------------|
|      |                   | 非銀行私人機構<br>Non-bank private sector        |                         |  | 總計               |
|      |                   | 銀行<br>Banks                               | 官方機構<br>Official sector | 非銀行<br>金融機構<br>Non-bank<br>financial<br>institutions |                  |
|      |                   | 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 | Mainland of China | 9,859,000                                 | 73,000                  | 207,000  | 11,478,000       |
| 香港   | Hong Kong         | 1,350,000                                 |                         | 693,000  | 8,262,000        |
|      |                   |   |                         |  |                  |
|      |                   | 於 2016 年 12 月 31 日<br>At 31 December 2016 |                         |  |                  |
|      |                   | 非銀行私人機構<br>Non-bank private sector        |                         |  | 總計               |
|      |                   | 銀行<br>Banks                               | 官方機構<br>Official sector | 非銀行<br>金融機構<br>Non-bank<br>financial<br>institutions |                  |
|      |                   | 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 | Mainland of China | 7,989,000                                 | 70,000                  | -  | 9,090,000        |
| 香港   | Hong Kong         | 169,000                                   | -                       | 475,000  | 7,680,000        |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**36. 非銀行的內地風險承擔**
**36. Non-bank Mainland exposures**

對非銀行交易對手的內地相關風險承擔之分析乃參照有關內地業務之金管局報表的填報指示所列之機構類別及直接風險類別分類。此報表僅計及本銀行之內地風險承擔。

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

|                                       |  | 於 2017 年 6 月 30 日<br>At 30 June 2017          |  |   |  |
|---------------------------------------|--|---|--|---|--|
|                                       |  | 金管局報表<br>項目<br>Items in<br>the HKMA<br>return | 資產負債<br>表內的<br>風險承擔<br>On-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 資產負債<br>表外的<br>風險承擔<br>Off-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 總風險承擔<br>Total<br>exposure<br>港幣千元<br>HK\$'000 |
| 中央政府、中央政府持有的<br>機構、其附屬公司及合資<br>企業     | Central government, central<br>government-owned entities and their<br>subsidiaries and joint ventures                                      | 1   | 2,805,483  | 2,831   | 2,808,314                                      |
| 地方政府、地方政府持有的<br>機構、其附屬公司及合資<br>企業     | Local governments, local<br>government-owned entities and their<br>subsidiaries and joint ventures   | 2   | 2,922,157  | 171,427   | 3,093,584                                      |
| 中國籍境內居民或其他在境<br>內註冊的機構、其附屬公<br>司及合資企業 | PRC nationals residing in Mainland<br>or other entities incorporated in<br>Mainland and their subsidiaries and<br>joint ventures           | 3   | 5,276,406  | 397,759   | 5,674,165                                      |
| 不包括在上述第一項中央政<br>府內的其他機構               | Other entities of central government<br>not reported in item 1 above   | 4   | 420,327  | 7,049   | 427,376  |
| 不包括在上述第二項地方政<br>府內的其他機構               | Other entities of local governments not<br>reported in item 2 above  | 5   | -  | -   | -  |
| 中國籍境外居民或在境外註<br>冊的機構，其用於境內的<br>信貸     | PRC nationals residing outside<br>Mainland or entities incorporated<br>outside Mainland where the credit is<br>granted for use in Mainland | 6   | 2,462,011  | 210,510   | 2,672,521                                      |
| 其他交易對手而其風險承擔<br>被視為非銀行的內地風險<br>承擔     | Other counterparties where the<br>exposures are considered to be<br>non-bank Mainland exposures  | 7   | 501,904  | -   | 501,904  |
| 總計                                    | Total  | 8   | 14,388,288   | 789,576   | 15,177,864                                     |
| 扣減準備金後的資產總額                           | Total assets after provision   | 9   | 63,418,812   |   |  |
| 資產負債表內的風險承擔<br>佔資產總額百分比               | On-balance sheet exposures as<br>percentage of total assets  | 10  | 22.69%   |   |  |

