



集友銀行
Chiyu Banking Corporation Ltd.

2018

中期業績報告
INTERIM REPORT

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Interim Report 2018



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財務摘要
Financial Highlights

		2018年6月30日 30 June 2018	2017年6月30日 30 June 2017	2017年12月31日 31 December 2017
期內／年度	For the period／year	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
提取減值準備前之淨經營收入	Net operating income before impairment allowances	963,902	577,583	1,426,080
經營溢利	Operating profit	583,499	350,687	886,890
除稅前溢利	Profit before taxation	599,119	357,139	898,642
期內／年度溢利	Profit for the period／year	493,929	294,164	751,832
於期／年末	At period／year end	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
股本和儲備	Capital and reserves	9,677,720	7,267,641	9,563,497
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	86,893,798	63,441,193	84,088,931
財務比率	Financial ratios	%	%	%
平均總資產回報率 ¹	Return on average total assets ¹	1.16	1.03	1.18
平均股東權益回報率 ²	Return on average shareholders' equity ²	11.61	8.44	10.40
成本對收入比率	Cost to income ratio	36.35	37.13	33.44
貸存比率 ³	Loan to deposit ratio ³	69.86	70.92	66.82
流動性覆蓋比率的平均值 ⁴	Average value of liquidity coverage ratio ⁴			
第一季度	First quarter	152.06	181.56	181.56
第二季度	Second quarter	186.29	177.51	177.51
穩定資金淨額比率的季度終結值 ⁴	Quarter-end value of net stable funding ratio ⁴			
第一季度	First quarter	121.23	不適用	不適用
第二季度	Second quarter	124.96	不適用	不適用
總資本比率 ⁵	Total capital ratio ⁵	18.66	17.65	19.78

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 = $\frac{\text{Profit for the period／year}}{\text{Daily average balance of total assets}}$
2. 平均股東權益回報率 = $\frac{\text{期內／年度溢利}}{\text{股東應佔股本和儲備之期／年初及期／年末餘額的平均值}}$
 Return on average shareholders' equity = $\frac{\text{Profit for the period／year}}{\text{Average of the beginning and ending balance of total equity holders}}$
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. 流動性覆蓋比率及穩定資金淨額比率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 liquidity coverage ratio and net stable funding ratio are 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) (Unaudited) 半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018	(未經審計) (Unaudited) 半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		1,121,309	604,239
利息支出	Interest expense		(385,509)	(179,903)
淨利息收入	Net interest income	5	735,800	424,336
服務費及佣金收入	Fee and commission income		187,109	158,130
服務費及佣金支出	Fee and commission expense		(12,929)	(9,545)
淨服務費及佣金收入	Net fee and commission income	6	174,180	148,585
淨交易性收益／（虧損）	Net trading gain／(loss)	7	49,960	(3,665)
界定為以公平值變化計入損益之 金融工具淨（虧損）／收益	Net (loss)／gain on financial instruments designated at fair value through profit or loss		(3,868)	1,581
其他金融資產之淨收益	Net gain on other financial assets	8	2,626	2,742
其他經營收入	Other operating income	9	5,204	4,004
提取減值準備前之淨經營收入	Net operating income before impairment allowances		963,902	577,583
減值準備淨撥備	Net charge of impairment allowances	10	(30,043)	(12,428)
淨經營收入	Net operating income		933,859	565,155
經營支出	Operating expenses	11	(350,360)	(214,468)
經營溢利	Operating profit		583,499	350,687
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	12	15,620	5,750
出售／重估物業、器材及設備之 淨收益	Net gain from disposal／revaluation of properties, plant and equipment	13	-	702
除稅前溢利	Profit before taxation		599,119	357,139
稅項	Taxation	14	(105,190)	(62,975)
期內溢利	Profit for the period		493,929	294,164
股息	Dividends	15	-	-

第 8 至 90 頁之附註屬本中期財務資料之
組成部分。

The notes on pages 8 to 90 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) (Unaudited) 半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
期內溢利	Profit for the period	493,929	294,164
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	103,155	14,111
遞延稅項	Deferred tax	(15,907)	(1,208)
		87,248	12,903
以公平值變化計入其他全面收益之股份權益工具：	Equity instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	2,933	-
		90,181	12,903
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
以公平值變化計入其他全面收益之債務工具：	Debt instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	(224,264)	54,945
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(2,662)	(2,800)
遞延稅項	Deferred tax	38,034	(6,515)
		(188,892)	45,630
貨幣換算差額	Currency translation difference	(18,895)	38,412
		(207,787)	84,042
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	(117,606)	96,945
期內全面收益總額	Total comprehensive income for the period	376,323	391,109
應佔全面收益總額：	Total comprehensive income attributable to:		
本銀行股東	Equity holders of the Bank	376,323	391,109

第 8 至 90 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 90 are an integral part of this interim financial information.



簡要綜合財務狀況表

Condensed Consolidated Statement of Financial Position

			(未經審計) (Unaudited) 於 2018 年 6 月 30 日 At 30 June 2018	(經審計) (Audited) 於 2017 年 12 月 31 日 At 31 December 2017
	附註 Notes		港幣千元 HK\$'000	港幣千元 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	16	12,038,728
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		323,327
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	209,187
衍生金融工具		Derivative financial instruments	18	130,044
貸款及其他賬項		Advances and other accounts	19	47,831,648
證券投資		Investment in securities	20	23,765,738
投資物業		Investment properties	21	230,530
物業、器材及設備		Properties, plant and equipment	22	1,642,996
遞延稅項資產		Deferred tax assets	26	13,548
其他資產		Other assets	23	708,052
資產總額		Total assets		86,893,798
				84,088,931
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		8,655,302
衍生金融工具		Derivative financial instruments	18	103,526
客戶存款		Deposits from customers	24	67,391,827
其他賬項及準備		Other accounts and provisions	25	781,506
應付稅項負債		Current tax liabilities		159,683
遞延稅項負債		Deferred tax liabilities	26	124,234
負債總額		Total liabilities		77,216,078
				74,525,434
資本		EQUITY		
股本		Share capital	27	300,000
儲備		Reserves		7,440,008
本銀行股東應佔股本和儲備		Capital and reserves attributable to the equity holders of the Bank		7,740,008
額外資本工具		Additional equity instruments	28	1,937,712
資本總額		Total equity		9,677,720
負債及資本總額		Total liabilities and equity		86,893,798
				84,088,931

第 8 至 90 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 90 are an integral part of this interim financial information.



簡要綜合權益變動表

Condensed Consolidated Statement of Changes in Equity

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves								
		股本	房產重估 儲備	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	監管儲備*	換算儲備	留存盈利	總計	額外資本工具	資本總額
		Share capital	Premises revaluation reserve		Regulatory reserve*	Translation reserve	Retained earnings		Additional equity instruments	Total Equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2017 年 1 月 1 日之 早期列賬	At 1 January 2017, as previously reported	300,000	1,128,039	(43,475)	230,023	(70,706)	5,332,651	6,876,532	-	6,876,532
留存盈利期初結餘的 調整	Adjustment to opening balance of retained earnings	-	-	-	-	-	(46,273)	(46,273)	-	(46,273)
於 2017 年 1 月 1 日之 重列	At 1 January 2017, as restated	300,000	1,128,039	(43,475)	230,023	(70,706)	5,286,378	6,830,259	-	6,830,259
期內溢利	Profit for the period	-	-	-	-	-	294,164	294,164	-	294,164
其他全面收益：	Other comprehensive income:									
房產	Premises	-	12,903	-	-	-	-	12,903	-	12,903
可供出售證券	Available-for-sale securities	-	-	45,630	-	-	-	45,630	-	45,630
貨幣換算差額	Currency translation difference	-	-	(958)	-	39,370	-	38,412	-	38,412
全面收益總額	Total comprehensive income	-	12,903	44,672	-	39,370	294,164	391,109	-	391,109
轉撥自留存盈利	Transfer from retained earnings	-	-	-	33,024	-	(33,024)	-	-	-
股息	Dividends	-	-	-	-	-	-	-	-	-
於 2017 年 6 月 30 日	At 30 June 2017	300,000	1,140,942	1,197	263,047	(31,336)	5,547,518	7,221,368	-	7,221,368
於 2017 年 7 月 1 日	At 1 July 2017	300,000	1,140,942	1,197	263,047	(31,336)	5,547,518	7,221,368	-	7,221,368
期內溢利	Profit for the period	-	-	-	-	-	457,668	457,668	-	457,668
其他全面收益：	Other comprehensive income:									
房產	Premises	-	(18,508)	-	-	-	-	(18,508)	-	(18,508)
可供出售證券	Available-for-sale securities	-	-	(85,298)	-	-	-	(85,298)	-	(85,298)
貨幣換算差額	Currency translation difference	-	-	(784)	-	51,339	-	50,555	-	50,555
全面收益總額	Total comprehensive income	-	(18,508)	(86,082)	-	51,339	457,668	404,417	-	404,417
發行額外資本工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,937,712	1,937,712
轉撥自留存盈利	Transfer from retained earnings	-	-	-	62,344	-	(62,344)	-	-	-
股息	Dividends	-	-	-	-	-	-	-	-	-
於 2017 年 12 月 31 日	At 31 December 2017	300,000	1,122,434	(84,885)	325,391	20,003	5,942,842	7,625,785	1,937,712	9,563,497

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

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves					總計	額外資本工具	資本總額	
股本	房產重估 儲備	以公平值變 化計入其他 全面收益之 金融資產 儲備 Reserve for financial assets at FVOCI	監管儲備*	換算儲備	留存盈利					
Share capital	Premises revaluation reserve	financial assets at FVOCI	Regulatory reserve*	Translation reserve	Retained earnings	Total	Additional equity instruments	Total Equity		
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000		
於 2018 年 1 月 1 日之 早期列賬	At 1 January 2018, as previously reported	300,000	1,122,434	(84,885)	325,391	20,003	5,942,842	7,625,785	1,937,712	9,563,497
應用香港財務報告準 則第 9 號的調整	Adjustment on initial application of HKFRS 9	-	-	18,829	-	-	(4,413)	14,416	-	14,416
於 2018 年 1 月 1 日之 重列	At 1 January 2018, as restated	300,000	1,122,434	(66,056)	325,391	20,003	5,938,429	7,640,201	1,937,712	9,577,913
期內溢利	Profit for the period	-	-	-	-	-	493,929	493,929	-	493,929
其他全面收益：	Other comprehensive income:									
房產	Premises	-	87,248	-	-	-	-	87,248	-	87,248
以公平值變化計入 其他全面收益之 股份權益工具	Equity instruments at fair value through other comprehensive income	-	-	2,933	-	-	-	2,933	-	2,933
以公平值變化計入 其他全面收益之 債務工具	Debt instruments at fair value through other comprehensive income	-	-	(188,892)	-	-	-	(188,892)	-	(188,892)
貨幣換算差額	Currency translation difference	-	-	(26)	-	(18,869)	-	(18,895)	-	(18,895)
全面收益總額	Total comprehensive income	-	87,248	(185,985)	-	(18,869)	493,929	376,323	-	376,323
轉撥自留存盈利	Transfer from retained earnings	-	-	-	66,056	-	(66,056)	-	-	-
股息	Dividends	-	-	-	-	-	(276,516)	(276,516)	-	(276,516)
於 2018 年 6 月 30 日	At 30 June 2018	300,000	1,209,682	(252,041)	391,447	1,134	6,089,786	7,740,008	1,937,712	9,677,720

* 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 90 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 90 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) (Unaudited) 半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
		附註 Notes	
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之（流出）／流入	Operating cash (outflow)／inflow before taxation	29(a)	(2,518,778)4,518,352
支付香港利得稅	Hong Kong profits tax paid		(26,113)(28,576)
支付海外利得稅	Overseas profits tax paid		(4,488)(11,858)
經營業務之現金（流出）／流入淨額	Net cash (outflow)／inflow from operating activities		(2,549,379)4,477,918
投資業務之現金流量	Cash flows from investing activities		
購入物業、器材及設備	Purchase of properties, plant and equipment		(713)(3,902)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment		- -
投資業務之現金流出淨額	Net cash outflow from investing activities		(713)(3,902)
融資業務之現金流量	Cash flows from financing activities		
支付本銀行股東之末期股息	Final dividend paid to the equity holders of the Bank		(225,000)-
支付額外資本工具持有者利息	Distribution to the holders of the additional equity instruments		(51,516)-
融資業務之現金流出淨額	Net cash outflow from financing activities		(276,516)-
現金及等同現金項目（減少）／增加	(Decrease)／increase in cash and cash equivalents		(2,826,608)4,474,016
於 1 月 1 日之現金及等同現金項目	Cash and cash equivalents at 1 January		19,012,7164,701,085
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		(35,725)37,469
於 6 月 30 日之現金及等同現金項目	Cash and cash equivalents at 30 June	29(b)	16,150,3839,212,570

第 8 至 90 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 90 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 2017 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 2017 年之年度報告一併閱覽。

(b) Significant accounting policies

Except as described below, the significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2017 and should be read in conjunction with the Group's Annual Report for 2017.

