

# **2019 中期業績報告**

## **Interim Report 2019**



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



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## 財務摘要

## Financial Highlights

		2019年6月30日 30 June 2019	2018年6月30日 30 June 2018	2018年12月31日 31 December 2018
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	1,359,001	963,902	2,019,739
經營溢利	Operating profit	695,413	583,499	1,210,250
除稅前溢利	Profit before taxation	701,172	599,119	1,204,742
期內／年度溢利	Profit for the period／year	579,659	493,929	1,002,447
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
資本總額	Total equity	13,521,671	9,677,720	11,603,196
已發行及繳足股本	Issued and fully paid share capital	3,245,980	300,000	1,772,988
資產總額	Total assets	142,121,524	86,893,798	102,872,627
財務比率	Financial ratios	%	%	%
平均總資產回報率 <sup>1</sup>	Return on average total assets <sup>1</sup>	0.94	1.16	1.12
平均股東權益回報率 <sup>2</sup>	Return on average shareholders' equity <sup>2</sup>	10.02	11.61	10.40
成本對收入比率	Cost to income ratio	30.78	36.35	33.23
貸存比率 <sup>3</sup>	Loan to deposit ratio <sup>3</sup>	70.19	69.86	61.89
流動性覆蓋比率的平均值 <sup>4</sup>	Average value of liquidity coverage ratio <sup>4</sup>			
第一季度	First quarter	218.71	152.06	152.06
第二季度	Second quarter	191.46	186.29	186.29
穩定資金淨額比率的季度終結值 <sup>5</sup>	Quarter-end value of net stable funding ratio <sup>5</sup>			
第一季度	First quarter	123.50	121.23	121.23
第二季度	Second quarter	127.14	124.96	124.96
總資本比率 <sup>6</sup>	Total capital ratio <sup>6</sup>	18.09	18.66	20.99





## 財務摘要（續）

## Financial Highlights (continued)

- |  |   |  |
|--|---|--|
| 1. 平均總資產回報率<br>Return on average total assets          | = | $\frac{\text{期內／年度溢利}}{\text{每日資產總額平均值}}$ $\frac{\text{Profit for the period / year}}{\text{Daily average balance of total assets}}$   |
| 2. 平均股東權益回報率<br>Return on average shareholders' equity | = | $\frac{\text{期內／年度溢利}}{\text{股東應佔股本和儲備之期初及期末餘額的平均值}}$ $\frac{\text{Profit for the period / year}}{\text{Average of the beginning and ending balance of total equity holders}}$ |
3. 貸存比率以期／年結日數額計算。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. 2018年1月至9月的流動性覆蓋比率之平均值乃根據《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的合併基礎計算。  
4. The average value of liquidity coverage ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches from January to September 2018 of the Bank specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
- 自2018年10月至12月起的流動性覆蓋比率之平均值乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。因此，其比較資料是不能直接進行比較。  
The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries starting from October to December 2018 of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules. Hence, the comparative information is not directly comparable.
5. 2018年上半年及自2018年下半年起穩定資金淨額比率乃根據《銀行業（流動性）規則》及分別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及由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。因此，其比較資料是不能直接進行比較。  
5. The net stable funding ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches in the first half of 2018 and consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries starting from the second half of 2018 of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules. Hence, the comparative information is not directly comparable.
6. 2018年上半年及自2018年下半年起總資本比率乃根據《銀行業（資本）規則》及分別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及由本銀行之本地辦事處、海外分行及指定附屬公司組成的綜合基礎計算。因此，其比較資料是不能直接進行比較。  
6. Total capital ratio is computed on the combined basis which comprises the positions of local offices and overseas branches in the first half 2018 and consolidated basis which comprises the positions of local offices, overseas branches and designated subsidiaries starting from the second half of 2018 of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules. Hence, the comparative information is not directly comparable.

**綜合收益表**
**Consolidated Income Statement**

			(未經審計) (Unaudited) 半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	(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
		附註 Notes		
利息收入	Interest income		1,901,994	1,121,309
以實際利息法計算的利息收入	Interest income calculated using the effective interest method		1,894,372	1,118,149
其他利息收入	Other interest income		7,622	3,160
利息支出	Interest expense		(961,916)	(385,509)
淨利息收入	Net interest income	5	940,078	735,800
服務費及佣金收入	Fee and commission income		394,600	187,109
服務費及佣金支出	Fee and commission expense		(12,027)	(12,929)
淨服務費及佣金收入	Net fee and commission income	6	382,573	174,180
淨交易性（虧損）／收益	Net trading (loss)/gain	7	(16,875)	49,960
界定為以公平值變化計入損益之 金融工具淨收益／（虧損）	Net gain/(loss) on financial instruments designated at fair value through profit or loss		8,744	(3,868)
其他金融資產之淨收益	Net gain on other financial assets	8	35,163	2,626
其他經營收入	Other operating income	9	9,318	5,204
提取減值準備前之淨經營收入	Net operating income before impairment allowances		1,359,001	963,902
減值準備淨撥備	Net charge of impairment allowances	10	(245,276)	(30,043)
淨經營收入	Net operating income		1,113,725	933,859
經營支出	Operating expenses	11	(418,312)	(350,360)
經營溢利	Operating profit		695,413	583,499
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	12	4,390	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	13	1,369	-
除稅前溢利	Profit before taxation		701,172	599,119
稅項	Taxation	14	(121,513)	(105,190)
期內溢利	Profit for the period		579,659	493,929

本集團已於 2019 年 1 月 1 日採用經修訂的追溯法初步應用香港財務報告準則第 16 號。根據這種方法，比較信息是不會重列。

The Group has initially applied HKFRS 16 at 1 January 2019, using modified retrospective approach. Under this approach, comparative information is not restated.

第 9 至 85 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 85 are an integral part of this interim financial information.



## 綜合全面收益表

## Consolidated Statement of Comprehensive Income

		(未經審計) (Unaudited) 半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	(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
<b>期內溢利</b>	<b>Profit for the period</b>	<b>579,659</b>	<b>493,929</b>
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	30,146	103,155
遞延稅項	Deferred tax	(3,722)	(15,907)
		<b>26,424</b>	<b>87,248</b>
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	13,630	2,933
		<b>40,054</b>	<b>90,181</b>
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
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	262,130	(225,681)
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(35,572)	(2,662)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	6,687	1,417
遞延稅項	Deferred tax	(41,573)	38,034
		<b>191,672</b>	<b>(188,892)</b>
貨幣換算差額	Currency translation difference	(15,472)	(18,895)
		<b>176,200</b>	<b>(207,787)</b>
<b>期內除稅後其他全面收益</b>	<b>Other comprehensive income for the period, net of tax</b>	<b>216,254</b>	<b>(117,606)</b>
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>795,913</b>	<b>376,323</b>
<b>應佔全面收益總額：</b>	<b>Total comprehensive income attributable to:</b>		
本銀行股東	Equity holders of the Bank	<b>795,913</b>	<b>376,323</b>

本集團已於 2019 年 1 月 1 日採用經修訂的追溯法初步應用香港財務報告準則第 16 號。根據這種方法，比較信息是不會重列。

The Group has initially applied HKFRS 16 at 1 January 2019, using modified retrospective approach. Under this approach, comparative information is not restated.

第 9 至 85 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 85 are an integral part of this interim financial information.



## 綜合財務狀況表

## Consolidated Statement of Financial Position

			(未經審計) (Unaudited) 於 2019 年 6 月 30 日 At 30 June 2019	(經審計) (Audited) 於 2018 年 12 月 31 日 At 31 December 2018
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>ASSETS</b>			
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	16	14,921,603	15,446,012
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	17	4,408,174	6,302,563
界定為以公平值變化計入損益之證券	Investment in securities designated at fair value through profit and loss	20	372,615	364,604
衍生金融工具	Derivative financial instruments	18	132,572	122,680
客戶貸款及貿易票據	Advances to customers and trade bills	19	72,832,355	49,934,290
證券投資	Investment in securities	20	46,224,115	28,262,902
投資物業	Investment properties	21	237,740	233,350
物業、器材及設備	Properties, plant and equipment	22	1,901,651	1,738,569
遞延稅項資產	Deferred tax assets	26	9,709	12,298
其他資產	Other assets	23	1,080,990	455,359
資產總額	Total assets		142,121,524	102,872,627
<b>負債</b>	<b>LIABILITIES</b>			
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions		24,671,068	11,933,270
衍生金融工具	Derivative financial instruments	18	53,946	43,268
客戶存款	Deposits from customers	24	102,237,112	78,329,515
其他賬項及準備	Other accounts and provisions	25	1,308,338	746,311
應付稅項負債	Current tax liabilities		147,951	75,824
遞延稅項負債	Deferred tax liabilities	26	181,438	141,243
負債總額	Total liabilities		128,599,853	91,269,431
<b>資本</b>	<b>EQUITY</b>			
股本	Share capital	27	3,245,980	1,772,988
儲備	Reserves		8,337,979	7,892,496
本銀行股東應佔股本和儲備	Capital and reserves attributable to the equity holders of the Bank		11,583,959	9,665,484
額外資本工具	Additional equity instruments	28	1,937,712	1,937,712
資本總額	Total equity		13,521,671	11,603,196
負債及資本總額	Total liabilities and equity		142,121,524	102,872,627

本集團已於 2019 年 1 月 1 日採用經修訂的追溯法初步應用香港財務報告準則第 16 號。根據這種方法，比較信息是不會重列。

The Group has initially applied HKFRS 16 at 1 January 2019, using modified retrospective approach. Under this approach, comparative information is not restated.

第 9 至 85 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 85 are an integral part of this interim financial information.



## 綜合權益變動表

## 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					總計 Total	額外資本工具 Additional equity instruments	資本總額 Total Equity
		股本 Share capital	房產重估 儲備 <sup>1</sup> Premises revaluation reserve <sup>1</sup>	公平價值 儲備 <sup>2</sup> Fair value Reserve <sup>2</sup>	監管儲備 <sup>3</sup> Regulatory reserve <sup>3</sup>	換算儲備 <sup>4</sup> Translation reserve <sup>4</sup>			
		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 2019 年 1 月 1 日之 列賬	At 1 January 2019	1,772,988	1,224,732	(218,350)	414,377	(52,304)	6,524,041	9,665,484	1,937,712 11,603,196
期內溢利	Profit for the period	-	-	-	-	-	579,659	579,659	- 579,659
其他全面收益：	Other comprehensive income:								
房產	Premises	-	26,424	-	-	-	-	26,424	- 26,424
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	-	-	13,630	-	-	-	13,630	- 13,630
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	-	-	191,672	-	-	-	191,672	- 191,672
貨幣換算差額	Currency translation difference	-	-	1,290	-	(16,762)	-	(15,472)	- (15,472)
全面收益總額	Total comprehensive income	-	26,424	206,592	-	(16,762)	579,659	795,913	- 795,913
發行普通股	Issue of ordinary shares	1,472,992	-	-	-	-	-	1,472,992	- 1,472,992
轉撥自留存盈利	Transfer from retained earnings	-	-	-	87,943	-	(87,943)	-	- -
股息 / 支付額外資本 工具持有者利息	Dividends / Distribution to the holders of the additional equity instruments	-	-	-	-	-	(350,430)	(350,430)	- (350,430)
因處置以公平值變化 計入其他全面收益 之股份權益工具之 轉撥	Release upon disposal of equity instruments at fair value through other comprehensive income	-	-	1,369	-	-	(1,369)	-	- -
於 2019 年 6 月 30 日	At 30 June 2019	3,245,980	1,251,156	(10,389)	502,320	(69,066)	6,663,958	11,583,959	1,937,712 13,521,671

處置以公平值變化計入其他全面收益之股份權益工具是由於該投資不再以有戰略目的而持有。

The release upon disposal of equity instruments at fair value through other comprehensive income was made because the investment was no longer to be held for strategic purpose.

本集團已於 2019 年 1 月 1 日採用經修訂的追溯法初步應用香港財務報告準則第 16 號。根據這種方法，比較信息是不會重列。

The Group has initially applied HKFRS 16 at 1 January 2019, using modified retrospective approach. Under this approach, comparative information is not restated.

第 9 至 85 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 85 are an integral part of this interim financial information.

## 綜合權益變動表（續） 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								
		股本 Share capital	房產重估 儲備 <sup>1</sup> Premises revaluation reserve <sup>1</sup>	公平價值 儲備 <sup>2</sup> Fair value Reserve <sup>2</sup>	監管儲備 <sup>3</sup> Regulatory reserve <sup>3</sup>	換算儲備 <sup>4</sup> Translation reserve <sup>4</sup>	留存盈利 Retained earnings	總計 Total	額外資本工具 Additional equity instruments	資本總額 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 的調整	Adjustment to initial application of HKFRS 9	-	-	15,760	-	-	(4,413)	11,347	-	11,347
於 2018 年 1 月 1 日之 重列	At 1 January 2018, as restated	300,000	1,122,434	(69,125)	325,391	20,003	5,938,429	7,637,132	1,937,712	9,574,844
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
發行普通股	Issue of ordinary shares									
轉撥自留存盈利	Transfer from retained earnings	-	-	-	66,056	-	(66,056)	-	-	-
股息 / 支付額外資本 工具持有者利息	Dividends / Distribution to the holders of the additional equity instruments	-	-	-	-	-	(276,516)	(276,516)	-	(276,516)
於 2018 年 6 月 30 日	At 30 June 2018	300,000	1,209,682	(255,110)	391,447	1,134	6,089,786	7,736,939	1,937,712	9,674,651

1. 房產重估儲備的建立及處理是根據重估房產所採用的會計政策。

2. 公平價值儲備包括持有以公平值變化計入其他全面收益證券直至證券被終止確認的累計公平價值變動淨額。

3. 除按香港財務報告準則第 9 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）。

4. 換算儲備的建立及處理是根據外幣折算所採用的會計政策。

1. Premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for the revaluation of premises.

2. Fair value reserve comprises the cumulative net change in the fair value of fair value through other comprehensive income securities held until the securities are derecognised.

3. 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 Hong Kong Financial Reporting Standard ("HKFRS") 9.

4. Translation reserve has been set up and is dealt with in accordance with the accounting policies adopted for foreign currency translation.