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**36. 非銀行的內地風險承擔 (續)**
**36. Non-bank Mainland exposures (continued)**

|                                       |  | 於 2016 年 12 月 31 日<br>At 31 December 2016     |  |   |  |
|---------------------------------------|--|---|--|---|--|
|                                       |  | 金管局報表<br>項目<br>Items in<br>the HKMA<br>return | 資產負債<br>表內的<br>風險承擔<br>On-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 資產負債<br>表外的<br>風險承擔<br>Off-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 總風險承擔<br>Total<br>exposure<br>港幣千元<br>HK\$'000 |
| 中央政府、中央政府持有的<br>機構、其附屬公司及合資<br>企業     | Central government, central<br>government-owned entities and their<br>subsidiaries and joint ventures                                      | 1   | 2,716,268  | 3,287   | 2,719,555                                      |
| 地方政府、地方政府持有的<br>機構、其附屬公司及合資<br>企業     | Local governments, local<br>government-owned entities and their<br>subsidiaries and joint ventures   | 2   | 2,731,461  | 173,192   | 2,904,653                                      |
| 中國籍境內居民或其他在境<br>內註冊的機構、其附屬公<br>司及合資企業 | PRC nationals residing in Mainland<br>or other entities incorporated in<br>Mainland and their subsidiaries and<br>joint ventures           | 3   | 4,329,181  | 299,473   | 4,628,654                                      |
| 不包括在上述第一項中央政<br>府內的其他機構               | Other entities of central government<br>not reported in item 1 above   | 4   | 270,794  | 3,100   | 273,894  |
| 不包括在上述第二項地方政<br>府內的其他機構               | Other entities of local governments not<br>reported in item 2 above  | 5   | -  | -   | -  |
| 中國籍境外居民或在境外註<br>冊的機構，其用於境內的<br>信貸     | PRC nationals residing outside<br>Mainland or entities incorporated<br>outside Mainland where the credit is<br>granted for use in Mainland | 6   | 1,876,776  | 254,687   | 2,131,463                                      |
| 其他交易對手而其風險承擔<br>被視為非銀行的內地風險<br>承擔     | Other counterparties where the<br>exposures are considered to be<br>non-bank Mainland exposures  | 7   | 489,774  | -   | 489,774  |
| 總計                                    | Total  | 8   | 12,414,254   | 733,739   | 13,147,993                                     |
| 扣減準備金後的資產總額                           | Total assets after provision   | 9   | 53,975,482   |   |  |
| 資產負債表內的風險承擔<br>佔資產總額百分比               | On-balance sheet exposures as<br>percentage of total assets  | 10  | 23.00%   |   |  |

**中期財務資料附註  
(續)**

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

**37. 符合香港會計準則第  
34 號**

截至2017年上半年止的未經審計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。

**37. Compliance with HKAS 34**

The unaudited interim financial information for the first half of 2017 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

**38. 法定賬目**

**38. Statutory accounts**

被納入本中期業績報告作為比較信息的截至2016年12月31日止年度有關的財務信息，雖然來源於本銀行的法定年度綜合財務報表，但不構成本銀行的法定年度綜合財務報表。按照香港《公司條例》第436條要求需就這些法定財務報表披露更多有關的信息如下：

本銀行已按照香港《公司條例》第662(3)條及附表6第3部的要求送呈截至2016年12月31日止年度的財務報表予公司註冊處。

本銀行的核數師已就該財務報表發出核數師報告。該核數師報告為無保留意見的核數師報告；其中不包含核數師在不發出保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據香港《公司條例》第406(2)、407(2)或(3)條作出的聲明。

The financial information relating to the year ended 31 December 2016 that is included in this Interim Report as comparative information does not constitute the Bank's statutory annual consolidated financial statements for that year but is derived from those financial statements. Further information relating to these statutory financial statements required to be disclosed in accordance with section 436 of the Hong Kong Companies Ordinance is as follows:

The Bank has delivered the financial statements for the year ended 31 December 2016 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

The Bank's auditor has reported on those financial statements. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report; and did not contain a statement under sections 406(2), 407(2) or (3) of the Hong Kong Companies Ordinance.