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018

準則／修訂	內容	起始適用之年度 Applicable for financial years beginning on/after
Standards/Amendment	Content	
香港財務報告準則第 2 號 (經修訂)	股份基礎給付：股份基礎給付的分類及計量	2018 年 1 月 1 日
HKFRS 2 (Amendment)	Share-Based Payment: Classification and Measurement of Share-Based Payment Transactions	1 January 2018
香港財務報告準則第 40 號 (經修訂)	投資物業的轉移	2018 年 1 月 1 日
HKFRS 40 (Amendment)	Transfer of Investment Property	1 January 2018
香港財務報告準則第 9 號 HKFRS 9	金融工具 Financial Instruments	2018 年 1 月 1 日 1 January 2018
香港財務報告準則第 15 號 HKFRS 15	源於客戶合同的收入 Revenue from Contracts with Customers	2018 年 1 月 1 日 1 January 2018
香港財務報告準則詮釋第 22 號 HK(IFRIC) – Int 22	外幣交易及預付代價 Foreign Currency Transactions and Advance Consideration	2018 年 1 月 1 日 1 January 2018



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

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

與本集團相關之香港財務報告準則詳列如下：

- 香港會計準則第40號(經修訂)「投資物業的轉移」。該修訂澄清企業將物業轉出或轉入投資物業時，必須要有用途的改變。用途改變涉及評估該物業符合，或不再符合投資物業的定義；及於用途改變發生時，需有證據支持該改變。該修訂可採用追溯性修訂或前瞻性修訂，並容許提前採納。採納該修訂對本集團的財務報表沒有重大影響。
- 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之一種計量類別：

(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。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

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

- HKAS 40 (Amendments), "Transfer of Investment Property". The amendments provide guidance on deciding when there is a change in use to transfer a property to or from investment property. The amendments clarify that a change in use occurs when the property meets or ceases to meet the definition of investment property and there is evidence of the change in use. The amendments can be applied prospectively or retrospectively. Early application is permitted. The adoption of the amendments will not have material impact on the Group's financial statements.
- 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 ("FVOCI") (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 ("FVTPL"). 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 Notes to the Interim Financial Information (continued) (續)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(i) 分類及計量 (續)

金融資產 (續)

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。

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。

本集團於2018年1月1日起採用香港財務報告準則第9號「金融工具」。因分類和計量變動對股東權益沒有重大影響。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(i) Classification and Measurement (continued)

Financial assets (continued)

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.

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.

The Group applied HKFRS 9 initially on 1 January 2018. The impact to equity holder of the Group related to classification and measurement requirements is immaterial.

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

(續)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(i) 分類及計量 (續)

金融資產 (續)

下表為本集團於 2018 年 1 月 1 日時各項金融資產根據香港會計準則第 39 號及香港財務報告準則第 9 號的分類及計量：

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(i) Classification and Measurement (continued)

Financial assets (continued)

The following table shows the original measurement categories in accordance with HKAS 39 and the new measurement categories under HKFRS 9 for the Group's financial assets and financial liabilities as at 1 January 2018.

		於 2018 年 1 月 1 日 At 1 January 2018			
		分類 Classification	賬面淨值 Carrying Amount		
		香港會計準則 第 39 號 HKAS 39	香港財務報告 準則第 9 號 HKFRS 9	香港會計準則 第 39 號 HKAS 39	香港財務報告 準則第 9 號 HKFRS 9
				港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
存放銀行及其他金融機構結餘	Balances with banks and other financial institutions	貸款及應收款 Loans and receivable	攤銷成本 Amortised cost	17,111,899	17,111,762
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	貸款及應收款 Loans and receivable	攤銷成本 Amortised cost	780,905	780,719
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	以公平值變化計入損益 FVTPL	界定為以公平值變化計入損益 FVTPL (designated)	212,225	212,225
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	以公平值變化計入損益 FVTPL	其他強制分類為以公平值變化計入損益 FVTPL (mandatory)	-	-
衍生金融工具	Derivative financial instruments	以公平值變化計入損益 FVTPL	其他強制分類為以公平值變化計入損益 FVTPL (mandatory)	129,146	129,146
貸款及其他賬項	Advances and other accounts	貸款及應收款 Loans and receivable	攤銷成本 Amortised cost	43,054,376	43,082,996
證券投資	Investment in securities	可供出售 Available for sale	以公平值變化計入全面收益 FVOCI	20,011,461	20,011,461
其他金融資產	Other financial assets	貸款及應收款 Loans and receivable	攤銷成本 Amortised cost	772,862	772,288
總金融資產	Total financial assets			82,072,874	82,100,597
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	貸款及應收款 Loans and receivable	攤銷成本 Amortised cost	11,004,537	10,989,232

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)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(i) 分類及計量 (續)

金融資產 (續)

下表為本集團於 2018 年 1 月 1 日時各項金融資產根據香港會計準則第 39 號及香港財務報告準則第 9 號的分類及計量：

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(i) Classification and Measurement (continued)

Financial assets (continued)

The following table shows the original measurement categories in accordance with HKAS 39 and the new measurement categories under HKFRS 9 for the Group's financial assets and financial liabilities as at 1st January 2018.

		按香港會計準則第 39 號的 2017 年 12 月 31 日賬面值 HKAS 39 carrying amount as at 31 December		按香港財務報告準則第 9 號的 2018 年 1 月 1 日賬面值 HKFRS 9 carrying amount as at 1 January 2018	
		2017	Reclassification	Remeasurement	January 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	17,111,899	-	(137)	17,111,762
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	780,905	-	(186)	780,719
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	212,225	-	-	212,225
衍生金融工具	Derivative financial instruments	129,146	-	-	129,146
貸款及其他賬項	Advances and other accounts	43,054,376	-	28,620	43,082,996
證券投資	Investment in securities	20,011,461	-	-	20,011,461
其他金融資產	Other financial assets	772,862	-	(574)	772,288
總金融資產	Total financial assets	82,072,874	-	27,723	82,100,597
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	11,004,537	-	(15,305)	10,989,232

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

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(i) 分類及計量 (續)

金融負債

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

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。

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鉤及交收的衍生金融工具可豁免以公平值計量的要求。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(i) Classification and Measurement (continued)

Financial liabilities

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.

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.

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 unlisted equity instrument.



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)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) 減值

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。

香港財務報告準則第9號以預期信貸虧損模式取代香港會計準則第39號「已產生虧損」模式。預期信貸虧損模型要求持續計量與金融資產相關的信用風險，因此，已按香港會計準則第39號「已發生損失」會計模式所規定的時間提前確認預期信貸虧損。

本集團將新的預期信貸虧損模型應用於以下項目：

- 按攤銷成本計量的金融資產（包括現金及現金等價物、貿易及其他資產）；
- 香港財務報告準則第15號所界定的合約資產；
- 以按公允價值計入其他全面收益計量的債務證券；
- 應收租賃款；
- 已發行的財務擔保合約；和
- 已發出的貸款承諾，而且並未按公允價值計入損益中計量。

(ii) Impairment

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.

HKFRS 9 replaces the “incurred loss” model in HKAS 39 with the expected credit loss (“ECL”) model. The ECL model requires an ongoing measurement of credit risk associated with a financial asset and therefore recognises ECLs earlier than under the “incurred loss” accounting model in HKAS 39.

The Group applies the new ECL model to the following items:

- financial assets measured at amortised cost (including cash and cash equivalents, placements and other assets);
- contract assets as defined in HKFRS15;
- debt securities measured at FVOCI (recycling);
- lease receivables;
- financial guarantee contracts issued; and
- loan commitments issued, which are not measured at FVTPL.

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

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(ii) 減值 (續)

以公允價值計量的金融資產，包括債券基金單位、以公允價值計入損益計量的股本證券、按公允價值計入其他全面收益的指定股權證券（非回收）及衍生金融資產，均無需接受預期信貸虧損的評估。

預期信貸虧損的計量

預期信貸虧損是指信用損失的概率加權估計。信貸損失按所有預期現金短缺的現值（即根據合約應付集團的現金流量與集團預期收到的現金流量之間的差額）計量。

對於未提取的貸款承諾，預期現金短缺以（i）貸款承諾持有人提取貸款時應支付予本集團的合約現金流量與（ii）貸款被提取時本集團預期收取的現金流量之間的差額計量。

如果貼現的影響重大，則使用以下貼現率貼現預期現金短缺：

- 固定利率金融資產：初始確認時釐定的實際利率或其近似值；
- 浮動利率金融資產：當前實際利率；
- 應收租賃款項：計量應收租賃款時使用的貼現率；
- 貸款承諾：針對現金流量特定風險調整的當前無風險利率。

估計預期信用虧損時考慮的最長期限是本集團面臨信用風險的最長合約期。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) Impairment (continued)

Financial assets measured at fair value, including units in equity securities measured at FVTPL, equity securities designated at FVOCI (non-recycling) and derivative financial assets, are not subject to the ECL assessment.

Measurement of ECLs

ECLs are a probability-weighted estimate of credit losses. Credit losses are measured as the present value of all expected cash shortfalls (i.e. the difference between the cash flows due to the Group in accordance with the contract and the cash flows that the Group expects to receive).

For undrawn loan commitments, expected cash shortfalls are measured as the difference between (i) the contractual cash flows that would be due to the Group if the holder of the loan commitment draws down on the loan and (ii) the cash flows that the Group expects to receive if the loan is drawn down.

The expected cash shortfalls are discounted using the following discount rates where the effect of discounting is material:

- fixed-rate financial assets: effective interest rate determined at initial recognition or an approximation thereof;
- variable-rate financial assets: current effective interest rate;
- lease receivables: discount rate used in the measurement of the lease receivable;
- loan commitments: current risk-free rate adjusted for risks specific to the cash flows.

The maximum period considered when estimating ECLs is the maximum contractual period over which the Group is exposed to credit risk.

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)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(ii) 減值 (續)

預期信貸虧損的計量 (續)
在計量預期信用虧損時，本集團會考慮合理且可支持的信息，而不會涉及過多的成本或努力。這包括有關過去事件、當前狀況和未來經濟狀況預測的信息。

預期信用虧損在以下其中一個基礎上計量：

- 12 個月的預期信貸虧損：這是指預計在報告日期後 12 個月內可能發生的違約事件造成的損失；和
- 終身預期信貸虧損：這是指預期由預期信貸虧損模型適用的項目的預期壽命內的所有可能默認事件導致的損失。

應收租賃款項的損失準備金額按終身預期信貸虧損的相等金額計量。這些金融資產的預期信貸虧損用基於集團歷史信用損失經驗的撥備矩陣進行估算，並根據債務人特有的因素進行調整，並對報告日期的當前和預測一般經濟狀況進行評估。

對於所有其他金融工具（包括已發行的貸款承諾），本集團確認相當於 12 個月預期信貸虧損的損失準備金，除非自初始確認以來金融工具的信用風險顯著增加，在這種情況下，損失準備金會按等於終身預期信貸虧損的金額計量。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) Impairment (continued)

Measurement of ECLs (continued)

In measuring ECLs, the Group takes into account reasonable and supportable information that is available without undue cost or effort. This includes information about past events, current conditions and forecasts of future economic conditions.

ECLs are measured on either of the following bases:

- 12-month ECLs: these are losses that are expected to result from possible default events within the 12 months after the reporting date; and
- lifetime ECLs: these are losses that are expected to result from all possible default events over the expected lives of the items to which the ECL model applies.

Loss allowances for lease receivables are always measured at an amount equal to lifetime ECLs. ECLs on these financial assets are estimated using a provision matrix based on the Group's historical credit loss experience, adjusted for factors that are specific to the debtors and an assessment of both the current and forecast general economic conditions at the reporting date.

For all other financial instruments (including loan commitments issued), the Group recognises a loss allowance equal to 12-month ECLs unless there has been a significant increase in credit risk of the financial instrument since initial recognition, in which case the loss allowance is measured at an amount equal to lifetime ECLs.

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)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(ii) 減值 (續)

信貸風險顯著增加

在評估自初始確認後金融工具 (包括貸款承諾) 的信用風險是否顯著增加時, 本集團將報告日期評估的金融工具違約風險與初始確認日評估的風險進行比較。在進行重新評估時, 本集團認為, 當 (i) 借款人不可能支付其對本集團的所有信貸義務, 而本集團沒有追索兌現擔保 (如有) 等行為時, 或 (ii) 該金融資產逾期 30 天, 便會發生違約事件。本集團考慮了合理且可支持的定量和定性信息, 包括歷史經驗和前瞻性信息, 而無需過多的成本或努力。

在評估自初始確認後信用風險是否顯著增加時, 會特別考慮以下信息:

- 未能在合約到期日支付本金或利息;
- 金融工具的外部或內部信用評級 (如有) 實際上或預期會顯著惡化;
- 債務人的經營業績實際上或預期會顯著惡化; 和
- 技術、市場、經濟或法律環境的現有或預測變化, 而對債務人履行其對本集團責任的能力產生重大不利影響。

對於貸款承諾, 為評估預期信貸虧損而初始確認的日期被視為該集團成為不可撤銷承諾的一方的日期。在評估自初步確認貸款承諾以來信貸風險是否顯著增加時, 本集團會考慮貸款承諾所涉及的貸款發生違約風險的變動。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) Impairment (continued)

Significant increases in credit risk

In assessing whether the credit risk of a financial instrument (including a loan commitment) has increased significantly since initial recognition, the Group compares the risk of default occurring on the financial instrument assessed at the reporting date with that assessed at the date of initial recognition. In making this reassessment, the Group considers that a default event occurs when (i) the borrower is unlikely to pay its credit obligations to the Group in full, without recourse by the Group to actions such as realizing security (if any is held); or (ii) the financial asset is 30 days past due. The Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly since initial recognition:

- failure to make payments of principal or interest on their contractually due dates;
- an actual or expected significant deterioration in a financial instrument's external or internal credit rating (if available);
- an actual or expected significant deterioration in the operating results of the debtor; and
- existing or forecast changes in the technological, market, economic or legal environment that have a significant adverse effect on the debtor's ability to meet its obligation to the Group.

