



集友銀行
Chiyu Banking Corporation Ltd.

2022

中期業績報告
INTERIM REPORT

2022 中期業績報告
Interim Report 2022



集友銀行
Chiyu Banking Corporation Ltd.

目錄	CONTENTS	頁數 PAGE
財務摘要	Financial Highlights	1
簡明綜合收益表	Condensed Consolidated Income Statement	2
簡明綜合全面收益表	Condensed Consolidated Statement of Comprehensive Income	3
簡明綜合財務狀況表	Condensed Consolidated Statement of Financial Position	4
簡明綜合權益變動表	Condensed Consolidated Statement of Changes in Equity	5
簡明綜合現金流量表	Condensed Consolidated Cash Flow Statement	7
中期財務資料附註	Notes to the Interim Financial Information	
1. 編製基準及主要會計政策	1. Basis of preparation and significant accounting policies	8
2. 應用會計政策時之重大會計估計及判斷	2. Critical accounting estimates and judgements in applying accounting policies	9
3. 金融風險管理	3. Financial risk management	9
4. 金融資產和負債的公平值	4. Fair values of financial assets and liabilities	38
5. 淨利息收入	5. Net interest income	47
6. 淨服務費及佣金收入	6. Net fee and commission income	48
7. 淨交易性收益／（虧損）	7. Net trading gain / (loss)	49
8. 其他金融資產之淨收益	8. Net gain on other financial assets	49
9. 其他經營收入	9. Other operating income	49
10. 減值準備淨撥備／（撥回）	10. Net charge / (reversal) of impairment allowances	50
11. 經營支出	11. Operating expenses	50
12. 投資物業公平值調整之淨虧損	12. Net loss from fair value adjustments on investment properties	51
13. 出售／重估物業、器材及設備之淨（虧損）／收益	13. Net (loss) / gain from disposal / revaluation of properties, plant and equipment	51
14. 稅項	14. Taxation	52
15. 股息及支付利息	15. Dividends and Distributions	53
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	54
17. 在銀行及其他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	54
18. 衍生金融工具	18. Derivative financial instruments	55
19. 客戶貸款及貿易票據	19. Advances to customers and trade bills	57
20. 證券投資	20. Investment in securities	58
21. 投資物業	21. Investment properties	60
22. 物業、器材及設備	22. Properties, plant and equipment	60
23. 其他資產	23. Other assets	62
24. 客戶存款	24. Deposits from customers	62
25. 其他賬項及準備	25. Other accounts and provisions	62
26. 遞延稅項	26. Deferred taxation	63
27. 後償負債	27. Subordinated liabilities	65
28. 股本	28. Share capital	66
29. 額外資本工具	29. Additional equity instruments	67
30. 綜合現金流量表附註	30. Notes to consolidated cash flow statement	68
31. 或然負債及承擔	31. Contingent liabilities and commitments	71
32. 資本承擔	32. Capital commitments	72
33. 租賃承擔	33. Lease commitments	72
34. 分類報告	34. Segmental reporting	74

目錄	CONTENTS	頁數 PAGE
35. 已抵押資產	35. Assets pledged as security	77
36. 主要之有關連人士交易	36. Significant related party transactions	78
37. 比較數字	37. Comparative figures	81
38. 符合香港會計準則第 34 號	38. Compliance with HKAS 34	81
39. 法定賬目	39. Statutory accounts	81
中期財務資料審閱報告	Report on Review of Interim Financial Information	82
其他資料	Additional Information	
1. 本銀行之附屬公司	1. Subsidiaries of the Bank	83
2. 符合《銀行業（披露）規則》	2. Compliance with the Banking (Disclosure) Rules	84
3. 流動性覆蓋比率	3. Liquidity coverage ratio	84
4. 穩定資金淨額比率	4. Net stable funding ratio	85
5. 資本管理	5. Capital management	86
6. 國際債權	6. International claims	90
7. 非銀行的內地風險承擔	7. Non-bank Mainland exposures	91
8. 信貸風險	8. Credit risk	93
9. 外匯風險	9. Currency risk	95
10. 管理層討論及分析	10. Management's Discussion and Analysis	96
分行網絡	Branch Network	97