**綜合現金流量表**
**Consolidated Cash Flow Statement**

			(未經審計) (Unaudited) 半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	(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
	附註 Notes			
<b>經營業務之現金流量</b>		<b>Cash flows from operating activities</b>		
除稅前經營現金之流入／（流出）		Operating cash inflow / (outflow) before taxation	29(a)	2,077,951 (2,518,778)
支付香港利得稅		Hong Kong profits tax paid		(40,343) (26,113)
支付海外利得稅		Overseas profits tax paid		(12,796) (4,488)
<b>經營業務之現金流入／（流出）淨額</b>		<b>Net cash inflow / (outflow) from operating activities</b>		<b>2,024,812 (2,549,379)</b>
<b>投資業務之現金流量</b>		<b>Cash flows from investing activities</b>		
購入物業、器材及設備		Purchase of properties, plant and equipment		(3,753) (713)
<b>投資業務之現金流出淨額</b>		<b>Net cash outflow from investing activities</b>		<b>(3,753) (713)</b>
<b>融資業務之現金流量</b>		<b>Cash flows from financing activities</b>		
支付租賃租金之資本部份		Capital element of lease rentals paid		(24,800) -
支付租賃租金之利息部份		Interest element of lease rentals paid		(1,722) -
發行普通股		Issue of ordinary shares		1,472,992 -
支付本銀行股東之末期股息	15	Final dividend paid to the equity holders of the Bank		(298,920) (225,000)
支付額外資本工具持有者利息	15	Distribution to the holders of the additional equity instruments		(51,510) (51,516)
<b>融資業務之現金流入／（流出）淨額</b>		<b>Net cash inflow / (outflow) from financing activities</b>		<b>1,096,040 (276,516)</b>
現金及等同現金項目增加／（減少）		Increase / (decrease) in cash and cash equivalents		3,117,099 (2,826,608)
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January		18,688,142 19,012,716
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		(15,614) (35,725)
<b>於 6 月 30 日之現金及等同現金項目</b>	29(b)	<b>Cash and cash equivalents at 30 June</b>		<b>21,789,627 16,150,383</b>

本集團已於 2019 年 1 月 1 日採用經修訂的追溯法初步應用香港財務報告準則第 16 號。根據這種方法，比較信息是不會重列。

The Group has initially applied HKFRS 16 at 1 January 2019, using modified retrospective approach. Under this approach, comparative information is not restated.

第 9 至 85 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 85 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，除預期在 2019 年年報反映的會計政策修訂外，均與截至 2018 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 2018 年之年度報告一併閱覽。會計政策的修訂詳情可見附註 1(b)(i)。

#### (b) Significant accounting policies

The significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2018, except for the accounting policy changes that are expected to be reflected in the 2019 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2018. Details of any changes in accounting policies are set out in note 1(b)(i).

已於 2019 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 2019

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 16 號 HKFRS 16	租賃 Leases	2019 年 1 月 1 日 1 January 2019
香港財務報告準則詮釋第 23 號 HK(IFRIC) - Int 23	所得稅之不確定性之處理 Uncertainty over Income Tax Treatments	2019 年 1 月 1 日 1 January 2019
香港財務報告準則於 2015 年至 2017 年期間年度改進 Annual improvements to HKFRSs 2015 – 2017 cycle		2019 年 1 月 1 日 1 January 2019



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

### 1. 編製基準及主要會計政策 (續)

#### (b) 主要會計政策 (續)

已於 2019 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：

- 香港財務報告準則第16號取代香港會計準則第17號租賃及相關詮釋：香港財務報告準則詮釋第4號：確定安排是否包含租賃、HK(SIC)15，經營租賃 - 獎勵及HK(SIC)27，評估實質內容涉及租賃法律形式的交易。它為承租人引入單一會計模式，要求承租人確認所有租賃的使用權資產和租賃負債，但租賃期限為12個月或以下的租賃（“短期租賃”）和低價值資產的租賃除外。出租人會計要求仍按照香港會計準則第17號，大致維持不變。
- 本集團自2019年1月1日起應用香港財務報告準則第16號。本集團已選擇使用經修訂的追溯法，並已確認首次應用的累計影響於2019年1月1日權益的期初餘額進行調整。比較資料不會重列，繼續根據香港會計準則第17號報告匯報。

#### (i) 會計政策的修訂

##### (1) 租賃新定義

租賃定義的變化主要涉及控制的概念。香港財務報告準則第16號根據客戶是否在一段時間內控制已識別資產的使用而定義租約，該期限由確定的使用量而釐定。控制是指在客戶擁有已識別資產的直接使用權及從該資產獲得實質上所有經濟利益。

### 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 2019 (continued)

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

- HKFRS 16 replaces HKAS 17, Leases, and the related interpretations, HK(IFRIC) 4, Determining whether an arrangement contains a lease, HK(SIC) 15, Operating leases – incentives, and HK(SIC) 27, Evaluating the substance of transactions involving the legal form of a lease. It introduces a single accounting model for lessees, which requires a lessee to recognise a right-of-use asset and a lease liability for all leases, except for leases that have a lease term of 12 months or less (“short-term leases”) and leases of low value assets. The lessor accounting requirements are brought forward from HKAS 17 substantially unchanged.
- The Group has initially applied HKFRS 16 as from 1 January 2019. The Group has elected to use the modified retrospective approach and has therefore recognised the cumulative effect of initial application as an adjustment to the opening balance of equity at 1 January 2019. Comparative information has not been restated and continues to be reported under HKAS 17.

#### (i) Change in accounting policies

##### (1) New definition of a lease

The change in the definition of a lease mainly relates to the concept of control. HKFRS 16 defines a lease on the basis of whether a customer controls the use of an identified asset for a period of time, which may be determined by a defined amount of use. Control is conveyed where the customer has both the right to direct the use of the identified asset and to obtain substantially all of the economic benefits from that use.

## 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 2019 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) 會計政策的修訂（續）

##### (1) 租賃新定義（續）

本集團僅將香港財務報告準則第16號的租約新定義應用於2019年1月1日或之後訂立或更改的合約。對於2019年1月1日前訂立的合約，本集團已使用過渡性簡便實務操作方法，評估現有合同是否為租賃。

因此，之前根據香港會計準則第17號評估為租賃的合約繼續按香港財務報告準則第16號入賬列租，而之前評估為非租賃服務安排的合約繼續入賬為執行合約。

##### (2) 承租人會計

香港財務報告準則第16號取消承租人之前按香港會計準則第17號要求將租賃分類為經營租賃或融資租賃。相反，本集團需要將所有作為承租人的租賃資本化，此包括之前按照香港會計準則第17號分類為經營租賃，但不是短期租賃或低價值資產租賃。這些新資本化的租賃主要與物業有關，並如附註披露1(b)(ii)。

如果合約包含租賃部份和非租賃部份，本集團已選擇不分拆租賃部份和非租賃部份，並將所有租賃的每個租賃部份連同相關非租賃部份視作單一租賃組件。

本集團就低價值資產訂立租賃時，本集團決定是否按租賃基準對租賃進行資本化。對於本集團而言，低價值資產通常是筆記本電腦或辦公家具。與未租賃資本化的租賃相關的租賃付款在租賃期內有系統地確認為費用。

### 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 2019 (continued)

##### (i) Change in accounting policies (continued)

##### (1) New definition of a lease (continued)

The Group applies the new definition of a lease in HKFRS 16 only to contracts that were entered into or changed on or after 1 January 2019. For contracts entered into before 1 January 2019, the Group has used the transitional practical expedient to grandfather the previous assessment of which existing arrangements are or contain leases.

Accordingly, contracts that were previously assessed as leases under HKAS 17 continue to be accounted for as leases under HKFRS 16 and contracts previously assessed as non-lease service arrangements continue to be accounted for as executory contracts.

##### (2) Lessee accounting

HKFRS 16 eliminates the requirement for a lessee to classify leases as either operating leases or finance leases, as was previously required by HKAS 17. Instead, the Group is required to capitalise all leases when it is the lessee, including leases previously classified as operating leases under HKAS 17, other than those short-term leases and leases of low-value assets. As far as the Group is concerned, these newly capitalised leases are primarily in relation to property as disclosed in note 1(b)(ii).

Where the contract contains lease component(s) and non-lease component(s), the Group has elected not to separate non-lease components and accounts for each lease component and any associated non-lease components as a single lease component for all leases.

When the Group enters into a lease in respect of a low-value asset, the Group decides whether to capitalise the lease on a lease-by-lease basis. For the Group, low-value assets are typically laptops or office furniture. The lease payments associated with those leases which are not capitalised are recognised as an expense on a systematic basis over the lease term.

## 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 2019 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) 會計政策的修訂 (續)

##### (2) 承租人會計 (續)

如果租賃資本化，初始確認的租賃負債是按租賃期內應付的租賃付款的折現值，並以租賃中隱含的利率貼現，或者如果無法確定該利率，則使用相關的增量借貸利率。初始確認後，租賃負債按攤餘成本計量，利息費用採用實際利率法計算。不依賴指數或利率的可變租賃付款不包括在租賃負債的計量中，因此在此會計期間產生的租賃付款會計入損益。

租賃資本化時確認的使用權資產在初始時按成本計量，其中包括租賃負債的初始金額及在生效日期或之前繳付的任何租賃付款，以及任何初始時已產生的直接成本。在適用的情況下，使用權資產的成本包括拆除和移除相關資產或恢復相關資產或其所在地點的成本估算，並折現至其現值及扣減任何從租賃收到激勵。

除下列類型的使用權資產外，使用權資產隨後按成本減累計折舊及減值損失列賬。

-符合投資性房地產定義的使用權資產按公允價值列賬

-與本集團為租賃權益的登記擁有人的租賃土地及樓宇，有關的使用權資產按公平值列賬；和

-與租賃土地權益相關的使用權資產，其中土地權益作為存貨持有，按成本和可變現淨值的較低者列賬。

### 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 2019 (continued)

##### (i) Change in accounting policies (continued)

##### (2) Lessee accounting (continued)

Where the lease is capitalised, the lease liability is initially recognised at the present value of the lease payments payable over the lease term, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using a relevant incremental borrowing rate. After initial recognition, the lease liability is measured at amortised cost and interest expense is calculated using the effective interest method. Variable lease payments that do not depend on an index or rate are not included in the measurement of the lease liability and hence are charged to profit or loss in the accounting period in which they are incurred.

The right-of-use asset recognised when a lease is capitalised is initially measured at cost, which comprises the initial amount of the lease liability plus any lease payments made at or before the commencement date, and any initial direct costs incurred. Where applicable, the cost of the right-of-use assets also includes an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, discounted to their present value, less any lease incentives received.

The right-of-use asset is subsequently stated at cost less accumulated depreciation and impairment losses, except for the following types of right-of-use asset:

-right-of-use assets that meet the definition of investment property are carried at fair value;

-right-of-use assets related to leasehold land and buildings where the Group is the registered owner of the leasehold interest are carried at fair value; and

-right-of-use assets related to interests in leasehold land where the interest in the land is held as inventory are carried at the lower of cost and net realisable value.

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

### 1. 編製基準及主要會計政策（續）

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

#### (b) 主要會計政策（續）

已於 2019 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) 會計政策的修訂（續）

##### (2) 承租人會計（續）

當指數或利率變動引致未來租賃付款發生變化，或者本集團對剩餘價值擔保預期應付金額的估計發生變化，或因重新評估本集團是否合理地確定行使購買、延期或終止選擇權而產生變動，租賃負債會重新計量。以這種方式重新計量租賃負債時，對使用權資產的賬面價值進行相應調整，如果使用權資產的賬面價值減少至零，則計入當期損益。

##### (3) 出租人會計

本集團作為經營租賃的出租人將其投資物業出租。作為出租人適用於本集團的會計政策與香港會計準則第17號下的會計政策大致維持不變。

##### (ii) 過渡性影響

於過渡至香港財務報告準則第16號（即2019年1月1日）當日，本集團釐定剩餘租賃期的長度，並按以前租賃付款的折現值、使用2019年1月1日的相關增量借款利率計入以前分類為經營租賃的租賃負債。使用權資產的計量金額等於租賃負債，並按任何預付或應計租賃付款的金額進行調整。以加權平均增量借款利率釐定剩餘租賃付款現值為港幣117,730,000元。

為簡化過渡至香港財務報告準則第16號，本集團於首次應用香港財務報告準則第16號當日，應用以下認可豁免及實務權宜措施：

#### (b) Significant accounting policies (continued)

**Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2019 (continued)**

##### (i) Change in accounting policies (continued)

##### (2) Lessee accounting (continued)

The lease liability is remeasured when there is a change in future lease payments arising from a change in an index or rate, or there is a change in the Group's estimate of the amount expected to be payable under a residual value guarantee, or there is a change arising from the reassessment of whether the Group will be reasonably certain to exercise a purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

##### (3) Lessor accounting

The Group leases out its investment property as the lessor of operating leases. The accounting policies applicable to the Group as a lessor remain substantially unchanged from those under HKAS 17.

##### (ii) Transitional impact

At the date of transition to HKFRS 16 (i.e. 1 January 2019), the Group determined the length of the remaining lease terms and measured the lease liabilities for the leases previously classified as operating leases at the present value of the remaining lease payments, discounted using the relevant incremental borrowing rates at 1 January 2019. Right-of-use assets are measured at an amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments. The weighted average of the incremental borrowing rates used for determination of the present value of remaining lease payment was HK\$117,730,000.

To ease the transition to HKFRS 16, the Group applied the following recognition exemption and practical expedients at the date of initial application of HKFRS 16:

## 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 2019 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) 過渡性影響（續）

(1) 本集團選擇不將香港財務報告準則第 16 號的規定應用於確認租賃負債及使用權資產至租賃，而剩餘租賃期限自首次應用香港財務報告準則第 16 號當日起計 12 個月內終止，即租賃期限於 2019 年 12 月 31 日或之前結束；

(2) 於初始應用香港財務報告準則第 16 號計算租賃負債時，本集團對具有近似特徵的租賃組合（例如：類似剩餘租賃期、類似的經濟環境下的類似資產類別的租賃），採用單一貼現率；和

(3) 於初始應用香港財務報告準則第 16 號計算使用權資產時，本集團依據先前於 2018 年 12 月 31 日的合約條文進行評估，作為進行減值檢討的替代方法。

於過渡至香港財務報告準則第 16 號時，本集團確認額外使用權資產及額外租賃負債，並確認差額為預付及應計租賃付款的調整。對轉換的影響總結如下：

使用權資產列於物業、器材及設備

租賃負債列於其他賬項及準備

### 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 2019 (continued)

##### (ii) Transitional impact (continued)

(1) the Group elected not to apply the requirements of HKFRS 16 in respect of the recognition of lease liabilities and right-of-use assets to leases for which the remaining lease term ends within 12 months from the date of initial application of HKFRS 16, i.e. where the lease term ends on or before 31 December 2019;

(2) when measuring the lease liabilities at the date of initial application of HKFRS 16, the Group applied a single discount rate to a portfolio of leases with reasonably similar characteristics (such as leases with a similar remaining lease term for a similar class of underlying asset in a similar economic environment); and

(3) when measuring the right-of-use assets at the date of initial application of HKFRS 16, the Group relied on the previous assessment for onerous contract provisions as at 31 December 2018 as an alternative to performing an impairment review.

