



集友銀行  
*Chiyu Banking Corporation Ltd.*

# 2020

中期業績報告  
INTERIM REPORT

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**集友銀行**  
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**財務摘要**
**Financial Highlights**

		2020年6月30日 30 June 2020	2019年6月30日 30 June 2019	2019年12月31日 31 December 2019
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	1,439,378	1,359,001	2,776,623
經營溢利	Operating profit	881,816	695,413	1,486,368
除稅前溢利	Profit before taxation	877,271	701,172	1,493,937
期內／年度溢利	Profit for the period / year	740,208	579,659	1,262,568
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	14,301,482	13,521,671	14,122,989
已發行及繳足股本	Issued and fully paid share capital	3,245,980	3,245,980	3,245,980
資產總額	Total assets	153,130,750	142,121,524	149,854,781
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>	0.97	0.94	0.95
平均股東權益回報率 <sup>2</sup>	Return on average shareholders' equity <sup>2</sup>	11.26	10.02	10.61
成本對收入比率	Cost to income ratio	34.68	30.78	34.03
貸存比率 <sup>3</sup>	Loan to deposit ratio <sup>3</sup>	63.78	70.19	65.41
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	224.76	218.71	218.71
第二季度	Second quarter	301.99	191.46	191.46
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	143.92	123.50	123.50
第二季度	Second quarter	148.39	127.14	127.14
總資本比率 <sup>6</sup>	Total capital ratio <sup>6</sup>	18.25	18.09	17.71

## 財務摘要 (續)

## Financial Highlights (continued)

1. 平均總資產回報率 Return on average total assets	=	$\frac{\text{期內／年度溢利}}{\text{Profit for the period / year}}$ $\frac{\text{每日資產總額平均值}}{\text{Daily average balance of total assets}}$
2. 平均股東權益回報率 Return on average shareholders' equity	=	$\frac{\text{本銀行股東應佔溢利}}{\text{Profit attributable to equity holders of the Bank}}$ $\frac{\text{本銀行股東應佔股本和儲備之期初及期末餘額的平均值}}{\text{Average of the beginning and ending balance of capital and reserves attributable to equity holders of the Bank}}$
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. 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、海外分行及附屬公司組成的綜合基礎計算。		4. The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
5. 穩定資金淨額比率乃根據《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。		5. The net stable funding ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
6. 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、海外分行及指定附屬公司組成的綜合基礎計算。		6. Total capital ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and designated subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

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

			(未經審計) (Unaudited) 半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 附註 Notes 港幣千元 HK\$'000	(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
利息收入	Interest income		2,140,575	1,901,994
以實際利息法計算的利息收入	Interest income calculated using the effective interest method		2,128,284	1,894,372
其他利息收入	Other interest income		12,291	7,622
利息支出	Interest expense		(1,254,431)	(961,916)
淨利息收入	Net interest income	5	886,144	940,078
服務費及佣金收入	Fee and commission income		331,770	394,600
服務費及佣金支出	Fee and commission expense		(14,768)	(12,027)
淨服務費及佣金收入	Net fee and commission income	6	317,002	382,573
淨交易性收益／（虧損）	Net trading gain / (loss)	7	29,401	(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		7,831	8,744
其他金融資產之淨收益	Net gain on other financial assets	8	193,313	35,163
其他經營收入	Other operating income	9	5,687	9,318
提取減值準備前之淨經營收入	Net operating income before impairment allowances		1,439,378	1,359,001
減值準備淨撥備	Net charge of impairment allowances	10	(58,441)	(245,276)
淨經營收入	Net operating income		1,380,937	1,113,725
經營支出	Operating expenses	11	(499,121)	(418,312)
經營溢利	Operating profit		881,816	695,413
投資物業公平值調整之淨（虧損）／收益	Net (loss) / gain from fair value adjustments on investment properties	12	(5,930)	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	13	1,385	1,369
除稅前溢利	Profit before taxation		877,271	701,172
稅項	Taxation	14	(137,063)	(121,513)
期內溢利	Profit for the period		740,208	579,659

第 9 至 80 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 80 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 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	(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
<b>期內溢利</b>	<b>Profit for the period</b>	<b>740,208</b>	<b>579,659</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	(29,298)	30,146
遞延稅項	Deferred tax	6,289	(3,722)
		<b>(23,009)</b>	<b>26,424</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	(1,449)	13,630
		<b>(24,458)</b>	<b>40,054</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	107,270	263,420
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(193,362)	(35,572)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	8,453	6,687
遞延稅項	Deferred tax	21,750	(41,573)
		<b>(55,889)</b>	<b>192,962</b>
貨幣換算差額	Currency translation difference	(56,811)	(16,762)
		<b>(112,700)</b>	<b>176,200</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>(137,158)</b>	<b>216,254</b>
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>603,050</b>	<b>795,913</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>603,050</b>	<b>795,913</b>

第 9 至 80 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 80 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 2020 年 6 月 30 日 At 30 June 2020 港幣千元 HK\$'000	(經審計) (Audited) 於 2019 年 12 月 31 日 At 31 December 2019 港幣千元 HK\$'000
	附註 Notes			
<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	14,732,659
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	5,400,926
衍生金融工具		Derivative financial instruments	18	143,587
客戶貸款及貿易票據		Advances to customers and trade bills	19	78,852,678
證券投資		Investment in securities	20	50,231,190
投資物業		Investment properties	21	231,220
物業、器材及設備		Properties, plant and equipment	22	1,981,718
應收稅項資產		Current tax assets		3,568
遞延稅項資產		Deferred tax assets	26	132
其他資產		Other assets	23	1,553,072
資產總額		Total assets		153,130,750
<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		13,142,785
衍生金融工具		Derivative financial instruments	18	64,250
客戶存款		Deposits from customers	24	123,299,611
其他賬項及準備		Other accounts and provisions	25	2,018,932
應付稅項負債		Current tax liabilities		145,415
遞延稅項負債		Deferred tax liabilities	26	158,275
負債總額		Total liabilities		138,829,268
<b>資本</b>		<b>EQUITY</b>		
股本		Share capital	27	3,245,980
儲備		Reserves		9,117,790
本銀行股東應佔股本和儲備		Capital and reserves attributable to the equity holders of the Bank		12,363,770
額外資本工具		Additional equity instruments	28	1,937,712
資本總額		Total equity		14,301,482
負債及資本總額		Total liabilities and equity		153,130,750

第 9 至 80 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 80 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								
	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 2020 年 1 月 1 日之 列賬	At 1 January 2020	3,245,980	1,249,885	588	519,987	(108,991)	7,277,828	12,185,277	1,937,712	14,122,989
期內溢利	Profit for the period	-	-	-	-	-	740,208	740,208	-	740,208
其他全面收益：	Other comprehensive income:									
房產 以公平值變化計入 其他全面收益之 股份權益工具	Premises Equity instruments at fair value through other comprehensive income	-	(23,009)	-	-	-	(23,009)	-	-	(23,009)
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	-	-	(1,449)	-	-	(1,449)	-	-	(1,449)
貨幣換算差額	Currency translation difference	-	-	(55,889)	-	-	(55,889)	-	-	(55,889)
		-	-	-	-	(56,811)	-	(56,811)	-	(56,811)
全面收益總額	Total comprehensive income	-	(23,009)	(57,338)	-	(56,811)	740,208	603,050	-	603,050
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(236,383)	-	236,383	-	-	-
股息	Dividends	-	-	-	-	-	(373,650)	(373,650)	-	(373,650)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(50,907)	(50,907)	-	(50,907)
於 2020 年 6 月 30 日	At 30 June 2020	3,245,980	1,226,876	(56,750)	283,604	(165,802)	7,829,862	12,363,770	1,937,712	14,301,482

第 9 至 80 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 80 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 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	-	-	192,962	-	-	-	192,962	-	192,962
貨幣換算差額	Currency translation difference	-	-	-	-	(16,762)	-	(16,762)	-	(16,762)
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	Issuance of ordinary shares	1,472,992	-	-	-	-	-	1,472,992	-	1,472,992
轉撥自留存盈利	Transfer to retained earnings	-	-	-	87,943	-	(87,943)	-	-	-
股息	Dividends	-	-	-	-	-	(298,920)	(298,920)	-	(298,920)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(51,510)	(51,510)	-	(51,510)
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 <sup>5</sup>	Release upon disposal of equity instruments at fair value through other comprehensive income <sup>5</sup>	-	-	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

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。

5. 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。

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.

5. 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.



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

			(未經審計) (Unaudited) 半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	(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
	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	29(a)	Operating cash inflow before taxation	918,224	2,077,951
支付香港利得稅		Hong Kong profits tax paid	(127,286)	(40,343)
支付海外利得稅		Overseas profits tax paid	(60,065)	(12,796)
<b>經營業務之現金流入淨額</b>		<b>Net cash inflow from operating activities</b>	<b>730,873</b>	<b>2,024,812</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	(18,334)	(3,753)
出售物業、器材及設備		Disposal of properties, plant and equipment	78	-
<b>投資業務之現金流出淨額</b>		<b>Net cash outflow from investing activities</b>	<b>(18,256)</b>	<b>(3,753)</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	(37,489)	(24,800)
支付租賃租金之利息部份		Interest element of lease rentals paid	(4,038)	(1,722)
發行普通股		Issue of ordinary share capital	-	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	(373,650)	(298,920)
支付額外資本工具持有者利息	15	Distribution to the holders of the additional equity instruments	(50,907)	(51,510)
<b>融資業務之現金（流出）／流入淨額</b>		<b>Net cash (outflow) / inflow from financing activities</b>	<b>(466,084)</b>	<b>1,096,040</b>
現金及等同現金項目增加		Increase in cash and cash equivalents	246,533	3,117,099
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January	21,189,799	18,688,142
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	(78,303)	(15,614)
<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>21,358,029</b>	<b>21,789,627</b>

第 9 至 80 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 80 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 2020 年年報反映的會計政策修訂外，均與截至 2019 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 2019 年之年度報告一併閱覽。

#### (b) Significant accounting policies

The significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2019, except for the accounting policy changes that are expected to be reflected in the 2020 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2019.

已於 2020 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 2020

準則／修訂	內容	起始適用之年度 Applicable for financial years beginning on / after
Standards / Amendments	Content	
香港財務報告準則第 3 號 (經修訂)	業務之定義	2020 年 1 月 1 日
HKFRS 3 (Amendment)	Definition of a business	1 January 2020
香港會計準則第 1 號及第 8 號 (經修訂)	重大之定義	2020 年 1 月 1 日
HKAS 1 and HKAS 8 (Amendment)	Definition of material	1 January 2020
利率基準改革：香港財務報告準則第 9 號、香港會計準則第 39 號及香港財務報告準則第 7 號之修訂		2020 年 1 月 1 日
Interest Rate Benchmark Reform: Amendments to HKFRS 9, HKAS 39 and HKFRS 7		1 January 2020

## 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 2020 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：

利率基準改革是一項由市場倡議，以另一種無風險利率取代或改革銀行間同業拆借利率。該等利率用於釐定金融工具的利息現金流量，例如客戶貸款、債務證券及衍生工具。改革的目的是以基於實際市場交易的其他近似無風險利率取代銀行間同業拆借利率。因此，參考該等銀行間同業拆借利率為基準的財務合約可能需要更改參考適用貨幣之其他近似無風險利率。《香港財務報告準則》第 9 號、《香港會計準則》第 39 號及《香港財務報告準則》第 7 號之修訂對特定對沖會計的規定作出修改，以減輕因利率基準改革所引起的不確定因素之潛在影響，以使實體採用該等對沖會計規定時，假設被對沖的現金流及用作對沖工具的現金流所依據的利率基準並無因利率基準改革而改變。有關修訂豁免了就利率基準預計被改革或取代後的期間，處理對沖現金流或利率風險承擔變動的若干對沖會計關係時運用特定判斷以釐定該等關係是否仍合資格採用對沖會計法的需要。

於釐定何時能解決因利率基準改革所引起的不確定因素，並停止應用暫時性豁免，須運用重大判斷。於 2020 年 6 月 30 日，本集團認為尚無法可靠地估計所有假設在修訂範圍之內以利率基準為參考基準的不確定因素何時得到解決。故此，暫時性豁免適用於本集團所有對沖會計關係，當中的參考基準可予改革或取代。

採納其他準則及修訂並不會對本集團綜合財務報表造成任何重大影響。

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

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

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2020 (continued)

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

Interest rate benchmark reform is the market-wide initiative to replace or reform interbank offered rates ("IBORs") with alternatively risk-free interest rates ("RFRs") that are used to determine interest cash flows on financial instruments such as loans to customers, debt securities and derivatives. The objective of the reform is to replace IBORs with alternative nearly risk-free rates that are based on actual market transactions. Consequently, financial contracts referencing these benchmarks may need to be amended to reference the alternative RFR in the applicable currency. The Amendments to HKFRS 9, HKAS 39 and HKFRS 7 modify specific hedge accounting requirements to provide relief from potential effects of the uncertainties caused by interest rate benchmark reform so that entities applying those hedge accounting requirements assume that the interest rate benchmark on which the hedged cash flows and cash flows of the hedging instrument are based is not altered as a result of interest rate benchmark reform. These Amendments replace the need for specific judgements to determine whether certain hedge accounting relationships that hedge the variability of cash flows or interest rate risk exposures for periods after the interest rate benchmarks are expected to be reformed or replaced continue to qualify for hedge accounting.