## 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 2 至 97 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 2017 年 6 月 30 日的簡要綜合資產負債表與截至該日止 6 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計的範圍為小,故不能令我們可保證我們將知悉在審計中可能被發現的所有重大事項。因此,我們不會發表審計意見。

### 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, 2017 年 9 月 11 日

## Independent Review Report

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### 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 2 to 97, which comprises the condensed consolidated balance sheet of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2017 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 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, 11 September 2017

## 其他資料

## Additional Information

### 1. 本銀行之附屬公司

### 1. Subsidiaries of the Bank

附屬公司的具體情況如下：

The particulars of subsidiaries are as follows:

| 名稱<br>Name   | 註冊／營業<br>地點及日期<br>Place and date of<br>incorporation/operation | 已發行並繳足股本<br>Issued share capital                         | 持有權益<br>Interest held | 主要業務<br>Principal activities  |
|--|--|--|-----------------------|---|
| 集友銀行（代理人）有限公司<br>Chiyu Banking Corporation<br>(Nominees) Limited | 香港<br>1981年11月3日<br>Hong Kong<br>3 November 1981               | 普通股份<br>100,000 港元<br>Ordinary shares<br>HK\$100,000     | 100%                  | 代理服務及投資控股<br>Nominee service and<br>investment holding                                    |
| 誠信置業有限公司<br>Seng Sun Development<br>Company, Limited             | 香港<br>1961年12月11日<br>Hong Kong<br>11 December 1961             | 普通股份<br>2,800,000 港元<br>Ordinary shares<br>HK\$2,800,000 | 100%                  | 投資控股及集團間物業<br>租賃<br>Investment holding and<br>leasing of properties<br>to group companies |
| 欣澤有限公司<br>Grace Charter Limited                                  | 香港<br>2001年5月4日<br>Hong Kong<br>4 May 2001                     | 普通股份<br>2 港元<br>Ordinary shares<br>HK\$2                 | 100%*                 | 投資控股<br>Investment holding  |
| 集友國際資本有限公司<br>Chiyu International Capital<br>Limited             | 香港<br>2017年3月13日<br>Hong Kong<br>13 March 2017                 | 普通股份<br>1,000,000 港元<br>Ordinary shares<br>HK\$1,000,000 | 100%                  | Business not yet<br>commenced<br>未開始營運  |
| 集友資產管理有限公司<br>Chiyu Asset Management<br>Limited                  | 香港<br>2017年3月13日<br>Hong Kong<br>13 March 2017                 | 普通股份<br>1,000,000 港元<br>Ordinary shares<br>HK\$1,000,000 | 100%                  | Business not yet<br>commenced<br>未開始營運  |

\*本銀行間接持有股份

\* Shares held indirectly by the Bank

### 2. 符合《銀行業（披露）規則》

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

本未經審計之中期業績報告符合《銀行業條例》項下《銀行業（披露）規則》之有關要求。

This unaudited Interim Report complies with the applicable requirements set out in the Banking (Disclosure) Rules under the Banking Ordinance.

## 其他資料

### 3. 管理層討論及分析

#### 業務回顧

2017 年上半年，中國作為世界主要經濟體，經濟增長表現仍然亮麗，加上通過「一帶一路」發展戰略的倡議，中國已成為環球經濟發展的重要引擎；美國經濟仍持續增長步伐，美元利率維持其上升周期；歐元區經濟也持續其復甦性增長。

香港作為開放型經濟體，得力於國家經濟持續高增長，以及金融的互聯互通政策支持，同時環球經濟持續改善的正面因素，雖然地緣政治仍然存在眾多的不確定因素，上半年香港經濟仍保持平穩加快增長的格局。

在環球經濟和國家經濟持續改善之中，香港銀行業亦穩步發展，受惠於跨境業務的增長，借貸市場發展較快，而存款服務的競爭仍然激烈，資金成本壓力較大，加上銀行仍處於低利率的環境下，維持息差水平仍甚具挑戰，同時，銀行業面對監管要求不斷提升，合規成本也在持續增加。

銀行業經營面對眾多機遇的同時，也面對眾多的挑戰，加上經營風險的不確定性提高，本集團除致力於保持業務發展外，也必須維持財務的穩健性，加強和提升風險管理和內部控制的能力，確保業務的健康發展。

## Additional Information

### 3. Management's Discussion and Analysis

#### Business Review

In the first half of 2017, the Mainland of China, as one of the world's major economies, became a crucial engine for global economic development through its remarkable economic growth and the advocate of the Belt and Road Initiative. Meanwhile, the US economy still persisted to grow along with the rate hike cycle. The Eurozone economy sustained stable growth and continued its recovery.

Hong Kong, as an open economy, has benefited from the Mainland's continuous economic growth and the Mutual Market Access policy, together with stabilisation in the global economy, growth continued with an upward momentum during the first half of 2017 although various uncertainties over geopolitics remained.