For loan commitments, the date of initial recognition for the purpose of assessing ECLs is considered to be the date that the Group becomes a party to the irrevocable commitment. In assessing whether there has been a significant increase in credit risk since initial recognition of a loan commitment, the Group considers changes in the risk of default occurring on the loan to which the loan commitment relates.

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

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(ii) 減值 (續)

信貸風險顯著增加 (續)

根據金融工具的性質，對信用風險顯著增加的評估是在個人基礎或集體基礎上進行的。當評估在集體基礎上進行時，金融工具根據共享信用風險特徵進行分組，例如過期狀態和信用風險評級。

在每個報告日期重新計量預期信貸虧損，以反映自初始確認以來金融工具信用風險的變化。預期信貸虧損金額的任何變動均於損益中確認為減值損益。本集團確認所有金融工具的減值損益，並通過損失準備金賬對其賬面金額進行相應調整，但以按公允價值計入其他全面收益 (回收) 計量的債務證券投資除外，在這種情況下，損失準備金會在其他全面收益中確認，並於公允價值儲備 (回收) 中累計。

計算信貸減值金融資產的利息收入的基礎

利息收入乃根據金融資產的賬面總額計算，除非金融資產為信貸減值，在此情況下，利息收入乃根據金融資產的攤銷成本 (即賬面值總額減虧損撥備) 計算。

所有金融負債 (包括財務擔保合約) 於二零一八年一月一日的賬面值未受香港財務報告準則第9號的初步應用所影響。

本集團於二零一八年一月一日沒有指定或取消指定按公允價值計入損益的任何金融資產或金融負債。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) Impairment (continued)

Significant increases in credit risk (continued)

Depending on the nature of the financial instruments, the assessment of a significant increase in credit risk is performed on either an individual basis or a collective basis. When the assessment is performed on a collective basis, the financial instruments are grouped based on shared credit risk characteristics, such as past due status and credit risk ratings.

ECLs are remeasured at each reporting date to reflect changes in the financial instrument's credit risk since initial recognition. Any change in the ECL amount is recognised as an impairment gain or loss in profit or loss. The Group recognises an impairment gain or loss for all financial instruments with a corresponding adjustment to their carrying amount through a loss allowance account, except for investments in debt securities that are measured at FVOCI (recycling), for which the loss allowance is recognised in other comprehensive income and accumulated in the fair value reserve (recycling).

Basis of calculation of interest income on credit-impaired financial assets

Interest income is calculated based on the gross carrying amount of the financial asset unless the financial asset is credit-impaired, in which case interest income is calculated based on the amortised cost (i.e. the gross carrying amount less loss allowance) of the financial asset.

The carrying amounts for all financial liabilities (including financial guarantee contracts) at 1 January 2018 have not been impacted by the initial application of HKFRS 9.

The Group did not designate or de-designate any financial asset or financial liability at FVTPL at 1 January 2018.

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)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(ii) 減值 (續)

計算信貸減值金融資產的利息收入的基礎 (續)

在每個報告日，本集團會評估金融資產是否出現信用減值。當一項或多項事件對金融資產的估計未來現金流量產生不利影響時，金融資產即為出現信用減值。

金融資產出現信用減值的證據包括以下可觀察事件：

- 債務人出現重大財務困難；
- 違約，例如違約或拖欠利息或本金付款；
- 借款人很可能會進入破產或其他財務重組；
- 技術、市場、經濟或法律環境出現重大變化，而對債務人產生不利影響；或
- 由於發行人遇到財務困難，證券市場不再活躍。

註銷政策

金融資產、應收租賃款或合約資產的賬面總額在沒有實際可收回的情況下予以註銷（部分或全部）。當本集團確定債務人並無資產或收入來源，以產生足夠現金流償還註銷金額時，便會常見這種情況。

先前已撤銷的資產的其後回收確認為收回發生期間的損益減值撥回。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(ii) Impairment (continued)

Basis of calculation of interest income on credit-impaired financial assets (continued)

At each reporting date, the Group assesses whether a financial asset is credit-impaired. A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable events:

- significant financial difficulties of the debtor;
- a breach of contract, such as a default or delinquency in interest or principal payments;
- it becoming probable that the borrower will enter into bankruptcy or other financial reorganisation;
- significant changes in the technological, market, economic or legal environment that have an adverse effect on the debtor; or
- the disappearance of an active market for a security because of financial difficulties of the issuer.

Write-off policy

The gross carrying amount of a financial asset, lease receivable or contract asset is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Group determines that the debtor does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off.

Subsequent recoveries of an asset that was previously written off are recognised as a reversal of impairment in profit or loss in the period in which the recovery occurs.

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

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)

已於 2018 年 1 月 1 日起開始的
會計年度強制性生效之準則及
修訂 (續)

Standards and amendments issued that are already mandatorily effective for
accounting periods beginning on 1 January 2018 (continued)

(ii) 減值 (續)

(ii) Impairment (continued)

	2017 年 12 月 31 日 31 December 2017		2018 年 1 月 1 日 1 January 2018
	香港會計準則 第 39 號 HKAS 39 港幣千元 HK\$'000	重新分類 Reclassification 港幣千元 HK\$'000	重新計量 Remeasurement 港幣千元 HK\$'000
			香港財務報告 準則第 9 號 HKFRS 9 港幣千元 HK\$'000
減值準備			
香港會計準則第 39 號下貸款 及應收款的存放銀行及其他 金融機構的結餘／香港財務 報告準則第 9 號下以攤銷成 本之存放銀行及其他金融機 構的結餘			
	-	-	137
香港會計準則第 39 號下貸款 及應收款的在銀行及其他金 融機構一至十二個月內到期 之定期存放／香港財務報告 準則第 9 號下以攤銷成本之 在銀行及其他金融機構一至 十二個月內到期之定期存放			
	-	-	186
香港會計準則第 39 號下貸款 及應收款的貸款及其他賬項 ／香港財務報告準則第 9 號 下以攤銷成本之貸款及其他 賬項	246,448	-	(28,620)
香港會計準則第 39 號下可供 出售的證券投資／香港財務 報告準則第 9 號下以公平值 變化計入其他全面收益的證 券投資	-	-	18,829
香港會計準則第 39 號下貸款 及應收款的其他金融資產／ 香港財務報告準則第 9 號下 以攤銷成本之其他金融資產	57	-	574
香港會計準則第 39 號下貸款 及應收款的貸款承諾及應收 開出保函／香港財務報告準 則第 9 號下以攤銷成本之貸 款承諾及應收開出保函	-	-	15,305
總減值準備	246,505	-	252,916
Impairment allowances			
Balances with banks and other financial institutions at loans and receivable under HKAS 39 / balances with banks and other financial institutions at amortised cost under HKFRS 9			
Placements with banks and other financial institutions maturing between one and twelve months at loans and receivable under HKAS 39 / placements with banks and other financial institutions maturing between one and twelve months at amortised cost under HKFRS 9			
Advances and other accounts at loans and receivable under HKAS 39 / advances and other accounts at amortised cost under HKFRS 9			
Investment in securities at available-for-sale under HKAS 39 / investment in securities at FVOCI under HKFRS 9			
Other financial assets at loans and receivable under HKAS 39 / other financial assets at amortised cost under HKFRS 9			
Loan commitments and financial guarantee contracts issued at loans and receivable under HKAS 39 / loan commitments and financial guarantee contracts issued at amortised cost under HKFRS 9			
Total Impairment allowances	246,505	-	252,916

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

(續)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

(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。

(iv) 影響分析

下表為本集團於 2018 年 1 月 1 日因採用香港財務報告準則第 9 號而產生對儲備及留存盈利的影響分析：

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

(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.

(iv) Impact analyses

The following table analyses the impact, net of tax, of transition of HKFRS 9 on the Group's reserve and retained earnings as at 1 January, 2018.

		應用香港財務報告 準則第 9 號的影響 Impact of application of HKFRS 9
		港幣千元 HK\$'000
公平值儲備	Fair value reserve	
香港會計準則第 39 號下的期末結餘 (2017 年 12 月 31 日)	Closing balance under HKAS 39 (31 December 2017)	84,885
香港財務報告準則第 9 號下以公平值變化 計入其他全面收益計量債務金融資產的 預期信用損失	Recognition of expected credit losses under HKFRS 9 for debt financial assets at FVOCI	(18,829)
香港財務報告準則第 9 號下的期初結餘 (2018 年 1 月 1 日)	Opening balance under HKFRS 9 (1 January 2018)	66,056
保留溢利	Retained earnings	
香港會計準則第 39 號下的期末結餘 (2017 年 12 月 31 日)	Closing balance under HKAS 39 (31 December 2017)	(5,942,842)
香港財務報告準則第 9 號下的預期信用損 失 (包括貸款承諾及財務擔保合同)	Recognition of expected credit losses under HKFRS 9 (including loan commitments and financial guarantee contracts)	6,411
相關稅務	Related tax	(1,998)
香港財務報告準則第 9 號下的期初結餘 (2018 年 1 月 1 日)	Opening balance under HKFRS 9 (1 January 2018)	(5,938,429)



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

**1. 編製基準及主要會計政策
(續)**

(b) 主要會計政策 (續)

已於 2018 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂 (續)

- 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。採納該香港財務報告準則對本集團的財務報表沒有重大影響。
- 香港財務報告準則詮釋第 22 號「外幣交易及預付代價」。此詮釋說明企業如何應用付出或收到現金當日的兌換率於所涉及的預付或預收外幣代價交易。該詮釋可追溯性採用或前瞻性採用，並容許提前採納。採納該詮釋對本集團的財務報表沒有重大影響。
- 本集團沒有於本會計年度提前採納未生效的會計準則及詮釋。

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

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2018 (continued)

- 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 adoption of this standard does not have a material impact on the Group's financial statements.
- HK(IFRIC) – Int 22, "Foreign Currency Transactions and Advance Consideration". The interpretation addresses how an entity should use the exchange rate on the date of cash payment or receipt for transactions that involve advance consideration paid or received in a foreign currency. The interpretation can either be applied retrospectively or prospectively. Early application is permitted. The application of this interpretation will not have a material impact on the Group's financial statements.
- The Group has not applied any new standard or interpretation that is not yet effective for the current accounting period.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

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

本集團會計估計的性質及假設，均與本集團截至2017年12月31日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2017.

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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值之客戶貸款 總額	Gross impaired advances to customers	253,091	198,939
就上述貸款作出之 減值準備	Impairment allowances made in respect of such advances	99,786	70,115
就上述有抵押品覆 蓋之客戶貸款之 抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	425,396	362,655
上述有抵押品覆蓋 之客戶貸款	Covered portion of such advances to customers	229,542	193,725
上述沒有抵押品覆 蓋之客戶貸款	Uncovered portion of such advances to customers	23,549	5,214

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 2018 年 6 月 30
日，沒有減值之貿易
票據 (2017 年 12 月
31 日：無)。

As at 30 June 2018, there were no impaired trade bills (31 December 2017: 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)

減值或特定分類之
客戶貸款分析如下：

Impaired or classified advances to customers are analysed as follows:

	於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
減值或特定分類之 客戶貸款總額	253,091	200,201
減值或特定分類之 客戶貸款總額對 客戶貸款總額比 率	0.54%	0.47%
就上述貸款作第三 階段 (個別評估) 之減值準備	99,786	70,115

減值或特定分類之
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。

Impaired or classified 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 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers
客戶貸款總額， 已逾期：				
- 超過 3 個月但 不超過 6 個月	171	0.00%	32,012	0.07%
- 超過 6 個月但 不超過 1 年	46,368	0.10%	325	0.00%
- 超過 1 年	50,298	0.11%	44,952	0.10%
逾期超過 3 個月之 貸款	96,837	0.21%	77,289	0.17%
就上述之貸款作個別 評估之減值準備	51,545		20,014	



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 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000	於 2017 年 12 月 31 日 At 31 December 2017 港幣千元 HK\$'000
就上述有抵押品覆蓋之客戶貸款之抵押品市值	104,047	108,507
上述有抵押品覆蓋之客戶貸款	73,369	72,524
上述沒有抵押品覆蓋之客戶貸款	23,468	4,765

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 2018 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據 (2017 年 12 月 31 日：無)。

As at 30 June 2018, there were no trade bills overdue for more than three months (31 December 2017: 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)

(c) 經重組貸款

(c) Rescheduled advances

於 2018 年 6 月 30 日		於 2017 年 12 月 31 日		
At 30 June 2018		At 31 December 2017		
金額	佔客戶貸款總額	金額	佔客戶貸款總額	
	百分比		百分比	
	% of gross advances to customers		% of gross advances to customers	
Amount		Amount		
港幣千元		港幣千元		
HK\$'000		HK\$'000		
經重組客戶貸款淨額（已扣減包含於「逾期超過 3 個月之貸款」部分）	Rescheduled advances to customers net of amounts included in “Advances overdue for more than three months”			
	102,469	0.22%	107,972	0.25%

經重組貸款乃指借款人因為財政困難或無能力如期還款而經雙方同意達成重整還款計劃之貸款。修訂還款計劃後之經重組貸款如仍逾期超過 3 個月，則包括在「逾期超過 3 個月之貸款」內。

Rescheduled advances are those advances that have been restructured or renegotiated because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in "Advances overdue for more than three months".