Significant judgement will be required in determining when uncertainty is expected to be resolved and when the temporary exceptions will cease to apply. As at 30 June 2020, the Group believes it is too early to reliably estimate when interest rate benchmark uncertainty will be resolved for all benchmarks assumed to be in scope of the amendments and so the temporary exceptions applied to the Group's hedge accounting relationships that reference benchmarks subject to reform or replacement.

The adoption of other standards and amendments would not have a significant impact to the Group's consolidated 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2019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 2019.

## 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 advances to customers and trade bills

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

		於 2020 年 6 月 30 日 As at 30 June 2020			
按攤銷成本的客戶總貸款	Advances to customers 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
		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	76,851,927	501,919	-	77,353,846
需要關注	Special Mention	154,646	782,626	-	937,272
次級	Substandard	-	-	40,553	40,553
呆滯	Doubtful	-	-	206,276	206,276
虧損	Loss	-	-	97,850	97,850
減值準備	Loss allowance	(331,832)	(9,626)	(339,447)	(680,905)
賬面值	Carrying amount	76,674,741	1,274,919	5,232	77,954,892

		於 2019 年 12 月 31 日 As at 31 December 2019			
按攤銷成本的客戶總貸款	Advances to customers 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
		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	74,473,819	753,406	-	75,227,225
需要關注	Special Mention	4,333	539,201	-	543,534
次級	Substandard	-	-	96,089	96,089
呆滯	Doubtful	-	-	182,289	182,289
虧損	Loss	-	-	17,822	17,822
減值準備	Loss allowance	(326,066)	(18,309)	(284,868)	(629,243)
賬面值	Carrying amount	74,152,086	1,274,298	11,332	75,437,716

## 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 advances to customers and trade bills (continued)

		於 2020 年 6 月 30 日 As at 30 June 2020			
		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
按攤銷成本的貿易票據	Trade bills at amortised cost				
合格	Pass	900,572	-	-	900,572
減值準備	Loss allowance	(2,786)	-	-	(2,786)
賬面值	Carrying amount	897,786	-	-	897,786
		於 2019 年 12 月 31 日 As at 31 December 2019			
		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
按攤銷成本的貿易票據	Trade bills at amortised cost				
合格	Pass	1,553,101	-	-	1,553,101
減值準備	Loss allowance	(3,926)	-	-	(3,926)
賬面值	Carrying amount	1,549,175	-	-	1,549,175

## 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

下列關於在央行、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 advances to customers and trade bills

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

		於 2020 年 6 月 30 日 As at 30 June 2020			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	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	19,775,679	-	-	19,775,679
減值準備	Loss allowance	(1,768)	-	-	(1,768)
賬面值	Carrying amount	19,773,911	-	-	19,773,911

  

		於 2019 年 12 月 31 日 As at 31 December 2019			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	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	22,774,206	-	-	22,774,206
減值準備	Loss allowance	(484)	-	-	(484)
賬面值	Carrying amount	22,773,722	-	-	22,773,722

**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)**

下表列出強制及界定為以  
公平值變化計入損益的債  
務證券及存款證的信用質  
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 advances to customers and trade  
bills (continued)**

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

		於 2020 年 6 月 30 日 As at 30 June 2020					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
強制性以公平值變化計 入損益之債務證券及 存款證	Debt securities and certificate of deposits mandatorily measured at FVTPL	-	-	8,956	240,568	38,559	288,083
界定為以公平值變化計 入損益之債務證券及 存款證	Debt securities and certificate of deposits designated at FVTPL	-	-	160,302	40,060	176,978	377,340
		-	-	169,258	280,628	215,537	665,423

		於 2019 年 12 月 31 日 As at 31 December 2019					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級	總計
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
強制性以公平值變化計 入損益之債務證券及 存款證	Debt securities and certificate of deposits mandatorily measured at FVTPL	-	-	28,999	71,488	47,663	148,150
界定為以公平值變化計 入損益之債務證券及 存款證	Debt securities and certificate of deposits designated at FVTPL	-	-	158,116	39,959	172,532	370,607
		-	-	187,115	111,447	220,195	518,757



## 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 advances to customers and trade bills (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 2020 年 6 月 30 日 As at 30 June 2020			
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	113,389	-	-	113,389
A1 至 A3	A1 to A3	1,068,573	-	-	1,068,573
A3 以下	Lower than A3	411,329	-	-	411,329
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(3,451)	-	-	(3,451)
賬面值	Carrying amount	1,589,840	-	-	1,589,840

		於 2019 年 12 月 31 日 As at 31 December 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	113,448	-	-	113,448
A1 至 A3	A1 to A3	1,095,282	-	-	1,095,282
A3 以下	Lower than A3	435,465	-	-	435,465
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(1,798)	-	-	(1,798)
賬面值	Carrying amount	1,642,397	-	-	1,642,397

## 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 advances to customers and trade bills (continued)

		於 2020 年 6 月 30 日 As at 30 June 2020			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities and certificate of deposits at FVOCI	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	4,780,118	-	-	4,780,118
Aa1 至 Aa3	Aa1 to Aa3	13,115,502	-	-	13,115,502
A1 至 A3	A1 to A3	21,412,838	-	-	21,412,838
A3 以下	Lower than A3	6,197,913	-	-	6,197,913
無評級	Unrated	2,435,319	-	-	2,435,319
賬面值	Carrying amount	47,941,690	-	-	47,941,690
減值準備	Loss allowance	34,730	-	-	34,730

  

		於 2019 年 12 月 31 日 As at 31 December 2019			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities and certificate of deposits at FVOCI	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	6,947,971	-	-	6,947,971
Aa1 至 Aa3	Aa1 to Aa3	9,990,944	-	-	9,990,944
A1 至 A3	A1 to A3	20,178,046	-	-	20,178,046
A3 以下	Lower than A3	6,184,284	-	-	6,184,284
無評級	Unrated	1,418,838	-	-	1,418,838
賬面值	Carrying amount	44,720,083	-	-	44,720,083
減值準備	Loss allowance	26,400	-	-	26,400

## 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 advances to customers and trade bills (continued)

		於 2020 年 6 月 30 日 As at 30 June 2020			
		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
其他金融資產	Other financial assets				
合格	Pass	1,340,144	-	-	1,340,144
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	548	548
虧損	Loss	-	-	605	605
減值準備	Loss allowance	(2,186)	-	(657)	(2,843)
賬面值	Carrying amount	1,337,958	-	496	1,338,454

  

		於 2019 年 12 月 31 日 As at 31 December 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
其他金融資產	Other financial assets				
合格	Pass	312,153	-	-	312,153
需要關注	Special Mention	-	10	-	10
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	432	432
虧損	Loss	-	-	699	699
減值準備	Loss allowance	(306)	-	(735)	(1,041)
賬面值	Carrying amount	311,847	10	396	312,253

## 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 advances to customers and trade bills (continued)

		於 2020 年 6 月 30 日 As at 30 June 2020			
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	12,985,387	11	-	12,985,398
需要關注	Special Mention	-	88,001	-	88,001
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,791	8,791
虧損	Loss	-	-	-	-
賬面值	Carrying amount	12,985,387	88,012	8,791	13,082,190
減值準備	Loss allowance	(18,116)	(1)	-	(18,117)

		於 2019 年 12 月 31 日 As at 31 December 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	12,578,378	3,817	-	12,582,195
需要關注	Special Mention	-	47,084	-	47,084
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
賬面值	Carrying amount	12,578,378	50,901	8,597	12,637,876
減值準備	Loss allowance	(26,802)	(1)	-	(26,803)

**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 2020 年 6 月 30 日 At 30 June 2020				
		客戶貸款總額 Gross advances to customers	抵押品或其他抵 押覆蓋之百分比 % covered by collateral or other security	減值分類 Impaired	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 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	3,033,927	25.64%	-	-	12,212
- 物業投資	- Property investment	3,877,327	52.85%	20	-	14,628
- 金融業	- Financial concerns	4,858,662	15.22%	-	-	28,065
- 股票經紀	- Stockbrokers	2,128,108	1.66%	-	-	7,933
- 批發及零售業	- Wholesale and retail trade	3,887,779	81.49%	10,055	10,055	6,724
- 製造業	- Manufacturing	832,721	21.66%	-	-	2,961
- 運輸及運輸設備	- Transport and transport equipment	410,317	2.48%	-	-	3,025
- 休閒活動	- Recreational activities	13,064	100.00%	-	-	18
- 資訊科技	- Information technology	76,575	5.46%	-	-	559
- 其他	- Others	3,585,296	57.80%	1,579	1,579	7,372
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	35,620	97.38%	-	-	58
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	3,843,304	100.00%	-	-	3,461
- 其他	- Others	8,347,186	97.87%	690	689	44,496
在香港使用之貸款總額	Total loans for use in Hong Kong	34,929,886	60.40%	12,344	12,323	131,512
貿易融資	Trade finance	2,102,035	87.06%	140,563	140,563	4,384
在香港以外使用之貸款	Loans for use outside Hong Kong	41,603,876	18.88%	191,772	186,561	205,562
客戶貸款總額	Gross advances to customers	78,635,797	39.14%	344,679	339,447	341,458

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 2019 年 12 月 31 日 As at 31 December 2019				
		客戶貸款總額 Gross advances to customers	抵押品或其他抵 押覆蓋之百分比 % covered by collateral or other security	減值分類 Impaired	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 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	2,948,523	34.74%	-	-	11,265
- 物業投資	- Property investment	2,990,725	74.68%	20	-	10,444
- 金融業	- Financial concerns	3,714,601	24.46%	-	-	17,381
- 股票經紀	- Stockbrokers	1,023,915	7.48%	-	-	2,123
- 批發及零售業	- Wholesale and retail trade	6,201,435	85.16%	-	-	6,445
- 製造業	- Manufacturing	1,510,084	13.47%	-	-	4,169
- 運輸及運輸設備	- Transport and transport equipment	635,218	36.93%	-	-	470
- 休閒活動	- Recreational activities	14,440	100.00%	-	-	20
- 資訊科技	- Information technology	76,715	5.64%	-	-	1,076
- 其他	- Others	4,172,343	59.13%	11	-	7,366
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	34,610	100.00%	-	-	49
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	3,322,481	100.00%	3,239	-	2,557
- 其他	- Others	7,803,061	97.51%	187	-	89,501
在香港使用之貸款總額	Total loans for use in Hong Kong	34,448,151	67.97%	3,457	-	152,866
貿易融資	Trade finance	1,500,565	81.32%	100,339	100,339	2,544
在香港以外使用之貸款	Loans for use outside Hong Kong	40,118,243	13.50%	192,404	184,529	188,965
客戶貸款總額	Gross advances to customers	76,066,959	39.50%	296,200	284,868	344,375