On transition to HKFRS 16, the Group recognised an additional right-of-use assets and additional lease liabilities, recognising the difference is the adjustment of prepaid and accrued lease payments. The impact on transition is summarised below.

2019 年 1 月 1 日

1 January 2019

港幣千元

HK\$'000

Right-of-use assets presented in properties, plant and equipment

117,730

Lease liabilities presented in other accounts and provisions

117,730

## 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）

##### (ii) 過渡性影響（續）

下表將2018年12月31日附註32(a)所披露的經營租賃承擔與2019年1月1日確認的租賃負債期初餘額核對：

於2018年12月31日的經營租賃承擔  
 減：與免於資本化的租賃有關的承諾  
 - 短期租賃或剩餘租賃期於2019年12月31日或之前到期的其他租賃  
 - 低價值資產租賃

減：未來利息總支出  
 於2019年1月1日確認的租賃負債

已確認的使用權資產涉及的資產類別：

物業

- 香港財務報告準則詮釋第23號「所得稅之不確定性之處理」。此詮釋指出需判斷不確定稅務處理被稅務機關所接納的可能性，以反映及計量該不確定性對所得稅核算的影響。該詮釋將會追溯性實施，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。

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

#### (b) Significant accounting policies (continued)

##### (ii) Transitional impact (continued)

The following table reconciles the operating lease commitments as disclosed in note 32(a) as at 31 December 2018 to the opening balance for lease liabilities recognised as at 1 January 2019:

	2019年1月1日 1 January 2019 港幣千元 HK\$'000
Operating lease commitment at 31 December 2018	127,140
Less: commitments relating to leases exempt from capitalisation:	
- short-term leases and other leases with remaining lease term ending on or before 31 December 2019	(78)
- leases of low-value assets	(54)
	127,008
Less: total future interest expenses	(9,278)
Lease liabilities recognised at 1 January 2019	117,730

The recognised right-of-use assets relate to the following types of assets:

	2019年6月30日 30 June 2019 港幣千元 HK\$'000	2019年1月1日 1 January 2019 港幣千元 HK\$'000
Properties	143,108	117,730

- HK(IFRIC) – Int 23, "Uncertainty over Income Tax Treatments". The interpretation states that the effects of uncertainty in accounting for income taxes should be reflected and measured by determining how probable a taxation authority will accept an uncertain tax treatment. The interpretation is applied retrospectively. Early application is permitted. The application of this interpretation will not have a material impact on the Group's financial statements.

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

**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2018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 2018.



**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. 信貸質素分析**
**A. Credit quality analysis**
**(a) 總客戶貸款及貿易票據的信貸質素**

下列關於客戶貸款和貿易票據之信貸質素分析是以賬面值列示。

**(a) Credit quality of loans and advances to customers and trade bills**

The following table sets out information about the credit quality of loans and advances to customers and trade bills. The amounts in the table represent gross carrying amount.

		於 2019 年 6 月 30 日 As at 30 June 2019			總計 Total
客戶總貸款	Loans and advances to customers	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	69,455,184	840,609	-	70,295,793
需要關注	Special Mention	323,076	807,531	-	1,130,607
次級	Substandard	-	-	176,256	176,256
呆滯	Doubtful	-	-	151,153	151,153
虧損	Loss	-	-	8,664	8,664
減值準備	Loss allowance	(303,190)	(13,891)	(269,404)	(586,485)
賬面值	Carrying amount	69,475,070	1,634,249	66,669	71,175,988

		於 2018 年 12 月 31 日 As at 31 December 2018			總計 Total
客戶總貸款	Loans and advances to customers	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	47,273,923	718,270	-	47,992,193
需要關注	Special Mention	-	229,016	-	229,016
次級	Substandard	-	-	105,671	105,671
呆滯	Doubtful	-	-	142,578	142,578
虧損	Loss	-	-	8,910	8,910
減值準備	Loss allowance	(139,832)	(17,599)	(189,268)	(346,699)
賬面值	Carrying amount	47,134,091	929,687	67,891	48,131,669



## 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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### A. 信貸質素分析 (續)

##### A. Credit quality analysis (continued)

##### (a) 總客戶貸款及貿易票據的信貸質素 (續)

##### (a) Credit quality of loans and advances to customers and trade bills (continued)

		於 2019 年 6 月 30 日 As at 30 June 2019			
按攤銷成本的貿易票據 Trade bills at amortised cost		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
合格	Pass	1,658,020	-	-	1,658,020
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	-	-
虧損	Loss	-	-	-	-
減值準備	Loss allowance	(1,653)	-	-	(1,653)
賬面值	Carrying amount	1,656,367	-	-	1,656,367

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
按攤銷成本的貿易票據 Trade bills at amortised cost		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
合格	Pass	1,804,245	-	-	1,804,245
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	-	-
虧損	Loss	-	-	-	-
減值準備	Loss allowance	(1,624)	-	-	(1,624)
賬面值	Carrying amount	1,802,621	-	-	1,802,621

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

## 3.1 信貸風險 (續)

## 3.1 Credit risk (continued)

## A. 信貸質素分析 (續)

## A. Credit quality analysis (continued)

 (b) 除總客戶貸款及貿易票據  
 外的資產信貸質素

下列關於在銀行及其他金融機構的結餘及存款之信貸質素分析是以賬面值列示。

## (b) Credit quality of financial assets other than loans and advances

The following table sets out information about the credit quality of balances and placements with banks and other financial institutions. The amounts in the table represent gross carrying amount.

		於 2019 年 6 月 30 日 As at 30 June 2019			
在銀行及其他金融機構 的結餘及存款	Balances and placements with banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	19,113,549	-	-	19,113,549
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	-	-
虧損	Loss	-	-	-	-
減值準備	Loss allowance	(228)	-	-	(228)
賬面值	Carrying amount	19,113,321	-	-	19,113,321

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
在銀行及其他金融機構 的結餘及存款	Balances and placements with banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	21,572,238	-	-	21,572,238
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	-	-
虧損	Loss	-	-	-	-
減值準備	Loss allowance	(325)	-	-	(325)
賬面值	Carrying amount	21,571,913	-	-	21,571,913

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

## 3.1 信貸風險 (續)

## 3.1 Credit risk (continued)

## A. 信貸質素分析 (續)

## A. Credit quality analysis (continued)

 (b) 除總客戶貸款及貿易票據  
 外的資產信貸質素 (續)

下表列出界定為以公平值  
 變化計入損益的債務證券  
 的信用質素。在無發行評  
 級的情況下，則會按發行  
 人的評級報告。

## (b) Credit quality of financial assets other than loans and advances (continued)

The following tables present the credit quality of debt securities designated at FVTPL. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2019 年 6 月 30 日					
		As at 30 June 2019					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		<u>Aaa</u>	<u>Aa1 to Aa3</u>	<u>A1 to A3</u>		<u>Unrated</u>	<u>Total</u>
		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
界定為以公平值變化計	Financial assets						
入損益之金融資產	designated at FVTPL	-	-	158,081	39,981	174,553	372,615

		於 2018 年 12 月 31 日					
		As at 31 December 2018					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		<u>Aaa</u>	<u>Aa1 to Aa3</u>	<u>A1 to A3</u>	<u>Unrated</u>		<u>Total</u>
		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
界定為以公平值變化計	Financial assets						
入損益之金融資產	designated at FVTPL	-	-	154,449	39,215	170,940	364,604

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

## 3.1 信貸風險 (續)

## 3.1 Credit risk (continued)

## A. 信貸質素分析 (續)

## A. Credit quality analysis (continued)

## (b) 除總客戶貸款及貿易票據外的資產信貸質素 (續)

債務證券及存款證交易的信貸風險管理手法，與本集團管理企業及銀行借貸的方法一致及風險級別是適用於設有個別對手限額的對手。

於報告期結束日，按照發行評級分析之債務證券及存款證的信貸質素分析如下：

## (b) Credit quality of financial assets other than loans and advances (continued)

Credit risk of treasury transactions is managed in the same way as the Group manages its corporate and bank lending risk and risk gradings are applied to the counterparties with individual counterparty limits set.

At the end of the reporting period, the credit quality of investment in debt securities analysed by designation of external credit assessment institution, Moody's Investor Services, or equivalent, is as follows:

		於 2019 年 6 月 30 日 As at 30 June 2019			
按攤銷成本計量的債務證券及存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	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
Aaa	Aaa	-	-	-	-
Aa1 至 Aa3	Aa1 to Aa3	117,569	-	-	117,569
A1 至 A3	A1 to A3	1,252,620	-	-	1,252,620
A3 以下	Lower than A3	435,379	-	-	435,379
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(1,788)	-	-	(1,788)
賬面值	Carrying amount	1,803,780	-	-	1,803,780

		於 2018 年 12 月 31 日 As at 31 December 2018			
按攤銷成本計量的債務證券及存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	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
Aaa	Aaa	-	-	-	-
Aa1 至 Aa3	Aa1 to Aa3	115,445	-	-	115,445
A1 至 A3	A1 to A3	1,132,189	-	-	1,132,189
A3 以下	Lower than A3	423,601	-	-	423,601
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(334)	-	-	(334)
賬面值	Carrying amount	1,670,901	-	-	1,670,901

## 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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### A. 信貸質素分析 (續)

##### A. Credit quality analysis (continued)

##### (b) 除總客戶貸款及貿易票據外的資產信貸質素 (續)

##### (b) Credit quality of financial assets other than loans and advances (continued)

		於 2019 年 6 月 30 日 As at 30 June 2019			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities at FVOCI	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
Aaa	Aaa	7,128,793	-	-	7,128,793
Aa1 至 Aa3	Aa1 to Aa3	11,383,794	-	-	11,383,794
A1 至 A3	A1 to A3	16,834,937	-	-	16,834,937
A3 以下	Lower than A3	6,591,239	-	-	6,591,239
無評級	Unrated	2,456,020	-	-	2,456,020
賬面值	Carrying amount	44,394,783	-	-	44,394,783
減值準備	Loss allowance	21,017	-	-	21,017

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities at FVOCI	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
Aaa	Aaa	2,630,256	-	-	2,630,256
Aa1 至 Aa3	Aa1 to Aa3	4,691,281	-	-	4,691,281
A1 至 A3	A1 to A3	11,041,190	-	-	11,041,190
A3 以下	Lower than A3	5,910,737	-	-	5,910,737
無評級	Unrated	2,229,634	-	-	2,229,634
賬面值	Carrying amount	26,503,098	-	-	26,503,098
減值準備	Loss allowance	14,428	-	-	14,428

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

## 3.1 信貸風險 (續)

## 3.1 Credit risk (continued)

## A. 信貸質素分析 (續)

## A. Credit quality analysis (continued)

## (b) 除總客戶貸款及貿易票據外的資產信貸質素 (續)

## (b) Credit quality of financial assets other than loans and advances (continued)

		於 2019 年 6 月 30 日 As at 30 June 2019			
其他金融資產	Other financial assets	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	859,866	-	-	859,866
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	1,630	1,630
呆滯	Doubtful	-	-	882	882
虧損	Loss	-	-	31	31
減值準備	Loss allowance	(411)	-	(1,680)	(2,091)
賬面值	Carrying amount	859,455	-	863	860,318

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
其他金融資產	Other financial assets	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	339,583	8	-	339,591
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	1,819	1,819
呆滯	Doubtful	-	-	534	534
虧損	Loss	-	-	125	125
減值準備	Loss allowance	(120)	-	(1,305)	(1,425)
賬面值	Carrying amount	339,463	8	1,173	340,644

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

## 3.1 信貸風險 (續)

## 3.1 Credit risk (continued)

## A. 信貸質素分析 (續)

## A. Credit quality analysis (continued)

## (b) 除總客戶貸款及貿易票據外的資產信貸質素 (續)

## (b) Credit quality of financial assets other than loans and advances (continued)

		於 2019 年 6 月 30 日 As at 30 June 2019			
貸款及應收款的貸款承諾應數開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	13,186,698	101,375	-	13,288,073
需要關注	Special Mention	-	38,797	-	38,797
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
賬面值	Carrying amount	13,186,698	140,172	8,597	13,335,467
減值準備	Loss allowance	(7,968)	-	-	(7,968)

		於 2018 年 12 月 31 日 As at 31 December 2018			
貸款及應收款的貸款承諾應數開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	11,289,208	70,204	-	11,359,412
需要關注	Special Mention	-	81,660	-	81,660
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
賬面值	Carrying amount	11,289,208	151,864	8,597	11,449,669
減值準備	Loss allowance	(8,427)	(22)	-	(8,449)



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. 總客戶貸款及貿易票據

B. Gross advances to customers and trade bills

(a) 風險集中度

(a) Concentration risk

(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 2019 年 6 月 30 日 At 30 June 2019				
		客戶貸款總額	抵押品或其他抵押覆蓋之百分比	減值或特定分類	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	% covered by collateral or other security	Impaired or classified	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
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	3,975,532	60.28%	-	-	11,244
- 物業投資	- Property investment	2,946,145	85.63%	13	-	5,607
- 金融業	- Financial concerns	4,029,329	22.83%	-	-	14,088
- 股票經紀	- Stockbrokers	1,176,614	7.59%	-	-	2,742
- 批發及零售業	- Wholesale and retail trade	5,001,188	88.10%	-	-	17,509
- 製造業	- Manufacturing	1,500,349	13.29%	-	-	3,615
- 運輸及運輸設備	- Transport and transport equipment	978,322	38.12%	-	-	3,606
- 休閒活動	- Recreational activities	12,853	100.00%	-	-	17
- 資訊科技	- Information technology	612,227	0.73%	-	-	1,036
- 其他	- Others	5,058,762	52.35%	8	-	6,196
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	34,452	100.00%	-	-	52
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	2,869,832	100.00%	-	-	2,436
- 其他	- Others	4,793,012	95.75%	-	-	36,659
在香港使用之貸款總額	Total loans for use in Hong Kong	32,988,617	63.86%	21	-	104,807
貿易融資	Trade finance	1,242,503	78.51%	94,493	94,573	3,320
在香港以外使用之貸款	Loans for use outside Hong Kong	37,531,353	13.69%	241,559	174,831	208,954
客戶貸款總額	Gross advances to customers	71,762,473	37.87%	336,073	269,404	317,081