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 總貸款及其他賬項 (續)

A. Gross advances and other accounts (continued)

(d) 客戶貸款集中度

(d) Concentration of advances to customers

(i) 按行業分類之客戶貸款總額

(i) Sectoral analysis of gross advances to customers

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 2018 年 6 月 30 日 At 30 June 2018					
		客戶貸款總額	抵押品或其他抵押覆蓋之百分比 % covered by collateral or other security	減值或特定分類	逾期	第三階段之減值準備	第一及第二階段之減值準備
		Gross advances to customers		Impaired or classified	Overdue	Stage 3 impairment allowances	Stage 1 & Stage 2 impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	3,026,751	50.23%	-	-	-	11,804
- 物業投資	- Property investment	3,947,777	96.80%	-	9,248	-	6,540
- 金融業	- Financial concerns	2,484,170	26.42%	-	-	-	13,486
- 股票經紀	- Stockbrokers	1,509,935	5.20%	-	-	-	6,141
- 批發及零售業	- Wholesale and retail trade	1,768,526	86.18%	5,410	6,712	-	6,253
- 製造業	- Manufacturing	2,587,753	12.60%	-	3,505	-	7,393
- 運輸及運輸設備	- Transport and transport equipment	1,159,167	52.13%	-	4,005	-	4,285
- 休閒活動	- Recreational activities	16,045	100.00%	-	-	-	28
- 資訊科技	- Information technology	288,294	3.91%	-	-	-	134
- 其他	- Others	5,495,836	70.93%	33,148	141,195	6,582	7,867
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	37,242	100.00%	-	-	-	22
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	3,006,165	99.77%	7,839	11,021	-	1,049
- 其他	- Others	3,600,693	98.25%	7,560	91,312	150	7,589
在香港使用之貸款總額	Total loans for use in Hong Kong	28,928,354	65.78%	53,957	266,998	6,732	72,591
貿易融資	Trade finance	735,798	54.46%	16,152	54,326	9,008	1,851
在香港以外使用之貸款	Loans for use outside Hong Kong	17,417,120	38.17%	182,982	182,406	84,046	81,001
客戶貸款總額	Gross advances to customers	47,081,272	55.39%	253,091	503,730	99,786	155,443

**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 2017 年 12 月 31 日 At 31 December 2017				
	客戶貸款總額	抵押品或其 他抵押覆蓋 之百分比 % covered by	減值或 特定分類	逾期	個別評估之 減值準備	組合評估之 減值準備
	Gross advances to customers	collateral or other security	Impaired or classified	Overdue	Individually assessed impairment allowances	Collectively assessed impairment allowances
	港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong					
工商金融業	Industrial, commercial and financial					
- 物業發展	- Property development	3,211,855	51.01%	-	-	17,056
- 物業投資	- Property investment	3,733,127	98.56%	-	11,298	15,300
- 金融業	- Financial concerns	1,893,717	34.69%	-	-	9,584
- 股票經紀	- Stockbrokers	872,019	10.00%	-	-	4,540
- 批發及零售業	- Wholesale and retail trade	1,740,306	82.88%	-	12,211	8,074
- 製造業	- Manufacturing	2,870,953	20.26%	-	3,308	14,240
- 運輸及運輸設備	- Transport and transport equipment	1,778,285	32.64%	-	-	9,457
- 休閒活動	- Recreational activities	17,209	100.00%	-	-	67
- 資訊科技	- Information technology	483,175	2.50%	-	-	2,557
- 其他	- Others	5,067,141	78.17%	-	1,711	21,800
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	38,303	99.99%	-	-	30
- 購買其他住宅物業之 貸款	- Loans for purchase of other residential properties	3,074,108	99.61%	-	2,713	2,153
- 其他	- Others	3,188,308	97.93%	108	74,208	2,378
在香港使用之貸款總額	Total loans for use in Hong Kong	27,968,506	67.50%	108	105,449	107,236
貿易融資	Trade finance	715,393	54.54%	14,049	14,049	3,415
在香港以外使用之貸款	Loans for use outside Hong Kong	13,599,462	46.95%	186,044	80,337	65,682
客戶貸款總額	Gross advances to customers	42,283,361	60.67%	200,201	199,835	176,333

**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.

於 2018 年 6 月 30 日
30 June 2018

		客戶貸款總額	逾期貸款	減值或 特定分類貸款	第三階段之 減值準備	第一及第二 階段之 減值準備
		Total advances to customers	Overdue advances	Impaired or classified advances	Stage 3 impairment allowances	Stage 1 & Stage 2 impairment allowances
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	39,095,042	214,697	50,448	6,732	125,268
中國內地	Mainland of China	3,891,563	203,294	200,590	93,054	13,143
其他	Others	4,094,667	85,739	2,053	-	17,032
		47,081,272	503,730	253,091	99,786	155,443
佔客戶貸款總額百分比	% of total advances to customers			0.54%		
減值貸款的抵押品市值	Market value of collateral held against impaired advances to customers			425,396		

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)

特定準備金是指為出現信用減值的風險承擔而進行終身預期信貸虧損準備;集體準備金是指為非出現信用減值的風險承擔而進行的12個月的預期信貸虧損及終身預期信貸虧損準備。

The specific provisions represent lifetime expected credit loss provisions for credited impaired exposures and the collective provisions represent the 12-month and lifetime expected credit loss provisions for non-credit impaired exposures.

於2017年12月31日
 31 December 2017

		客戶貸款總額	逾期貸款	減值或 特定分類貸款	個別評估之 減值準備	組合評估之 減值準備
		Total advances to customers	Overdue advances	Impaired or classified advances	Individually assessed impairment allowances	Collectively assessed impairment allowances
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	36,526,969	91,739	108	-	150,158
中國內地	Mainland of China	3,853,528	106,201	198,198	69,823	17,023
其他	Others	1,902,864	1,895	1,895	292	9,152
		<u>42,283,361</u>	<u>199,835</u>	<u>200,201</u>	<u>70,115</u>	<u>176,333</u>

佔客戶貸款總額百分比 % of total advances to customers

0.47%

減值貸款的抵押品市值 Market value of collateral held against impaired advances to customers

362,655

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

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2018年6月30日並無持有收回資產(2017年12月31日:無)。

B. Repossessed assets

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 2018 (31 December 2017: 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 2018 年 6 月 30 日 At 30 June 2018					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	A3 以下 Lower than A3	Unrated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收益之債務工具	Debt instruments at fair value through other comprehensive income	3,627,582	6,273,776	6,706,381	5,143,669	1,458,698	23,210,106
以攤餘成本計量之債務工具	Debt instruments at amortised cost	-	-	73,416	387,747	-	461,163
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	153,421	39,163	16,603	209,187
		<u>3,627,582</u>	<u>6,273,776</u>	<u>6,933,218</u>	<u>5,570,579</u>	<u>1,475,301</u>	<u>23,880,456</u>
		於 2017 年 12 月 31 日 At 31 December 2017					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	A3 以下 Lower than A3	Unrated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	3,833,534	2,900,793	8,294,149	3,708,085	1,183,957	19,920,518
貸款及應收款	Loans and receivables	-	-	-	-	-	-
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss	-	-	155,638	39,674	16,913	212,225
		<u>3,833,534</u>	<u>2,900,793</u>	<u>8,449,787</u>	<u>3,747,759</u>	<u>1,200,870</u>	<u>20,132,743</u>

於 2018 年 6 月 30 日，沒有逾期或減值之債務證券及存款證 (2017 年 12 月 31 日：無)。

As at 30 June 2018, there were no overdue or impaired debt securities and certificates of deposit (31 December 2017: 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 2018 年 6 月 30 日

At 30 June 2018

港幣千元等值

Equivalent in thousand of HK\$

		美元	歐元	瑞士法郎	澳元	泰銖	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Swiss Francs Dollars	Australian Dollars	Thai baht	Renminbi	Others foreign currencies	Total foreign currencies
現貨資產	Spot assets	28,889,942	297,800	7,638	945,234	256	8,778,245	830,982	39,750,097
現貨負債	Spot liabilities	(18,543,547)	(316,069)	(14,817)	(925,993)	(50)	(10,242,156)	(779,125)	(30,821,757)
遠期買入	Forward purchases	1,412,909	47,337	31,228	26,831	-	2,109,674	380,476	4,008,455
遠期賣出	Forward sales	(11,933,225)	(28,601)	(24,218)	(45,454)	-	(706,829)	(432,436)	(13,170,763)
長／(短)盤淨額	Net long/(short) position	(173,921)	467	(169)	618	206	(61,066)	(103)	(233,968)
結構性倉盤淨額	Net structural position	1,948,765	-	-	-	-	888,973	-	2,837,738

於 2017 年 12 月 31 日

At 31 December 2017

港幣千元等值

Equivalent in thousand of HK\$

		美元	歐元	新加坡元	澳元	新西蘭元	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Singapore Dollars	Australian Dollars	New Zealand Dollars	Renminbi	Others foreign currencies	Total foreign currencies
現貨資產	Spot assets	24,534,774	329,468	9,271	763,541	153,719	10,672,154	392,518	36,855,445
現貨負債	Spot liabilities	(20,930,056)	(305,713)	(9,044)	(965,005)	(340,842)	(11,156,208)	(407,097)	(34,113,965)
遠期買入	Forward purchases	1,338,717	54,244	-	250,185	193,353	1,211,121	422,032	3,469,652
遠期賣出	Forward sales	(4,618,621)	(78,810)	-	(47,349)	(5,868)	(750,245)	(407,295)	(5,908,188)
長／(短)盤淨額	Net long/(short) position	324,814	(811)	227	1,372	362	(23,178)	158	302,944
結構性倉盤淨額	Net structural position	1,940,694	-	-	-	-	881,697	-	2,822,391

**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2018年6月30日及2017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 2018 and 31 December 2017. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2018年6月30日 At 30 June 2018					
		一個月內	一至三個月	三至十二個月	一至五年	五年以上	不計息 Non-interest bearing
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	11,348,676	-	-	-	-	690,052
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	-	223,004	100,323	-	-	-
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	-	-	-	209,187	-	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	130,044
貸款及其他賬項	Advances and other accounts	39,615,558	7,700,535	427,192	88,119	92	152
證券投資	Investment in securities	-	-	-	-	-	-
– 以公平值變化計入其他全面收益之金融資產	– Financial assets at FVOCI	5,498,492	3,102,117	3,946,074	10,663,423	-	94,469
– 以攤餘成本計量之金融資產	– Financial assets at amortised cost	-	-	-	461,163	-	-
投資物業	Investment properties	-	-	-	-	-	230,530
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,642,996
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	-	721,600
資產總額	Total assets	56,462,726	11,025,656	4,473,589	11,421,892	92	3,509,843
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	(5,857,629)	(136,329)	(701,081)	(1,762,040)	-	(198,223)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(103,526)
客戶存款	Deposits from customers	(32,228,976)	(13,982,857)	(17,247,778)	(1,357,173)	-	(2,575,043)
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)	(172,212)	-	-	-	-	(893,211)
負債總額	Total liabilities	(38,258,817)	(14,119,186)	(17,948,859)	(3,119,213)	-	(3,770,003)
利率敏感度缺口	Interest sensitivity gap	18,203,909	(3,093,530)	(13,475,270)	8,302,679	92	(260,160)

**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 12 月 31 日 At 31 December 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 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 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	16,365,945	-	-	-	-	922,018
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	-	208,899	572,006	-	-	780,905
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	-	-	-	-	212,225	212,225
衍生金融工具	Derivative financial instruments	-	-	-	-	-	129,146
貸款及其他賬項	Advances and other accounts	33,040,397	9,642,810	134,572	236,466	131	43,054,376
證券投資	Investment in securities						
– 可供出售證券	– Available-for-sale securities	3,385,043	2,130,527	3,701,073	10,703,875	-	90,943
– 持有至到期日證券	– Held-to-maturity securities	-	-	-	-	-	-
– 貸款及應收款	– Loans and receivables	-	-	-	-	-	-
投資物業	Investment properties	-	-	-	-	-	214,910
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,552,253
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	23	-	-	-	-	845,669
資產總額	Total assets	52,791,408	11,982,236	4,407,651	10,940,341	212,356	84,088,931
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	(5,091,298)	(823,556)	(1,631,637)	(2,300,296)	-	(140,847)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(18,789)
客戶存款	Deposits from customers	(35,546,776)	(11,652,831)	(12,106,227)	(1,132,773)	-	(2,840,830)
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)	(129,043)	-	-	-	-	(1,110,531)
負債總額	Total liabilities	(40,767,117)	(12,476,387)	(13,737,864)	(3,433,069)	-	(74,525,434)
利率敏感度缺口	Interest sensitivity gap	12,024,291	(494,151)	(9,330,213)	7,507,272	212,356	9,563,497

**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)
A. 到期日分析
A. Maturity analysis

下表為本集團於 2018 年 6 月 30 日及 2017 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 2018 and 31 December 2017 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2018 年 6 月 30 日 At 30 June 2018								
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 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	979,012	10,419,485	-	-	-	-	640,231	12,038,728	
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	-	-	223,004	100,323	-	-	-	323,327	
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	-	618	1,224	218	207,127	-	-	209,187	
衍生金融工具	Derivative financial instruments	98,930	195	49	64	6,322	24,484	-	130,044	
貸款及其他賬項	Advances and other accounts									
- 客戶貸款	- Advances to customers	8,990,387	2,570,936	2,422,496	5,716,233	21,527,369	5,421,827	176,827	46,826,075	
- 貿易票據	- Trade bills	71	302,969	494,019	208,514	-	-	-	1,005,573	
證券投資	Investment in securities									
- 以公平值變化計入 其他全面收益	- FVOCI									
- 債務證券	- Debt securities	-	5,073,482	2,900,764	3,209,745	10,519,000	-	-	21,702,991	
- 存款證	- Certificates of deposit	-	442,577	-	758,211	306,327	-	-	1,507,115	
- 股份證券	- Equity securities	-	-	-	-	-	-	94,469	94,469	
- 攤餘成本	- Amortised cost									
- 債務證券	- Debt securities	-	7,406	-	267	453,490	-	-	461,163	
投資物業	Investment properties	-	-	-	-	-	-	230,530	230,530	
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	1,642,996	1,642,996	
其他資產 (包括遞延稅項 資產)	Other assets (including deferred tax assets)	693,030	5,995	-	6,837	-	-	15,738	721,600	
資產總額	Total assets	10,761,430	18,823,663	6,041,556	10,000,412	33,019,635	5,446,311	2,800,791	86,893,798	