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 2019 年 12 月 31 日 31 December 2019				
		客戶貸款總額 Total advances to customers	逾期貸款 Overdue advances	減值分類貸款 Impaired advances	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二 階段之 減值準備 Stage 1 & 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	44,810,458	673,783	189,376	188,526	208,876
中國內地	Mainland China	26,231,080	117,457	104,751	96,342	118,006
其他	Others	5,025,421	2,073	2,073	-	17,493
		<u>76,066,959</u>	<u>793,313</u>	<u>296,200</u>	<u>284,868</u>	<u>344,375</u>
佔客戶貸款總額百分比		% of total advances to customers		0.39%		
減值貸款的抵押品市值		Market value of collateral held against impaired advances to customers		49,458		



## 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)

##### 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 2020 年 1 月 1 日至 6 月 30 日及 2019 年全年的情況。

#### 3.1 Credit risk (continued)

##### 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 2020 and full year 2019 at transaction level.

		於 2020 年 6 月 30 日 As at 30 June 2020			
		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
客戶總貸款	Advances to customers	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	326,066	18,309	284,868	629,243
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	154	(154)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(1,024)	1,024	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(145)	-	145	-
新購入的金融資產	New financial assets originated	65,069	481	-	65,550
已終止確認的金融資產	Financial assets that have been derecognised	(44,198)	(11,032)	-	(55,230)
註銷	Write-offs	-	-	-	-
模型變動	Changes in models	-	-	-	-
折現減值準備回撥	Unwind of discount of loans impairment loss	-	-	6	6
外匯調整及其他變動	Foreign exchange and other movements	(1,958)	28	(1,348)	(3,278)
減值準備的重新計量	Net remeasurement of loss allowance	(12,132)	970	55,776	44,614
於 6 月 30 日	Balance at 30 June	331,832	9,626	339,447	680,905

## 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 12 月 31 日 As at 31 December 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
客戶總貸款	Advances to customers	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	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	191	(191)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(9,722)	9,722	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(291)	(11,506)	11,797	-
新購入的金融資產	New financial assets originated	208,291	149	-	208,440
已終止確認的金融資產	Financial assets that have been derecognised	(41,630)	(377)	(69,260)	(111,267)
註銷	Write-offs	-	-	(27,019)	(27,019)
模型變動	Changes in models	-	-	-	-
折現減值準備回撥	Unwind of discount of loans impairment loss	-	-	3,414	3,414
外匯調整及其他變動	Foreign exchange and other movements	400	(110)	(4,403)	(4,113)
減值準備的重新計量	Net remeasurement of loss allowance	28,995	3,023	181,071	213,089
於 12 月 31 日	Balance at 31 December	326,066	18,309	284,868	629,243

## 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 2020 年 6 月 30 日 As at 30 June 2020			
		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
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	3,926	-	-	3,926
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	839	-	-	839
已終止確認的金融資產	Financial assets that have been derecognised	(3,537)	-	-	(3,537)
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	(103)	-	-	(103)
減值準備的重新計量	Net remeasurement of loss allowance	1,661	-	-	1,661
於 6 月 30 日	Balance at 30 June	2,786	-	-	2,786

  

		於 2019 年 12 月 31 日 As at 31 December 2019			
		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
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	3,733	-	-	3,733
已終止確認的金融資產	Financial assets that have been derecognised	(1,624)	-	-	(1,624)
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	(58)	-	-	(58)
減值準備的重新計量	Net remeasurement of loss allowance	251	-	-	251
於 12 月 31 日	Balance at 31 December	3,926	-	-	3,926

## 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 2020 年 6 月 30 日 As at 30 June 2020			
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
		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	1,798	-	-	1,798
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	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	(8)	-	-	(8)
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	(10)	-	-	(10)
減值準備的重新計量	Net remeasurement of loss allowance	1,671	-	-	1,671
於 6 月 30 日	Balance at 30 June	3,451	-	-	3,451

  

		於 2019 年 12 月 31 日 As at 31 December 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
		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	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	41	-	-	41
已終止確認的金融資產	Financial assets that have been derecognised	(16)	-	-	(16)
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	(13)	-	-	(13)
減值準備的重新計量	Net remeasurement of loss allowance	1,452	-	-	1,452
於 12 月 31 日	Balance at 31 December	1,798	-	-	1,798

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

### 3. 金融風險管理 (續) 3. Financial risk management (continued)

#### 3.1 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 2020 年 6 月 30 日 As at 30 June 2020			
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 FVOCI	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	26,400	-	-	26,400
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	3,128	-	-	3,128
已終止確認的金融資產	Financial assets that have been derecognised	(3,312)	-	-	(3,312)
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	(123)	-	-	(123)
減值準備的重新計量	Net remeasurement of loss allowance	8,637	-	-	8,637
於 6 月 30 日	Balance at 30 June	34,730	-	-	34,730

  

		於 2019 年 12 月 31 日 As at 31 December 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 FVOCI	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	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	9,344	-	-	9,344
已終止確認的金融資產	Financial assets that have been derecognised	(4,986)	-	-	(4,986)
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	(144)	-	-	(144)
減值準備的重新計量	Net remeasurement of loss allowance	7,758	-	-	7,758
於 12 月 31 日	Balance at 31 December	26,400	-	-	26,400

## 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 2020 年 6 月 30 日 As at 30 June 2020			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	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	484	-	-	484
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	319	-	-	319
已終止確認的金融資產	Financial assets that have been derecognised	(294)	-	-	(294)
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)	-	-	(2)
減值準備的重新計量	Net remeasurement of loss allowance	1,261	-	-	1,261
於 6 月 30 日	Balance at 30 June	1,768	-	-	1,768

  

		於 2019 年 12 月 31 日 As at 31 December 2019			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	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	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	485	-	-	485
已終止確認的金融資產	Financial assets that have been derecognised	(318)	-	-	(318)
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	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	(8)	-	-	(8)
於 12 月 31 日	Balance at 31 December	484	-	-	484

## 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 2020 年 6 月 30 日 As at 30 June 2020			
		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	12-month ECL			
		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	306	-	735	1,041
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	-	-	16	16
已終止確認的金融資產	Financial assets that have been derecognised	-	-	(40)	(40)
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)	-	(8)	(9)
減值準備的重新計量	Net remeasurement of loss allowance	1,881	-	(46)	1,835
於 6 月 30 日	Balance at 30 June	2,186	-	657	2,843

  

		於 2019 年 12 月 31 日 As at 31 December 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	12-month ECL			
		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	-	-	175	175
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	(960)	(960)
模型變動	Changes in models	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(12)	-	(9)	(21)
減值準備的重新計量	Net remeasurement of loss allowance	198	-	224	422
於 12 月 31 日	Balance at 31 December	306	-	735	1,041

## 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 2020 年 6 月 30 日 As at 30 June 2020			
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	26,802	1	-	26,803
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	6,569	-	-	6,569
已終止確認的金融資產	Financial assets that have been derecognised	(2,118)	-	-	(2,118)
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	(17)	-	-	(17)
減值準備的重新計量	Net remeasurement of loss allowance	(13,120)	-	-	(13,120)
於 6 月 30 日	Balance at 30 June	18,116	1	-	18,117

  

		於 2019 年 12 月 31 日 As at 31 December 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	(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	14,049	-	-	14,049
已終止確認的金融資產	Financial assets that have been derecognised	(1,551)	(22)	-	(1,573)
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	(21)	1	-	(20)
減值準備的重新計量	Net remeasurement of loss allowance	5,899	(1)	-	5,898
於 12 月 31 日	Balance at 31 December	26,802	1	-	26,803



**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 swaps) 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 2020 年 6 月 30 日		
As at 30 June 2020		
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
1,924,725	2,013,518	3,938,243

結構性倉盤淨額

Net structural position

於 2019 年 12 月 31 日		
As at 31 December 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
1,933,901	1,691,215	3,625,116

## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 3. 金融風險管理 (續)

### 3. Financial risk management (continued)

#### 3.2 市場風險 (續)

#### 3.2 Market risk (continued)

##### B. 利率風險

##### B. Interest rate risk

下表概述了本集團於2020年6月30日及2019年12月31日之資產負債表內的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's on-balance sheet exposure to interest rate risk as at 30 June 2020 and 31 December 2019. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2020年6月30日 At 30 June 2020						
		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	總計
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	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
<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	10,154,771	-	-	-	-	4,577,888	14,732,659
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	-	3,929,443	1,471,483	-	-	-	5,400,926
衍生金融工具	Derivative financial instruments	-	-	-	-	-	143,587	143,587
客戶貸款及貿易票據	Advances to customers and trade bills	46,115,228	15,972,002	15,398,378	1,365,712	1,322	36	78,852,678
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	7,168	47,490	102,687	99,452	31,286	8,568	296,651
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	-	16,161	200,362	160,817	-	377,340
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	9,676,340	9,722,174	12,157,894	16,385,282	-	25,669	47,967,359
– 以攤餘成本計量之證券	– securities at amortised cost	-	677,226	220,947	691,667	-	-	1,589,840
投資物業	Investment properties	-	-	-	-	-	231,220	231,220
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,981,718	1,981,718
其他資產（包括應收稅項及遞延稅項資產）	Other assets (including current and deferred tax assets)	33,722	-	-	-	-	1,523,050	1,556,772
<b>資產總額</b>	<b>Total assets</b>	<b>65,987,229</b>	<b>30,348,335</b>	<b>29,367,550</b>	<b>18,742,475</b>	<b>193,425</b>	<b>8,491,736</b>	<b>153,130,750</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	(6,258,581)	(1,824,942)	(3,965,025)	-	-	(1,094,237)	(13,142,785)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(64,250)	(64,250)
客戶存款	Deposits from customers	(55,491,271)	(40,259,060)	(19,004,986)	(3,556,792)	-	(4,987,502)	(123,299,611)
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)	(150,801)	(19,605)	(55,212)	(141,769)	(13,883)	(1,941,352)	(2,322,622)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(61,900,653)</b>	<b>(42,103,607)</b>	<b>(23,025,223)</b>	<b>(3,698,561)</b>	<b>(13,883)</b>	<b>(8,087,341)</b>	<b>(138,829,268)</b>
利率敏感度缺口	Interest sensitivity gap	<b>4,086,576</b>	<b>(11,755,272)</b>	<b>6,342,327</b>	<b>15,043,914</b>	<b>179,542</b>	<b>404,395</b>	<b>14,301,482</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 2019 年 12 月 31 日 At 31 December 2019					
		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	13,924,513	-	-	-	-	4,311,475
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	-	3,506,091	1,313,121	-	-	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	122,133
客戶貸款及貿易票據	Advances to customers and trade bills	53,135,176	9,958,833	12,747,625	1,118,133	27,124	-
證券投資	Investment in securities						
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	12,536	55,340	20,549	53,407	6,318	-
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	-	-	214,401	156,206	-
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	4,753,137	7,967,402	9,618,909	22,380,635	-	27,183
– 以攤餘成本計量之證券	– securities at amortised cost	-	705,422	93,230	843,745	-	-
投資物業	Investment properties	-	-	-	-	-	237,150
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,021,072
其他資產 (包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	21,917	-	-	-	-	501,998
<b>資產總額</b>	<b>Total assets</b>	<b>71,847,279</b>	<b>22,193,088</b>	<b>23,793,434</b>	<b>24,610,321</b>	<b>189,648</b>	<b>7,221,011</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	(7,543,112)	(1,559,588)	(6,348,801)	-	-	(2,295,962)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(40,361)
客戶存款	Deposits from customers	(44,942,074)	(31,812,183)	(34,016,778)	(1,849,932)	-	(3,670,467)
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)	(315,413)	(11,162)	(50,251)	(153,885)	(17,106)	(1,104,717)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(52,800,599)</b>	<b>(33,382,933)</b>	<b>(40,415,830)</b>	<b>(2,003,817)</b>	<b>(17,106)</b>	<b>(7,111,507)</b>
利率敏感度缺口	Interest sensitivity gap	19,046,680	(11,189,845)	(16,622,396)	22,606,504	172,542	109,504

## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 3. 金融風險管理 (續)

### 3. Financial risk management (continued)

#### 3.3 流動資金風險

#### 3.3 Liquidity risk

##### A. 到期日分析

##### A. Maturity analysis

下表為本集團於 2020 年 6 月 30 日及 2019 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 2020 and 31 December 2019 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2020 年 6 月 30 日 At 30 June 2020							總計 Total
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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	5,533,315	7,411,763	-	-	-	-	1,787,581	14,732,659
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	-	-	3,929,443	1,471,483	-	-	-	5,400,926
衍生金融工具	Derivative financial instruments	87,431	10,080	12,874	5,716	27,486	-	-	143,587
客戶貸款及貿易票據	Advances to customers and trade bills	18,859,847	3,757,192	6,911,985	23,549,009	20,660,569	5,114,076	-	78,852,678
證券投資	Investment in securities								
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	-	7,895	41,650	101,690	105,884	30,964	8,568	296,651
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	610	1,209	17,690	198,543	159,288	-	377,340
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	-	8,284,857	5,862,105	12,487,171	21,307,557	-	25,669	47,967,359
– 以攤餘成本計量之證券	– securities at amortised cost	-	10,645	16,180	221,473	1,341,542	-	-	1,589,840
投資物業	Investment properties	-	-	-	-	-	-	231,220	231,220
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	1,981,718	1,981,718
其他資產（包括應收稅項及遞延稅項資產）	Other assets (including current and deferred tax assets)	684,174	722,998	135,554	11,725	-	-	2,321	1,556,772
<b>資產總額</b>	<b>Total assets</b>	<b>25,164,767</b>	<b>20,206,040</b>	<b>16,911,000</b>	<b>37,865,957</b>	<b>43,641,581</b>	<b>5,304,328</b>	<b>4,037,077</b>	<b>153,130,750</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	(4,133,034)	(3,219,784)	(1,824,942)	(3,965,025)	-	-	-	(13,142,785)
衍生金融工具	Derivative financial instruments	(7,676)	(9,245)	(1,900)	(9,434)	(35,995)	-	-	(64,250)
客戶存款	Deposits from customers	(30,975,247)	(29,503,526)	(40,259,060)	(19,004,986)	(3,556,792)	-	-	(123,299,611)
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)	(1,185,930)	(390,168)	(40,165)	(391,169)	(141,689)	(13,883)	(159,618)	(2,322,622)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(36,301,887)</b>	<b>(33,122,723)</b>	<b>(42,126,067)</b>	<b>(23,370,614)</b>	<b>(3,734,476)</b>	<b>(13,883)</b>	<b>(159,618)</b>	<b>(138,829,268)</b>
流動資金缺口	Net liquidity gap	<b>(11,137,120)</b>	<b>(12,916,683)</b>	<b>(25,215,067)</b>	<b>14,495,343</b>	<b>39,907,105</b>	<b>5,290,445</b>	<b>3,877,459</b>	<b>14,301,482</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 2019 年 12 月 31 日						
		At 31 December 2019						
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	6,104,131	10,633,966	-	-	-	-	1,497,891
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	-	-	3,506,091	1,313,121	-	-	-
衍生金融工具	Derivative financial instruments	87,106	5,259	6,763	14,805	8,200	-	-
客戶貸款及貿易票據	Advances to customers and trade bills	16,224,011	3,202,383	6,801,934	23,734,721	22,269,514	4,754,328	-
證券投資	Investment in securities							
- 強制性以公平值變化計入損益之證券	- securities mandatorily measured at FVTPL	-	12,814	50,971	20,615	57,468	6,282	-
- 界定為以公平值變化計入損益之證券	- securities designated at FVTPL	-	613	1,215	1,770	212,356	154,653	-
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	-	3,740,834	4,382,640	10,141,356	26,455,253	-	27,183
- 以攤餘成本計量之證券	- securities at amortised cost	-	8,437	1,598	135,038	1,497,324	-	-
投資物業	Investment properties	-	-	-	-	-	-	237,150
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	2,021,072
其他資產 (包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	145,840	230,619	144,323	304	-	-	2,829
<b>資產總額</b>	<b>Total assets</b>	<b>22,561,088</b>	<b>17,834,925</b>	<b>14,895,535</b>	<b>35,361,730</b>	<b>50,500,115</b>	<b>4,915,263</b>	<b>3,786,125</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	(4,530,452)	(5,308,622)	(1,559,588)	(6,348,801)	-	-	-
衍生金融工具	Derivative financial instruments	(6,246)	(15,683)	(1,045)	(5,799)	(11,588)	-	-
客戶存款	Deposits from customers	(27,832,051)	(20,780,489)	(31,812,183)	(34,016,778)	(1,849,933)	-	-
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)	(581,226)	(371,590)	(51,439)	(292,270)	(153,966)	(17,025)	(185,018)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(32,949,975)</b>	<b>(26,476,384)</b>	<b>(33,424,255)</b>	<b>(40,663,648)</b>	<b>(2,015,487)</b>	<b>(17,025)</b>	<b>(185,018)</b>
流動資金缺口	Net liquidity gap	(10,388,887)	(8,641,459)	(18,528,720)	(5,301,918)	48,484,628	4,898,238	3,601,107

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)。

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.

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

本集團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。本集團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。本集團獲金管局批准由 2020 年 4 月起使用標準(市場風險)計算外匯及利率的一般市場風險資本要求，並豁免本集團的部份人民幣結構性外匯敞口計算市場風險資本要求。本集團繼續採用標準(市場風險)計算法計算其餘市場風險資本要求。本集團繼續採用標準(業務操作風險)計算法計算操作風險資本要求。

3.4 Capital management

The Group 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 Group has adopted the standardised credit valuation adjustment ("CVA") method to calculate the capital charge for the CVA risk of the counterparty. Since April 2020, the HKMA has approved the Group to adopt the standardised (market risk) ("STM") approach to calculate general market risk capital charge for foreign exchange and interest rate exposures and exclude part of our Group's CNY structural FX positions in the calculation of the market risk capital charge. The Group continues to adopt the standardised (market risk) ("STM") approach to calculate the market risk capital charge for the remaining exposures. The Group continues to adopt the standardised (operational risk) ("STO") approach to calculate the operational risk capital charge.

## 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)

用以釐定以下金融工具公平值的估值方法如下：

##### 債務證券及存款證

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。

##### 衍生工具

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。

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

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

##### Debt securities and certificates of deposit

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.

##### Derivatives

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 2020 年 6 月 30 日 At 30 June 2020			
		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>				
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	288,083	-	288,083
- 存款證	- Certificates of deposits	-	-	-	-
- 股份證券	- Equity securities	-	8,568	-	8,568
界定為以公平值變化計入損益之證券 (附註 20)	Investment in securities designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	377,340	-	377,340
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	143,587	-	143,587
以公平值變化計入其他全面收益之證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	4,601,675	35,321,327	-	39,923,002
- 存款證	- Certificates of deposits	-	8,018,688	-	8,018,688
- 股份證券	- Equity securities	-	-	25,669	25,669
		<b>4,601,675</b>	<b>44,157,593</b>	<b>25,669</b>	<b>48,784,937</b>
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(64,250)	-	(64,250)

## 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 2019 年 12 月 31 日 At 31 December 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>				
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	89,739	-	89,739
- 存款證	- Certificates of deposits	-	58,411	-	58,411
- 股份證券	- Equity securities	-	-	-	-
界定為以公平值變化計入損益之證券 (附註 20)	Investment in securities designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	370,607	-	370,607
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	122,133	-	122,133
以公平值變化計入其他全面收益的證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	6,966,205	32,313,573	-	39,279,778
- 存款證	- Certificates of deposits	-	5,440,305	-	5,440,305
- 股份證券	- Equity securities	-	-	27,183	27,183
		<u>6,966,205</u>	<u>38,394,768</u>	<u>27,183</u>	<u>45,388,156</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)	-	(40,361)	-	(40,361)

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 (2019 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 2019: Nil).

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

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

#### 4.1 以公平值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)

##### B. 第三層級的项目變動

##### B. Reconciliation of level 3 items

		以公平值變化計入其他全面收益之金融資產 Financial assets at FVOCI		
		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 2020 年 1 月 1 日	At 1 January 2020	-	27,183	27,183
虧損	Losses			
- 其他全面收益	- Other comprehensive income			
- 公平值變化	- Change in fair value	-	(1,514)	(1,514)
於 2020 年 6 月 30 日	At 30 June 2020	-	25,669	25,669

  

		以公平值變化計入其他全面收益之金融資產 Financial assets at FVOCI		
		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			
- 公平值變化	- Change in fair value	-	5,718	5,718
於 2019 年 12 月 31 日	At 31 December 2019	-	27,183	27,183

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. 第三層級的项目變動 (續)**

**B. Reconciliation of level 3 items (continued)**

於 2020 年 6 月 30 日及 2019 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 2020 and 31 December 2019, 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 1,283,000 元  
(2019 年 12 月 31 日：  
港幣 1,359,000 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\$1,283,000 (31 December 2019: HK\$1,359,000).

## 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

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。

##### 存放／尚欠銀行及其他金融機構之結餘及貿易票據

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。

##### 客戶貸款

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。

##### 以攤餘成本計量之債務工具

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。

##### 客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

#### 4.2 Financial instruments not measured at fair value

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

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

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.

##### Advances to customers

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.

##### Debt instruments at amortised cost

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

##### Deposits from customers

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

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 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	172,554	178,548
客戶貸款及貿易票據	Advances to customers and trade bills	1,435,041	1,203,740
證券投資	Investment in securities	531,272	517,099
其他	Others	1,708	2,607
		<b>2,140,575</b>	<b>1,901,994</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	(37,154)	(93,835)
客戶存款	Deposits from customers	(1,212,848)	(865,163)
租賃負債	Lease liabilities	(4,038)	(1,722)
其他	Others	(391)	(1,196)
		<b>(1,254,431)</b>	<b>(961,916)</b>
<b>淨利息收入</b>	<b>Net interest income</b>	<b>886,144</b>	<b>940,078</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 2,128,284,000 元  
(2019 年上半年：港幣  
1,894,372,000 元)及港幣  
1,254,431,000 元(2019 年  
上半年：港幣 961,916,000  
元)。

Included within interest income and interest expense are HK\$2,128,284,000 (first half of 2019: HK\$1,894,372,000) and HK\$1,254,431,000 (first half of 2019: HK\$961,916,000) 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 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 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	76,905	84,010
證券經紀	Securities brokerage	49,477	39,476
貸款佣金	Loan commissions	136,842	189,212
繳款服務	Payment services	15,197	16,566
匯票佣金	Bills commissions	17,932	7,602
保管箱	Safe deposit box	10,168	9,654
基金分銷	Funds distribution	3,800	4,171
其他	Others	21,449	43,909
		<b>331,770</b>	<b>394,600</b>
<b>服務費及佣金支出</b>	<b>Fee and commission expense</b>		
證券經紀	Securities brokerage	(7,559)	(6,869)
其他	Others	(7,209)	(5,158)
		<b>(14,768)</b>	<b>(12,027)</b>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>317,002</b>	<b>382,573</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	154,773	196,814
- 服務費及佣金支出	- Fee and commission expense	(161)	(119)
		<b>154,612</b>	<b>196,695</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	3,430	3,348
- 服務費及佣金支出	- Fee and commission expense	(884)	(512)
		<b>2,546</b>	<b>2,836</b>

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

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

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
淨收益／（虧損）源自：	Net gain / (loss) from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	36,868	(9,862)
強制性以公平值變化計入損益之證券	Investment in securities mandatorily measured at fair value through profit or loss	(1,595)	-
利率工具	Interest rate instruments	(5,857)	(6,493)
商品	Commodities	(15)	(520)
		<b>29,401</b>	<b>(16,875)</b>