**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. 總客戶貸款及貿易票據  
(續)**
**B. Gross advances to customers and trade bills (continued)**
**(a) 風險集中度 (續)**
**(a) Concentration risk (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 2018 年 12 月 31 日 As at 31 December 2018				
		客戶貸款總額	抵押品或其他抵 押覆蓋之百分比	減值或 特定分類	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	% covered by collateral or other security	Impaired or classified	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
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	2,827,961	59.39%	-	-	7,351
- 物業投資	- Property investment	3,386,914	99.82%	21	-	4,237
- 金融業	- Financial concerns	3,257,733	18.94%	-	-	21,878
- 股票經紀	- Stockbrokers	909,296	8.64%	-	-	2,842
- 批發及零售業	- Wholesale and retail trade	3,790,704	85.64%	-	-	5,432
- 製造業	- Manufacturing	1,056,826	24.02%	-	-	2,854
- 運輸及運輸設備	- Transport and transport equipment	448,768	99.98%	-	-	3,246
- 休閒活動	- Recreational activities	37,260	100.00%	-	-	26
- 資訊科技	- Information technology	467,658	2.33%	-	-	143
- 其他	- Others	4,729,181	64.46%	17,832	2,133	5,594
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	37,146	100.00%	-	-	19
- 購買其他住宅物業之 貸款	- Loans for purchase of other residential properties	2,825,257	100.00%	5	-	1,314
- 其他	- Others	3,745,888	94.59%	352	329	7,401
在香港使用之貸款總額	Total loans for use in Hong Kong	27,520,592	69.79%	18,210	2,462	62,337
貿易融資	Trade finance	1,054,516	73.24%	80,602	80,251	1,911
在香港以外使用之貸款	Loans for use outside Hong Kong	19,903,260	28.32%	158,347	106,555	93,183
客戶貸款總額	Gross advances to customers	48,478,368	52.84%	257,159	189,268	157,431

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. 總客戶貸款及貿易票據  
 (續)

## B. Gross advances to customers and trade bills (continued)

## (a) 風險集中度 (續)

## (a) Concentration risk (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 2019 年 6 月 30 日  
 30 June 2019

		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	43,810,886	688,370	184,798	184,870	164,977
中國內地	Mainland China	22,977,311	58,431	149,216	84,534	134,337
其他	Others	4,974,276	39,213	2,059	-	17,767
		<b>71,762,473</b>	<b>786,014</b>	<b>336,073</b>	<b>269,404</b>	<b>317,081</b>

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

210,637

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. 總客戶貸款及貿易票據**  
(續)

**B. Gross advances to customers and trade bills (continued)**

## (a) 風險集中度 (續)

**(a) Concentration risk (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)

於 2018 年 12 月 31 日  
31 December 2018

		31 December 2019				第一及第二階段之減值準備
		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	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	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
香港	Hong Kong	39,787,907	277,438	107,509	91,403	120,254
中國內地	Mainland China	5,273,038	51,680	147,631	97,865	19,986
其他	Others	3,417,423	2,094	2,019	-	17,191
		48,478,368	331,212	257,159	189,268	157,431

佔客戶貸款總額百份比    % of total advances to customers

0.53%

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

318,122

**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. 預期信貸損失增加額**
**減值準備對賬**

下表列示金融工具的類別劃分減值準備的期初結餘與期末結餘的對賬。此對賬是以交易層面比較 2019 年 1 月 1 日至 6 月 30 日及 2018 年全年的情況。

**C. Amounts arising from ECL**
**Loss allowance reconciliation**

The following tables show reconciliations from the opening to the closing balance of the impairment allowance by class of financial instrument. The reconciliation is prepared by comparing the position of impairment allowance between 1 January and 30 June 2019 and full year 2018 at transaction level.

		於 2019 年 6 月 30 日 As at 30 June 2019			
客戶總貸款	Loans and advances to customers	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	139,832	17,599	189,268	346,699
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	12	(12)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(9,812)	9,812	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	(11,403)	11,403	-
新購入的金融資產	New financial assets originated	142,042	404	-	142,446
已終止確認的金融資產	Financial assets that have been derecognised	(20,269)	(181)	(11)	(20,461)
註銷	Write-offs	-	-	(329)	(329)
模型變動	Changes in models	-	-	-	-
折現減值準備回撥	Unwind of discount of loans impairment loss	-	-	3,360	3,360
外匯調整及其他變動	Foreign exchange and other movements	403	(119)	(530)	(246)
減值準備的重新計量	Net remeasurement of loss allowance	50,982	(2,209)	66,243	115,016
於 6 月 30 日	Balance at 30 June	303,190	13,891	269,404	586,485

## 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. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2018 年 12 月 31 日 As at 31 December 2018			
客戶總貸款	Loans and advances to customers	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	147,159	8,049	70,424	225,632
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1,166	(1,166)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(4,683)	4,683	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(300)	(513)	813	-
新購入的金融資產	New financial assets originated	80,297	3,528	-	83,825
已終止確認的金融資產	Financial assets that have been derecognised	(36,315)	(4,545)	(514)	(41,374)
註銷	Write-offs	-	-	(24,926)	(24,926)
模型變動	Changes in models	-	-	-	-
折現減值準備回撥	Unwind of discount of loans impairment loss	-	-	2,071	2,071
外匯調整及其他變動	Foreign exchange and other movements	(169)	(571)	(2,143)	(2,883)
減值準備的重新計量	Net remeasurement of loss allowance	(47,323)	8,134	143,543	104,354
於 12 月 31 日	Balance at 31 December	139,832	17,599	189,268	346,699

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**3. 金融風險管理 (續)**
**3. Financial risk management (continued)**
**3.1 信貸風險 (續)**
**3.1 Credit risk (continued)**
**C. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	1,624	-	-	1,624
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,459	-	-	1,459
已終止確認的金融資產	Financial assets that have been derecognised	(1,590)	-	-	(1,590)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(3)	-	-	(3)
減值準備的重新計量	Net remeasurement of loss allowance	163	-	-	163
於 6 月 30 日	Balance at 30 June	1,653	-	-	1,653

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	121	-	-	121
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	4,136	-	-	4,136
已終止確認的金融資產	Financial assets that have been derecognised	(121)	-	-	(121)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(152)	-	-	(152)
減值準備的重新計量	Net remeasurement of loss allowance	(2,360)	-	-	(2,360)
於 12 月 31 日	Balance at 31 December	1,624	-	-	1,624

**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. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
以攤餘成本列賬之債務證券及 存款證	Debt securities and Certificate of deposits at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	334	-	-	334
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	47	-	-	47
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(8)	-	-	(8)
減值準備的重新計量	Net remeasurement of loss allowance	1,415	-	-	1,415
於 6 月 30 日	Balance at 30 June	1,788	-	-	1,788

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
以攤餘成本列賬之債務證券及 存款證	Debt securities and Certificate of deposits at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	-	-	-	-
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	572	-	-	572
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(1)	-	-	(1)
減值準備的重新計量	Net remeasurement of loss allowance	(237)	-	-	(237)
於 12 月 31 日	Balance at 31 December	334	-	-	334

**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. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and Certificate of deposits at fair value through other comprehensive income	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	14,428	-	-	14,428
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	3,567	-	-	3,567
已終止確認的金融資產	Financial assets that have been derecognised	(2,672)	-	-	(2,672)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(98)	-	-	(98)
減值準備的重新計量	Net remeasurement of loss allowance	5,792	-	-	5,792
於 6 月 30 日	Balance at 30 June	21,017	-	-	21,017

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
以公平值變化計入其他全面收益之債務證券及存款證	Debt securities and Certificate of deposits at fair value through other comprehensive income	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	18,829	-	-	18,829
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	8,766	-	-	8,766
已終止確認的金融資產	Financial assets that have been derecognised	(3,576)	-	-	(3,576)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	38	-	-	38
減值準備的重新計量	Net remeasurement of loss allowance	(9,629)	-	-	(9,629)
於 12 月 31 日	Balance at 31 December	14,428	-	-	14,428



**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. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
在銀行及其他金融機構的結餘 及存款	Balances and placements with banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	325	-	-	325
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	228	-	-	228
已終止確認的金融資產	Financial assets that have been derecognised	(249)	-	-	(249)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1	-	-	1
減值準備的重新計量	Net remeasurement of loss allowance	(77)	-	-	(77)
於 6 月 30 日	Balance at 30 June	228	-	-	228

		於 2018 年 12 月 31 日 As at 31 December 2018			
在銀行及其他金融機構的結餘 及存款	Balances and placements with banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
於 1 月 1 日	Balance at 1 January	323	-	-	323
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	640	-	-	640
已終止確認的金融資產	Financial assets that have been derecognised	(323)	-	-	(323)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(19)	-	-	(19)
減值準備的重新計量	Net remeasurement of loss allowance	(296)	-	-	(296)
於 12 月 31 日	Balance at 31 December	325	-	-	325

**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. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
其他金融資產	Other financial assets	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 1 月 1 日	Balance at 1 January	120	-	1,305	1,425
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	20	-	150	170
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(1)	-	(3)	(4)
減值準備的重新計量	Net remeasurement of loss allowance	272	-	228	500
於 6 月 30 日	Balance at 30 June	411	-	1,680	2,091

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
其他金融資產	Other financial assets	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 1 月 1 日	Balance at 1 January	631	-	-	631
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(6)	-	6	-
新購入的金融資產	New financial assets originated	16	-	-	16
已終止確認的金融資產	Financial assets that have been derecognised	(10)	-	-	(10)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(2)	-	(1)	(3)
減值準備的重新計量	Net remeasurement of loss allowance	(509)	-	1,300	791
於 12 月 31 日	Balance at 31 December	120	-	1,305	1,425

**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. 預期信貸損失增加額  
(續)**
**C. Amounts arising from ECL (continued)**
**減值準備對賬 (續)**
**Loss allowance reconciliation (continued)**

		於 2019 年 6 月 30 日 As at 30 June 2019			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	8,427	22	-	8,449
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,377	-	-	1,377
已終止確認的金融資產	Financial assets that have been derecognised	(1,266)	(21)	-	(1,287)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(3)	-	-	(3)
減值準備的重新計量	Net remeasurement of loss allowance	(567)	(1)	-	(568)
於 6 月 30 日	Balance at 30 June	7,968	-	-	7,968

  

		於 2018 年 12 月 31 日 As at 31 December 2018			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	15,305	-	-	15,305
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(1)	1	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	5,248	-	-	5,248
已終止確認的金融資產	Financial assets that have been derecognised	(9,807)	-	-	(9,807)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(110)	(1)	-	(111)
減值準備的重新計量	Net remeasurement of loss allowance	(2,208)	22	-	(2,186)
於 12 月 31 日	Balance at 31 December	8,427	22	-	8,449

**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.

於報告期結束日，本集團的以下結構性持倉淨額不低於結構性外幣淨持倉總額 10%：

The Group had the following net structural positions which were not less than 10% of the total net structural foreign currency position at the end of the reporting period:

結構性倉盤淨額

Net structural position

於 2019 年 6 月 30 日		
As at 30 June 2019		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign
		currencies
1,938,831	1,714,057	3,652,888

結構性倉盤淨額

Net structural position

於 2018 年 12 月 31 日		
As at 31 December 2018		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign
		currencies
1,944,791	1,079,684	3,024,475

## 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

下表概述了本集團於2019年6月30日及2018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。

##### B. Interest rate risk

The tables below summarise the Group's on-balance sheet exposure to interest rate risk as at 30 June 2019 and 31 December 2018. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2019年6月30日 At 30 June 2019					
		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	不計息 Non- interest bearing
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
		總計 Total					
		港幣千元 HK\$'000					
<b>資產</b>	<b>Assets</b>						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	8,590,109	-	-	-	-	6,331,494
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	-	3,212,108	1,196,066	-	-	-
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	-	-	-	214,588	158,027	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	132,572
客戶貸款及貿易票據	Advances to customers and trade bills	53,082,776	9,921,589	5,849,328	3,978,649	13	-
證券投資	Investment in securities						
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	6,008,754	10,380,293	11,820,982	16,184,754	-	25,552
- 以攤餘成本計量之證券	- securities at amortised cost	153,514	707,600	15,131	927,535	-	-
投資物業	Investment properties	-	-	-	-	-	237,740
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,901,651
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	16,127	-	-	-	-	1,074,572
<b>資產總額</b>	<b>Total assets</b>	<b>67,851,280</b>	<b>24,221,590</b>	<b>18,881,507</b>	<b>21,305,526</b>	<b>158,040</b>	<b>9,703,581</b>
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(10,239,649)	(5,204,655)	(6,058,510)	(418,840)	-	(2,749,414)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(53,946)
客戶存款	Deposits from customers	(36,873,713)	(27,843,077)	(32,775,040)	(1,233,084)	-	(3,512,198)
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)	(152,532)	(13,709)	(31,960)	(80,099)	(18,101)	(1,341,326)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(47,265,894)</b>	<b>(33,061,441)</b>	<b>(38,865,510)</b>	<b>(1,732,023)</b>	<b>(18,101)</b>	<b>(7,656,884)</b>
利率敏感度缺口	Interest sensitivity gap	<b>20,585,386</b>	<b>(8,839,851)</b>	<b>(19,984,003)</b>	<b>19,573,503</b>	<b>139,939</b>	<b>2,046,697</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		於 2018 年 12 月 31 日 At 31 December 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
<b>資產</b>	<b>Assets</b>						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	14,408,002	-	-	-	-	1,038,010
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	4,784,315	1,518,248	-	-	-
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	-	-	-	210,135	154,469	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	122,680
客戶貸款及貿易票據	Advances to customers and trade bills	41,981,083	6,591,112	1,318,363	43,679	53	-
證券投資	Investment in securities						
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	2,431,499	3,244,648	6,269,661	14,557,290	-	88,903
- 以攤餘成本計量之證券	- securities at amortised cost	-	710,521	151,698	808,682	-	-
投資物業	Investment properties	-	-	-	-	-	233,350
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,738,569
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	-	467,657
<b>資產總額</b>	<b>Total assets</b>	<b>58,820,584</b>	<b>15,330,596</b>	<b>9,257,970</b>	<b>15,619,786</b>	<b>154,522</b>	<b>3,689,169</b>
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(7,903,660)	(22,655)	(2,255,961)	(1,750,994)	-	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(43,268)
客戶存款	Deposits from customers	(34,386,316)	(13,358,293)	(27,277,475)	(840,862)	-	(2,466,569)
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)	(186,547)	-	-	-	-	(776,831)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(42,476,523)</b>	<b>(13,380,948)</b>	<b>(29,533,436)</b>	<b>(2,591,856)</b>	<b>-</b>	<b>(3,286,668)</b>
利率敏感度缺口	Interest sensitivity gap	16,344,061	1,949,648	(20,275,466)	13,027,930	154,522	402,501