Amid stable improvement in the global and Mainland economy, the banking industry in Hong Kong was growing steadily. The loan market, benefited from the growth of cross-border businesses, recorded relatively faster development. Yet, the intensifying deposit market competition led to high funding cost. In conjunction with the persistently low interest rate environment, the banks faced considerable challenges in maintaining profitability. Also, as supervision on the banking industry tightened up, compliance cost continued to rise.

In view of opportunities and challenges in the operating environment and increasing uncertainties in operating risk, the Group aims to pursue a continuous business growth and maintains a solid financial strength at the same time in order to better withstand market uncertainties. Moreover, the Group has stepped up in enhancing and strengthening risk management and internal control in order to maintain a sustainable growth.

## 其他資料

### 3. 管理層討論及分析

#### 業務回顧（續）

2017年，本集團繼續發揮自身經營優勢的發展模式，採取以客户為中心、以風險為本的經營策略；在穩健中求發展的經營上，根據市場變化和客戶需要，持續優化客戶服務模型。個人銀行方面，通過優化分行服務設施，提升服務團隊質素，加強產品服務的含質，推出多元化的存款、保險、投資、個人貸款等服務，為客戶在低息環境，提供更多的理財選擇；企業銀行方面，本集團繼續提升各類企業全方位的融資解決方案，以及跨界的商業理財服務，特別通過本集團中港兩地的分支行網點，提供跨界的銀行服務模型。本集團的一站式銀行服務，可同時為客戶提供個人和商業的現金管理、財富管理及各類融資的安排。

本集團的服務覆蓋全香港，在中國福建設有四家分支行，通過中港兩地的分支行網點，以跨界的銀行服務模型，為客戶提供一站式跨境銀行服務，協助客戶進行現金管理、財富管理及融資安排，同時提供一個整體而個性化的財務方案。年內本集團持續以親切、靈活、貼身、專業的服務理念，陸續對分行網點展開服務設施的改善工程，優化本集團的形象，致力為客戶提供優質的銀行服務體驗。

自2016年年底廈門國際投資有限公司與中銀香港簽訂股權買賣協議後，本集團正式進入股權交割準備期，直至2017年3月27日（「交割日」）正式進行股權交割；面對複雜的交割準備期和交割實施階段，本集團保持了對客戶、員工和相關機構的暢順溝通，維持對客戶的優質服務，確保對客戶服務的影響減至最少；在相關各方的共同努力下，股權轉讓工作於交割日圓滿完成。股權交割後，本集團業務維持正常發展，客戶滿意度在預期水平，員工保持良好服務士氣，交割過程沒有出現風險事件，最終實現業務、客戶及員工三個穩定。

## Additional Information

### 3. Management's Discussion and Analysis

#### Business Review (continued)

In 2017, the Group continued to fully leverage its own competitive advantages, remain to be customer-centric and take proactive yet prudent risk-based business strategies in order to maintain the momentum of growth. In response to market changes and customer needs, the Group continued to enrich the service model for its customers. In the Personal Banking business sector, the quality of its service team consistently improved and the facilities at the branches were also upgraded. Besides, the Group constantly strengthened its wealth management services by offering comprehensive financial products such as deposits, insurance, investment plans and personal loans to better meet the different needs of its customers in this low interest rate environment. For the Corporate Banking business, the Group continued to broaden its offerings in cross-border corporate business services in order to provide a total solution to its corporate customers. Riding on the branches set up in Fujian, the Group provided its customer with full range of cross-border and tailored banking services for fulfilling their needs in wealth management and various kinds of financing solutions.

With branches in Hong Kong, together with 2 branches and 2 sub-branches in Fujian, China, the Group provides its customers with full range of cross-border and tailored banking services for fulfilling their needs in cash management, wealth management and various kinds of financing. The Group has continued to carry out enhancement projects on our branches to improve our corporate image as well as to provide better services to our customers with enhanced facilities. This is also to represent our ongoing pursuit of decent, flexible, customised and professional services for our customers.

Since the signing of the Sale and Purchase Agreement between Xiamen International Investment Limited and Bank of China (Hong Kong) at the end of 2016, the Group had officially moved into a preparation period until the share transfer on 27 March 2017 (the "Completion Date"). The preparation and execution for the share transfer was considerably complicated. During the period, the Group maintained good communication between its customers, staff and relevant organisations, as well as preserved high quality customer service in order to minimise the undesirable impact on its customers. With the joint efforts of relevant parties, the share transfer was successfully completed on the Completion Date. After the share transfer, the Group continues to maintain healthy business development, an anticipated level of customers' satisfaction and positive employees' morale. As a result, the Group has ultimately achieved stability in terms of business, customers and staff.