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

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
以公平值變化計入其他全面收益之證券之淨收益	Net gain on investment in securities measured at FVOCI	193,362	35,572
其他	Others	(49)	(409)
		<b>193,313</b>	<b>35,163</b>

### 9. 其他經營收入 9. Other operating income

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 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	1,445	3,564
投資物業之租金總收入	Gross rental income from investment properties	2,584	3,290
有關投資物業之收入	Incomings in respect of investment properties	79	126
其他	Others	1,579	2,338
		<b>5,687</b>	<b>9,318</b>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**10. 減值準備淨撥備**
**10. Net charge of impairment allowances**

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
客戶貸款及貿易票據	Advances to customers and trade bills	53,897	237,033
證券投資	Investment in securities	10,116	8,149
存放央行、銀行及其他金融機構的結餘	Balances with central banks, banks and other financial institutions	1,286	(98)
其他金融資產	Other financial assets	1,811	670
資產負債表外	Off-balance sheet	(8,669)	(478)
		<b>58,441</b>	<b>245,276</b>

**11. 經營支出**
**11. Operating expenses**

		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019
		港幣千元 HK\$'000	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	316,508	256,389
- 退休成本	- Pension cost	15,206	14,834
		<b>331,714</b>	<b>271,223</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	348	25
- 資訊科技	- Information technology	4,761	3,910
- 其他	- Others	6,228	6,955
		<b>11,337</b>	<b>10,890</b>
折舊（附註 22）	Depreciation (Note 22)	59,103	41,046
- 自置物業、器材及設備	- Owned properties, plant and equipment	18,929	15,299
- 使用權資產	- Right-of-use assets	40,174	25,747
核數師酬金	Auditor's remuneration	1,538	3,463
- 審計服務	- Audit services	955	844
- 非審計服務	- Non-audit services	583	2,619
其他經營支出	Other operating expenses	95,429	91,690
		<b>499,121</b>	<b>418,312</b>

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

### 12. 投資物業公平值調整之淨(虧損)/收益      12. Net (loss) / gain from fair value adjustments on investment properties

	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
投資物業公平值調整之 淨(虧損)/收益 (附註 21)	(5,930)	4,390

### 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 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
重估房產之淨收益	1,392	1,396
出售設備、固定設施及裝備 的淨虧損	(7)	(27)
	<u>1,385</u>	<u>1,369</u>

**中期財務資料附註  
(續)**
**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 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 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	69,811	91,880
- 往年不足撥備	- Under-provision in prior year	14	24
		69,825	91,904
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	63,597	33,362
		133,422	125,266
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)	3,641	(3,753)
		137,063	121,513

香港利得稅乃按照截至 2020 年上半年估計應課稅溢利依稅率 16.5% (2019 年：16.5%) 提撥。海外溢利之稅款按照 2020 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% (2019: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2020. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2020 at the rates of taxation prevailing in the country in which the Group operates.

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**15. 股息及支付利息**
**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 2020年6月30日 Half-year ended 30 June 2020		半年結算至 2019年6月30日 Half-year ended 30 June 2019	
每股*	總額	每股	總額
Per share*	Total	Per share	Total
港幣	港幣千元	港幣	港幣千元
HK\$	HK\$'000	HK\$	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 interim period	
	<b>0.2</b>		<b>80.0</b>
	<b>373,650</b>		<b>298,920</b>

\* 2019年5月30日起，本  
銀行股本中每1股已發行  
股拆細為500股拆細股份  
（“股份拆細”），截至  
2020年6月30日止期間  
的每股股息以拆細後的發  
行股份計算。

\* With effect from 30 May 2019, every one issued share in the capital of the Bank was subdivided into 500 subdivided shares (the “Share Subdivision”), the dividend per share for the period ended 30 June 2020 was calculated by reference to the issued shares after the Share Subdivision.

(ii) 永久非累計次級額外一級  
資本證券支付的股息為  
港幣50,907,000元  
(2019年上半年：港幣  
51,510,000元)。

(ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$50,907,000 (first half of 2019: HK\$51,510,000).

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**16. 庫存現金及存放銀行及其他金融機構的結餘**
**16. Cash and balances with banks and other financial institutions**

		於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	359,674	281,478
存放中央銀行的結餘	Balances with central banks	5,957,822	5,591,532
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	1,003,403	1,729,013
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	7,412,032	10,634,047
		<b>14,732,931</b>	<b>18,236,070</b>
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(272)	(82)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		<b>14,732,659</b>	<b>18,235,988</b>

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		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	Placements with banks and other financial institutions maturing between one to twelve months	5,402,422	4,819,614
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(1,496)	(402)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		<b>5,400,926</b>	<b>4,819,212</b>

## 中期財務資料附註 (續)

## 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.



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

下表概述各類衍生金融工具於 2020 年 6 月 30 日及 2019 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 2020 and 31 December 2019:

		於 2020 年 6 月 30 日 At 30 June 2020		
	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	892,984	88,067	(8,186)
掉期	Swaps	12,231,027	27,986	(19,892)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	9,370	41	-
- 賣出期權	- Options written	9,370	-	(48)
		<b>13,142,751</b>	<b>116,094</b>	<b>(28,126)</b>
利率合約	Interest rate contracts			
掉期	Swaps	1,914,043	27,493	(36,124)
		<b>15,056,794</b>	<b>143,587</b>	<b>(64,250)</b>
於 2019 年 12 月 31 日 At 31 December 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	1,170,736	88,544	(7,427)
掉期	Swaps	8,017,633	25,361	(21,307)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	1,571	6	-
- 賣出期權	- Options written	1,571	-	(10)
		<b>9,191,511</b>	<b>113,911</b>	<b>(28,744)</b>
利率合約	Interest rate contracts			
掉期	Swaps	2,143,257	8,222	(11,617)
		<b>11,334,768</b>	<b>122,133</b>	<b>(40,361)</b>

中期財務資料附註  
 (續)

## 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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	12,885,437	12,045,683
公司貸款	Corporate loans and advances	65,750,360	64,021,276
客戶貸款	Advances to customers	78,635,797	76,066,959
貸款減值準備	Loan impairment allowances		
- 按第一階段	- Stage 1	(331,832)	(326,066)
- 按第二階段	- Stage 2	(9,626)	(18,309)
- 按第三階段	- Stage 3	(339,447)	(284,868)
		77,954,892	75,437,716
貿易票據	Trade bills	900,572	1,553,101
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(2,786)	(3,926)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		897,786	1,549,175
		78,852,678	76,986,891

於 2020 年 6 月 30 日，客戶貸款包括應計利息港幣 195,893,000 元 (2019 年 12 月 31 日：港幣 237,214,000 元)。

As at 30 June 2020, advances to customers included accrued interest of HK\$195,893,000 (31 December 2019: HK\$237,214,000).

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 20. 證券投資

## 20. Investment in securities

		於 2020 年 6 月 30 日 As at 30 June 2020				
		強制性以公平 值變化計入損 益之證券	界定為以公平 值變化計入損 益之證券	以公平值變 化計入其他全 面收益之證券	以攤餘成本 計量之證券	總計
		Investment in securities mandatorily measured at fair value through profit or loss	Investment in securities designated at fair value through profit and loss	Investment in securities at fair value through other comprehensive income	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	港幣千元 HK\$'000
存款證：	Certificate of deposits:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	-	-	8,018,688	-	8,018,688
		-	-	8,018,688	-	8,018,688
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	70,490	40,060	8,998,709	1,078,406	10,187,665
- 於香港以外上市	- Listed outside Hong Kong	208,234	176,463	4,386,401	236,294	5,007,392
- 非上市	- Unlisted	9,359	160,817	26,537,892	278,591	26,986,659
		288,083	377,340	39,923,002	1,593,291	42,181,716
		288,083	377,340	47,941,690	1,593,291	50,200,404
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(3,451)	(3,451)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(3,451)	(3,451)
存款證及債務證券	Total debt securities and certificates of deposits	288,083	377,340	47,941,690	1,589,840	50,196,953
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	6,258	-	-	-	6,258
- 於香港以外上市	- Listed outside Hong Kong	2,310	-	-	-	2,310
- 非上市	- Unlisted	-	-	25,669	-	25,669
股份證券總額	Total equity securities	8,568	-	25,669	-	34,237
		296,651	377,340	47,967,359	1,589,840	50,231,190
按發行機構之分類 如下：	Analysed by type of issuer as follows：					
官方實體	Sovereigns	-	-	18,803,053	-	18,803,053
公營單位	Public sector entities	-	-	2,228,009	-	2,228,009
銀行及 其他金融機構	Banks and other financial institutions	33,142	361,179	21,670,697	869,814	22,934,832
公司企業	Corporate entities	263,509	16,161	5,265,600	720,026	6,265,296
		296,651	377,340	47,967,359	1,589,840	50,231,190

中期財務資料附註  
 (續)

## Notes to the Interim Financial Information (continued)

## 20. 證券投資 (續)

## 20. Investment in securities (continued)

		於 2019 年 12 月 31 日 As at 31 December 2019				
		強制性以公平 值變化計入損 益之證券	界定為以公平 值變化計入損 益之證券	以公平值變 化計入其他全 面收益之證券	以攤餘成本 計量之證券	總計
		Investment in securities mandatorily measured at fair value through profit or loss	Investment in securities designated at fair value through profit and loss	Investment in securities at fair value through other comprehensive income	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	港幣千元 HK\$'000
存款證：	Certificate of deposits:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	58,411	-	5,440,305	-	5,498,716
		58,411	-	5,440,305	-	5,498,716
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	59,248	39,959	8,963,966	1,106,571	10,169,744
- 於香港以外上市	- Listed outside Hong Kong	30,491	174,442	10,428,704	252,093	10,885,730
- 非上市	- Unlisted	-	156,206	19,887,108	285,531	20,328,845
		89,739	370,607	39,279,778	1,644,195	41,384,319
		148,150	370,607	44,720,083	1,644,195	46,883,035
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(1,798)	(1,798)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(1,798)	(1,798)
存款證及債務證券	Total debt securities and certificates of deposits	148,150	370,607	44,720,083	1,642,397	46,881,237
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	-	-	27,183	-	27,183
股份證券總額	Total equity securities	-	-	27,183	-	27,183
		148,150	370,607	44,747,266	1,642,397	46,908,420
按發行機構之分類 如下：	Analysed by type of issuer as follows：					
官方實體	Sovereigns	-	-	19,912,275	-	19,912,275
公營單位	Public sector entities	-	-	1,415,230	-	1,415,230
銀行及 其他金融機構	Banks and other financial institutions	81,983	354,282	18,623,804	912,851	19,972,920
公司企業	Corporate entities	66,167	16,325	4,795,957	729,546	5,607,995
		148,150	370,607	44,747,266	1,642,397	46,908,420

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	237,150	233,350
公平值 (虧損) / 收益 (附註 12)	Net (loss) / gain from fair value adjustment (Note 12)	(5,930)	4,846
重新分類轉至物業、器材及設 備 (附註 22)	Reclassification to properties, plant and equipment (Note 22)	-	(1,046)
於期 / 年末	At period / year end	231,220	237,150

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

		房產使用權 資產 Right-of-use assets of premises	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 2020 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2020	240,083	1,707,835	73,154	2,021,072
增置	Additions	33,361	-	18,334	51,695
出售	Disposals	-	(78)	(7)	(85)
重估	Revaluation	-	(27,906)	-	(27,906)
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(40,174)	(11,564)	(7,365)	(59,103)
匯兌差額	Exchange difference	(3,226)	-	(729)	(3,955)
於 2020 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2020	230,044	1,668,287	83,387	1,981,718
於 2020 年 6 月 30 日 成本值或估值	At 30 June 2020 Cost or valuation	311,180	1,668,287	180,951	2,160,418
累計折舊及減值	Accumulated depreciation and impairment	(81,136)	-	(97,564)	(178,700)
於 2020 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2020	230,044	1,668,287	83,387	1,981,718
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 2020 年 6 月 30 日	At 30 June 2020				
按成本值	At cost	311,180	-	180,951	492,131
按估值	At valuation	-	1,668,287	-	1,668,287
		311,180	1,668,287	180,951	2,160,418