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 2019 年 6 月 30 日及 2018 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 2019 and 31 December 2018 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2019 年 6 月 30 日 At 30 June 2019								
		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
<b>資產</b>	<b>Assets</b>									
庫存現金及存放銀行及 其他金融機構的結餘	Cash and balances with banks and other financial institutions	8,357,944	5,834,395	-	-	-	-	729,264	14,921,603	
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	-	-	3,212,108	1,196,066	-	-	-	4,408,174	
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	-	615	1,218	1,746	212,538	156,498	-	372,615	
衍生金融工具	Derivative financial instruments	96,883	20,447	2,825	5,047	2,616	4,754	-	132,572	
客戶貸款及貿易票據	Advances to customers and trade bills	11,998,332	4,877,628	4,509,181	17,202,652	29,783,342	4,461,220	-	72,832,355	
證券投資	Investment in securities									
- 以公平值變化計入其 他全面收益之證券	- securities at FVOCI	-	5,465,825	7,532,577	11,916,076	19,480,305	-	25,552	44,420,335	
- 以攤餘成本計量之證 券	- securities at mortised cost	-	164,446	5,882	39,457	1,593,995	-	-	1,803,780	
投資物業	Investment properties	-	-	-	-	-	-	237,740	237,740	
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	1,901,651	1,901,651	
其他資產 (包括遞延稅項 資產)	Other assets (including deferred tax assets)	201,653	725,230	145,497	6,420	-	-	11,899	1,090,699	
<b>資產總額</b>	<b>Total assets</b>	<b>20,654,812</b>	<b>17,088,586</b>	<b>15,409,288</b>	<b>30,367,464</b>	<b>51,072,796</b>	<b>4,622,472</b>	<b>2,906,106</b>	<b>142,121,524</b>	
<b>負債</b>	<b>Liabilities</b>									
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(5,362,804)	(7,626,260)	(5,204,654)	(6,058,510)	(418,840)	-	-	(24,671,068)	
衍生金融工具	Derivative financial instruments	(9,889)	(932)	(17,349)	(15,082)	(5,727)	(4,967)	-	(53,946)	
客戶存款	Deposits from customers	(25,377,394)	(15,008,517)	(27,843,077)	(32,775,040)	(1,233,084)	-	-	(102,237,112)	
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)	(832,334)	(224,779)	(26,600)	(273,032)	(80,099)	(18,101)	(182,782)	(1,637,727)	
<b>負債總額</b>	<b>Total liabilities</b>	<b>(31,582,421)</b>	<b>(22,860,488)</b>	<b>(33,091,680)</b>	<b>(39,121,664)</b>	<b>(1,737,750)</b>	<b>(23,068)</b>	<b>(182,782)</b>	<b>(128,599,853)</b>	
<b>流動資金缺口</b>	<b>Net liquidity gap</b>	<b>(10,927,609)</b>	<b>(5,771,902)</b>	<b>(17,682,392)</b>	<b>(8,754,200)</b>	<b>49,335,046</b>	<b>4,599,404</b>	<b>2,723,324</b>	<b>13,521,671</b>	

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**3. 金融風險管理 (續)**
**3. Financial risk management (continued)**
**3.3 流動資金風險 (續)**
**3.3 Liquidity risk (continued)**
**A. 到期日分析 (續)**
**A. Maturity analysis (continued)**

		於 2018 年 12 月 31 日						
		At 31 December 2018						
		即期	一個月內	一至	三至	一至五年	五年以上	不確定
		On	Up to	三個月	十二個月	1 to 5	Over	日期
		demand	1 month	1 to 3	3 to 12	years	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	1,877,197	13,035,493	-	-	-	-	533,322
在銀行及其他金融機構 一至十二個月內到期 之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	4,784,315	1,518,248	-	-	-
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	-	617	1,222	1,771	208,078	152,916	-
衍生金融工具	Derivative financial instruments	96,038	509	7,115	1,415	13,968	3,635	-
客戶貸款及貿易票據	Advances to customers and trade bills	8,777,625	3,212,005	3,035,831	8,735,806	21,484,038	4,688,985	-
證券投資	Investment in securities							
- 以公平值變化計入其 他全面收益之證券	- securities at FVOCI	-	2,178,850	1,821,667	6,334,276	16,168,305	-	88,903
- 以攤餘成本計量之證 券	- securities at mortised cost	-	7,391	1,954	158,706	1,502,850	-	-
投資物業	Investment properties	-	-	-	-	-	-	233,350
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	1,738,569
其他資產 (包括遞延稅 項資產)	Other assets (including deferred tax assets)	85,728	209,050	157,851	541	-	-	14,487
<b>資產總額</b>	<b>Total assets</b>	<b>10,836,588</b>	<b>18,643,915</b>	<b>9,809,955</b>	<b>16,750,763</b>	<b>39,377,239</b>	<b>4,845,536</b>	<b>2,608,631</b>
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(5,984,733)	(1,918,927)	(22,655)	(2,255,961)	(1,750,994)	-	-
衍生金融工具	Derivative financial instruments	(8,021)	(16,824)	(2,300)	(1,668)	(11,158)	(3,297)	-
客戶存款	Deposits from customers	(23,875,084)	(12,977,801)	(13,358,293)	(27,277,475)	(840,862)	-	-
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)	(450,543)	(124,344)	(23,575)	(222,329)	-	-	(142,587)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(30,318,381)</b>	<b>(15,037,896)</b>	<b>(13,406,823)</b>	<b>(29,757,433)</b>	<b>(2,603,014)</b>	<b>(3,297)</b>	<b>(142,587)</b>
流動資金缺口	Net liquidity gap	(19,481,793)	3,606,019	(3,596,868)	(13,006,670)	36,774,225	4,842,239	2,466,044





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。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 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. 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)

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級管理層、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)

##### 衍生工具 (續)

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。

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

##### Derivatives (continued)

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 2019 年 6 月 30 日 At 30 June 2019			
		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
<b>金融資產</b>	<b>Financial assets</b>				
界定為以公平值變化計入損益之金融資產 (附註 20)	Financial assets designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	372,615	-	372,615
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	132,572	-	132,572
以公平值變化計入其他全面收益之金融資產 (附註 20)	Financial assets measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	7,360,890	31,973,081	-	39,333,971
- 存款證	- Certificates of deposit	-	5,060,812	-	5,060,812
- 股份證券	- Equity securities	-	-	25,552	25,552
		<u>7,360,890</u>	<u>37,539,080</u>	<u>25,552</u>	<u>44,925,522</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(53,946)	-	(53,946)



## 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 2018 年 12 月 31 日 At 31 December 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
<b>金融資產</b>	<b>Financial assets</b>				
界定為以公平值變化計入損益之金融資產 (附註 20)	Financial assets designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	364,604	-	364,604
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	122,680	-	122,680
以公平值變化計入其他全面收益之金融資產 (附註 20)	Financial assets measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	2,331,316	22,237,616	-	24,568,932
- 存款證	- Certificates of deposit	-	1,934,166	-	1,934,166
- 股份證券	- Equity securities	-	67,438	21,465	88,903
		<u>2,331,316</u>	<u>24,726,504</u>	<u>21,465</u>	<u>27,079,285</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(43,268)	-	(43,268)

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 (2018 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 2018: Nil).



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

**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**

		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 2019 年 1 月 1 日	At 1 January 2019	-	21,465	21,465
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	-	4,087	4,087
買入	Purchases	-	-	-
賣出	Sales	-	-	-
轉出第三層	Transfer out of Level 3	-	-	-
於 2019 年 6 月 30 日	At 30 June 2019	-	25,552	25,552

  

		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	-	6,870	6,870
買入	Purchases	-	317	317
賣出	Sales	-	-	-
轉出第三層	Transfer out of Level 3	-	-	-
於 2018 年 12 月 31 日	At 31 December 2018	-	21,465	21,465





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

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 2019 年 6 月 30 日及 2018 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 2019 and 31 December 2018, 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 1,278,000 元（2018 年 12 月 31 日：港幣 1,073,000 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\$1,278,000 (31 December 2018: HK\$1,073,000).



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 2019 and 31 December 2018 except as follows.

	於 2019 年 6 月 30 日		於 2018 年 12 月 31 日	
	At 30 June 2019		At 31 December 2018	
	賬面值	公平值	賬面值	公平值
	Carrying value	Fair value	Carrying value	Fair value
	港幣千元	港幣千元	港幣千元	港幣千元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>金融資產</b>				
以攤餘成本計量之債務工 具 (附註 20)				
<b>Financial assets</b>				
Debt instruments at amortised cost (Note 20)	<b>1,803,780</b>	<b>1,813,341</b>	1,670,901	1,640,600



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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
<b>利息收入</b>	<b>Interest income</b>		
存放於同業及其他金融機構的款項	Due from banks and other financial institutions	191,048	120,022
客戶貸款及貿易票據	Advances to customers and trade bills	1,191,240	714,281
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	517,099	284,630
其他	Others	2,607	2,376
		<b>1,901,994</b>	<b>1,121,309</b>
<b>利息支出</b>	<b>Interest expense</b>		
同業及其他金融機構存放的款項	Due to banks and other financial institutions	(93,835)	(41,580)
客戶存款	Deposits from customers	(865,163)	(340,416)
租賃負債	Lease liabilities	(1,722)	-
其他	Others	(1,196)	(3,513)
		<b>(961,916)</b>	<b>(385,509)</b>
<b>淨利息收入</b>	<b>Net interest income</b>	<b>940,078</b>	<b>735,800</b>
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 1,894,372,000 元 (2018 年上半年: 港幣 1,118,149,000 元) 及港幣 960,194,000 元 (2018 年上半年: 港幣 385,509,000 元)。		Included within interest income and interest expense are HK\$1,894,372,000 (first half of 2018: HK\$1,118,149,000) and HK\$960,194,000 (first half of 2018: HK\$385,509,000) 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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
<b>服務費及佣金收入</b>	<b>Fee and commission income</b>		
保險	Insurance	84,010	35,804
證券經紀	Securities brokerage	39,476	62,028
貸款佣金	Loan commissions	189,212	45,764
繳款服務	Payment services	16,566	15,882
匯票佣金	Bills commissions	7,602	10,303
保管箱	Safe deposit box	9,654	2,569
基金分銷	Funds distribution	4,171	5,971
其他	Others	43,909	8,788
		<b>394,600</b>	<b>187,109</b>
<b>服務費及佣金支出</b>	<b>Fee and commission expense</b>		
證券經紀	Securities brokerage	(6,869)	(8,747)
其他	Others	(5,158)	(4,182)
		<b>(12,027)</b>	<b>(12,929)</b>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>382,573</b>	<b>174,180</b>
其中源自：	Of which arise from:		
非以公平值變化計入損益 之金融資產或金融負債	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	196,814	56,067
- 服務費及佣金支出	- Fee and commission expense	(119)	(192)
		<b>196,695</b>	<b>55,875</b>
信託及其他受託活動	Trust and other fiduciary activities		
- 服務費及佣金收入	- Fee and commission income	3,347	3,361
- 服務費及佣金支出	- Fee and commission expense	(512)	(293)
		<b>2,835</b>	<b>3,068</b>



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

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

		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
淨(虧損)/收益源自:	Net (loss)/gain from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	(9,862)	44,164
利率工具	Interest rate instruments	(6,493)	5,912
商品	Commodities	(520)	(116)
		<u>(16,875)</u>	<u>49,960</u>

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

		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 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	35,572	2,662
其他	Others	(409)	(36)
		<u>35,163</u>	<u>2,626</u>

9. 其他經營收入 9. Other operating income

		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 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	3,564	2,080
投資物業之租金總收入	Gross rental income from investment properties	3,290	2,964
有關投資物業之收入	Incomings in respect of investment properties	126	114
其他	Others	2,338	46
		<u>9,318</u>	<u>5,204</u>



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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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
客戶貸款及貿易票據	Advances to customers and trade bills	237,033	28,464
證券投資	Investment in securities	8,149	1,602
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	(98)	(211)
其他金融資產	Other financial assets	670	(437)
資產負債表外	Off-balance sheet	(478)	625
		<b>245,276</b>	<b>30,043</b>

11. 經營支出

11. Operating expenses

		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 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	256,389	232,580
- 退休成本	- Pension cost	14,834	12,063
		<b>271,223</b>	<b>244,643</b>
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	25	18,642
- 資訊科技	- Information technology	3,910	3,192
- 其他	- Others	6,955	5,144
		<b>10,890</b>	<b>26,978</b>
折舊 (附註 22)	Depreciation (Note 22)	41,046	13,104
- 自置物業、器材及設備	- Owned properties, plant and equipment	15,299	13,104
- 使用權資產	- Right-of-use assets	25,747	-
核數師酬金	Auditor's remuneration	3,463	615
- 審計服務	- Audit services	844	615
- 非審計服務	- Non-audit services	2,619	-
其他經營支出	Other operating expenses	91,690	65,020
		<b>418,312</b>	<b>350,360</b>



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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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
投資物業公平值調整之 淨收益 (附註 21)	4,390	15,620

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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
重估房產之淨收益	1,396	-
出售設備、固定設施及裝備 的淨虧損	(27)	-
	1,369	-





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Notes to the Interim Financial Information (continued)

14. 稅項

14. Taxation

綜合收益表內之稅項組成如下：

Taxation in the consolidated income statement represents:

		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 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	91,904	74,515
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	33,362	24,217
遞延稅項	Deferred tax		
暫時性差額之產生及撥回 (附註 26)	Origination and reversal of temporary differences (Note 26)	(3,753)	6,458
		<b>121,513</b>	<b>105,190</b>

香港利得稅乃按照截至 2019 年上半年估計應課稅溢利依稅率 16.5% (2018 年：16.5%) 提撥。海外溢利之稅款按照 2019 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% (2018: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2019. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2019 at the rates of taxation prevailing in the country in which the Group operates.