財務摘要

Financial Highlights

		2022年6月30日 30 June 2022	2021年6月30日 30 June 2021	2021年12月31日 31 December 2021
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	1,393,962	1,178,060	2,386,710
經營溢利	Operating profit	479,182	823,573	1,303,362
除稅前溢利	Profit before taxation	472,035	823,864	1,305,129
期內／年度溢利	Profit for the period / year	400,162	712,251	1,121,631
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	17,832,091	18,434,852	18,771,488
已發行及繳足股本	Issued and fully paid up share capital	6,577,871	6,577,871	6,577,871
資產總額	Total assets	180,814,955	163,940,862	177,286,874
財務比率	Financial ratios	%	%	%
平均總資產回報率 ¹	Return on average total assets ¹	0.46	0.89	0.69
平均股東權益回報率 ²	Return on average shareholders' equity ²	4.30	8.22	6.22
成本對收入比率	Cost to income ratio	42.83	48.60	54.43
貸存比率 ³	Loan to deposit ratio ³	63.09	66.00	65.89
流動性覆蓋比率的平均值 ⁴	Average value of liquidity coverage ratio ⁴			
第一季度	First quarter	184.03	236.79	236.79
第二季度	Second quarter	197.00	200.15	200.15
穩定資金淨額比率的季度終結值 ⁵	Quarter-end value of net stable funding ratio ⁵			
第一季度	First quarter	120.26	141.30	141.30
第二季度	Second quarter	119.98	134.57	134.57
總資本比率 ⁶	Total capital ratio ⁶	18.45	17.80	17.85

1. 平均總資產回報率
Return on average total assets
- $$= \frac{\text{期內／年度溢利} \quad \text{Profit for the period / year}}{\text{每日資產總額平均值} \quad \text{Daily average balance of total assets}}$$
2. 平均股東權益回報率
Return on average shareholders' equity
- $$= \frac{\text{本銀行股東應佔溢利} \quad \text{Profit attributable to equity holders of the Bank}}{\text{本銀行股東應佔股本和儲備之期初及期末餘額的平均值} \quad \text{Average of the beginning and ending balance of capital and reserves attributable to equity holders of the Bank}}$$
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.

簡明綜合收益表
Condensed Consolidated Income Statement

			(未經審計) (Unaudited) 半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 附註 Notes 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
利息收入	Interest income		1,613,116	1,498,203
以實際利息法計算的利息收入	Interest income calculated using the effective interest method		1,593,188	1,479,947
其他利息收入	Other interest income		19,928	18,256
利息支出	Interest expense		(770,759)	(704,489)
淨利息收入	Net interest income	5	842,357	793,714
服務費及佣金收入	Fee and commission income		419,530	362,932
服務費及佣金支出	Fee and commission expense		(16,317)	(18,248)
淨服務費及佣金收入	Net fee and commission income	6	403,213	344,684
淨交易性收益／（虧損）	Net trading gain / (loss)	7	54,222	(7,502)
其他金融資產之淨收益	Net gain on other financial assets	8	65,930	34,204
其他經營收入	Other operating income	9	28,240	12,960
提取減值準備前之淨經營收入	Net operating income before impairment allowances		1,393,962	1,178,060
減值準備淨（撥備）／撥回	Net (charge) / reversal of impairment allowances	10	(317,757)	218,014
淨經營收入	Net operating income		1,076,205	1,396,074
經營支出	Operating expenses	11	(597,023)	(572,501)
經營溢利	Operating profit		479,182	823,573
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	12	(4,450)	(200)
出售／重估物業、器材及設備之淨（虧損）／收益	Net (loss) / gain from disposal / revaluation of properties, plant and equipment	13	(2,697)	491
除稅前溢利	Profit before taxation		472,035	823,864
稅項	Taxation	14	(71,873)	(111,613)
期內溢利	Profit for the period		400,162	712,251

第 8 至 81 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 81 are an integral part of this interim financial information.

簡明綜合全面收益表
Condensed Consolidated Statement of Comprehensive Income

		(未經審計) (Unaudited) 半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
期內溢利	Profit for the period	400,162	712,251
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	(6,690)	10,350
遞延稅項	Deferred tax	2,666	(292)
		(4,024)	10,058
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	(328,598)	(18,521)
		(332,622)	(8,463)
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	(480,336)	155,903
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(73,182)	(33,992)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	9,078	18,033
遞延稅項	Deferred tax	69,411	(24,269)
		(475,029)	115,675
貨幣換算差額	Currency translation difference	(152,093)	24,912
		(627,122)	140,587
期內除稅後其他全面（支出）／收益	Other comprehensive (expense) / income for the period, net of tax	(959,744)	132,124
期內全面（支出）／收益總額	Total comprehensive (expense) / income for	(559,582)	844,375
應佔全面（支出）／收益總額：	Total comprehensive (expense) / income attributable to:		
本銀行股東	Equity holders of the Bank	(559,582)	844,375

第 8 至 81 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 81 are an integral part of this interim financial information.