**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)**

		房產使用權 資產 Right-of-use assets of premises 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	設備、固定 設施及裝備 Equipment, fixtures and fittings 港幣千元 HK\$'000	總計 Total 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	188,005	3,107	40,111	231,223
出售	Disposals	-	-	(71)	(71)
重估	Revaluation	-	29,800	-	29,800
本年折舊	Depreciation for the year	(64,036)	(22,528)	(9,001)	(95,565)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	-	1,046	-	1,046
匯兌差額	Exchange difference	(1,616)	-	(44)	(1,660)
於 2019 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2019	<u>240,083</u>	<u>1,707,835</u>	<u>73,154</u>	<u>2,021,072</u>
於 2019 年 12 月 31 日 成本值或估值	At 31 December 2019 Cost or valuation	295,876	1,707,835	164,607	2,168,318
累計折舊及減值	Accumulated depreciation and impairment	<u>(55,793)</u>	<u>-</u>	<u>(91,453)</u>	<u>(147,246)</u>
於 2019 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2019	<u>240,083</u>	<u>1,707,835</u>	<u>73,154</u>	<u>2,021,072</u>
上述資產之成本值或估值 分析如下：	The analysis of cost or valuation of the above assets is as follows:				
於 2019 年 12 月 31 日	At 31 December 2019				
按成本值	At cost	295,876	-	164,607	460,483
按估值	At valuation	<u>-</u>	<u>1,707,835</u>	<u>-</u>	<u>1,707,835</u>
		<u>295,876</u>	<u>1,707,835</u>	<u>164,607</u>	<u>2,168,318</u>

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	58,125	54,525
收回資產	Reposessed assets	135,443	144,240
應收賬項及預付費用	Accounts receivable and prepayments	1,362,347	325,551
		<b>1,555,915</b>	<b>524,316</b>
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(2,186)	(306)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(657)	(735)
		<b>1,553,072</b>	<b>523,275</b>

**24. 客戶存款**
**24. Deposits from customers**

		於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		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	8,463,605	7,634,868
儲蓄存款	Savings deposits	22,460,857	19,524,084
定期、短期及通知存款	Time, call and notice deposits	92,375,149	89,132,482
		<b>123,299,611</b>	<b>116,291,434</b>

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

		於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	1,760,208	998,403
租賃負債	Lease liabilities	230,469	237,823
準備	Provisions	10,137	10,054
		<b>2,000,814</b>	<b>1,246,280</b>
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	18,117	26,802
- 按第二階段	- Stage 2	1	1
- 按第三階段	- Stage 3	-	-
		<b>2,018,932</b>	<b>1,273,083</b>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**26. 遞延稅項**
**26. Deferred taxation**

遞延稅項是根據香港會計準則第12號「所得稅」計算，就資產負債之稅務基礎與其在本中期財務資料內賬面值兩者之暫時性差額及未使用稅項抵免作提撥。

Deferred tax is recognised in respect of the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in this interim financial information and unused tax credits in accordance with HKAS 12 "Income Taxes".

財務狀況表內之遞延稅項（資產）／負債主要組合，以及其在2020年上半年及截至2019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 2020 and the year ended 31 December 2019 are as follows:

		於2020年6月30日 At 30 June 2020					
		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2020年 1月1日	At 1 January 2020	26,426	224,540	(390)	(42,017)	(25,524)	183,035
借記／（貸記） 收益表 （附註14）	Charged / (credited) to income statement (Note 14)	1,274	(50)	(39)	2,456	-	3,641
貸記其他全面收益	Credited to other comprehensive income	-	(6,289)	-	-	(21,750)	(28,039)
匯兌差額	Exchange difference	-	-	-	(364)	(130)	(494)
於2020年 6月30日	At 30 June 2020	27,700	218,201	(429)	(39,925)	(47,404)	158,143



## 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 2019 年 12 月 31 日 At 31 December 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	At 1 January 2019	23,753	222,601	(713)	(45,825)	(70,871)	128,945
借記收益表 (附註 14)	Charged to income statement (Note 14)	2,673	86	309	1,980	-	5,048
借記其他全面 收益	Charged to other comprehensive income	-	1,853	-	-	45,347	47,200
匯兌差額	Exchange difference	-	-	14	1,828	-	1,842
於 2019 年 12 月 31 日	At 31 December 2019	26,426	224,540	(390)	(42,017)	(25,524)	183,035

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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(132)	(640)
遞延稅項負債	Deferred tax liabilities	158,275	183,675
		158,143	183,035

**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.

		2020	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	1,868,247,500	3,245,980
已發行股票	Shares issued	-	-
股份拆細之影響	Effect of share subdivision	-	-
於 6 月 30 日	At 30 June	1,868,247,500	3,245,980

  

		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 12 月 31 日	At 31 December	1,868,247,500	3,245,980

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式進行投票。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.

本銀行計劃於2020年9月30日前向現有股東配發股票，收取港幣約20億元。

The Bank plans to allot shares to its existing shareholders with a consideration of approximately HK\$2 billion by 30 September 2020.

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		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>2020年5月22日派發此額外資本工具利息港幣50,907,000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\$50,907,000 on 22 May 2020.</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  
經營現金之流入對賬

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

	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
除稅前溢利	877,271	701,172
投資物業公平值調整之淨虧損／(收益)	5,930	(4,390)
出售／重估物業、器材及設備之淨收益	(1,385)	(1,369)
租賃負債之利息支出	4,038	1,722
折舊	59,103	41,046
減值準備淨撥備	58,441	245,276
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	(329,336)	127,894
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	(424,753)	157,812
衍生金融工具之變動	2,435	786
客戶貸款及貿易票據之變動	(1,919,684)	(23,135,098)
證券投資之變動	431,015	(12,495,823)
其他資產之變動	(1,031,608)	(626,301)
銀行及其他金融機構之存款及結餘之變動	(4,604,678)	12,737,798
客戶存款之變動	7,008,177	23,907,597
其他賬項及準備之變動	761,872	418,450
匯率變動之影響	21,386	1,379
除稅前經營現金之流入	918,224	2,077,951
經營業務之現金流量中包括		
– 已收利息	2,264,199	1,710,894
– 已付利息	(1,272,902)	(664,642)
– 已收股息	1,445	3,564

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 6 月 30 日 At 30 June 2019
	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		
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		
原到期日在 3 個月內之債務證券		
原到期日在 3 個月內之存款證		
Cash and balances with banks and other financial institutions with original maturity within three months	11,856,480	13,485,410
Placements with banks and other financial institutions with original maturity within three months	2,667,784	1,717,050
Debt securities with original maturity within three months	6,072,323	6,489,984
Certificates of deposit held with original maturity within three months	761,442	97,183
	<b>21,358,029</b>	<b>21,789,627</b>

**(c) 與綜合財務狀況表的對賬**
**(c) Reconciliation with the consolidated statement of financial position**

	於 2020 年 6 月 30 日 At 30 June 2020	(重列) (restated) 於 2019 年 6 月 30 日 At 30 June 2019
	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		
在銀行及其他金融機構一至十二個月內到期之定期存放		
證券投資		
其中：強制性以公平值變化計入損益之證券		
其中：界定為以公平值變化計入損益之證券		
其中：以公平值變化計入其他全面收益之證券		
其中：攤銷成本證券		
在綜合財務狀況表列示的金額		
Cash and balances with banks and other financial institutions	14,732,659	14,921,603
Placements with banks and other financial institutions maturing between one and twelve months	5,400,926	4,408,174
Investment in securities		
Of which: securities mandatorily measured at fair value through profit or loss securities	288,083	-
Of which: securities designated at fair value through profit and loss	377,340	372,615
Of which: securities at fair value through other comprehensive income	47,941,690	44,394,783
Of which: securities at amortised cost	1,589,840	1,803,780
Amount shown in the consolidated statement of financial position	<b>70,330,538</b>	<b>65,900,955</b>
Less: Amounts with an original maturity of beyond three months	(47,184,928)	(43,381,704)
Less: Cash balance with central bank subject to regulatory restriction	(1,787,581)	(729,624)
Cash and cash equivalents in the consolidated cash flow statement	<b>21,358,029</b>	<b>21,789,627</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

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：

### 30. Contingent liabilities and commitments

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 2020 年 6 月 30 日 At 30 June 2020 港幣千元 HK\$'000	於 2019 年 12 月 31 日 At 31 December 2019 港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	5,147	5,147
與交易有關之或然負債	Transaction-related contingencies	25,674	24,771
與貿易有關之或然負債	Trade-related contingencies	578,582	475,735
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	8,764,755	7,486,395
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	561,470	275,275
- 1 年以上	- over one year	3,146,562	4,370,553
		<b>13,082,190</b>	<b>12,637,876</b>
信貸風險加權數額	Credit risk-weighted amount	<b>1,407,905</b>	<b>1,843,553</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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	871	13,758
已批准但未簽約	6,181	18,226
	<b>7,052</b>	<b>31,984</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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	182	330
- 1 年以上至 5 年內	34	-
	<b>216</b>	<b>330</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)**
**(b) 作為出租人**

根據不可撤銷之經營租賃合約，下列為本集團與租客簽訂合約之未來有關租賃之最低應收租金：

土地及樓宇  
 - 不超過 1 年  
 - 1 年以上至 5 年內

本集團以經營租賃形式租出投資物業；租賃年期通常由 1 年至 3 年。租約條款一般要求租客提交保證金及於租約期滿時，因應租務市場之狀況而調整租金。

**(b) As lessor**

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

Land and buildings  
 - Not later than one year  
 - Later than one year but not later than five years

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.

於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
港幣千元 HK\$'000	港幣千元 HK\$'000
3,621	4,440
73	1,669
<b>3,694</b>	<b>6,109</b>



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 (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>2020 年 6 月 30 日</b>	<b>30 June 2020</b>							
淨利息 (支出) / 收入	Net interest (expense) / income							
- 外來	- external	(627,200)	787,280	726,064	-	886,144	-	886,144
- 跨業務	- inter-segment	812,380	(210,640)	(601,740)	-	-	-	-
		185,180	576,640	124,324	-	886,144	-	886,144
淨服務費及佣金收入 / (支出)	Net fee and commission income / (expense)	138,716	180,274	(1,598)	(390)	317,002	-	317,002
淨交易性收益	Net trading gain	9,387	3,849	5,538	10,627	29,401	-	29,401
界定為以公平值變化計入損益之金融工具淨收益	Net gain on financial instruments designated at fair value through profit or loss	-	-	7,831	-	7,831	-	7,831
其他金融資產之淨收益	Net gain on other financial assets	-	111,600	81,713	-	193,313	-	193,313
其他經營收入	Other operating income	-	317	268	12,699	13,284	(7,597)	5,687
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>	<b>333,283</b>	<b>872,680</b>	<b>218,076</b>	<b>22,936</b>	<b>1,446,975</b>	<b>(7,597)</b>	<b>1,439,378</b>
減值準備淨撥回 / (撥備)	Net reversal / (charge) of impairment allowances	41,756	(95,653)	(10,116)	5,572	(58,441)	-	(58,441)
<b>淨經營收入</b>	<b>Net operating income</b>	<b>375,039</b>	<b>777,027</b>	<b>207,960</b>	<b>28,508</b>	<b>1,388,534</b>	<b>(7,597)</b>	<b>1,380,937</b>
經營支出	Operating expenses	(200,426)	(161,770)	(18,702)	(125,820)	(506,718)	7,597	(499,121)
<b>經營溢利 / (虧損)</b>	<b>Operating profit / (loss)</b>	<b>174,613</b>	<b>615,257</b>	<b>189,258</b>	<b>(97,312)</b>	<b>881,816</b>	<b>-</b>	<b>881,816</b>
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	(5,930)	(5,930)	-	(5,930)
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	-	-	-	1,385	1,385	-	1,385
<b>除稅前溢利 / (虧損)</b>	<b>Profit / (loss) before taxation</b>	<b>174,613</b>	<b>615,257</b>	<b>189,258</b>	<b>(101,857)</b>	<b>877,271</b>	<b>-</b>	<b>877,271</b>
<b>於 2020 年 6 月 30 日</b>	<b>At 30 June 2020</b>							
<b>資產</b>	<b>Assets</b>							
分部資產	Segment assets	15,769,429	72,319,844	63,105,902	1,935,575	153,130,750	-	153,130,750
<b>負債</b>	<b>Liabilities</b>							
分部負債	Segment liabilities	85,009,353	49,313,335	3,514,183	992,397	138,829,268	-	138,829,268
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2020 年 6 月 30 日</b>	<b>30 June 2020</b>							
<b>其他資料</b>	<b>Other information</b>							
資本性支出	Capital expenditure	(5,030)	(5,182)	(68)	(41,415)	(51,695)	-	(51,695)
折舊	Depreciation	(3,068)	(5,084)	(328)	(50,623)	(59,103)	-	(59,103)
證券攤銷	Amortisation of securities	-	-	41,977	(4,049)	37,928	-	37,928