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

15. 股息及支付利息

15. Dividends and Distributions

(i) 於年度核准及支付屬上年  
度股息

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

	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018	
	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	80	298,920	75	225,000

(ii) 永久非累計次級額外一級  
資本證券支付的股息為  
港幣 51,510,000 元  
(2018 年上半年：港幣  
51,516,000 元)。

(ii) Dividend payable on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$51,510,000 (first half of 2018: HK\$51,516,000).



中期財務資料附註  
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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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	216,456	176,662
存放中央銀行的結餘	Balances with central banks	7,646,980	1,277,587
存放銀行及其他金融機構 的結餘	Balances with banks and other financial institutions	1,223,774	956,278
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	5,834,422	13,035,556
		14,921,632	15,446,083
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(29)	(71)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		14,921,603	15,446,012

17. 在銀行及金融機構一  
至十二個月內到期之  
定期存放

17. Placements with banks and other financial institutions maturing  
between one and twelve months

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及金融機構一至十 二個月內到期之定期存放	Balance with banks and other financial institutions maturing between one to twelve months	4,408,373	6,302,817
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(199)	(254)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		4,408,174	6,302,563



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

18. 衍生金融工具

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）。

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。

18. Derivative financial instruments

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).

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.



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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2019年6月30日及2018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 2019 and 31 December 2018:

		於2019年6月30日 At 30 June 2019		
	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	1,186,331	96,885	(9,889)
掉期	Swaps	10,234,893	28,309	(29,014)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	2,979	8	-
- 賣出期權	- Options written	2,979	-	(13)
		11,427,182	125,202	(38,916)
利率合約	Interest rate contracts			
掉期	Swaps	2,706,114	7,370	(15,030)
		14,133,296	132,572	(53,946)
		於2018年12月31日 At 31 December 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	998,600	96,280	(8,047)
掉期	Swaps	11,850,009	8,795	(19,636)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	120	1	-
- 賣出期權	- Options written	120	-	(1)
		12,848,849	105,076	(27,684)
利率合約	Interest rate contracts			
掉期	Swaps	2,935,961	17,604	(15,584)
		15,784,810	122,680	(43,268)



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Notes to the Interim Financial Information (continued)

19. 客戶貸款及貿易票據

19. Advances to customers and trade bills

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	8,686,912	7,465,826
公司貸款	Corporate loans and advances	63,075,561	41,012,542
客戶貸款	Advances to customers	71,762,473	48,478,368
貸款減值準備	Loan impairment allowances		
- 按第一階段	- Stage 1	(303,190)	(139,832)
- 按第二階段	- Stage 2	(13,891)	(17,599)
- 按第三階段	- Stage 3	(269,404)	(189,268)
		71,175,988	48,131,669
貿易票據	Trade bills	1,658,020	1,804,245
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(1,653)	(1,624)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		1,656,367	1,802,621
		72,832,355	49,934,290

於 2019 年 6 月 30 日，客戶貸款包括應計利息港幣 256,044,000 元 (2018 年 12 月 31 日：港幣 136,345,000 元)。

As at 30 June 2019, advances to customers included accrued interest of HK\$256,044,000 (31 December 2018: HK\$136,345,000).



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Notes to the Interim Financial Information (continued)

20. 證券投資

20. Investment in securities

		於 2019 年 6 月 30 日 As at 30 June 2019			
		以公平值變 化計入其他全 面收益之證券	界定為以公平 值變化計入損 益之證券	以攤餘成本 計量之證券	總計
		Investment in securities at fair value through other comprehensive income	Investment in securities designated at fair value through profit and loss	Investment in securities at amortised cost	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
存款證：	Certificate of deposit:				
- 於香港上市	- Listed in Hong Kong	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-
- 非上市	- Unlisted	5,060,812	-	153,664	5,214,476
		5,060,812	-	153,664	5,214,476
債務證券：	Debt securities:				
- 於香港上市	- Listed in Hong Kong	9,415,379	39,981	1,108,496	10,563,856
- 於香港以外上市	- Listed outside Hong Kong	6,449,608	174,607	256,495	6,880,710
- 非上市	- Unlisted	23,468,984	158,027	286,913	23,913,924
		39,333,971	372,615	1,651,904	41,358,490
		44,394,783	372,615	1,805,568	46,572,966
減值準備	Impairment allowances				
- 按第一階段	- Stage 1	-	-	(1,788)	(1,788)
- 按第二階段	- Stage 2	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-
		-	-	(1,788)	(1,788)
存款證及債務證券	Total debt securities and certificates of deposits	44,394,783	372,615	1,803,780	46,571,178
股份證券：	Equity securities:				
- 於香港上市	- Listed in Hong Kong	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-
- 非上市	- Unlisted	25,552	-	-	25,552
股份證券總額	Total equity securities	25,552	-	-	25,552
		44,420,335	372,615	1,803,780	46,596,730
按發行機構之分類如下：	Analysed by type of issuer as follows：				
官方實體	Sovereigns	21,315,954	-	-	21,315,954
公營單位	Public sector entities	2,755,332	-	-	2,755,332
銀行及其他金融機構	Banks and other financial institutions	16,241,020	356,088	1,072,742	17,669,850
公司企業	Corporate entities	4,108,029	16,527	731,038	4,855,594
		44,420,335	372,615	1,803,780	46,596,730



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Notes to the Interim Financial Information (continued)

20. 證券投資 (續)

20. Investment in securities (continued)

		於 2018 年 12 月 31 日 As at 31 December 2018		
	以公平值變 化計入其他全 面收益之證券 Investment in securities at fair value through other comprehensive income	界定為以公平 值變化計入損 益之證券 Investment in securities designated at fair value through profit and loss	以攤餘成本 計量之證券 Investment in securities at amortised cost	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
存款證：	Certificate of deposit:			
- 於香港上市	- Listed in Hong Kong	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	9,009	-	9,009
- 非上市	- Unlisted	1,925,157	151,728	2,076,885
		1,934,166	151,728	2,085,894
債務證券：	Debt securities:			
- 於香港上市	- Listed in Hong Kong	8,607,155	39,215	9,745,325
- 於香港以外上市	- Listed outside Hong Kong	5,301,496	170,920	5,602,996
- 非上市	- Unlisted	10,660,281	289,972	11,104,722
		24,568,932	1,519,507	26,453,043
		26,503,098	1,671,235	28,538,937
減值準備	Impairment allowances			
- 按第一階段	- Stage 1	-	(334)	(334)
- 按第二階段	- Stage 2	-	-	-
- 按第三階段	- Stage 3	-	-	-
		-	(334)	(334)
存款證及債務證券	Total debt securities and certificates of deposits	26,503,098	1,670,901	28,538,603
股份證券：	Equity securities:			
- 於香港上市	- Listed in Hong Kong	67,438	-	67,438
- 於香港以外上市	- Listed outside Hong Kong	-	-	-
- 非上市	- Unlisted	21,465	-	21,465
股份證券總額	Total equity securities	88,903	-	88,903
		26,592,001	1,670,901	28,627,506
按發行機構之分類如下：	Analysed by type of issuer as follows :			
官方實體	Sovereigns	10,455,426	-	10,455,426
公營單位	Public sector entities	-	-	-
銀行及其他金融機構	Banks and other financial institutions	11,312,388	1,071,043	12,731,564
公司企業	Corporate entities	4,824,187	599,858	5,440,516
		26,592,001	1,670,901	28,627,506



**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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	233,350	214,910
公平值收益	Fair value gain	4,390	18,440
於期／年末	At period／year end	237,740	233,350

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

		使用權 資產 Right-of-use assets	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	港幣千元 HK\$'000
於 2019 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2019	-	1,696,410	42,159	1,738,569
應用香港財務報告準則第 16 號的調整	Adjustment on initial application of HKFRS 16	117,730	-	-	117,730
增置	Additions	51,125	419	3,334	54,878
出售	Disposals	-	-	(27)	(27)
重估	Revaluation	-	31,542	-	31,542
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(25,747)	(11,122)	(4,177)	(41,046)
匯兌差額	Exchange difference	-	-	5	5
於 2019 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2019	143,108	1,717,249	41,294	1,901,651
於 2019 年 6 月 30 日 成本值或估值	At 30 June 2019 Cost or valuation	168,855	1,717,249	140,376	2,026,480
累計折舊及減值	Accumulated depreciation and impairment	(25,747)	-	(99,082)	(124,829)
於 2019 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2019	143,108	1,717,249	41,294	1,901,651

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 2019 年 6 月 30 日	At 30 June 2019				
按成本值	At cost	168,855	-	140,376	309,231
按估值	At valuation	-	1,717,249	-	1,717,249
		168,855	1,717,249	140,376	2,026,480



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 Equipment, fixtures and fittings	總計
	Premises		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		
增置	Additions		
出售	Disposals		
重估	Revaluation		
年度折舊	Depreciation for the year		
匯兌差額	Exchange difference		
於 2018 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2018		
於 2018 年 12 月 31 日 成本值或估值	At 31 December 2018 Cost or valuation		
累計折舊及減值	Accumulated depreciation and impairment		
於 2018 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2018		
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 12 月 31 日	At 31 December 2018		
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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	39,352	39,044
收回資產	Reposessed assets	145,483	157,770
應收賬項及預付費用	Accounts receivable and prepayments	898,246	259,970
		<b>1,083,081</b>	456,784
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(411)	(120)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(1,680)	(1,305)
		<b>1,080,990</b>	455,359

24. 客戶存款

24. Deposits from customers

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		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	6,191,742	5,401,426
儲蓄存款	Savings deposits	19,163,603	18,443,998
定期、短期及通知存款	Time, call and notice deposits	76,881,767	54,484,091
		<b>102,237,112</b>	78,329,515

25. 其他賬項及準備

25. Other accounts and provisions

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	1,154,972	736,519
租賃負債	Lease liability	144,055	-
準備	Provisions	1,343	1,343
		<b>1,300,370</b>	737,862
貸款承諾及應收開出保函 之減值準備	Impairment allowances of loan commitments and financial guarantees contracts issued		
- 按第一階段	- Stage 1	7,968	8,427
- 按第二階段	- Stage 2	-	22
- 按第三階段	- Stage 3	-	-
		<b>1,308,338</b>	746,311



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2019年上半年及截至2018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 2019 and the year ended 31 December 2018 are as follows:

		於2019年6月30日 At 30 June 2019					
		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2019年 1月1日 之早期列賬	At 1 January 2019, as previously reported	23,753	222,601	(713)	(45,825)	(70,871)	128,945
借記／（貸記） 收益表 （附註14）	Charged／ (credited) to income statement (Note 14)	421	100	106	(4,380)	-	(3,753)
借記其他全面收益	Charged to other comprehensive income	-	3,722	-	-	41,573	45,295
匯兌差額	Exchange difference	-	-	2	1,240	-	1,242
於2019年 6月30日	At 30 June 2018	24,174	226,423	(605)	(48,965)	(29,298)	171,729



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 2018 年 12 月 31 日 At 31 December 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	At 1 January 2018	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)	3,069	1,071
於 2018 年 1 月 1 日 之重列	At 1 January 2018, as restated	17,921	205,523	-	(55,519)	(38,811)	129,114
借記 / (貸記) 收益表	Charged / (credited) to income statement	5,832	125	(710)	8,279	639	14,165
借記 / (貸記) 其他全面收 益	Charged / (credited) to other comprehensive income	-	16,953	-	-	(32,699)	(15,746)
匯兌差額	Exchange difference	-	-	(3)	1,415	-	1,412
於 2018 年 12 月 31 日	At 31 December 2018	23,753	222,601	(713)	(45,825)	(70,871)	128,945

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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(9,709)	(12,298)
遞延稅項負債	Deferred tax liabilities	181,438	141,243
		171,729	128,945



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

27. 股本

27. Share capital

普通股持有人有權不時收取已宣告派發的股息，並在銀行剩餘淨資產會議上投票。

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank's residual net assets.

		2019	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	3,368,247	1,772,988
已發行股票	Shares issued	368,248	1,472,992
股份拆細之影響	Effect of share subdivision	1,864,511,005	-
於 6 月 30 日	At 30 June	1,868,247,500	3,245,980

  

		2018	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	3,000,000	300,000
已發行股票	Shares issued	368,247	1,472,988
於 12 月 31 日	At 31 December	3,368,247	1,772,988

根據香港《公司條例》第135條，本銀行的普通股並無票面值。普通股持有人有權獲得不時宣佈派發的紅利，並有權在銀行股東會議按一股一票方形進行投票。所有普通股在銀行剩餘資產方面的排名相等。

In accordance with section 135 of the Hong Kong Companies Ordinance, the ordinary shares of the Bank do not have a par value. The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.

本銀行於2018年12月3日通過決議，向現有股東發行新股。第2次配售於2019年1月29日發行368,248股，收取港幣1,472,992,000元。

The Bank passed the resolution on 3 December 2018 to issue new shares to its existing shareholders. The second allotment of 368,248 shares was issued with a consideration of HK\$1,472,992,000 on 29 January 2019.