簡明綜合財務狀況表
Condensed Consolidated Statement of Financial Position

			(未經審計) (Unaudited) 於 2022 年 6 月 30 日 At 30 June 2022	(經審計) (Audited) 於 2021 年 12 月 31 日 At 31 December 2021
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
資產		ASSETS		
庫存現金及存放銀行及其他金融機構的結餘		Cash and balances with banks and other financial institutions		
	16		30,585,284	24,218,439
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		564,007	227,709
衍生金融工具		Derivative financial instruments		
	18		120,294	97,118
客戶貸款及貿易票據		Advances to customers and trade bills		
	19		85,815,293	84,145,534
證券投資		Investment in securities		
	20		60,361,662	65,663,041
投資物業		Investment properties		
	21		149,180	153,630
物業、器材及設備		Properties, plant and equipment		
	22		2,019,356	2,059,230
應收稅項資產		Current tax assets		
			6,937	6,937
遞延稅項資產		Deferred tax assets		
	26		104,809	41,416
其他資產		Other assets		
	23		1,088,133	673,820
資產總額		Total assets	180,814,955	177,286,874
負債		LIABILITIES		
銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions		
			22,756,206	28,563,247
衍生金融工具		Derivative financial instruments		
	18		65,227	52,308
客戶存款		Deposits from customers		
	24		135,952,325	126,706,416
其他賬項及準備		Other accounts and provisions		
	25		2,332,970	2,919,411
應付稅項負債		Current tax liabilities		
			213,789	131,743
遞延稅項負債		Deferred tax liabilities		
	26		81,222	142,261
後償負債		Subordinated liabilities		
	27		1,581,125	-
負債總額		Total liabilities	162,982,864	158,515,386
資本		EQUITY		
股本		Share capital		
	28		6,577,871	6,577,871
儲備		Reserves		
			9,316,508	10,255,905
本銀行股東應佔股本和儲備		Capital and reserves attributable to the equity holders of the Bank		
			15,894,379	16,833,776
額外資本工具		Additional equity instruments		
	29		1,937,712	1,937,712
資本總額		Total equity	17,832,091	18,771,488
負債及資本總額		Total liabilities and equity	180,814,955	177,286,874

第 8 至 81 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 81 are an integral part of this interim financial information.

簡明綜合權益變動表
Condensed Consolidated Statement of Changes in Equity

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves								
		股本 Share capital	房產重估 儲備 ¹ Premises revaluation reserve ¹	公平價值 儲備 ² Fair value reserve ²	監管儲備 ³ Regulatory reserve ³	換算儲備 ⁴ Translation reserve ⁴	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 2022 年 1 月 1 日之	At 1 January 2022									
列賬		6,577,871	1,221,567	(97,064)	344,870	196,366	8,590,166	16,833,776	1,937,712	18,771,488
期內溢利	Profit for the period	-	-	-	-	-	400,162	400,162	-	400,162
其他全面收益：	Other comprehensive income:									
房產	Premises	-	(4,024)	-	-	-	-	(4,024)	-	(4,024)
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	-	-	(328,598)	-	-	-	(328,598)	-	(328,598)
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	-	-	(475,029)	-	-	-	(475,029)	-	(475,029)
貨幣換算差額	Currency translation difference	-	-	-	-	(152,093)	-	(152,093)	-	(152,093)
全面收益總額	Total comprehensive income	-	(4,024)	(803,627)	-	(152,093)	400,162	(559,582)	-	(559,582)
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(135,049)	-	135,049	-	-	-
股息	Dividends	-	-	-	-	-	(328,299)	(328,299)	-	(328,299)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(51,516)	(51,516)	-	(51,516)
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 ⁵	Release upon disposal of equity instruments at fair value through other comprehensive income ⁵	-	-	11,098	-	-	(11,098)	-	-	-
於 2022 年 6 月 30 日	At 30 June 2022	6,577,871	1,217,543	(889,593)	209,821	44,273	8,734,464	15,894,379	1,937,712	17,832,091

第 8 至 81 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 81 are an integral part of this interim financial information.