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)

A. 到期日分析 (續)

A. Maturity analysis (continued)

		於 2018 年 6 月 30 日 At 30 June 2018						
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
								總計 Total
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	(5,829,983)	(225,869)	(136,329)	(701,081)	(1,762,040)	-	- (8,655,302)
衍生金融工具	Derivative financial instruments	(6,920)	(5,021)	(52,952)	(14,358)	(1,866)	(22,409)	- (103,526)
客戶存款	Deposits from customers	(25,322,723)	(9,481,295)	(13,982,857)	(17,247,778)	(1,357,174)	-	- (67,391,827)
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)	(303,356)	(383,312)	(20,071)	(216,052)	(14,138)	-	(128,494) (1,065,423)
負債總額	Total liabilities	(31,462,982)	(10,095,497)	(14,192,209)	(18,179,269)	(3,135,218)	(22,409)	(128,494) (77,216,078)
流動資金缺口	Net liquidity gap	(20,701,552)	8,728,166	(8,150,653)	(8,178,857)	29,884,417	5,423,902	2,672,297 9,677,720

**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)
A. 到期日分析 (續)
A. Maturity analysis (continued)

		於 2017 年 12 月 31 日						
		At 31 December 2017						
		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	1,220,907	15,845,476	-	-	-	-	221,580
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	-	-	208,899	572,006	-	-	-
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	1,219	217	210,174	-	-
衍生金融工具	Derivative financial instruments	94,753	2,454	12,672	10,757	1,565	6,945	-
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	- Advances to customers	6,888,069	501,969	1,452,333	6,631,279	20,520,973	6,015,631	26,659
- 貿易票據	- Trade bills	102	209,611	495,389	312,361	-	-	-
證券投資	Investment in securities							
- 可供出售	- Available-for-sale							
- 債務證券	- Debt securities	-	2,632,274	1,403,871	2,663,158	10,182,178	-	-
- 存款證	- Certificates of deposit	-	740,668	773,589	1,114,805	409,975	-	-
- 貸款及應收款	- Loans and receivables	-	-	-	-	-	-	-
- 債務證券	- Debt securities	-	-	-	-	-	-	-
- 股份證券	- Equity securities	-	-	-	-	-	-	90,943
投資物業	Investment properties	-	-	-	-	-	-	214,910
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	1,552,253
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	169,556	650,616	569	2,140	1,101	-	21,710
資產總額	Total assets	8,373,387	20,583,683	4,348,541	11,306,723	31,325,966	6,022,576	2,128,055
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	(4,669,693)	(562,453)	(823,556)	(1,631,636)	(2,300,296)	-	-
衍生金融工具	Derivative financial instruments	(6,350)	(2,151)	(2,098)	-	(1,760)	(6,430)	-
客戶存款	Deposits from customers	(28,086,910)	(10,300,696)	(11,652,831)	(12,106,227)	(1,132,773)	-	-
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)	(283,080)	(626,315)	(1,699)	(180,008)	(518)	-	(147,954)
負債總額	Total liabilities	(33,046,033)	(11,491,615)	(12,480,184)	(13,917,871)	(3,435,347)	(6,430)	(147,954)
流動資金缺口	Net liquidity gap	(24,672,646)	9,092,068	(8,131,643)	(2,611,148)	27,890,619	6,016,146	1,980,101



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity risk (continued)

A. 到期日分析 (續)

A. 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 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集友銀行 (代理人) 有限公司	Chiyu Banking Corporation (Nominees) Limited	826	826	831	831
誠信置業有限公司	Seng Sun Development Company, Limited	42,772	4,641	43,657	43,308
欣澤有限公司	Grace Charter Limited	-	(10,985)	-	(10,983)
	Sun King Limited	33,939	(8)	-	-
集友國際資本有限公司	Chiyu International Capital Limited	25,148	20,126	23,528	19,812
集友資產管理有限公司	Chiyu Asset Management Limited	6,801	5,961	6,800	6,141

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 2018 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 (2017 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 2018 (31 December 2017: Nil).

於 2018 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 (2017 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 2018 (31 December 2017: 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 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 2018 年 6 月 30 日 At 30 June 2018			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
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	-	209,187	-	209,187
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	130,044	-	130,044
以公平值變化計入其他全面收益之債務工具 (附註 20)	Debt instruments at fair value through other comprehensive income (Note 20)				
- 債務證券及存款證	- Debt securities and certificates of deposit	2,730,047	20,480,059	-	23,210,106
- 股份證券	- Equity securities	-	71,801	22,668	94,469
		<u>2,730,047</u>	<u>20,891,091</u>	<u>22,668</u>	<u>23,643,806</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(103,526)	-	(103,526)



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 2017 年 12 月 31 日 At 31 December 2017			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
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	-	212,225	-	212,225
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	129,146	-	129,146
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	502,658	19,417,860	-	19,920,518
- 股份證券	- Equity securities	-	76,665	14,278	90,943
		<u>502,658</u>	<u>19,835,896</u>	<u>14,278</u>	<u>20,352,832</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(18,789)	-	(18,789)

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 (2017 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 2017: 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. 第三層級的項目變動

B. Reconciliation of level 3 items

		於 2018 年 6 月 30 日 At 30 June 2018		
		金融資產 Financial assets		
		以公平值變化計入其他全面收益 之金融資產 Financial assets at fair value through other comprehensive income		
		債務證券 及存款證 Debt securities and certificates of deposit	股份證券 Equity securities	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2018 年 1 月 1 日	At 1 January 2018	-	14,278	14,278
收益	Gains			
- 其他全面收益	- Other comprehensive income			
- 以公平值變化計入其 他全面收益之金融資 產的公平值變化	- Change in fair value of financial assets at fair value through other comprehensive income	-	8,073	8,073
買入	Purchases	-	317	317
賣出	Sales	-	-	-
轉出第三層	Transfer out of Level 3	-	-	-
於 2018 年 6 月 30 日	At 30 June 2018	-	22,668	22,668

		於 2017 年 12 月 31 日 At 31 December 2017		
		金融資產 Financial assets		
		可供出售證券 Available-for-sale securities		
		債務證券 及存款證 Debt securities and certificates of deposit	股份證券 Equity securities	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2017 年 1 月 1 日	At 1 January 2017	585,116	5,239	590,355
虧損	Losses			
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之 公平值變化	- Change in fair value of available-for-sale securities	(3,049)	(496)	(3,545)
買入	Purchases	-	9,535	9,535
賣出	Sales	-	-	-
轉出第三層	Transfer out of Level 3	(582,067)	-	(582,067)
於 2017 年 12 月 31 日	At 31 December 2017	-	14,278	14,278



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 2018 年 6 月 30 日
及 2017 年 12 月 31
日，分類為第三層級的
金融工具主要為非上
市股權。

As at 30 June 2018 and 31 December 2017, financial instruments categorised as level 3 are mainly comprised of unlisted equity shares.

非上市股權的公平值
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 1,133,000 元
(2017 年 12 月 31
日：港幣 4,547,000
元)。

The fair values of unlisted 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\$1,133,000 (31 December 2017: HK\$4,547,000).



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 end of the reporting 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.

以攤餘成本計量之債務
工具

Debt instruments at amortised cost

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 end of the reporting date and their carrying value approximates fair value.



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 (續)

4.2 Financial instruments not measured at fair value (continued)

除以上其賬面值與公平
值相若的金融工具外，下
表為非以公平值計量的
金融工具之賬面值和公
平值。

The carrying amounts of the Group's financial instruments carried at cost or amortised cost are not materially different from their fair value as at 30 June 2018 and 31 December 2017 except as follows.

金融資產

以攤餘成本計量之債務工
具 (附註 20)

Financial assets

Debt instruments at
amortised cost (Note 20)

於 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
賬面值 Carrying value	公平值 Fair value	賬面值 Carrying value	公平值 Fair value
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
461,163	444,076	-	-

**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 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
利息收入	Interest income		
存放於同業及其他金融機構的 款項	Due from banks and other financial institutions	120,022	42,891
客戶貸款	Advances to customers	714,281	446,822
證券投資及公平值變化計入損 益之金融資產	Investment in securities and financial assets at fair value through profit and loss	284,630	112,526
其他	Others	2,376	2,000
		1,121,309	604,239
利息支出	Interest expense		
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(41,580)	(18,595)
客戶存款	Deposits from customers	(340,416)	(157,975)
其他	Others	(3,513)	(3,333)
		(385,509)	(179,903)
淨利息收入	Net interest income	735,800	424,336

2018 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 1,248,000 元 (2017 年上半年：港幣 1,702,000 元)。

Included within interest income is HK\$1,248,000 (first half of 2017: HK\$1,702,000) of interest with respect to income accrued on advances classified as impaired for the first half of 2018.

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 1,118,149,000 元 (2017 年上半年：港幣 598,856,000 元) 及港幣 385,509,000 元 (2017 年上半年：港幣 179,903,000 元)。

Included within interest income and interest expense are HK\$1,118,149,000 (first half of 2017: HK\$598,856,000) and HK\$385,509,000 (first half of 2017: HK\$179,903,000) 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 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income		
保險	Insurance	35,804	54,293
證券經紀	Securities brokerage	62,028	43,045
貸款佣金	Loan commissions	45,764	23,858
繳款服務	Payment services	15,882	11,207
匯票佣金	Bills commissions	10,303	7,945
保管箱	Safe deposit box	2,569	7,036
基金分銷	Funds distribution	5,971	5,318
其他	Others	8,788	5,428
		187,109	158,130
服務費及佣金支出	Fee and commission expense		
證券經紀	Securities brokerage	(8,747)	(5,611)
其他	Others	(4,182)	(3,934)
		(12,929)	(9,545)
淨服務費及佣金收入	Net fee and commission income	174,180	148,585
其中源自：	Of which arise from:		
非以公平值變化計入損益 之金融資產或金融負債	Financial assets or financial liabilities not at fair value through profit or loss		
- 服務費及佣金收入	- Fee and commission income	25,491	25,158
- 服務費及佣金支出	- Fee and commission expense	(189)	(147)
		25,302	25,011
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	3,361	3,479
- 服務費及佣金支出	- Fee and commission expense	(293)	(133)
		3,068	3,346



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

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

		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益／（虧損）源自：	Net gain／(loss) from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	44,164	(102)
利率工具	Interest rate instruments	5,912	(3,578)
商品	Commodities	(116)	15
		49,960	(3,665)

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

		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收益之金融資產之淨收益	Net gain on financial assets at fair value through other comprehensive income	2,661	2,800
其他	Others	(35)	(58)
		2,626	2,742



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 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 非上市證券投資	- Unlisted investments	2,080	1,437
投資物業之租金總收入	Gross rental income from investment properties	2,964	2,538
有關投資物業之收入/ 支出	Incomings/(Outgoings) in respect of investment properties	114	(41)
其他	Others	46	70
		5,204	4,004

於 2018 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 (2017 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 2018 (first half of 2017: 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 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
貸款及其他賬項	Advances and other accounts	28,464	12,506
證券投資	Investment in securities	1,602	-
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	(211)	-
其他金融資產	Other financial assets	(437)	(78)
資產負債表外	Off-balance sheet	625	-
減值準備淨撥備	Net charge of impairment allowances	30,043	12,428

11. 經營支出

11. Operating expenses

		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
人事費用 (包括董事酬金)	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- Salaries and other costs	232,580	129,114
- 退休成本	- Pension cost	12,063	10,656
		244,643	139,770
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	18,642	17,762
- 資訊科技	- Information technology	3,192	10,991
- 其他	- Others	5,144	4,876
		26,978	33,629
折舊	Depreciation	13,104	13,098
核數師酬金	Auditor's remuneration	615	556
其他經營支出	Other operating expenses	65,020	27,415
		350,360	214,468



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

12. Net gain from fair value adjustments on investment properties

	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
投資物業公平值調整之 淨收益	15,620	5,750

Net gain from fair value adjustments on investment
properties

13. 出售／重估物業、器
材及設備之淨收益

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

	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
重估房產之淨收益	-	702

Net gain from revaluation of premises



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 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 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	74,515	49,923
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	24,217	5,971
遞延稅項	Deferred tax		
暫時性差額之產生及撥回 及未使用稅項抵免	Origination and reversal of temporary differences and unused tax credits	6,458	7,081
		105,190	62,975

香港利得稅乃按照截至 2018 年上半年估計應課稅溢利依稅率 16.5% (2017 年：16.5%) 提撥。海外溢利之稅款按照 2018 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% (2017: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2018. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2018 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)

15. 股息

15. Dividends

(i) 上年度派發予股東的應付股息

(i) Dividends payable to equity holders attributable to the interim period

半年結算至 2018年6月30日 Half-year ended 30 June 2018		半年結算至 2017年6月30日 Half-year ended 30 June 2017	
每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000
中期股息	Interim dividend	-	-

(ii) 於年度核准及支付屬上年度股息

(ii) Dividends payable to equity shareholders attributable to the previous financial year, approved and paid during the interim period

半年結算至 2018年6月30日 Half-year ended 30 June 2018		半年結算至 2017年6月30日 Half-year ended 30 June 2017	
每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000
本年度經批准及支付的上年 度末期股息	Final dividend in respect of the previous financial year, approved and paid during the following interim period	-	-

(iii) 永久非累計次級額外一級資本證券支付的股息為港幣51,516,000元(2017年上半年:無)。

(iii) Dividend payable on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$51,516,000 (first half of 2017: Nil).