根據本銀行於2019年5月29日舉行之周年成員大會通過的決議，批准本銀行股本中每1股普通股拆細為500股拆細股份（“股份拆細”），股份拆細於2019年5月30日生效。股份拆細後，本銀行已發行1,868,247,500股拆細股份。

Pursuant to the resolution passed by the shareholders at annual general meeting of the Bank on 29 May 2019, a share subdivision was approved with effect from 30 May 2019 in which every one share issued share capital of the Bank was subdivided into 500 subdivided shares (“Share Subdivision”). Immediately after the Share Subdivision, 1,868,247,500 subdivided shares were issued.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

28. 額外資本工具

28. Additional equity instruments

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		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	<b>1,937,712</b>	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撤銷則無法繼續經營，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撤銷。</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>2019年5月23日派發此額外資本工具利息港幣51,510,000元。</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>During the period, the coupons of this additional equity instruments were paid with the amount of HK\$51,510,000 on 23 May 2019.</p>			



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 綜合現金流量表附註

29. Notes to consolidated cash flow statement

(a) 除稅前溢利與除稅前  
經營現金之流入／  
(流出) 對賬

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

	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
除稅前溢利	701,172	599,119
投資物業公平值調整之淨收 益	(4,390)	(15,620)
出售／重估物業、器材及設 備之淨收益	(1,369)	-
租賃負債之利息支出	1,722	-
折舊	41,046	13,104
減值準備淨撥備	245,276	22,772
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	127,894	(299,070)
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	157,812	489,719
界定為以公平值變化計入損 益之金融資產之變動	(8,011)	3,038
衍生金融工具之變動	786	83,839
客戶貸款及貿易票據之變動	(23,135,098)	(4,769,645)
證券投資之變動	(12,487,812)	(1,326,152)
其他資產之變動	(626,301)	117,592
銀行及其他金融機構之存款 及結餘之變動	12,737,798	(1,332,332)
客戶存款之變動	23,907,597	4,112,390
其他賬項及準備之變動	418,450	(234,492)
匯率變動之影響	1,379	16,960
除稅前經營現金之流入／ (流出)	2,077,951	(2,518,778)
經營業務之現金流量中包括		
– 已收利息	1,710,894	1,063,963
– 已付利息	(664,642)	(344,245)
– 已收股息	3,564	2,080





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 綜合現金流量表附註  
(續)

29. Notes to 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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 6 月 30 日 At 30 June 2018
	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	Cash and balances with banks and other financial institutions with original maturity within three months	
	13,485,410	11,362,213
原到期日在 3 個月內之 在銀行及其他金融 機構之定期存放	Placements with banks and other financial institutions with original maturity within three months	
	1,717,050	32,116
原到期日在 3 個月內之 庫券及其他證券	Treasury bills and other debt securities with original maturity within three months	
	6,489,984	4,389,393
原到期日在 3 個月內之 存款證	Certificates of deposit held with original maturity within three months	
	97,183	366,661
	<b>21,789,627</b>	<b>16,150,383</b>

(c) 與綜合財務狀況表的對  
賬

(c) Reconciliation with the consolidated statement of financial position

	於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 6 月 30 日 At 30 June 2018
	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	Cash and balances with banks and other financial institutions	
	14,921,603	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	
	4,408,174	323,327
證券投資	Investment in securities	
其中：以公平值變化 計入其他全面收益 之證券	Of which: FVOCI securities	
	44,420,335	23,304,575
其中：攤銷成本證券	Of which: at amortised securities	
	1,803,780	461,163
在綜合財務狀況表列示的 金額	Amount shown in the consolidated statement of financial position	
	65,553,892	36,127,793
減：原本期限為 3 個月 以上的金額	Less: Amounts with an original maturity of beyond three months	
	(43,764,265)	(19,977,410)
在綜合現金流量表內的現 金及等同現金項目	Cash and cash equivalents in the consolidated cash flow statement	
	<b>21,789,627</b>	<b>16,150,383</b>



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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	10,038	10,005
與交易有關之或然負債	Transaction-related contingencies	22,398	30,801
與貿易有關之或然負債	Trade-related contingencies	659,101	604,858
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	7,314,483	7,149,531
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	99,044	108,304
- 1 年以上	- over one year	5,229,669	3,543,769
		<b>13,334,733</b>	<b>11,447,268</b>
信貸風險加權數額	Credit risk-weighted amount	<b>1,846,546</b>	<b>1,439,509</b>

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

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



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	33,420	520
已批准但未簽約	1,421	-
	<b>34,841</b>	<b>520</b>

以上資本承擔大部分為將購入之電腦硬件及軟件，以及本集團之樓宇裝修工程之承擔。

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

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 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	96	49,067
- 1 年以上至 5 年內	-	78,073
	<b>96</b>	<b>127,140</b>

上列若干不可撤銷之經營租約可再商議及參照協議日期之市值或按租約內的特別條款說明而作租金調整。

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



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 經營租賃承擔 (續)

32. Operating lease commitments (continued)

(a) 作為承租人 (續)

本集團為根據租賃持有的物業的承租人，而該等物業之前已根據香港會計準則第 17 號分類為經營租賃。本集團已採用經修訂的追溯法初始應用香港財務報告準則第 16 號。根據該方法，本集團於 2019 年 1 月 1 日調整期初結餘以確認與該等租賃有關的租賃負債（見附註 1(b)(ii)）。自 2019 年 1 月 1 日起，根據附註 1(b)(i) 所載政策，未來租賃付款在財務狀況表中確認為租賃負債。

(a) As lessee (continued)

The Group is the lessee in respect of a number of properties held under leases which were previously classified as operating leases under HKAS 17. The Group has initially applied HKFRS 16 using the modified retrospective approach. Under this approach, the Group adjusted the opening balances at 1 January 2019 to recognise lease liabilities relating to these leases (see Note 1(b)(ii)). From 1 January 2019 onwards, future lease payments are recognised as lease liabilities in the statement of financial position in accordance with the policies set out in Note 1(b)(i).

(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：

(b) As lessor

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

	於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	4,011	4,607
- 1 年以上至 5 年內	1,973	1,037
	<b>5,984</b>	<b>5,644</b>

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。

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，並且高級管理層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 Notes to the Interim Financial Information (continued)

(續)

### 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 2019年6月30日	Half-year ended 30 June 2019							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	- external	(543,870)	850,668	633,280	-	940,078	-	940,078
- 跨業務	- inter-segment	732,600	(291,670)	(440,930)	-	-	-	-
		188,730	558,998	192,350	-	940,078	-	940,078
淨服務費及佣金收入	Net fee and commission income	139,078	243,623	(128)	-	382,573	-	382,573
淨交易性收益/(虧損)	Net trading gain/(loss)	8,965	6,470	(31,695)	(615)	(16,875)	-	(16,875)
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	-	-	8,744	-	8,744	-	8,744
其他金融資產之淨收益	Net gain on other financial assets	-	5,803	29,360	-	35,163	-	35,163
其他經營收入	Other operating income	-	2,280	281	14,294	16,855	(7,537)	9,318
提取減值準備前之淨經營收入	Net operating income before impairment allowances	336,773	817,174	198,912	13,679	1,366,538	(7,537)	1,359,001
減值準備淨撥備	Net charge of impairment allowances	(31,002)	(204,335)	(8,819)	(1,120)	(245,276)	-	(245,276)
淨經營收入	Net operating income	305,771	612,839	190,093	12,559	1,121,262	(7,537)	1,113,725
經營支出	Operating expenses	(179,109)	(113,036)	(14,051)	(119,653)	(425,849)	7,537	(418,312)
經營溢利/(虧損)	Operating (loss)/profit	126,662	499,803	176,042	(107,094)	695,413	-	695,413
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	-	-	-	4,390	4,390	-	4,390
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	-	-	-	1,369	1,369	-	1,369
除稅前溢利/(虧損)	Profit/(loss) before taxation	126,662	499,803	176,042	(101,335)	701,172	-	701,172
於2019年6月30日	At 30 June 2019							
資產	Assets							
分部資產	Segment assets	11,547,818	67,604,737	61,015,086	1,953,883	142,121,524	-	142,121,524
負債	Liabilities							
分部負債	Segment liabilities	78,765,858	36,962,479	12,133,641	737,875	128,599,853	-	128,599,853
半年結算至 2019年6月30日	Half-year ended 30 June 2019							
其他資料	Other information							
資本性支出	Capital expenditure	(90)	(2,802)	(16)	(845)	(3,753)	-	(3,753)
折舊	Depreciation	(2,809)	(1,073)	(118)	(37,046)	(41,046)	-	(41,046)
證券攤銷	Amortisation of securities	-	-	110,559	-	110,559	-	110,559



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
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2018年6月30日</b>	<b>30 June 2018</b>							
淨利息(支出)/收入	Net interest (expense)/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 (expenses)/income	-	(25)	343	13,080	13,398	(8,194)	5,204
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>	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)
<b>淨經營收入</b>	<b>Net operating income</b>	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)
<b>經營溢利/(虧損)</b>	<b>Operating (loss)/profit</b>	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	-	-	-	-	-	-	-
<b>除稅前溢利/(虧損)</b>	<b>Profit/(loss) before taxation</b>	71,961	347,326	187,263	(7,431)	599,119	-	599,119
於2018年12月31日	At 31 December 2018							
<b>資產</b>	<b>Assets</b>							
分部資產	Segment assets	10,014,438	44,995,637	45,860,715	2,001,837	102,872,627	-	102,872,627
<b>負債</b>	<b>Liabilities</b>							
分部負債	Segment liabilities	63,569,114	21,199,392	6,070,074	430,851	91,269,431	-	91,269,431
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2018年6月30日</b>	<b>30 June 2018</b>							
<b>其他資料</b>	<b>Other information</b>							
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)

(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 2019 年 6 月 30 日 Half-year ended 30 June 2019		半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018	
		提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation	提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		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	1,070,813	508,997	800,632	459,379
中國內地	Mainland China	288,188	192,175	163,270	139,740
		<b>1,359,001</b>	<b>701,172</b>	<b>963,902</b>	<b>599,119</b>

  

		於 2019 年 6 月 30 日 At 30 June 2018	於 2018 年 12 月 31 日 At 31 December 2018
		總資產 Total assets	總資產 Total assets
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	111,618,134	83,843,111
中國內地	Mainland China	30,503,390	19,029,516
		<b>142,121,524</b>	<b>102,872,627</b>

34. 已抵押資產

34. Assets pledged as security

於 2019 年 6 月 30 日，本集團通過票據抵押之負債為港幣 570,293,000 元（2018 年 12 月 31 日：港幣 247,788,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 563,651,000 元（2018 年 12 月 31 日：港幣 246,850,000 元），並於「貿易票據」內列賬。

As at 30 June 2019, the liabilities of the Group amounting to HK\$570,293,000 (31 December 2018: HK\$247,788,000) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$563,651,000 (31 December 2018: HK\$246,850,000) included in "Trade bills".

於 2019 年 6 月 30 日，本集團通過債券抵押之負債為港幣 4,951,623,000 元（2018 年 12 月 31 日：港幣 1,531,520,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 5,095,374,000 元（2018 年 12 月 31 日：港幣 1,571,559,000 元），並於「證券投資」內列賬。

As at 30 June 2019, the liabilities of the Group amounting to HK\$4,951,623,000 (31 December 2018: HK\$1,531,520,000) were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$5,095,374,000 (31 December 2018: HK\$1,571,559,000) included in "investment in securities".





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：

General information of the parent companies:

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。

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

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

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有限公司全資附屬公司，廈門國際投資有限公司由廈門國際銀行全資擁有。

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.

大部分與廈門國際銀行進行的交易源自貨幣市場活動。於2019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277,901,000元(2018年12月31日：港幣269,051,000元)及港幣4,716,437,000元(2018年12月31日：港幣2,705,038,000元)。2019年上半年與廈門國際銀行做此類業務過程中產生的收入及支出總額分別為港幣2,266,000元(2018年12月31日：港幣1,251,000元)及港幣35,784,000元(2018年12月31日：港幣51,096,000元)。

The majority of transactions with Xiamen International Bank Co., Ltd. arise from money market activities. As at 30 June 2019, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$277,901,000 (31 December 2018: HK\$269,051,000) and HK\$4,716,437,000 (31 December 2018: HK\$2,705,038,000) 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 2019 was HK\$2,266,000 (31 December 2018: HK\$1,251,000) and HK\$35,784,000 (31 December 2018: HK\$51,096,000).



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2019年6月30日，本集團相關款項總額為港幣212,852,000元(2018年12月31日：港幣45,114,000元)。2019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413,000元(2018年12月31日：港幣687,000元)。

與母公司控制之其他公司的交易來自租賃服務。2019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收入總額為港幣715,000元(2018年12月31日：港幣1,430,000元)。

截至2019年6月30日止，本集團分別持有港幣156,498,000元(2018年12月31日：港幣152,916,000元)由澳門國際銀行發行的次級債和港幣341,180,000元(2018年12月31日：港幣341,294,000元)由廈門國際銀行發行的債務證券。2019年上半年分別從澳門國際銀行賺取港幣4,438,000元(2018年12月31日：港幣1,529,000元)利息收入和從廈門國際銀行賺取港幣6,611,000元(2018年12月31日：港幣1,881,000元)利息收入。

(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 2019, the related aggregate amount of the Group was HK\$212,852,000 (31 December 2018: HK\$45,114,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2019 was HK\$413,000 (31 December 2018: HK\$687,000).

The majority of transactions with other companies controlled by the parent companies arise from rental service. The aggregate amount of expenses of the Group arising from these transactions for the first half 2019 was HK\$715,000 (31 December 2018: HK\$1,430,000).

As at 30 June 2019, the related aggregate amount of the Group invested in the subordinated debt issued by Luso International Banking Limited and debt securities issued by Xiamen International Bank were HK\$156,498,000 (31 December 2018: HK\$152,916,000) and HK\$341,180,000 (31 December 2018: HK\$341,294,000) respectively. The interest income gained during first half 2019 from Luso International Banking Limited and Xiamen International Bank were HK\$4,438,000 (31 December 2018: HK\$1,529,000) and HK\$6,611,000 (31 December 2018: HK\$1,881,000) respectively.



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，包括董事及高級管理層。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 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000	半年結算至 2018 年 6 月 30 日 Half-year ended 30 June 2018 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	11,253	10,591

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



**中期財務資料附註  
(續)**

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

**36. 比較數字**

若干比較數字經已重報以符合本年度的呈報方式。

**36. Comparative figures**

Certain comparative figures have been reclassified to conform to the financial statement presentation adopted in the current year.

**37. 符合香港會計準則第 34 號**

截至2019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。中期財務報告於2019年8月15日核准發佈。

**37. Compliance with HKAS 34**

The unaudited interim financial information for the first half of 2019 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA. The interim financial report was authorised for issue on 15 August 2019.

**38. 法定賬目**

被納入本中期業績報告作為比較信息的截至2018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2018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。

**38. Statutory accounts**

The financial information relating to the year ended 31 December 2018 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 2018 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



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 3 頁至第 85 頁的中期財務報告，此中期財務報告包括於 2019 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 2019 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

2019 年 8 月 15 日

## Independent 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 3 to 85 which comprises the consolidated statement of financial position of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as of 30 June 2019 and the related consolidated income statement, the consolidated statement of comprehensive income and the consolidated statement of changes in equity and consolidated cash flow statement for the six months ended 30 June 2019 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 2019 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

15 August 2019



## 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 5,000,000 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\$5,000,000	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
集友基金獨立投資組合公司	開曼群島 2019年1月22日	管理股份 100 美元	100%*	基金工具公司
Chiyu Fund Segregated Portfolio Company	Cayman Islands 22 January 2019	Management shares USD100	100%*	Fund vehicle

\*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（續）

## Additional Information (continued)

### 3. 流動性覆蓋比率

### 3. Liquidity coverage ratio

		2019	2018
流動性覆蓋比率的 平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	218.71%	152.06%
- 第二季度	- Second quarter	191.46%	186.29%

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 年 1 月至 9 月的流動性覆蓋比率的平均值乃根據《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的合併基礎計算。

The average value of liquidity coverage ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches from January to September 2018 of the Bank specified by the Hong Kong Monetary Authority ( "HKMA" ) for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

自 2018 年 10 月至 12 月起的流動性覆蓋比率的平均值乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。因此，其比較資料是不能直接進行比較。

The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries starting from October to December 2018 of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules. Hence, the comparative information is not directly comparable.