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

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves						總計	額外資本工具 Additional equity instruments	資本總額 Total equity
股本 Share capital	房產重估 儲備 ¹ Premises revaluation reserve ¹	公平價值 儲備 ² Fair value reserve ²	監管儲備 ³ Regulatory reserve ³	換算儲備 ⁴ Translation reserve ⁴	留存盈利 Retained earnings					
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	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2021 年 1 月 1 日之 列賬	At 1 January 2021	6,577,871	1,202,767	(90,876)	134,725	101,177	8,030,924	15,956,588	1,937,712	17,894,300
期內溢利	Profit for the period	-	-	-	-	-	712,251	712,251	-	712,251
其他全面收益：	Other comprehensive income:									
房產	Premises	-	10,058	-	-	-	-	10,058	-	10,058
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	-	-	(18,521)	-	-	-	(18,521)	-	(18,521)
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	-	-	115,675	-	-	-	115,675	-	115,675
貨幣換算差額	Currency translation difference	-	-	-	-	24,912	-	24,912	-	24,912
全面收益總額	Total comprehensive income	-	10,058	97,154	-	24,912	712,251	844,375	-	844,375
轉撥至監管儲備	Transfer to regulatory reserve	-	-	-	219,856	-	(219,856)	-	-	-
股息	Dividends	-	-	-	-	-	(252,879)	(252,879)	-	(252,879)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(50,944)	(50,944)	-	(50,944)
於 2021 年 6 月 30 日	At 30 June 2021	6,577,871	1,212,825	6,278	354,581	126,089	8,219,496	16,497,140	1,937,712	18,434,852

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.

簡明綜合現金流量表
Condensed Consolidated Cash Flow Statement

			(重列) (Restated)
		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之流入／（流出）	Operating cash inflow / (outflow) before taxation	30(a) 4,406,798	(5,060,761)
支付香港利得稅	Hong Kong profits tax paid	(29,582)	(37,391)
支付海外利得稅	Overseas profits tax paid	(18,482)	(25,033)
經營業務之現金流入／（流出）淨額	Net cash inflow / (outflow) from operating activities	4,358,734	(5,123,185)
投資業務之現金流量	Cash flows from investing activities		
購入物業、器材及設備	Purchase of properties, plant and equipment	(14,210)	(13,336)
投資業務之現金流出淨額	Net cash outflow from investing activities	(14,210)	(13,336)
融資業務之現金流量	Cash flows from financing activities		
發行後償負債	Issue of subordinated liabilities	1,558,595	-
支付租賃租金之資本部份	Capital element of lease rentals paid	(51,085)	(49,495)
支付租賃租金之利息部份	Interest element of lease rentals paid	(3,885)	(4,109)
支付本銀行股東之末期股息	Final dividend paid to the equity holders of the Bank	(328,299)	(252,879)
支付額外資本工具持有者利息	Distribution to the holders of the additional equity instruments	(51,516)	(50,944)
融資業務之現金流入／流出淨額	Net cash inflow / (outflow) from financing activities	1,123,810	(357,427)
現金及等同現金項目增加／（減少）	Increase / (decrease) in cash and cash equivalents	5,468,334	(5,493,948)
於 1 月 1 日之現金及等同現金項目	Cash and cash equivalents at 1 January	31,660,872	31,282,874
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	(182,086)	41,823
於 6 月 30 日之現金及等同現金項目	Cash and cash equivalents at 30 June	36,947,120	25,830,749

第 8 至 81 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 81 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2022年年報反映的會計政策修訂外，均與截至2021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2021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 2021, except for the accounting policy changes that are expected to be reflected in the 2022 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2021.

已於2022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 2022

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號之修訂	引用概念框架	2022年1月1日
Amendments to HKFRS 3	Reference to the Conceptual Framework	1 January 2022
《香港會計準則》第16號之修訂	物業、廠房及設備：擬定用途前之所得款項	2022年1月1日
Amendments to HKAS 16	Property, Plant and Equipment: Proceeds before Intended Use	1 January 2022
《香港會計準則》第37號之修訂	虧損性合約－履約成本	2022年1月1日
Amendments to HKAS 37	Onerous Contracts – Cost of Fulfilling a Contract	1 January 2022
香港財務報告準則於2018年至2020年期間年度改進		2022年1月1日
Annual Improvements to HKFRSs 2018-2020 Cycle		1 January 2022
《香港財務報告準則》第16號之修訂	二零二一年六月三十日以後之新型冠狀病毒肺炎相關租金減讓	2021年4月1日
Amendment to HKFRS 16	Covid-19-Related Rent Concessions beyond 30 June 2021	1 April 2021

於本中期期間應用香港財務報告準則修訂本對本集團本期間及過往期間之財務狀況及表現及／或該等中期財務資料所載披露並無重大影響。

The application of the amendments to HKFRSs in the current interim period has had no material impact on the Group's financial positions and performance for the current and prior periods and/or on the disclosures set out in the interim financial information.

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2021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 2021.