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	170,984	176,064
存放中央銀行的結餘	Balances with central banks	1,140,630	646,082
存放銀行及其他金融機構 的結餘	Balances with banks and other financial institutions	307,629	620,341
在銀行及其他金融機構一 個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	10,419,550	15,845,476
		12,038,793	17,287,963
減值準備	Impairment allowances		
- 按第一及第二階段	- Stage 1 & Stage 2	(65)	-
		12,038,728	17,287,963

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

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他債務證券	Other debt securities	209,187	212,225
證券總額	Total securities	209,187	212,225



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：

貨幣遠期是指於未來某一日期買或賣外幣的承諾。

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。

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）。

The Group enters into the following exchange rate and interest rate related derivative financial instrument contracts for trading and risk management purposes:

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

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.

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／名義數額僅顯示於財務狀況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財務狀況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 end of the reporting dates and certain of them provide a basis for comparison with fair value instruments recognised on the statement of financial position. 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2018年6月30日及2017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 2018 and 31 December 2017:

		於2018年6月30日 At 30 June 2018		
	合約／名義數額 Contract/ notional amounts	公平值 Fair values		
		資產 Assets	負債 Liabilities	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	1,082,239	99,015	(6,920)
掉期	Swaps	11,503,401	207	(72,312)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	4,802	17	-
- 賣出期權	- Options written	4,802	-	(19)
		12,595,244	99,239	(79,251)
利率合約	Interest rate contracts			
掉期	Swaps	2,681,985	30,805	(24,275)
		15,277,229	130,044	(103,526)
		於2017年12月31日 At 31 December 2017		
	合約／名義數額 Contract/ Notional amounts	公平值 Fair values		
		資產 Assets	負債 Liabilities	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	930,669	94,753	(6,350)
掉期	Swaps	4,383,736	25,883	(4,246)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	3,677	1	-
- 賣出期權	- Options written	3,677	-	(3)
		5,321,759	120,637	(10,599)
利率合約	Interest rate contracts			
掉期	Swaps	2,671,358	8,509	(8,190)
		7,993,117	129,146	(18,789)



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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts	32,245	17,353
利率合約	Interest rate contracts	20,411	19,087
		52,656	36,440

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.



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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	7,623,845	7,340,974
公司貸款	Corporate loans and advances	39,457,427	34,942,387
客戶貸款	Advances to customers	47,081,272	42,283,361
貸款減值準備	Loan impairment allowances		
- 按第三階段	- Stage 3	(99,786)	-
- 按第一及第二階段	- Stage 1 & Stage 2	(155,443)	-
- 按個別評估	- Individually assessed	-	(70,115)
- 按組合評估	- Collectively assessed	-	(176,333)
		46,826,043	42,036,913
貿易票據	Trade bills	1,005,638	1,017,463
貿易票據減值準備	Trade bills impairment allowances		
- 按第一及第二階段	- Stage 1 & Stage 2	(33)	-
		1,005,605	1,017,463
		47,831,648	43,054,376

於 2018 年 6 月 30 日，客戶貸款包括應計利息港幣 97,139,000 元 (2017 年 12 月 31 日：港幣 57,270,000 元)。

As at 30 June 2018, advances to customers included accrued interest of HK\$97,139,000 (31 December 2017: HK\$57,270,000).

於 2018 年 6 月 30 日，貿易票據作出減值準備為港幣 33,000 元 (2017 年 12 月 31 日：無)。

As at 30 June 2018, impairment allowances of HK\$ 33,000 were made in respect of trade bills (31 December 2017: 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 2018 年 6 月 30 日		
		At 30 June 2018		
		按公平值列賬	按攤餘成本列賬	
		At fair value	At amortised cost	
		以公平值變化計入其他全面收益之金融資產	以攤餘成本計量之金融資產	總計
		Financial assets at fair value through other comprehensive income	Financial assets at amortised cost	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	7,894,131	-	7,894,131
其他債務證券	Other debt securities	13,808,860	461,348	14,270,208
		21,702,991	461,348	22,164,339
存款證	Certificates of deposit	1,507,115	-	1,507,115
減值準備	Impairment allowances			
- 按第一及第二階段	- Stage 1 & Stage 2	-	(185)	(185)
債務證券及存款證總額	Total debt securities and certificates of deposit	23,210,106	461,163	23,671,269
股份證券	Equity securities	94,469	-	94,469
		23,304,575	461,163	23,765,738



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)

		於 2017 年 12 月 31 日 At 31 December 2017		
		按公平值列賬 At fair value	按攤餘成本列賬 At amortised cost	總計 Total
		可供出售證券 Available-for-sale securities	貸款及應收款 Loans and receivables	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	3,944,229	-	3,944,229
其他債務證券	Other debt securities	12,937,252	-	12,937,252
		16,881,481	-	16,881,481
存款證	Certificates of deposit	3,039,037	-	3,039,037
減值準備	Impairment allowances			
- 按第一及第二階段	- Stage 1 & Stage 2	-	-	-
債務證券及存款證總額	Total debt securities and certificates of deposit	19,920,518	-	19,920,518
股份證券	Equity securities	90,943	-	90,943
		20,011,461	-	20,011,461

**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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	214,910	203,860
公平值收益	Fair value gain	15,620	11,050
重新分類轉至物業、器材及設備	Reclassification to properties, plant and equipment	-	-
於期／年末	At period／year end	230,530	214,910

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

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2018 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2018	1,506,300	45,953	1,552,253
增置	Additions	-	713	713
出售	Disposals	-	-	-
重估	Revaluation	103,155	-	103,155
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(9,355)	(3,749)	(13,104)
匯兌差額	Exchange difference	-	(21)	(21)
於 2018 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2018	1,600,100	42,896	1,642,996
於 2018 年 6 月 30 日 成本值或估值	At 30 June 2018 Cost or valuation	1,600,100	145,053	1,745,153
累計折舊及準備	Accumulated depreciation and impairment	-	(102,157)	(102,157)
於 2018 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2018	1,600,100	42,896	1,642,996

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 2018 年 6 月 30 日	At 30 June 2018			
按成本值	At cost	-	145,053	145,053
按估值	At valuation	1,600,100	-	1,600,100
		1,600,100	145,053	1,745,153



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 設施及裝備	總計
	Premises	Equipment, fixtures and fittings	Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2017 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2017		
增置	Additions		
出售	Disposals		
重估	Revaluation		
年度折舊	Depreciation for the year		
年度減值	Impairment for the year		
重新分類轉自投資物業	Reclassification from investment properties		
轉撥	Transfer		
匯兌差額	Exchange difference		
於 2017 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2017		
於 2017 年 12 月 31 日 成本值或估值	At 31 December 2017 Cost or valuation		
累計折舊及減值	Accumulated depreciation and impairment		
於 2017 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2017		
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 12 月 31 日	At 31 December 2017		
按成本值	At cost		
按估值	At valuation		



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

23. 其他資產

23. Other assets

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	35,973	38,418
應收賬項及預付費用	Accounts receivable and prepayments	672,271	787,363
		708,244	825,781
減值準備	Impairment allowances		
- 按第三階段	- Stage 3	(43)	-
- 按第一及第二階段	- Stage 1 & Stage 2	(149)	-
		(192)	-
		708,052	825,781

24. 客戶存款

24. Deposits from customers

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
即期存款及往來存款	Demand deposits and current accounts	5,523,001	7,924,240
儲蓄存款	Savings deposits	19,775,922	20,094,623
定期、短期及通知存款	Time, call and notice deposits	42,092,904	35,260,574
		67,391,827	63,279,437

25. 其他賬項及準備

25. Other accounts and provisions

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	764,257	998,725
準備	Provisions	1,343	1,343
		765,600	1,000,068
減值準備	Impairment allowances		
- 按第一及第二階段	- Stage 1 & Stage 2	15,906	-
		781,506	1,000,068



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".

財務狀況表內之遞延稅項（資產）／負債主要組合，以及其在2018年上半年及截至2017年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the statement of financial position, and the movements during the first half of 2018 and the year ended 31 December 2017 are as follows:

		於 2018 年 6 月 30 日					
		At 30 June 2018					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2018 年 1 月 1 日 之早期列賬	At 1 January 2018, as previously reported	17,921	205,523	-	(53,521)	(41,880)	128,043
應用香港財務報 告準則第 9 號 的調整	Adjustment on initial application of HKFRS 9	-	-	-	(1,998)	-	(1,998)
於 2018 年 1 月 1 日 之重列	At 1 January 2018, as restated	17,921	205,523	-	(55,519)	(41,880)	126,045
借記／（貸記） 收益表 （附註 14）	Charged／ (credited) to income statement (Note 14)	1,964	250	-	5,194	(950)	6,458
借記／（貸記） 其他全面收 益	Charged／ (credited) to other comprehensive income	-	15,907	-	-	(38,034)	(22,127)
匯兌差額	Exchange difference	-	-	-	310	-	310
於 2018 年 6 月 30 日	At 30 June 2018	19,885	221,680	-	(50,015)	(80,864)	110,686



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 12 月 31 日 At 31 December 2017					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2017 年 1 月 1 日	At 1 January 2017	13,971	208,855	-	(44,149)	(33,069)	145,608
借記／（貸記） 收益表	Charged／ （Credited）to income statement	3,950	466	-	(5,834)	299	(1,119)
貸記其他全面 收益	Credited to other comprehensive income	-	(3,798)	-	-	(9,110)	(12,908)
匯兌差額	Exchange difference	-	-	-	(3,538)	-	(3,538)
於 2017 年 12 月 31 日	At 31 December 2017	17,921	205,523	-	(53,521)	(41,880)	128,043

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。下列在財務狀況表內列賬之金額，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 statement of financial position:

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(13,548)	(19,911)
遞延稅項負債	Deferred tax liabilities	124,234	147,954
		110,686	128,043

27. 股本

27. Share capital

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
已發行及繳足： 3,000,000 股普通股	Issued and fully paid: 3,000,000 ordinary shares	300,000	300,000



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

28. 額外資本工具

28. Additional equity instruments

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
2.5 億美元永久非累計次級 額外一級資本證券	US\$250 million perpetual non-cumulative subordinated additional tier 1 capital securities	1,937,712	1,937,712
<p>本銀行於2017年11月29日發行了票面值2.5億美元（扣除相關發行成本後等值港幣19.38億元）的永久非累計次級額外一級資本證券（「額外資本工具」）。此永久額外資本工具於2022年11月29日首個提前贖回日期前，票面年利率定於5.25%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。</p> <p>票息需每半年派付一次。本銀行有權根據該額外資本工具的條款規定取消利息發放，而取消的利息不會累積。</p> <p>假如金管局通知本銀行不對本金進行撇銷則無法繼續經營，該額外資本工具的本金將會按與金管局協商後或接受其指令下進行撇銷。</p> <p>於2022年11月29日或任何其後的派息日，本銀行擁有贖回權贖回所有未償付的額外資本工具，但須受已列載之條款及細則所限制。</p> <p>此額外資本工具的首次派息日為2018年5月29日。</p>			
<p>On 29 November 2017, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital securities ("additional equity instruments") with a face value of US\$250 million (equivalent to HK\$1,938 million net of related issuance costs). The additional equity instruments are perpetual and bear a 5.25% coupon until the first call date on 29 November 2022. The coupon will be reset every five years if the additional equity instruments are not redeemed to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread.</p> <p>The coupon shall be payable semi-annually. The Bank has the right to cancel coupon payment (subject to the requirement as set out in the terms and conditions of the additional equity instruments) and the coupon cancelled shall not be cumulative.</p> <p>The principal of the additional equity instruments will be written down to the amount as directed or agreed with the HKMA if the HKMA notifies the Bank that the Bank would become non-viable if there is no written down of the principal.</p> <p>The Bank has a call option to redeem all the outstanding additional equity instruments from 29 November 2022 or any subsequent coupon payment date, but subject to restriction as set out in the terms and conditions.</p> <p>The first coupon date of this additional equity instruments is at 29 May 2018.</p>			



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

29. 簡要綜合現金流量表
附註

29. Notes to condensed consolidated cash flow statement

(a) 經營溢利與除稅前經營現金之(流出)/流入對賬

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

		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
經營溢利	Operating profit	583,499	350,687
折舊	Depreciation	13,104	13,098
減值準備淨撥備	Net charge of impairment allowances	30,043	12,428
折現減值準備回撥	Unwind of discount on impairment allowances	(1,248)	(1,702)
已撇銷之貸款（扣除收回款額）	Advances written off net of recoveries	(6,023)	(192)
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	(299,070)	44,508
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	489,719	(350,794)
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	3,038	297,740
衍生金融工具之變動	Change in derivative financial instruments	83,839	5,406
貸款及其他賬項之變動	Change in advances and other accounts	(4,769,645)	(4,406,475)
證券投資之變動	Change in investment in securities	(1,326,152)	(338,891)
其他資產之變動	Change in other assets	117,592	(19,018)
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	(1,332,332)	4,792,738
客戶存款之變動	Change in deposits from customers	4,112,390	4,221,414
其他賬項及準備之變動	Change in other accounts and provisions	(234,492)	(104,973)
匯率變動之影響	Effect of changes in exchange rates	16,960	2,378
除稅前經營現金之（流出）／流入	Operating cash (outflow)／inflow before taxation	(2,518,778)	4,518,352
經營業務之現金流量中包括	Cash flows from operating activities included		
－ 已收利息	－ interest received	1,063,963	599,292
－ 已付利息	－ interest paid	(344,245)	(155,123)
－ 已收股息	－ dividend received	2,080	1,437



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

29. 簡要綜合現金流量表
附註 (續)

29. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 6 月 30 日 At 30 June 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及原到期日在 3 個月內之存放銀行 及其他金融機構的 結餘	11,362,213	8,712,779
原到期日在 3 個月內之 在銀行及其他金融 機構之定期存放	32,116	-
原到期日在 3 個月內之 庫券	4,389,393	499,791
原到期日在 3 個月內之 存款證	366,661	-
	16,150,383	9,212,570

(c) 與綜合財務狀況表的對
賬

(c) Reconciliation with the consolidated statement of financial position

	於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 6 月 30 日 At 30 June 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放銀行及其 他金融機構的結餘	12,038,728	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	323,327	1,368,603
證券投資		
其中：以公平值變化 計入其他全面收益 之證券	23,304,575	-
其中：可供出售證券	-	14,200,604
其中：攤銷成本證券	461,163	-
其中：貸款及應收款 債券	-	77,899
在綜合財務狀況表列示的 金額	36,127,793	24,908,722
減：原本期限為 3 個月 以上的金額	(19,977,410)	(15,696,152)
在綜合現金流量表內的現 金及等同現金項目	16,150,383	9,212,570



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

30. 或然負債及承擔

30. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	10,001	9,930
與交易有關之或然負債	Transaction-related contingencies	32,762	34,579
與貿易有關之或然負債	Trade-related contingencies	701,543	999,301
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	6,455,368	7,305,474
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	219,037	123,054
- 1 年以上	- over one year	2,248,416	2,523,220
		9,667,127	10,995,558
信貸風險加權數額	Credit risk-weighted amount	1,328,602	1,579,341

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)

31. 資本承擔

31. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	179	578
已批准但未簽約	-	-
	179	578

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.