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

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



## 其他資料（續）

## Additional Information (continued)

### 4. 穩定資金淨額比率

### 4. Net stable funding ratio

		2019	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	<b>123.50%</b>	121.23%
- 第二季度	- Second quarter	<b>127.14%</b>	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.

2018 年上半年及自 2018 年下半年起穩定資金淨額比率乃根據《銀行業（流動性）規則》及分別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及由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。因此，其比較資料是不能直接進行比較。

The net stable funding ratio is computed on the unconsolidated basis which comprises the positions of local offices and overseas branches in the first half of 2018 and consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries starting from the second half of 2018 of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules. Hence, the comparative information is not directly comparable.

有關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](http://www.chiyubank.com) 中「監管披露」一節瀏覽。

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





## 其他資料（續）

## Additional Information (continued)

### 5. 資本管理

### 5. Capital management

#### 5.1 監管合併基礎

2018 年的監管規定綜合基礎乃根據《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、海外分行及指定附屬公司組成。

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：

#### 5.1 Basis of regulatory combination

The consolidated basis for regulatory purposes comprises the positions of the Bank's local offices, overseas branches and designated subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules in 2018.

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 2019 年 6 月 30 日 At 30 June 2019		於 2018 年 12 月 31 日 At 31 December 2018	
		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
集友國際資本有限公司	Chiyu International Capital Limited	102,479	79,057	60,996	47,424
集友資產管理有限公司	Chiyu Asset Management Limited	7,304	5,034	6,803	5,347
集友基金獨立投資組合公司	Chiyu Fund Segregated Portfolio Company	1	1	不適用 Not applicable	不適用 Not applicable

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」。

於 2019 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（2018 年 12 月 31 日：無）。

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

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 2019 (31 December 2018: Nil).



## 其他資料 (續)

## Additional Information (continued)

### 5. 資本管理 (續)

### 5. Capital management (continued)

#### 5.2 資本比率

#### 5.2 Capital ratios

資本比率分析如下：

The capital ratios are analysed as follows:

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
普通股權一級資本比率	CET1 capital ratio	<b>13.73%</b>	15.30%
一級資本比率	Tier 1 capital ratio	<b>16.52%</b>	19.13%
總資本比率	Total capital ratio	<b>18.09%</b>	20.99%

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 2019 年 6 月 30 日 At 30 June 2019 港幣千元 HK\$'000	於 2018 年 12 月 31 日 At 31 December 2018 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	<b>3,245,980</b>	1,772,988
保留溢利	Retained earnings	<b>6,591,567</b>	6,479,035
已披露的儲備	Disclosed reserves	<b>1,674,021</b>	1,368,455
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<b>11,511,568</b>	9,620,478
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	<b>(13,228)</b>	(11,493)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	<b>(9,709)</b>	(12,298)
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	<b>(253)</b>	(1,527)
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)	<b>(1,452,948)</b>	(1,422,114)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<b>(502,320)</b>	(414,377)
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<b>(1,978,458)</b>	(1,861,809)
普通股權一級資本	CET1 capital	<b>9,533,110</b>	7,758,669
額外一級資本	AT1 capital	<b>1,937,712</b>	1,937,712
一級資本	Tier 1 capital	<b>11,470,822</b>	9,696,381



## 其他資料 (續)

## Additional Information (continued)

### 5. 資本管理 (續)

### 5. Capital management (continued)

#### 5.2 資本比率 (續)

#### 5.2 Capital ratios (continued)

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金	Tier 2 capital: instruments and provisions		
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	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<b>432,882</b>	306,970
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<b>432,882</b>	306,970
二級資本：監管扣減	Tier 2 capital: regulatory deductions		
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	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	<b>653,827</b>	639,951
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<b>653,827</b>	639,951
二級資本	Tier 2 capital	<b>1,086,709</b>	946,921
<b>總資本</b>	<b>Total capital</b>	<b>12,557,531</b>	10,643,302

緩衝資本比率分析如下：

The capital buffer ratios are analysed as follows:

		於 2019 年 6 月 30 日 At 30 June 2019	於 2018 年 12 月 31 日 At 31 December 2018
防護緩衝資本比率	Capital conservation buffer ratio	<b>2.50%</b>	1.875%
較高吸收虧損能力比率	Higher loss absorbency ratio	-	-
逆周期緩衝資本比率	Countercyclical capital buffer ratio	<b>1.735%</b>	1.448%

於 2019 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 2.5%。於 2019 年 1 月 1 日，香港 JCCyB 比率由 1.875% 增加至 2.5%。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 2019, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 2.5% as set by the HKMA. The ratio increased from 1.875% to 2.5% on 1 January 2019. For the rest of the jurisdictions in which the Bank had private sector credit exposures, the applicable JCCyB ratios were 0%.

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

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



其他資料（續）

Additional Information (continued)

6. 槓桿比率

6. Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

		於 2019 年 6 月 30 日 At 30 June 2018	於 2018 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	<b>11,470,822</b>	9,696,381
槓桿比率風險承擔	Leverage ratio exposure	<b>148,840,305</b>	105,325,379
槓桿比率	Leverage ratio	<b>7.71%</b>	9.21%

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

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



## 其他資料（續）

## Additional Information (continued)

### 7. 國際債權

### 7. International claims

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。

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.

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：

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 2019 年 6 月 30 日 At 30 June 2019				
		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 China	15,292,000	905,000	2,665,000	14,344,000	33,206,000
香港	Hong Kong	1,068,000	1,000	4,816,000	10,925,000	16,810,000
		於 2018 年 12 月 31 日 At 31 December 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 China	21,282,000	348,000	769,000	6,409,000	28,808,000
香港	Hong Kong	840,000	-	1,644,000	14,772,000	17,256,000



其他資料（續）

Additional Information (continued)

8. 非銀行的內地風險承擔 8. 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 2019 年 6 月 30 日 At 30 June 2019			
	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	9,528,189	110,396	9,638,585
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	15,982,514	725,506	16,708,020
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	17,230,415	535,311	17,765,726
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	810,961	183,925	994,886
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	205,939	-	205,939
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	12,283,888	758,146	13,042,034
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	1,317,696	-	1,317,696
總計	Total	8	57,359,602	2,313,284	59,672,886
扣減準備金後的資產總額	Total assets after provision	9	142,155,742		
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	40.35%		



其他資料 (續)

Additional Information (continued)

8. 非銀行的內地風險承擔 (續) 8. Non-bank Mainland exposures (continued)

		於 2018 年 12 月 31 日 At 31 December 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	8,573,727	30,368	8,604,095
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	5,621,339	774,532	6,395,871
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	9,147,661	721,633	9,869,294
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	345,922	22,100	368,022
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	187,720	-	187,720
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	9,714,819	822,205	10,537,024
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	1,028,808	-	1,028,808
總計	Total	8	34,619,996	2,370,838	36,990,834
扣減準備金後的資產總額	Total assets after provision	9	102,916,742		
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	33.64%		



## 其他資料（續）

## Additional Information (continued)

### 9. 信貸風險

### 9. Credit Risk

#### 9.1 逾期超過3個月之貸款

#### 9.1 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.

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2019年6月30日 At 30 June 2019		於2018年12月31日 At 31 December 2018	
	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	59,381	0.08%	65,729	0.14%
- 超過6個月但不超過1年	88,509	0.12%	30,438	0.06%
- 超過1年	71,307	0.10%	52,697	0.11%
逾期超過3個月之貸款	219,197	0.30%	148,864	0.31%
就上述之貸款作個別評估之減值準備	184,367		189,268	

	於2019年 6月30日 At 30 June 2019	於2018年 12月31日 At 31 December 2018
	港幣千元 HK\$'000	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	28,885	101,192
上述有抵押品覆蓋之客戶貸款	10,364	70,103
上述沒有抵押品覆蓋之客戶貸款	208,833	78,761

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2019年6月30日，沒有逾期超過3個月之貿易票據(2018年12月31日：無)。

As at 30 June 2019, there were no trade bills overdue for more than three months (31 December 2018: Nil).



### 其他資料（續）

### Additional Information (continued)

## 9. 信貸風險 (續)

## 9. Credit Risk (continued)

## 9.2 經重組貸款

## 9.2 Rescheduled advances

	於 2019 年 6 月 30 日		於 2018 年 12 月 31 日	
	At 30 June 2019		At 31 December 2018	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元 HK\$'000		港幣千元 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）				
	94,833	0.13%	96,953	0.20%

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".

### 9.3 收回資產

本集團於 2019 年 6 月 30 日持有收回資產為港幣 145,483,000 元 (2018 年 12 月 31 日: 港幣 157,770,000 元)。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。

### 9.3 Repossessed assets

There were HK\$145,483,000 repossessed assets held by the Group as at 30 June 2019 (31 December 2018: HK\$157,770,000). 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.



## 其他資料 (續)

## Additional Information (continued)

### 10. 外匯風險

### 10. Currency Risk

下表列出本集團因自營交易及非自營交易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 and non-trading and is prepared with reference to the completion instructions for the HKMA return of foreign currency position.

		於 2019 年 6 月 30 日 At 30 June 2019							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	38,806,312	1,519,367	322,100	648,620	147,952	32,784,642	434,568	74,663,561
現貨負債	Spot liabilities	(31,020,067)	(1,505,033)	(342,643)	(875,815)	(308,984)	(33,606,954)	(345,857)	(68,005,353)
遠期買入	Forward purchases	2,126,612	21,342	360,298	274,145	171,135	1,342,528	55,350	4,351,410
遠期賣出	Forward sales	(9,548,964)	(108,060)	(340,331)	(43,032)	(9,688)	(527,365)	(143,896)	(10,721,336)
長／(短)盤淨額	Net long／(short) position	363,893	(72,384)	(576)	3,918	415	(7,149)	165	288,282

  

		於 2018 年 12 月 31 日 At 31 December 2018							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	32,457,407	732,951	91,164	914,071	310,418	14,201,504	354,765	49,062,280
現貨負債	Spot liabilities	(22,683,073)	(371,915)	(103,816)	(892,329)	(309,073)	(15,817,853)	(343,083)	(40,521,142)
遠期買入	Forward purchases	1,338,671	19,293	364,630	22,293	2,389	2,598,631	51,003	4,396,910
遠期賣出	Forward sales	(10,750,983)	(369,051)	(377,368)	(43,188)	(2,499)	(1,040,463)	(61,726)	(12,645,278)
長／(短)盤淨額	Net long／(short) position	362,022	11,278	(25,390)	847	1,235	(58,181)	959	292,770



## 其他資料 (續)

## Additional Information (continued)

### 11. 管理層討論及分析

### 11. Management's Discussion and Analysis

#### 財務表現

2019 年上半年，本集團錄得股東應佔溢利為港幣 579,659,000 元，較去年同期增加 17.36%。平均股東權益回報率及平均總資產回報率分別為 10.02% 及 0.94%。

期內淨利息收入為港幣 940,078,000 元，較 2018 年上半年增加 27.76%，而淨利息收益率亦較去年同期下跌 21 個點子至 1.58%。淨服務費及佣金收入較去年上半年上升 119.64% 至港幣 382,573,000 元。經營支出為港幣 418,312,000 元，同比上升 19.39%，而成本對收入比率則較去年同期下降 5.52% 至 30.83%。

期內錄得減值準備淨撥備港幣 245,276,000 元，比去年同期增加港幣 215,233,000 元。減值或特定分類貸款比率亦較 2018 年底下跌 0.06% 至 0.47%。

截至 2019 年 6 月 30 日止，本集團綜合總資產為港幣 142,121,524,000 元，較 2018 年底增加 38.15%。客戶貸款為港幣 72,832,355,000 元，較去年底上升 45.86%。客戶存款為港幣 102,237,112,000 元，較去年底亦上升 30.52%。

#### Financial Review

For the first half of 2019, the Group recorded a profit attributable to shareholders of HK\$579,659,000, increased by 17.36% from same period last year. The return on average shareholders' equity and the return on average total assets were 10.02% and 0.94% respectively.

Compared with the first half of 2018, net interest income was HK\$940,078,000, increased by 27.76% and the net interest margin decreased by 21 basis point(s) to 1.58%. Net fee and commission income increased by 119.64% to HK\$382,573,000. Operating expenses increased by 19.39% to HK\$418,312,000, yet the cost to income ratio decreased by 5.52 percentage points to 30.83%.

For the first half of 2019, net charge of impairment allowances was HK\$245,276,000, increased by HK\$215,233,000 compared with the same period last year. The impaired or classified loan ratio also decreased by 0.06 percentage points to 0.47% compared with the end of 2018.

As of 30 June 2019, the total consolidated assets of the group increased by 38.15% to HK\$142,121,524,000 compared with the end of 2018. Advances to customers increased by 45.86% to HK\$72,832,355,000. Customer deposits also increased by 30.52% to HK\$102,237,112,000.



## 分行網絡

### Branch Network

分行名稱 <b><u>BRANCH (Br.)</u></b>	地址 <b><u>ADDRESS</u></b>	電話 <b><u>TELEPHONE</u></b>
<b>香港島 <u>HONG KONG ISLAND</u></b>		
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 1065 號地下 C 單位 Unit C, G/F, No. 1065 King's Road, Quarry Bay, H.K.	(852) 3556 9743
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
<b>九龍 <u>KOWLOON</u></b>		
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 <b>BRANCH (Br.)</b>	地址 <b>ADDRESS</b>	電話 <b>TELEPHONE</b>
<b>新界 NEW TERRITORIES</b>		
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
<b>中國內地 MAINLAND OF CHINA</b>		
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
深圳分行 Shenzhen Br.	中國深圳市福田區益田路 6003 號榮超商務中心 A 棟 1 層 01 單元 Unit 1, Level 1, Block A, Rongchao Business Center, No. 6003 Yitian Road, Futian District, Shenzhen, China	(86-755) 3690 8888