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) 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 2022 年 6 月 30 日 As at 30 June 2022			
按攤銷成本的客戶貸款	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	80,790,685	169,260	-	80,959,945
需要關注	Special Mention	60,440	3,693,056	-	3,753,496
次級	Substandard	-	-	1,038,461	1,038,461
呆滯	Doubtful	-	-	9,035	9,035
虧損	Loss	-	-	15,067	15,067
總額	Gross amount	80,851,125	3,862,316	1,062,563	85,776,004
減值準備	Loss allowance	(330,784)	(126,591)	(337,183)	(794,558)
賬面值	Carrying amount	80,520,341	3,735,725	725,380	84,981,446

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

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

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(a) 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 2021 年 12 月 31 日 As at 31 December 2021			
按攤銷成本的客戶貸款 Advances to customers at amortised cost		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
合格	Pass	80,562,907	753,231	-	81,316,138
需要關注	Special Mention	-	1,494,756	-	1,494,756
次級	Substandard	-	-	658,403	658,403
呆滯	Doubtful	-	-	5,634	5,634
虧損	Loss	-	-	11,894	11,894
總額	Gross amount	80,562,907	2,247,987	675,931	83,486,825
減值準備	Loss allowance	(297,665)	(2,154)	(206,174)	(505,993)
賬面值	Carrying amount	80,265,242	2,245,833	469,757	82,980,832

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

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

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(a) 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 2022 年 6 月 30 日 As at 30 June 2022			
		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	850,092	-	-	850,092
總額	Gross amount	850,092	-	-	850,092
減值準備	Loss allowance	(16,245)	-	-	(16,245)
賬面值	Carrying amount	833,847	-	-	833,847

		於 2021 年 12 月 31 日 As at 31 December 2021			
		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	1,188,214	-	-	1,188,214
總額	Gross amount	1,188,214	-	-	1,188,214
減值準備	Loss allowance	(23,512)	-	-	(23,512)
賬面值	Carrying amount	1,164,702	-	-	1,164,702

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)

A. 信貸質素分析 (續)

(b) 除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。

3.1 Credit risk (continued)

A. Credit quality analysis (continued)

(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 2022 年 6 月 30 日 As at 30 June 2022			
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	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	30,922,634	-	-	30,922,634
總額	Gross amount	30,922,634	-	-	30,922,634
減值準備	Loss allowance	(4,495)	-	-	(4,495)
賬面值	Carrying amount	30,918,139	-	-	30,918,139
		於 2021 年 12 月 31 日 As at 31 December 2021			
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	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	24,260,316	-	-	24,260,316
總額	Gross amount	24,260,316	-	-	24,260,316
減值準備	Loss allowance	(2,009)	-	-	(2,009)
賬面值	Carrying amount	24,258,307	-	-	24,258,307

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)

A. 信貸質素分析 (續)

(b) 除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。

3.1 Credit risk (continued)

A. Credit quality analysis (continued)

(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 mandatorily measured and designated at FVTPL. In the absence of such issue ratings, the ratings designated for the issuers are reported.

於 2022 年 6 月 30 日
As at 30 June 2022

	Aaa	Aa1 至 Aa3	A1 至 A3	Baa1 至 Baa3	Baa3 以下	無評級	總計
	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Lower than Baa3	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	港幣千元
	HK\$'000	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金融資產							
Financial assets mandatorily measured at FVTPL	-	-	549,495	32,346	28,726	156,310	766,877
界定為以公平值變化計入損益之金融資產							
Financial assets designated at FVTPL	-	-	-	-	-	-	-
	-	-	549,495	32,346	28,726	156,310	766,877

於 2021 年 12 月 31 日
As at 31 December 2021

	Aaa	Aa1 至 Aa3	A1 至 A3	Baa1 至 Baa3	Baa3 以下	無評級	總計
	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Lower than Baa3	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	港幣千元
	HK\$'000	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金融資產							
Financial assets mandatorily measured at FVTPL	-	999,990	241,447	50,546	73,023	155,572	1,520,578
界定為以公平值變化計入損益之金融資產							
Financial assets designated at FVTPL	-	-	157,647	39,611	-	-	197,258
	-	999,990	399,094	90,157	73,023	155,572	1,717,836

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)

A. 信貸質素分析 (續)

(b) 除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：

3.1 Credit risk (continued)

A. Credit quality analysis (continued)

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

Credit risk of debt securities and certificate of deposits 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 debt securities and certificate of deposits analysed by issue rating, is as follows:

		於 2022 年 6 月 30 日 As at 30 June 2022			總計 Total
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以攤銷成本計量之債務 證券及存款證	Debt securities and certificate of deposits at amortised cost				
Aaa	Aaa	1,098,414	-	-	1,098,414
Aa1 至 Aa3	Aa1 to Aa3	340,369	-	-	340,369
A1 至 A3	A1 to A3	2,316,151	-	-	2,316,151
Baa1 至 Baa3	Baa1 to Baa3	652,407	-	-	652,407
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	342,242	-	-	342,242
總額	Gross amount	4,749,583	-	-	4,749,583
減值準備	Loss allowance	(7,250)	-	-	(7,250)
賬面值	Carrying amount	4,742,333	-	-	4,742,333