32. 經營租賃承擔

32. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	33,417	31,934
- 1 年以上至 5 年內	30,398	33,137
	63,815	65,071

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)

32. 經營租賃承擔 (續)

32. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
Land and buildings		
- Not later than one year	4,245	4,887
- Later than one year but not later than five years	2,841	2,401
	7,086	7,288

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)

33. 分類報告

33. 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)

33. 分類報告 (續) 33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2018年6月30日	Half-year ended 30 June 2018							
淨利息收入	Net interest income							
- 外來	- external	(130,790)	559,930	306,660	-	735,800	-	735,800
- 跨業務	- inter-segment	298,070	(176,530)	(121,540)	-	-	-	-
		167,280	383,400	185,120	-	735,800	-	735,800
淨服務費及佣金收入	Net fee and commission income	105,068	68,183	929	-	174,180	-	174,180
淨交易性收益	Net trading gain	14,757	6,802	18,677	9,724	49,960	-	49,960
界定為以公平值變化計入損益之金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss	-	-	(3,868)	-	(3,868)	-	(3,868)
其他金融資產之淨收益	Net gain on other financial assets	-	-	2,626	-	2,626	-	2,626
其他經營(支出)/收入	Other operating (expense)/income	-	(25)	343	13,080	13,398	(8,194)	5,204
提取減值準備前之淨經營收入	Net operating income before impairment allowances	287,105	458,360	203,827	22,804	972,096	(8,194)	963,902
減值準備淨撥備	Net charge of impairment allowances	(7,904)	(20,560)	(1,603)	24	(30,043)	-	(30,043)
淨經營收入	Net operating income	279,201	437,800	202,224	22,828	942,053	(8,194)	933,859
經營支出	Operating expenses	(207,240)	(90,474)	(14,961)	(45,879)	(358,554)	8,194	(350,360)
經營溢利	Operating profit	71,961	347,326	187,263	(23,051)	583,499	-	583,499
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	15,620	15,620	-	15,620
出售/重估物業、器材及設備之淨收益	Net gain from disposal/revaluation of properties, plant and equipment	-	-	-	-	-	-	-
除稅前溢利	Profit before taxation	71,961	347,326	187,263	(7,431)	599,119	-	599,119
於2018年6月30日	At 30 June 2018							
資產	Assets							
分部資產	Segment assets	10,810,975	38,382,003	35,804,640	1,896,180	86,893,798	-	86,893,798
負債	Liabilities							
分部負債	Segment liabilities	51,813,217	18,681,481	6,159,379	562,001	77,216,078	-	77,216,078
半年結算至 2018年6月30日	Half-year ended 30 June 2018							
其他資料	Other information							
資本性支出	Capital expenditure	(161,540)	(10,037)	-	(41,495)	(213,072)	-	(213,072)
折舊	Depreciation	(2,694)	(1,190)	(45)	(9,175)	(13,104)	-	(13,104)
證券攤銷	Amortisation of securities	-	-	41,164	-	41,164	-	41,164



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2017 年 6 月 30 日	30 June 2017							
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 ／(支出)	Net fee and commission 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 入損益之金融工具淨 收益	Net gain on financial instruments designated at fair value through profit or loss	-	-	1,581	-	1,581	-	1,581
其他金融資產之淨(虧 損)／收益	Net (loss)/gain on other financial 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 經營收入	Net operating income before 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 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 之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	5,750	5,750	-	5,750
出售／重估物業、器 材及設備之淨收益	Net gain from disposal/ revaluation of properties, plant and equipment	-	-	-	702	702	-	702
除稅前溢利	Profit before taxation	109,534	197,423	50,359	(177)	357,139	-	357,139
於 2017 年 12 月 31 日	At 31 December 2017							
資產	Assets							
分部資產	Segment assets	11,157,458	37,427,977	33,714,547	1,788,949	84,088,931	-	84,088,931
負債	Liabilities							
分部負債	Segment liabilities	46,934,286	20,678,962	6,564,641	347,545	74,525,434	-	74,525,434
半年結算至	Half-year ended							
2017 年 6 月 30 日	30 June 2017							
其他資料	Other information							
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)

33. 分類報告 (續)

33. 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 2018 年 6 月 30 日 Half-year ended 30 June 2018		半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017	
		提取減值 準備前之 淨經營收入 Net operating income before impairment allowances 港幣千元 HK\$'000	除稅前 溢利 Profit before taxation 港幣千元 HK\$'000	提取減值 準備前之 淨經營收入 Net operating income before impairment allowances 港幣千元 HK\$'000	除稅前 溢利 Profit before taxation 港幣千元 HK\$'000
香港	Hong Kong	800,632	459,379	531,609	318,111
中國內地	Mainland of China	163,270	139,740	45,974	39,028
		963,902	599,119	577,583	357,139

		於 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
		總資產 Total assets 港幣千元 HK\$'000	非流動資產 Non-current assets 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	非流動資產 Non-current assets 港幣千元 HK\$'000
香港	Hong Kong	78,107,067	1,869,907	74,240,614	1,763,057
中國內地	Mainland of China	8,786,731	3,620	9,848,317	4,392
		86,893,798	1,873,527	84,088,931	1,767,449

34. 已抵押資產

34. Assets pledged as security

於2018年6月30日，本集團沒有通過票據抵押之負債（2017年12月31日：港幣2,387,000元）。本集團為沒有擔保此等負債而質押資產（2017年12月31日：港幣2,373,000元），並於「貿易票據」內列賬。

As at 30 June 2018, there was no liabilities of the Group (31 December 2017: HK\$2,387,000) were secured by bills. There was no amount of assets pledged by the Group to secure these liabilities (31 December 2017: HK\$2,373,000) included in "Trade bills".



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易 35. Significant related party transactions

母公司的基本資料：

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:

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2018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236,493,000元及港幣2,599,756,000元。2018年上半年與廈門國際銀行釐做此類業務過程中產生的收入及支出總額分別為港幣169,000元及港幣23,490,000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 2018, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$236,660,000 and HK\$2,599,756,000 respectively. The aggregate amount of income and expenses of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2018 was HK\$169,000 and HK\$23,490,000.



**中期財務資料附註
(續)**

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易 (續) **35. 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 2018 年 6 月 30 日，本集團相關款項總額為港幣 266,583,000 元。2018 年上半年與母公司控制之其他公司就彼此業務過程中產生的支出總額為港幣 370,000 元。

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 2018, the related aggregate amount of the Group was HK\$266,583,000. The aggregate amount of expenses of the Group arising from these transactions for the first half 2018 was HK\$370,000.

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)

35. 主要之有關連人士交易
(續)

35. Significant related party transactions (continued)

(b) 主要高層人員

(b) Key management personnel

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

Key management 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.

主要高層人員之薪酬如下：

The compensation of key management personnel is detailed as follows:

	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000	半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	Salaries, other short-term employee benefits and post-employment benefits	
	10,591	4,527



**中期財務資料附註
(續)**

Notes to the Interim Financial Information (continued)

**36. 符合香港會計準則第
34 號**

截至2018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。

36. Compliance with HKAS 34

The unaudited interim financial information for the first half of 2018 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA. The interim financial report was authorised for issue on 21 September 2018.

37. 法定賬目

37. Statutory accounts

被納入本中期業績報告作為比較信息的截至2017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2017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 2017 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 2017 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

我們已審閱貴集團列載於第 2 頁至第 90 頁的中期財務報告，此中期財務報告包括於 2018 年 6 月 30 日的綜合財務狀況表與截至該日止 6 個月期間有關的綜合收益表、綜合全面收益表、綜合權益變動表及簡略綜合現金流量表以及附註解釋。董事須負責根據《香港會計準則》第 34 號編製及列報中期財務報告。

我們的責任是根據我們的審閱對中期財務報告作出結論，並按照我們雙方所協定的應聘條款，僅向全體董事會報告。除此以外，我們的報告書不可用作其他用途。我們概不就本報告書的內容，對任何其他人士負責或承擔法律責任。

審閱範圍

我們已根據香港會計師公會所頒布的《香港審閱工作準則》第 2410 號「獨立核數師對中期財務信息的審閱」進行審閱。中期財務報告審閱工作包括主要向負責財務會計事項的人員詢問、並實施分析和其他審閱程序。由於審閱的範圍遠較按照《香港審核準則》進行審核的範圍為小，所以不能保證我們會注意到在審核中可能會被發現的所有重大事項。因此我們不會發表任何審核意見。

結論

根據我們的審閱工作，我們並沒有注意到任何事項，使我們相信於 2018 年 6 月 30 日的中期財務報告在所有重大方面沒有按照《香港會計準則》第 34 號「中期財務報告」的規定編製。

畢馬威會計師事務所

執業會計師

香港中環

遮打道十號

太子大廈八樓

2018 年 9 月 21 日

Independent Review Report

Review report to the board of directors

of Chiyu Banking Corporation Limited

(Incorporated in Hong Kong with limited liability)

Introduction

We have reviewed the interim financial report set out on pages 2 to 90 which comprises the condensed consolidated statement of financial position of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as of 30 June 2018 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income and the condensed consolidated statement of changes in equity and condensed consolidated cash flow statement for the six months ended 30 June 2018 and explanatory notes. The directors are responsible for the preparation and presentation of the interim financial report in accordance with Hong Kong Accounting Standard 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants.

Our responsibility is to form a conclusion, based on our review, on the interim financial report and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Scope of review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, Review of interim financial information performed by the independent auditor of the entity, issued by the Hong Kong Institute of Certified Public Accountants. A review of the interim financial report consists of making enquiries, 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 report as at 30 June 2018 is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34, Interim financial reporting.

KPMG

Certified Public Accountants

8th Floor, Prince's Building

10 Chater Road

Central, Hong Kong

21 September 2018



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	註冊／營業 地點及日期 Place and date of incorporation／ operation	已發行並繳足股本	持有權益	主要業務
Name		Issued share capital	Interest held	Principal activities
集友銀行（代理人）有限公司	香港 1981年11月3日	普通股份 100,000 港元	100%	代理服務及投資控股
Chiyu Banking Corporation (Nominees) Limited	Hong Kong 3 November 1981	Ordinary shares HK\$100,000	100%	Nominee service and investment holding
誠信置業有限公司	香港 1961年12月11日	普通股份 2,800,000 港元	100%	投資控股及集團間物業 租賃
Seng Sun Development Company, Limited	Hong Kong 11 December 1961	Ordinary shares HK\$2,800,000	100%	Investment holding and leasing of properties to group companies
欣澤有限公司	香港 2001年5月4日	普通股份 2 港元	100%*	投資控股
Grace Charter Limited	Hong Kong 4 May 2001	Ordinary shares HK\$2	100%*	Investment holding
集友國際資本有限公司	香港 2017年3月13日	普通股份 1,000,000 港元	100%	提供企業融資顧問服務
Chiyu International Capital Limited	Hong Kong 13 March 2017	Ordinary shares HK\$1,000,000	100%	Corporate finance advisory
集友資產管理有限公司	香港 2017年3月13日	普通股份 6,800,000 港元	100%	資產管理業務
Chiyu Asset Management Limited	Hong Kong 13 March 2017	Ordinary shares HK\$6,800,000	100%	Asset management
Sun King Limited	香港 2018年3月29日	普通股份 1 港元	100%*	持有物業
	Hong Kong 29 March 2018	Ordinary shares HK\$1	100%*	Property holding

*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

Additional Information

3. 流動性覆蓋比率及穩定資金淨額比率 3. Liquidity coverage ratio and net stable funding ratio

		2018	2017
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	152.06%	181.56%
- 第二季度	- Second quarter	186.29%	177.51%

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.

		2018
穩定資金淨額比率的 季度終結值	Quarter-end value of net stable funding ratio	
- 第一季度	- First quarter	121.23%
- 第二季度	- Second quarter	124.96%

穩定資金淨額比率的季度終結值是基於有關穩定資金狀況之金管局報表列明的計算方法及指示計算。

The quarter-end value of net stable funding ratio is calculated based on the calculation methodology and instructions set out in the HKMA return of stable funding position.