## 其他資料

### 3. 管理層討論及分析

#### 財務表現

2017 年上半年，本集團錄得股東應佔溢利為港幣 294,164,000 元，較去年減少 16.02%，主要由於去年同期有出售可供出售證券帶來的收益所致。平均股東權益回報率及平均總資產回報率分別為 8.39% 及 1.03%。

期內淨利息收入為港幣 424,336,000 元，較 2016 年上半年增加 5.67%，而淨利息收益率亦較去年同期上升 1 個點子至 1.55%。淨服務費及佣金收入較去年上半年上升 1.56% 至港幣 148,585,000 元。經營支出為港幣 214,468,000 元，同比下降 3.14%，而成本對收入比率則較去年同期上升 3.93 個百分點至 37.13%。

期內錄得減值準備淨撥備港幣 12,428,000 元，比去年同期減少港幣 6,651,000 元。特定分類或減值貸款比率亦較 2016 年底下降 0.12 個百分點至 0.51%。

截至 2017 年 6 月 30 日止，本集團綜合總資產為港幣 63,441,193,000 元，較 2016 年底增加 17.25%。客戶貸款為港幣 35,217,716,000 元，較去年底上升 14.46%。客戶存款為港幣 49,659,034,000 元，較去年底亦上升 9.29%。

#### 前景展望

展望 2017 年下半年，環球經濟仍能持續上半年的增長勢頭，但是經濟環境仍然複雜多變，香港銀行業的經營環境持續發展，同時仍繼續面對挑戰，必須採取更主動的發展策略，抓住新的機遇，例如「一帶一路」發展戰略、粵港澳大灣區建設框架出台、國家金融互聯互通政策等，而人民幣國際化進程和內地加快經濟金融改革，都將為銀行業帶來更多商機。

## Additional Information

### 3. Management's Discussion and Analysis

#### Financial Review

For the first half of 2017, the Group recorded a profit attributable to shareholders of HK\$294,164,000, decreased by 16.02% from last year. This was mainly due to gain from disposal of available-for-sale securities last year. The return on average shareholders' equity and the return on average total assets were 8.39% and 1.03% respectively.

Compared with the first half of 2016, net interest income was HK\$424,336,000, increased by 5.67% and the net interest margin increased by 1 basis point to 1.55%. Net fee and commission income increased by 1.56% to HK\$148,585,000. Operating expenses dropped by 3.14% to HK\$214,468,000, yet the cost to income ratio increased by 3.93 percentage points to 37.13%.

For the first half of 2017, net charge of impairment allowances was HK\$12,428,000, decreased by HK\$6,651,000 compared with the same period last year. The classified or impaired loan ratio also decreased by 0.12 percentage points to 0.51% compared with the end of 2016.

As of 30 June 2017, the total consolidated assets of the group increased by 17.25% to HK\$63,441,193,000 compared with the end of 2016. Advances to customers increased by 14.46% to HK\$35,217,716,000. Customer deposits also increased by 9.29% to HK\$49,659,034,000.

#### Prospect

Looking forward to the second half of 2017, the global economy will maintain its growth momentum from the first half of the year, but the economic environment will remain highly uncertain. The operations and development of the banking industry in Hong Kong continued to be challenging. Nevertheless, opportunities coexist with these challenges and proactive measures must be taken to grasp these new opportunities. New growth drivers for the development of banks in Hong Kong included the Belt and Road Initiative; the developing framework of the Guangdong-Hong Kong-Macau Greater Bay Area; and the Mutual Market Access policy. Moreover, the accelerated pace of RMB internationalisation and the economic and financial reform in the Mainland of China will provide banks with more business opportunities.