		於 2021 年 12 月 31 日 As at 31 December 2021			總計 Total
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以攤銷成本計量之債務 證券及存款證	Debt securities and certificate of deposits at amortised cost				
Aaa	Aaa	831,766	-	-	831,766
Aa1 至 Aa3	Aa1 to Aa3	-	-	-	-
A1 至 A3	A1 to A3	1,404,092	-	-	1,404,092
Baa1 至 Baa3	Baa1 to Baa3	548,055	-	-	548,055
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	338,910	-	-	338,910
總額	Gross amount	3,122,823	-	-	3,122,823
減值準備	Loss allowance	(3,516)	-	-	(3,516)
賬面值	Carrying amount	3,119,307	-	-	3,119,307

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

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

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除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 2022 年 6 月 30 日 As at 30 June 2022			
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
Aaa	Aaa	875,236	-	-	875,236
Aa1 至 Aa3	Aa1 to Aa3	15,954,410	-	-	15,954,410
A1 至 A3	A1 to A3	26,138,042	-	-	26,138,042
Baa1 至 Baa3	Baa1 to Baa3	6,608,523	-	-	6,608,523
Baa3 以下	Lower than Baa3	244,906	86,244	-	331,150
無評級	Unrated	3,177,597	218,350	202,478	3,598,425
賬面值	Carrying amount	52,998,714	304,594	202,478	53,505,786
減值準備	Loss allowance	(69,347)	(2,864)	(99,882)	(172,093)

		於 2021 年 12 月 31 日 As at 31 December 2021			
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
Aaa	Aaa	1,196,395	-	-	1,196,395
Aa1 至 Aa3	Aa1 to Aa3	13,428,708	-	-	13,428,708
A1 至 A3	A1 to A3	31,982,533	-	-	31,982,533
Baa1 至 Baa3	Baa1 to Baa3	8,644,231	-	-	8,644,231
Baa3 以下	Lower than Baa3	655,184	113,124	-	768,308
無評級	Unrated	3,301,657	216,546	211,312	3,729,515
賬面值	Carrying amount	59,208,708	329,670	211,312	59,749,690
減值準備	Loss allowance	(57,090)	(6,690)	(99,199)	(162,979)

信貸減值的終身預期虧損的以公平值變化計入全面收益的債務證券及存款證總額為港幣 402,797,000 元 (2021 年 12 月 31 日：港幣 400,298,000 元)。

The gross amount of debt securities and certificate of deposits at FVOCI under lifetime ECL and considered as credit-impaired is HK\$402,797,000 (31 December 2021: HK\$400,298,000).

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

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

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除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 2022 年 6 月 30 日 As at 30 June 2022			
		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	770,972	-	-	770,972
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	3,840	3,840
呆滯	Doubtful	-	-	196	196
虧損	Loss	-	-	1,092	1,092
總額	Gross amount	770,972	-	5,128	776,100
減值準備	Loss allowance	(2,501)	-	(4,240)	(6,741)
賬面值	Carrying amount	768,471	-	888	769,359

		於 2021 年 12 月 31 日 As at 31 December 2021			
		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	484,465	-	-	484,465
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	4,023	4,023
呆滯	Doubtful	-	-	1,412	1,412
虧損	Loss	-	-	602	602
總額	Gross amount	484,465	-	6,037	490,502
減值準備	Loss allowance	(276)	-	(4,584)	(4,860)
賬面值	Carrying amount	484,189	-	1,453	485,642

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

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

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除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 2022 年 6 月 30 日 As at 30 June 2022			
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	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	17,744,033	128,850	-	17,872,883
需要關注	Special Mention	20,000	37,464	-	57,464
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	17,764,033	166,314	8,597	17,938,944
減值準備	Loss allowance	(7,614)	(1)	-	(7,615)

		於 2021 年 12 月 31 日 As at 31 December 2021			
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	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	14,691,183	370,519	-	15,061,702
需要關注	Special Mention	-	111,439	-	111,439
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	14,691,183	481,958	8,597	15,181,738
減值準備	Loss allowance	(16,863)	(601)	-	(17,464)