## 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
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2019年6月30日</b>	<b>30 June 2019</b>							
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／ (支出)	Net fee and commission income / (expense)	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
<b>提取減值準備前之淨經 營收入</b>	<b>Net operating income before impairment allowances</b>	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)
<b>淨經營收入</b>	<b>Net operating income</b>	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)
<b>經營溢利／(虧損)</b>	<b>Operating profit / (loss)</b>	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
<b>除稅前溢利／(虧損)</b>	<b>Profit / (loss) before taxation</b>	126,662	499,803	176,042	(101,335)	701,172	-	701,172
於2019年12月31日	At 31 December 2019							
<b>資產</b>	<b>Assets</b>							
分部資產	Segment assets	14,293,027	69,974,778	63,635,494	1,951,482	149,854,781	-	149,854,781
<b>負債</b>	<b>Liabilities</b>							
分部負債	Segment liabilities	81,679,680	45,208,054	8,068,192	775,866	135,731,792	-	135,731,792
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2019年6月30日</b>	<b>30 June 2019</b>							
<b>其他資料</b>	<b>Other information</b>							
資本性支出	Capital expenditure	(90)	(2,802)	(16)	(51,970)	(54,878)	-	(54,878)
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)

#### (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 2020 年 6 月 30 日 Half-year ended 30 June 2020		半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019	
		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	1,009,013	557,368	1,070,813	508,997
中國內地	Mainland China	430,365	319,903	288,188	192,175
		<b>1,439,378</b>	<b>877,271</b>	<b>1,359,001</b>	<b>701,172</b>

  

		於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		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	120,536,025	117,583,454
中國內地	Mainland China	32,594,725	32,271,327
		<b>153,130,750</b>	<b>149,854,781</b>

### 34. 已抵押資產

### 34. Assets pledged as security

於 2020 年 6 月 30 日，本集團通過票據抵押之負債為港幣 320,927,000 元（2019 年 12 月 31 日：港幣 446,922,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 319,550,000 元（2019 年 12 月 31 日：港幣 441,717,000 元），並於「貿易票據」內列賬。

As at 30 June 2020, the liabilities of the Group amounting to HK\$320,927,000 (31 December 2019: HK\$446,922,000) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$319,550,000 (31 December 2019: HK\$441,717,000) included in "Trade bills".

於 2020 年 6 月 30 日，本集團通過債券抵押之負債為港幣 2,216,362,000 元（2019 年 12 月 31 日：港幣 3,316,597,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 2,302,581,000 元（2019 年 12 月 31 日：港幣 3,421,293,000 元），並於「證券投資」內列賬。

As at 30 June 2020, the liabilities of the Group amounting to HK\$2,216,362,000 (31 December 2019: HK\$3,316,597,000) were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$2,302,581,000 (31 December 2019: HK\$3,421,293,000) 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：

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

General information of the parent companies:

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

(a) 與母公司及母公司控制之其他公司進行的交易

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。

大部分與廈門國際銀行進行的交易源自貨幣市場活動。於 2020 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 242,620,000 元（2019 年 12 月 31 日：港幣 471,331,000 元）及港幣 486,069,000 元（2019 年 12 月 31 日：港幣 2,700,491,000 元）。2020 年上半年與廈門國際銀行釐做此類業務過程中產生的收入及支出總額分別為港幣 5,933,000 元（2019 年上半年：港幣 2,266,000 元）及港幣 14,750,000 元（2019 年上半年：港幣 35,784,000 元）。

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

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

The majority of transactions with Xiamen International Bank Co., Ltd. arise from money market activities. As at 30 June 2020, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$242,620,000 (31 December 2019: HK\$471,331,000) and HK\$486,069,000 (31 December 2019: HK\$2,700,491,000) 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 2020 was HK\$5,933,000 (first half of 2019: HK\$2,266,000) and HK\$14,750,000 (first half of 2019: HK\$35,784,000) 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)

(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2020年6月30日，本集團相關款項總額為港幣252,472,000元(2019年12月31日：港幣302,312,000元)。2020年上半年與母公司控制之其他公司敍做此業務過程中產生的支出總額為港幣282,000元(2019年上半年：港幣413,000元)。

與母公司控制之其他公司的交易來自租賃服務。2020年上半年與母公司控制之其他公司敍做此業務過程中產生的收入總額為港幣835,000元(2019年上半年：港幣715,000元)。

截至2020年6月30日止，本集團分別持有港幣159,288,000元(2019年12月31日：港幣154,653,000元)由澳門國際銀行發行的次級債和港幣111,029,000元(2019年12月31日：無)由廈門國際銀行發行的債務證券。2020年上半年分別從澳門國際銀行賺取港幣4,488,000元(2019年上半年：港幣4,438,000元)利息收入和從廈門國際銀行賺取港幣169,000元(2019年上半年：港幣6,611,000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 2020, the related aggregate amount of the Group was HK\$252,472,000 (31 December 2019: HK\$302,312,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2020 was HK\$282,000 (first half of 2019: HK\$413,000).

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 2020 was HK\$835,000 (first half of 2019: HK\$715,000).

As at 30 June 2020, 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\$159,288,000 (31 December 2019: HK\$154,653,000) and HK\$111,029,000 (31 December 2019: Nil) respectively. The interest income gained during first half 2020 from Luso International Banking Limited and Xiamen International Bank were HK\$4,488,000 (first half of 2019: HK\$4,438,000) and HK\$169,000 (first half of 2019: HK\$6,611,000) 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**

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。

主要高層人員之薪酬如下：

**(b) Key management personnel**

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including directors and senior management. The Group accepts deposits from and grants loans and credit facilities to key management personnel in the ordinary course of business. During both the current and prior periods, no material transaction was conducted with key management personnel of the Bank and its holding companies, as well as parties related to them.

The compensation of key management personnel is detailed as follows:

	半年結算至 <b>2020 年</b> <b>6 月 30 日</b> <b>Half-year ended</b> <b>30 June</b> <b>2020</b> 港幣千元 <b>HK\$'000</b>	半年結算至 2019 年 6 月 30 日 Half-year ended 30 June 2019 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	Salaries, other short-term employee benefits and post-employment benefits	
	<b>11,066</b>	<b>11,253</b>



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

### 36. 新型冠狀病毒疫情的影響 36. Impact of COVID-19 Pandemic

自 2020 年初起，新型冠狀病毒疫情（「COVID-19」）引致市場環境變化令本集團的經營前景增加了不確定性，本集團的經營及財務狀況均受到影響。

但本集團一直密切關注事態發展對集團業務帶來的影響，並已採取了許多應急措施，以最大程度地減少員工感染 COVID-19 的風險，包括安排員工分組工作或在家辦公和採購衛生用品等。因這些及時有效的防疫措施，本集團員工沒有確診病例。

就本集團業務情況而言，以下是本集團財務狀況受到影響的主要範疇：

#### (a) 預期信貸損失的重大判斷和不確定性的估算

本集團已聘請外部專家，並定期審閱可供預期信貸損失模型使用的前瞻性經濟變量。由於 COVID-19 的爆發，作為主要前瞻性因素的香港實際 GDP 的預計增長率被下調至 -4% 至 -7%。截至 2020 年 6 月 30 日，與 2019 年 12 月 31 日相比，因宏觀經濟變量變化所增加的預期信貸損失可視為上升約 12%。

此外，本集團還對選定的投資組合進行了專項排查，以評估這些投資組合中的債務人的信用風險是否存在重大變化。本集團還進行了基準測試，以將一些數據點與另一個參考模型中的數據點進行比較。

#### (b) 公平值計量

在 2020 年上半年期間，COVID-19 爆發使金融市場的價格波幅上升，COVID-19 的影響已反映於金融工具的市場價格，本集團的估值技術於此期間沒有進行改動。

The COVID-19 pandemic since early 2020 has brought about additional uncertainties in the Group's operating environment and has impacted the group's operations and financial position.

The Group has been closely monitoring the impact of the developments on the Group's business and has taken a number of contingency measures to minimise the risk of infection, including split-team operations, work-from-home arrangements and procurement of sanitary items. These measures have been effective, with no confirmed cases of infection among the Group's staff.

As far as the Group's businesses are concerned, the following are the major areas of attention on the Group's financial performance:

#### (a) Significant judgements and estimation uncertainty of expected credit loss ("ECL")

The Group has engaged external specialists and regularly reviews the forward-looking economic variables provided for the use in ECL model. Due to the outbreak of COVID-19, the Hong Kong real GDP growth rate forecast, being one of the key forward-looking factors, was revised downward to -4% to -7%. As a result, the net amount resulted from change of macroeconomic variables represents an approximate increase in ECL of 12% as at 30 June 2020 compared to that in 31 December 2019.

In addition, the Group has also performed additional thematic review for selected portfolios to assess whether there is significant change in credit risk for the obligors in these portfolios. The Group has also performed benchmarking to compare some data points to the ones from another referencing model.

#### (b) Fair value measurement

During the first half of 2020, increased price volatility in the financial markets was noted as a result of the outbreak of COVID-19. The impact of COVID-19 has been reflected in the market price of the financial instruments, with no change in the Group's valuation techniques during the period.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

37. 比較數字

37. Comparative figures

若干比較數字經已重報以符合本年度的呈報方式。

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

38. 符合香港會計準則第34號

38. Compliance with HKAS 34

截至 2020 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 2020 年 9 月 25 日核准發佈。

The unaudited interim financial information for the first half of 2020 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA. The interim financial report was authorised for issue on 25 September 2020.

39. 法定賬目

39. Statutory accounts

被納入本中期業績報告作為比較信息的截至 2019 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：

The financial information relating to the year ended 31 December 2019 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:

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 2019 年 12 月 31 日止年度的財務報表予公司註冊處。

The Bank has delivered the financial statements for the year ended 31 December 2019 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

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

The 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 80 頁的中期財務報告，此中期財務報告包括於 2020 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 2020 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  
2020 年 9 月 25 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 80 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 2020 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 then ended 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 2020 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  
25 September 2020

## 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	已發行並繳足股本／ 註冊資本	持有權益	主要業務
Name	Place and date of incorporation / operation	Issued share capital / Registered 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 343,800,000 港元	100%	資產管理業務
Chiyu Asset Management Limited	Hong Kong 13 March 2017	Ordinary shares HK\$343,800,000	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
集友股權投資管理（深圳）有 限公司	深圳 2020年4月17日	註冊資本 500,100 美元	100%*	股權投資業務
	Shenzhen 17 April 2020	Registered capital USD500,100	100%*	Equity Investment

\*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

		2020	2019
流動性覆蓋比率的 平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	<b>224.76%</b>	218.71%
- 第二季度	- Second quarter	<b>301.99%</b>	191.46%

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

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

流動性覆蓋比率的平均值乃根據《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。

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

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

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

## 其他資料（續）

## Additional Information (continued)

### 4. 穩定資金淨額比率

### 4. Net stable funding ratio

		2020	2019
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>143.92%</b>	123.50%
- 第二季度	- Second quarter	<b>148.39%</b>	127.14%

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.