## 其他資料

### 3. 管理層討論及分析

#### 前景展望（續）

本集團將貫徹“恪守誠信、經營智慧、駕馭風險、精藝管理”的戰略思想，繼續採取穩健的業務增長策略，致力維持風險控制和業務增長的均衡發展。因此，在持續發展的過程中，將繼續配置適當的資源，維持良好的公司治理環境及風險管理機制。本集團亦會繼續致力提升客戶體驗，提高服務團隊的專業水平，擴闊產品和服務組合，擴大服務網點覆蓋，加強電子服務渠道發展，務求使本集團所提供的產品和服務能更符合客戶的需求和市場的發展，通過優質的服務和更便捷的方式交付給客戶。

2017 年正值本集團建立 70 周年，本集團將會舉辦一系列的慶祝活動，圍繞本集團的發展歷史，加強實踐本集團「親切、靈活、貼身、專業」的服務承諾；同時，將廣泛宣傳我行傳承創辦人陳嘉庚先生支持教育事業、回饋社會的企業理念，樹立本集團履行社會責任、竭誠服務客戶的良好形象。

## Additional Information

### 3. Management's Discussion and Analysis

#### Prospect (continued)

The Group strives to implement the strategy of "operating with integrity and business acumen, navigating risks, and pursuing lean management". The Group will continue to pursue a prudent but growth strategy by maintaining a sustainable balance between risk control and business growth, in conjunction with optimising resources allocation, sound corporate governance and risk management. In terms of business development, the Group will continuously enhance the customer experience and the professionalism of the service teams, broaden its products and services offerings, enhance its service network in terms of coverage points and strengthen its electronic banking channels in response to the market development and customer needs.

The Group enters its 70<sup>th</sup> anniversary in 2017. In celebrating this remarkable milestone, the Group will organise a bundle of activities to accomplish its promise of providing flexible, tailor-made and professional banking and financial services to customers. Moreover, in order to pass on our founder Mr Chen Jiageng's corporate value in nurturing the next generation and contributing to the community, the Group will continue to fulfil its commitment to corporate social responsibilities and a dedicated customer service.

## 分行網絡

### Branch Network

| 分行名稱<br><b>BRANCH (Br.)</b>     | 地址<br><b>ADDRESS</b>   | 電話<br><b>TELEPHONE</b> |
|---------------------------------|--|------------------------|
| <b>香港島<br/>HONG KONG ISLAND</b> |  |                        |
| 中區分行<br>Central Br.             | 香港中環德輔道中 78 號<br>No. 78 Des Voeux Road Central, Central, H.K.                                      | (852) 2843 0187        |
| 北角分行<br>North Point Br.         | 香港北角英皇道 390-394 號地下<br>G/F, No. 390-394 King's Road, North Point, H.K.                             | (852) 3556 9731        |
| 灣仔分行<br>Wanchai Br.             | 香港灣仔軒尼詩道 323-331 號地下 C 和 D 舖<br>Shop C & D, G/F, No. 323-331 Hennessy Road, Wanchai, H.K.          | (852) 3556 9734        |
| 上環分行<br>Sheung Wan Br.          | 香港上環皇后大道中 315-319 號地下 3 號舖<br>Shop 3, G/F, No. 315-319 Queen's Road Central, Sheung Wan, H.K.      | (852) 2544 1678        |
| 西區分行<br>Western Br.             | 香港西區皇后大道西 443-445 號地下 13 號舖<br>Shop 13, G/F, No. 443-445 Queen's Road West, Western District, H.K. | (852) 2548 2298        |
| 鰂魚涌分行<br>Quarry Bay Br.         | 香港鰂魚涌英皇道 967-967A 號地下<br>G/F, No. 967-967A King's Road, Quarry Bay, H.K.                           | (852) 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, No. 138-140 Aberdeen Main Road, Aberdeen, H.K.                         | (852) 2553 0603        |
| <b>九龍<br/>KOWLOON</b>           |  |                        |
| 紅磡分行<br>Hung Hom Br.            | 九龍紅磡機利士南路 23-25 號地下<br>G/F, No. 23-25 Gillies Avenue South, Hung Hom, Kln.                         | (852) 2362 0051        |
| 觀塘分行<br>Kwun Tong Br.           | 九龍觀塘道 398-402 號地下 A 單位<br>Unit A, G/F, No. 398-402 Kwun Tong Road, Kln.                            | (852) 2343 4174        |
| 深水埗分行<br>Sham Shui Po Br.       | 九龍深水埗荔枝角道 235-237 號地下<br>G/F, No. 235-237 Laichikok Road, Sham Shui Po, Kln.                       | (852) 2789 8668        |
| 新蒲崗分行<br>San Po Kong Br.        | 九龍新蒲崗康強街 61-63 號地下<br>G/F, No. 61-63 Hong Keung Street, San Po Kong, Kln.                          | (852) 2328 5691        |
| 油麻地分行<br>Yau Ma Tei Br.         | 九龍油麻地上海街 117-119 號地下<br>G/F, No. 117-119 Shanghai Street, Yaumatei, Kln.                           | (852) 3556 9738        |
| 青山道分行<br>Castle Peak Road Br.   | 九龍深水埗青山道 226-228 號地下<br>G/F, No. 226-228 Castle Peak Road, Sham Shui Po, Kln.                      | (852) 3556 9740        |
| 九龍灣分行<br>Kowloon Bay Br.        | 九龍九龍灣啓業邨啟樂樓地下 10 及 10A 號舖<br>Shop 10 & 10A, G/F, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kln.  | (852) 2796 8968        |
| 土瓜灣分行<br>Tokwan Br.             | 九龍土瓜灣道 78-80W 號地下 11-13 號舖<br>Shop 11-13, G/F, No. 78-80W To Kwa Wan Road, Kln.                    | (852) 3556 9742        |
| 慈雲山分行<br>Tsz Wan Shan Br.       | 九龍慈雲山中心 7 樓 703A 號舖<br>Shop 703A, 7/F, Tsz Wan Shan Shopping Centre, Kln.                          | (852) 2322 3313        |