**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. 風險集中度
B. Concentration risk
**(a) 按行業分類之客戶
貸款總額**
(a) 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 2022 年 6 月 30 日 At 30 June 2022			
	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	4,601,956	51.91%	-	151
- 物業投資	- Property investment	3,404,775	40.97%	-	1,132
- 金融業	- Financial concerns	6,837,447	58.03%	-	12,548
- 股票經紀	- Stockbrokers	2,918,782	6.87%	-	733
- 批發及零售業	- Wholesale and retail trade	4,451,643	76.04%	-	15,153
- 製造業	- Manufacturing	99,555	76.54%	-	101
- 運輸及運輸設備	- Transport and transport equipment	432,821	0.69%	-	90
- 休閒活動	- Recreational activities	41,676	100.00%	-	18
- 資訊科技	- Information technology	729,224	0.50%	-	5,401
- 其他	- Others	3,466,822	44.44%	14,201	41,065
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	44,516	98.68%	-	7
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	7,100,164	100.00%	-	1,845
- 其他	- Others	12,240,836	99.84%	6,218	18,826
在香港使用之貸款總額	Total loans for use in Hong Kong	46,370,217	69.80%	20,419	97,070
貿易融資	Trade finance	667,316	63.13%	6,372	778
在香港以外使用之貸款	Loans for use outside Hong Kong	38,738,471	29.38%	1,035,772	359,527
客戶貸款總額	Gross advances to customers	85,776,004	51.50%	1,062,563	457,375

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. 風險集中度 (續)

B. Concentration risk (continued)

 (a) 按行業分類之客戶
 貸款總額 (續)

(a) Sectoral analysis of gross advances to customers (continued)

		於 2021 年 12 月 31 日 As at 31 December 2021				
		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	4,419,704	58.35%	-	-	1,335
- 物業投資	- Property investment	3,591,573	45.09%	-	-	757
- 金融業	- Financial concerns	7,482,895	39.39%	-	-	16,808
- 股票經紀	- Stockbrokers	1,991,859	8.61%	-	-	137
- 批發及零售業	- Wholesale and retail trade	3,717,306	78.81%	-	-	37,270
- 製造業	- Manufacturing	740,257	24.19%	-	-	945
- 運輸及運輸設備	- Transport and transport equipment	836,856	0.89%	-	-	204
- 休閒活動	- Recreational activities	20,881	100.00%	-	-	26
- 資訊科技	- Information technology	728,890	0.51%	-	-	4,584
- 其他	- Others	3,436,217	40.52%	5,634	5,634	4,461
個人	Individuals					
- 購買居有其屋計劃、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	46,289	98.54%	-	-	10
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	5,947,070	100.00%	-	-	1,446
- 其他	- Others	10,691,371	99.69%	3,567	805	26,502
在香港使用之貸款總額	Total loans for use in Hong Kong	43,651,168	65.29%	9,201	6,439	94,485
貿易融資	Trade finance	842,571	70.66%	445	445	3,716
在香港以外使用之貸款	Loans for use outside Hong Kong	38,993,086	22.26%	666,285	199,290	201,618
客戶貸款總額	Gross advances to customers	83,486,825	45.25%	675,931	206,174	299,819

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. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客戶貸款總額

(b) Geographical analysis of gross advances to customers

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

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

於 2022 年 6 月 30 日
30 June 2022

		客戶貸款總額	逾期貸款	信貸減值 分類貸款總額 Gross amount of credit- impaired advances to customers	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
		Total advances to customers	Overdue advances			
		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	48,491,081	542,525	395,451	131,863	90,519
中國內地	Mainland China	30,944,322	162,725	667,112	205,320	343,255
其他	Others	6,340,601	27	-	-	23,601
		85,776,004	705,277	1,062,563	337,183	457,375
佔客戶貸款總額百分比		% of impaired or classified advances to total advances to customers				
		1.24%				
減值貸款的抵押品市值		Market value of collateral held against impaired advances to customers				
		65,528				

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. 風險集中度 (續)

B. Concentration risk (continued)

 (b) 按地理區域分類之客
 戶貸款總額 (續)

(b) Geographical analysis of gross advances to customers (continued)

於 2021 年 12 月 31 日

31 December 2021

		客戶貸款總額	逾期貸款	信貸減值 分類貸款總額 Gross amount of credit- impaired advances to customers	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
		Total advances to customers 港幣千元 HK\$'000	Overdue advances 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	48,949,590	244,233	85,869	42,996	89,362
中國內地	Mainland China	28,284,265	58,714	590,062	163,178	192,203
其他	Others	6,252,970	-	-	-	18,254
		<u>83,486,825</u>	<u>302,947</u>	<u>675,931</u>	<u>206,174</u>	<u>299,819</u>
佔客戶貸款總額百分比		% of impaired or classified advances to total advances to customers		<u>0.81%</u>		
減值貸款的抵押品市值		Market value of collateral held against impaired advances to customers		<u>16,200</u>		

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

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

3.1 信貸風險 (續)

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 2022 年 1 月 1 日至 6 月 30 日及 2021 年全年的情況。

3.1 Credit risk (continued)

C. Amounts arising from expected credit loss ("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 2022 and full year 2021 at transaction level.