穩定資金淨額比率乃根據《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。

The net stable funding ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

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

2020 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 2020.

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 2020 年 6 月 30 日 At 30 June 2020		於 2019 年 12 月 31 日 At 31 December 2019	
		資產總額 Total assets	資本總額 Total equity	資產總額 Total assets	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
集友國際資本有限公司	Chiyu International Capital Limited	124,609	78,494	105,981	73,053
集友資產管理有限公司	Chiyu Asset Management Limited	346,221	327,214	186,826	174,720
集友基金獨立投資組合公司	Chiyu Fund Segregated Portfolio Company	1	1	1	1

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 2020 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（2019 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 2020 (31 December 2019: 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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
普通股權一級資本比率	CET1 capital ratio	<b>14.20%</b>	13.59%
一級資本比率	Tier 1 capital ratio	<b>16.80%</b>	16.19%
總資本比率	Total capital ratio	<b>18.25%</b>	17.71%

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 2020 年 6 月 30 日 At 30 June 2020 港幣千元 HK\$'000	於 2019 年 12 月 31 日 At 31 December 2019 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>	3,245,980
保留溢利	Retained earnings	<b>7,771,073</b>	7,220,972
已披露的儲備	Disclosed reserves	<b>1,287,932</b>	1,661,469
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<b>12,304,985</b>	12,128,421
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	<b>(5,277)</b>	(8,610)
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>(132)</b>	(640)
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>(45)</b>	(60)
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>(1,422,148)</b>	(1,452,133)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<b>(283,604)</b>	(519,987)
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<b>(1,711,206)</b>	(1,981,430)
普通股權一級資本	CET1 capital	<b>10,593,779</b>	10,146,991
額外一級資本	AT1 capital	<b>1,937,712</b>	1,937,712
一級資本	Tier 1 capital	<b>12,531,491</b>	12,084,703

**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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集體 減值備抵及一般銀行風 險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<b>446,913</b>	484,445
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<b>446,913</b>	484,445
二級資本：監管扣減 加回合資格計入二級資本的 因對土地及建築物（自用 及投資用途）進行價值重 估而產生的累積公平價 值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	<b>639,966</b>	653,460
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<b>639,966</b>	653,460
二級資本	Tier 2 capital	<b>1,086,879</b>	1,137,905
總資本	Total capital	<b>13,618,370</b>	13,222,608

緩衝資本比率分析如下：

The capital buffer ratios are analysed as follows:

		於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
防護緩衝資本比率	Capital conservation buffer ratio	<b>2.500%</b>	2.500%
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>0.716%</b>	1.426%

於 2020 年 6 月 30 日，香港有效的司法管轄區 CCyB (「JCCyB」) 比率為 1.0%。按照香港金管局 2020 年 3 月 16 日發出的公布，將此比率由 2.0% 下調至 1.0%。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 2020, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 1.0%. The ratio reduced from 2.0% in accordance with the announcement made by the HKMA on 16 March 2020. 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 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	<b>12,531,491</b>	12,084,703
槓桿比率風險承擔	Leverage ratio exposure	<b>156,538,657</b>	154,471,671
槓桿比率	Leverage ratio	<b>8.01%</b>	7.82%

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 2020 年 6 月 30 日 At 30 June 2020			
		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	
		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	16,083,000	1,638,000	3,095,000	17,016,000
香港	Hong Kong	1,320,000	1,000	4,149,000	10,102,000
					37,832,000
		於 2019 年 12 月 31 日 At 31 December 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	
		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	17,019,000	1,028,000	3,333,000	18,959,000
香港	Hong Kong	762,000	1,000	2,018,000	10,091,000
					40,339,000

**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 2020 年 6 月 30 日 At 30 June 2020			
	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	12,389,774	33,907	12,423,681
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	15,773,433	336,224	16,109,657
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	17,686,336	755,249	18,441,585
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	2,183,388	231,166	2,414,554
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	594,905	-	594,905
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	12,830,458	294,090	13,124,548
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	365,155	-	365,155
總計	Total	8	61,823,449	1,650,636	63,474,085
扣減準備金後的資產總額	Total assets after provision	9	153,121,861		
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	40.38%		

**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 2019 年 12 月 31 日 At 31 December 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	11,391,905	109,021	11,500,926
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	20,609,771	342,688	20,952,459
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	13,177,149	616,563	13,793,712
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	1,794,349	429,278	2,223,627
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	677,452	-	677,452
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	11,023,885	491,581	11,515,466
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	437,719	-	437,719
總計	Total	8	59,112,230	1,989,131	61,101,361
扣減準備金後的資產總額	Total assets after provision	9	149,909,318		
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	39.43%		

## 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 2020 年 6 月 30 日 At 30 June 2020		於 2019 年 12 月 31 日 At 31 December 2019	
		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 港幣千元 HK\$'000		Amount 港幣千元 HK\$'000	
客戶貸款總額，已逾期：	Gross advances to customers which have been overdue for:				
- 超過 3 個月但不超過 6 個月	- six months or less but over three months	690	0.00%	2	0.00%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	92,043	0.12%	79,847	0.10%
- 超過 1 年	- over one year	212,083	0.27%	120,262	0.16%
逾期超過 3 個月之貸款	Advances overdue for over three months	304,816	0.39%	200,111	0.26%
就上述之貸款作個別評估 之減值準備	Specific provisions made in respect of such advances	299,585		193,198	
				於 2020 年 6 月 30 日 At 30 June 2020	於 2019 年 12 月 31 日 At 31 December 2019
				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	Current market value of collateral held against the covered portion of such advances to customers			39,369	28,358
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers			10,312	10,372
上述沒有抵押品覆蓋之客戶貸 款	Uncovered portion of such advances to customers			294,504	189,739

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 2020 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據（2019 年 12 月 31 日：無）。

As at 30 June 2020, there were no trade bills overdue for more than three months (31 December 2019: 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 2020 年 6 月 30 日		於 2019 年 12 月 31 日	
	At 30 June 2020		At 31 December 2019	
	佔客戶貸款總額		佔客戶貸款總額	
	金額	百分比	金額	百分比
		% of gross		% of gross
		advances to		advances to
	Amount	customers	Amount	customers
	港幣千元		港幣千元	
	HK\$'000		HK\$'000	
經重組客戶貸款淨額(已扣減包含於「逾期超過 3 個月之貸款」部分)				
Rescheduled advances to customers net of amounts included in "Advances overdue for more than three months"	-	-	-	-

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

#### 9.3 Repossessed assets

本集團於 2020 年 6 月 30 日持有收回資產為港幣 135,443,000 元(2019 年 12 月 31 日：港幣 144,240,000 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。

There were HK\$135,443,000 repossessed assets held by the Group as at 30 June 2020 (31 December 2019: HK\$144,240,000). 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 2020 年 6 月 30 日							
		At 30 June 2020							
		港幣千元等值							
		Equivalent in thousand of HK\$							
		美元	歐元	日元	澳元	新西蘭元	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Japanese Yen	Australian Dollars	New Zealand Dollars	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	51,303,872	717,492	86,216	992,317	302,052	35,606,472	402,492	89,410,913
現貨負債	Spot liabilities	(42,394,965)	(462,149)	(99,958)	(981,414)	(298,166)	(33,373,121)	(374,866)	(77,984,639)
遠期買入	Forward purchases	1,646,176	13,477	310,680	24,685	4,991	1,109,747	44,218	3,153,974
遠期賣出	Forward sales	(9,075,210)	(264,778)	(294,166)	(32,787)	(5,333)	(3,481,205)	(70,256)	(13,223,735)
長／（短）盤淨額	Net long / (short) position	1,479,873	4,042	2,772	2,801	3,544	(138,107)	1,588	1,356,513

  

		於 2019 年 12 月 31 日							
		At 31 December 2019							
		港幣千元等值							
		Equivalent in thousand of HK\$							
		美元	歐元	日元	澳元	新西蘭元	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Japanese Yen	Australian Dollars	New Zealand Dollars	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	46,012,705	1,500,071	282,074	950,833	284,305	33,853,064	436,493	83,319,545
現貨負債	Spot liabilities	(39,018,355)	(1,153,791)	(98,182)	(931,162)	(289,392)	(34,009,374)	(416,923)	(75,917,179)
遠期買入	Forward purchases	1,316,677	11,569	317,441	31,098	6,695	836,191	82,179	2,601,850
遠期賣出	Forward sales	(7,667,061)	(354,869)	(501,180)	(46,156)	(4,843)	(493,329)	(99,401)	(9,166,839)
長／（短）盤淨額	Net long / (short) position	643,966	2,980	153	4,613	(3,235)	186,552	2,348	837,377

## 其他資料 (續)

### 11. 管理層討論及分析

#### 財務表現

2020 年上半年，本集團錄得股東應佔溢利為港幣 740,208,000 元，較去年同期增加 27.70%。平均股東權益回報率及平均總資產回報率分別為 11.26% 及 0.97%。

期內淨利息收入為港幣 886,144,000 元，較 2019 年上半年減少 5.74%，而淨利息收益率亦較去年同期下跌 38 個點子至 1.20%。淨服務費及佣金收入較去年上半年下跌 17.14% 至港幣 317,002,000 元。經營支出為港幣 499,121,000 元，同比上升 19.32%，而成本對收入比率則較去年同期上升 3.90% 至 34.68%。

期內錄得減值準備淨撥備港幣 58,441,000 元，比去年同期減少港幣 186,835,000 元。減值或特定分類貸款比率較 2019 年底上升 0.05 個百分點至 0.44%。

截至 2020 年 6 月 30 日止，本集團綜合總資產為港幣 153,130,750,000 元，較 2019 年底增加 2.19%。客戶貸款為港幣 78,635,797,000 元，較去年底上升 3.38%。客戶存款為港幣 123,299,611,000 元，較去年底亦上升 6.03%。

## Additional Information (continued)

### 11. Management's Discussion and Analysis

#### Financial Review

For the first half of 2020, the Group recorded a profit attributable to shareholders of HK\$740,208,000, increased by 27.70% from same period last year. The return on average shareholders' equity and the return on average total assets were 11.26% and 0.97% respectively.

Compared with the first half of 2019, net interest income was HK\$886,144,000, decreased by 5.74% and the net interest margin decreased by 38 basis points to 1.20%. Net fee and commission income decreased by 17.14% to HK\$317,002,000. Operating expenses increased by 19.32% to HK\$499,121,000, yet the cost to income ratio increased by 3.90 percentage points to 34.68%.

For the first half of 2020, net charge of impairment allowances was HK\$58,441,000, decreased by HK\$186,835,000 compared with the same period last year. The impaired or classified loan ratio increased by 0.05 percentage points to 0.44% compared with the end of 2019.

As of 30 June 2020, the total consolidated assets of the Group increased by 2.19% to HK\$153,130,750,000 compared with the end of 2019. Advances to customers increased by 3.38% to HK\$78,635,797,000. Customer deposits also increased by 6.03% to HK\$123,299,611,000.



## 分行網絡

### Branch Network

分行名稱 <b>BRANCH (Br.)</b>	地址 <b>ADDRESS</b>	電話 <b>TELEPHONE</b>
<b>香港島 HONG KONG ISLAND</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 號東達中心地下 C 單位 Unit C, G/F, Eastern Centre, 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 KOWLOON</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 CHINA</b>		
廈門分行 Xiamen Br.	中國福建省廈門市思明區湖濱南路 90 號立信廣場 101-103 及 202 單元 Unit 101-103 and 202, Lixin Plaza, No.90 Hubin South Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6288
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
廈門思明支行 Xiamen Siming Sub-Br.	中國福建省廈門市思明區嘉禾路 182 號 112-123 單元 Unit 112-113, No.182 Jiahe Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6278
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



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