## 分行網絡 (續)

### Branch Network (continued)

| 分行名稱<br><b>BRANCH (Br.)</b>         | 地址<br><b>ADDRESS</b>  | 電話<br><b>TELEPHONE</b> |
|-------------------------------------|---|------------------------|
| <b>新界<br/>NEW TERRITORIES</b>       |   |                        |
| 屯門分行<br>Tuen Mun Br.                | 新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 舖<br>Shop N-125, Level 1, Zone N, H.A.N.D.S, On Ting Estate, Tuen Mun, N.T.   | (852) 3988 9508        |
| 葵興邨分行<br>Kwai Hing Estate Br.       | 新界葵涌葵興邨興逸樓地下 1 號舖<br>Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N.T.  | (852) 3556 9745        |
| 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 號舖<br>Shop 112-114, G/F, On Wo House, Tai Wo Estate, Tai Po, N.T.  | (852) 3556 9746        |
| 麗城花園分行<br>Belvedere Garden Br.      | 新界荃灣麗城薈三期地下 5A 號舖<br>Shop 5A, G/F, Belvedere Square, Belvedere Garden Phase 3, Tsuen Wan, N.T.  | (852) 2411 6789        |
| 荃灣分行<br>Tsuen Wan Br.               | 新界荃灣沙咀道 131-135 號地下<br>G/F, No. 131-135 Sha Tsui Road, Tsuen Wan, N.T.  | (852) 3988 9518        |
| 沙田穗禾苑分行<br>Shatin Sui Wo Court Br.  | 新界沙田穗禾苑穗禾商場 1 樓 F7 號舖<br>Shop F7, 1/F, Commercial Centre, Sui Wo Court, Shatin, N.T.  | (852) 3556 9749        |
| 馬鞍山分行<br>Ma On Shan Br.             | 新界馬鞍山海柏花園馬鞍山廣場 3 樓 313 號舖<br>Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T.   | (852) 2640 0733        |
| 尚德邨分行<br>Sheung Tak Estate Br.      | 新界將軍澳尚德邨尚德商場 2 樓 238 號舖<br>Shop 238, 2/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O, N.T.  | (852) 2178 2278        |
| <b>中國內地<br/>MAINLAND OF CHINA</b>   |   |                        |
| 廈門分行<br>Xiamen Br.                  | 中國福建省廈門市廈禾路 861 號 1 樓 111-113 單元<br>Unit 111-113, 1/F, No. 861 Xiahe Road, Xiamen, Fujian Province, China   | (86-592) 585 7690      |
| 集美支行<br>Xiamen Jimei Sub-Br.        | 中國福建省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.        | 中國福建省廈門市思明區塔埔東路 170 號 9 號樓 17 層 1702E 及 1703A 室<br>Unit 1702E & 1703A, No. 9 Building, No. 170 Tapu East Road, Siming District, (86-592) 599 0520<br>Xiamen, Fujian Province, China |                        |
| 福州分行<br>Fuzhou Br.                  | 中國福建省福州市五四路 210 號國際大廈 1 樓<br>1/F, International Building, No. 210 Wusi Road, Fuzhou, Fujian Province, China   | (86-591) 8781 0078     |