流動性覆蓋比率及穩定資金淨額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 and net stable funding ratio are 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及穩定資金淨額比率披露的補充資料可於本銀行網頁 www.chiyubank.com 中「監管披露」一節瀏覽。

The additional information of liquidity coverage ratio and net stable funding ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at www.chiyubank.com.



其他資料

Additional Information

4. 資本比率

4. Capital ratio

資本比率分析如下：

The capital ratios are analysed as follows:

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
普通股權一級資本比率	CET1 capital ratio	<u>12.57%</u>	<u>13.44%</u>
一級資本比率	Tier 1 capital ratio	<u>16.70%</u>	<u>17.84%</u>
總資本比率	Total capital ratio	<u>18.66%</u>	<u>19.78%</u>



其他資料

Additional Information

4. 資本比率（續）

4. 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 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000	於 2017 年 12 月 31 日 At 31 December 2017 港幣千元 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	6,103,419	5,916,657
已披露的儲備	Disclosed reserves	1,330,437	1,364,678
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	7,733,856	7,581,335
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(14,163)	(6,390)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(13,548)	(19,911)
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	(2,507)	(1,302)
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)	(1,409,859)	(1,308,504)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	(391,447)	(325,391)
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	(1,831,524)	(1,661,498)
普通股權一級資本	CET1 capital	5,902,332	5,919,837
額外一級資本	AT1 capital	1,937,712	1,937,712
一級資本	Tier 1 capital	7,840,044	7,857,549



其他資料

Additional Information

4. 資本比率 (續)

4. Capital ratio (continued)

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集體 減值備抵及一般銀行風 險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	283,244	263,415
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	283,244	263,415
二級資本：監管扣減 加回合資格計入二級資本的 因對土地及建築物（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	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	634,436	588,827
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	634,436	588,827
二級資本	Tier 2 capital	917,680	852,242
總資本	Total capital	8,757,724	8,709,791



其他資料

Additional Information

4. 資本比率 (續)

4. Capital ratio (continued)

緩衝資本比率分析如下：

The capital buffer ratios are analysed as follows:

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
防護緩衝資本比率	Capital conservation buffer ratio	<u>1.875%</u>	<u>1.250%</u>
較高吸收虧損能力比率	Higher loss absorbency ratio	<u>-</u>	<u>-</u>
逆周期緩衝資本比率	Countercyclical capital buffer ratio	<u>1.460%</u>	<u>0.993%</u>

於 2018 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 1.875%。於 2018 年 1 月 1 日，香港 JCCyB 比率由 1.250% 增加至 1.875%。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 2018, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 1.875% as set by the HKMA. The ratio increased from 1.250% to 1.875% on 1 January 2018. 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 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.



其他資料

Additional Information

5. 槓桿比率

5. Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	<u>7,840,044</u>	<u>7,857,549</u>
槓桿比率風險承擔	Leverage ratio exposure	<u>87,457,854</u>	<u>84,911,456</u>
槓桿比率	Leverage ratio	<u>8.96%</u>	<u>9.25%</u>

有關槓桿比率披露的補充資料可於本銀行網頁 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.



其他資料

Additional Information

6. 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：

6. 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 2018 年 6 月 30 日 At 30 June 2018				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	10,076,000	104,000	685,000	6,215,000	17,080,000
香港	Hong Kong	1,245,000	1,000	1,494,000	13,377,000	16,117,000
		於 2017 年 12 月 31 日 At 31 December 2017				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	9,777,000	86,000	984,000	4,311,000	15,158,000
香港	Hong Kong	1,209,000	-	833,000	11,542,000	13,584,000



其他資料

Additional Information

7. 非銀行的內地風險承擔 7. 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 2018 年 6 月 30 日 At 30 June 2018			
	金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的機 構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	4,518,021	96,126	4,614,147
地方政府、地方政府持有的機 構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	5,982,919	820,154	6,803,073
中國籍境內居民或其他在境 內註冊的機構、其附屬公司 及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	8,134,581	602,895	8,737,476
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	10,565	26,555	37,120
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	272,380	-	272,380
中國籍境外居民或在境外註 冊的機構，其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	7,543,578	115,771	7,659,349
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	1,206,775	-	1,206,775
總計	Total	8	27,668,819	1,661,501	29,330,320
扣減準備金後的資產總額	Total assets after provision	9	86,819,221		
資產負債表內的風險承擔佔 資產總額百分比	On-balance sheet exposures as percentage of total assets	10	31.87%		



其他資料

Additional Information

7. 非銀行的內地風險承擔 (續) 7. Non-bank Mainland exposures (continued)

		於 2017 年 12 月 31 日 At 31 December 2017			
	金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的機 構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	4,550,578	1,855	4,552,433
地方政府、地方政府持有的機 構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	4,057,713	706,241	4,763,954
中國籍境內居民或其他在境 內註冊的機構、其附屬公司 及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	7,386,894	529,247	7,916,141
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	414,527	3,468	417,995
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註 冊的機構、其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	3,331,521	77,787	3,409,308
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	490,126	-	490,126
總計	Total	8	20,231,359	1,318,598	21,549,957
扣減準備金後的資產總額	Total assets after provision	9	84,092,574		
資產負債表內的風險承擔佔 資產總額百分比	On-balance sheet exposures as percentage of total assets	10	24.06%		



其他資料

8. 管理層討論及分析

財務表現

2018 年上半年，本集團錄得股東應佔溢利為港幣 493,929,000 元，較去年增加 67.91%。平均股東權益回報率及平均總資產回報率分別為 11.63% 及 1.16%。

期內淨利息收入為港幣 735,800,000 元，較 2017 年上半年增加 73.40%，而淨利息收益率亦較去年同期上升 24 個點子至 1.79%。淨服務費及佣金收入較去年上半年上升 17.23% 至港幣 174,180,000 元。經營支出為港幣 350,360,000 元，同比上升 63.36%，而成本對收入比率則較去年同期下降 0.78 個百分點至 36.35%。

期內錄得減值準備淨撥備港幣 30,043,000 元，比去年同期增加港幣 17,615,000 元。減值或特定分類貸款比率亦較 2017 年底上升 0.07 個百分點至 0.54%。

截至 2018 年 6 月 30 日止，本集團綜合總資產為港幣 86,893,798,000 元，較 2017 年底增加 3.34%。客戶貸款為港幣 47,081,272,000 元，較去年底上升 11.35%。客戶存款為港幣 67,391,827,000 元，較去年底亦上升 6.50%。

Additional Information

8. Management's Discussion and Analysis

Financial Review

For the first half of 2018, the Group recorded a profit attributable to shareholders of HK\$493,929,000, increased by 67.91% from last year. The return on average shareholders' equity and the return on average total assets were 11.63% and 1.16% respectively.

Compared with the first half of 2017, net interest income was HK\$735,800,000, increased by 73.40% and the net interest margin increased by 24 basis point(s) to 1.79%. Net fee and commission income increased by 17.23% to HK\$174,180,000. Operating expenses increased by 63.36% to HK\$350,360,000, yet the cost to income ratio decreased by 0.78 percentage points to 36.35%.

For the first half of 2018, net charge of impairment allowances was HK\$30,043,000, increased by HK\$17,615,000 compared with the same period last year. The impaired or classified loan ratio also increased by 0.07 percentage points to 0.54% compared with the end of 2017.

As of 30 June 2018, the total consolidated assets of the group increased by 3.34% to HK\$86,893,798,000 compared with the end of 2017. Advances to customers increased by 11.35% to HK\$47,081,272,000. Customer deposits also increased by 6.50% to HK\$67,391,827,000.



分行網絡

Branch Network

分行名稱 BRANCH (Br.)	地址 ADDRESS	電話 TELEPHONE
香港島 HONG KONG ISLAND		
中區分行 Central Br.	香港中環德輔道中 78 號 No. 78 Des Voeux Road Central, Central, H.K.	(852) 3556 9730
北角分行 North Point Br.	香港北角英皇道 390-394 號地下 G/F, No. 390-394 King's Road, North Point, H.K.	(852) 3556 9731
灣仔分行 Wanchai Br.	香港灣仔軒尼詩道 323-331 號地下 C 和 D 舖 Shop C & D, G/F, No. 323-331 Hennessy Road, Wanchai, H.K.	(852) 3556 9734
上環分行 Sheung Wan Br.	香港上環皇后大道中 315-319 號地下 3 號舖 Shop 3, G/F, No. 315-319 Queen's Road Central, Sheung Wan, H.K.	(852) 3556 9737
西區分行 Western Br.	香港西區皇后大道西 443-445 號地下 13 號舖 Shop 13, G/F, No. 443-445 Queen's Road West, Western District, H.K.	(852) 3556 9739
鯉魚涌分行 Quarry Bay Br.	香港鯉魚涌英皇道 967-967A 號地下 G/F, No. 967-967A King's Road, Quarry Bay, H.K.	(852) 2811 3131
香港仔分行 Aberdeen Br.	香港香港仔大道 138-140 號地下 G/F, No. 138-140 Aberdeen Main Road, Aberdeen, H.K.	(852) 3556 9753
九龍 KOWLOON		
紅磡分行 Hung Hom Br.	九龍紅磡機利士南路 23-25 號地下 G/F, No. 23-25 Gillies Avenue South, Hung Hom, Kln.	(852) 3556 9732
觀塘分行 Kwun Tong Br.	九龍觀塘道 398-402 號地下 A 單位 Unit A, G/F, No. 398-402 Kwun Tong Road, Kln.	(852) 3556 9733
深水埗分行 Sham Shui Po Br.	九龍深水埗荔枝角道 235-237 號地下 G/F, No. 235-237 Laichikok Road, Sham Shui Po, Kln.	(852) 3556 9735
新蒲崗分行 San Po Kong Br.	九龍新蒲崗康強街 61-63 號地下 G/F, No. 61-63 Hong Keung Street, San Po Kong, Kln.	(852) 3556 9736
油麻地分行 Yau Ma Tei Br.	九龍油麻地上海街 117-119 號地下 G/F, No. 117-119 Shanghai Street, Yaumatei, Kln.	(852) 3556 9738
青山道分行 Castle Peak Road Br.	九龍深水埗青山道 226-228 號地下 G/F, No. 226-228 Castle Peak Road, Sham Shui Po, Kln.	(852) 3556 9740
九龍灣分行 Kowloon Bay Br.	九龍九龍灣啓業邨啟樂樓地下 10 及 10A 號舖 Shop 10 & 10A, G/F, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kln.	(852) 3556 9741
土瓜灣分行 Tokwawan Br.	九龍土瓜灣道 78-80W 號地下 11-13 號舖 Shop 11-13, G/F, No. 78-80W To Kwa Wan Road, Kln.	(852) 3556 9742
慈雲山分行 Tsz Wan Shan Br.	九龍慈雲山中心 7 樓 703A 號舖 Shop 703A, 7/F, Tsz Wan Shan Shopping Centre, Kln.	(852) 3556 9751



分行網絡 (續)

Branch Network (continued)

分行名稱 BRANCH (Br.)	地址 ADDRESS	電話 TELEPHONE
新界 NEW TERRITORIES		
屯門分行 Tuen Mun Br.	新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 舖 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 Kwai Hing Estate Br.	新界葵涌葵興邨興逸樓地下 1 號舖 Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N.T.	(852) 3556 9745
大埔太和邨分行 Tai Po Tai Wo Estate Br.	新界大埔太和邨安和樓地下 112-114 號舖 Shop 112-114, G/F, On Wo House, Tai Wo Estate, Tai Po, N.T.	(852) 3556 9746
麗城花園分行 Belvedere Garden Br.	新界荃灣麗城薈三期地下 5A 號舖 Shop 5A, G/F, Belvedere Square, Belvedere Garden Phase 3, Tsuen Wan, N.T.	(852) 3556 9747
荃灣分行 Tsuen Wan Br.	新界荃灣沙咀道 131-135 號地下 G/F, No. 131-135 Sha Tsui Road, Tsuen Wan, N.T.	(852) 3988 9518
沙田穗禾苑分行 Shatin Sui Wo Court Br.	新界沙田穗禾苑穗禾商場 1 樓 F7 號舖 Shop F7, 1/F, Commercial Centre, Sui Wo Court, Shatin, N.T.	(852) 3556 9749
馬鞍山分行 Ma On Shan Br.	新界馬鞍山海柏花園馬鞍山廣場 3 樓 313 號舖 Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T.	(852) 3556 9750
尚德邨分行 Sheung Tak Estate Br.	新界將軍澳尚德邨尚德商場 2 樓 238 號舖 Shop 238, 2/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O, N.T.	(852) 3556 9752
中國內地 MAINLAND OF CHINA		
廈門分行 Xiamen Br.	中國福建省廈門市廈禾路 861 號 1 樓 111-113 單元 Unit 111-113, 1/F, No. 861 Xiahe Road, Xiamen, Fujian Province, China	(86-592) 585 7690
集美支行 Xiamen Jimei Sub-Br.	中國福建省廈門市集美區樂海北里 68-71 號 No. 68-71 Lehai Bei Li, Jimei District, Xiamen, Fujian Province, China	(86-592) 619 3300
觀音山支行 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 Unit 1702E & 1703A, No. 9 Building, No. 170 Tapu East Road, Siming District, Xiamen, Fujian Province, China	(86-592) 599 0520
福州分行 Fuzhou Br.	中國福建省福州市五四路 210 號國際大廈 1 樓 1/F, International Building, No. 210 Wusi Road, Fuzhou, Fujian Province, China	(86-591) 8781 0078

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