		於 2022 年 6 月 30 日 As at 30 June 2022			
		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	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers				
於 1 月 1 日	Balance at 1 January	297,665	2,154	206,174	505,993
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	(4,648)	4,648	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(236)	(669)	905	-
新購入的金融資產	New financial assets originated	77,618	3,026	-	80,644
已終止確認的金融資產	Financial assets that have been derecognised	(55,511)	(9)	(11,595)	(67,115)
註銷	Write-offs	-	-	(15,369)	(15,369)
外匯調整及其他變動	Foreign exchange and other movements	(10,879)	(34)	(7,396)	(18,309)
減值準備的重新計量	Net remeasurement of loss allowance	26,775	117,475	164,464	308,714
於 6 月 30 日	Balance at 30 June	330,784	126,591	337,183	794,558

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 2021 年 12 月 31 日 As at 31 December 2021			
		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	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers				
於 1 月 1 日	Balance at 1 January	476,643	8,637	278,510	763,790
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1,061	(1,061)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(208)	208	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(13,703)	(374)	14,077	-
新購入的金融資產	New financial assets originated	452,568	12,477	-	465,045
已終止確認的金融資產	Financial assets that have been derecognised	(225,937)	(3,893)	(5,673)	(235,503)
註銷	Write-offs	-	-	(288,839)	(288,839)
外匯調整及其他變動	Foreign exchange and other movements	5,891	34	1,510	7,435
減值準備的重新計量	Net remeasurement of loss allowance	(398,650)	(13,874)	206,589	(205,935)
於 12 月 31 日	Balance at 31 December	297,665	2,154	206,174	505,993

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 (續)

減值準備對賬 (續)

下表列示減值準備對賬中某些項目的客戶貸款總額。

3.1 Credit risk (continued)

C. Amounts arising from ECL (continued)

Loss allowance reconciliation (continued)

The following table shows the gross amount of advances to customers of certain items in the loss allowance reconciliation.

		於 2022 年 6 月 30 日 As at 30 June 2022			
		12 個月的預期 信貸虧損	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
客戶貸款	Advances to customers	12-month ECL	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
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	(2,652,600)	2,652,600	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(12,941)	(519,537)	532,478	-
新購入的金融資產	New financial assets originated	25,763,513	909,371	-	26,672,884
已終止確認的金融資產	Financial assets that have been derecognised	(19,940,130)	(974,955)	(11,521)	(20,926,606)
註銷	Write-offs	-	-	(15,369)	(15,369)
		於 2021 年 12 月 31 日 As at 31 December 2021			
		12 個月的預期 信貸虧損	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
客戶貸款	Advances to customers	12-month ECL	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
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	179,423	(179,423)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(52,154)	52,154	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(841,966)	(28,463)	870,429	-
新購入的金融資產	New financial assets originated	46,506,626	2,095,166	-	48,601,792
已終止確認的金融資產	Financial assets that have been derecognised	(40,227,067)	(538,814)	(7,728)	(40,773,609)
註銷	Write-offs	-	-	(288,839)	(288,839)

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 2022 年 6 月 30 日 As at 30 June 2022			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	23,512	-	-	23,512
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	4,621	-	-	4,621
已終止確認的金融資產	Financial assets that have been derecognised	(21,228)	-	-	(21,228)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(1,062)	-	-	(1,062)
減值準備的重新計量	Net remeasurement of loss allowance	10,402	-	-	10,402
於 6 月 30 日	Balance at 30 June	16,245	-	-	16,245

		於 2021 年 12 月 31 日 As at 31 December 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	4,491	-	-	4,491
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	2,883	-	-	2,883
已終止確認的金融資產	Financial assets that have been derecognised	(3,972)	-	-	(3,972)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	133	-	-	133
減值準備的重新計量	Net remeasurement of loss allowance	19,977	-	-	19,977
於 12 月 31 日	Balance at 31 December	23,512	-	-	23,512

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 2022 年 6 月 30 日 As at 30 June 2022			
以攤銷成本計量之債務證券及 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	3,516	-	-	3,516
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit- impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit- impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,026	-	-	1,026
已終止確認的金融資產	Financial assets that have been derecognised	(162)	-	-	(162)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	28	-	-	28
減值準備的重新計量	Net remeasurement of loss allowance	2,842	-	-	2,842
於 6 月 30 日	Balance at 30 June	7,250	-	-	7,250

		於 2021 年 12 月 31 日 As at 31 December 2021			
以攤銷成本計量之債務證券及 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	3,600	-	-	3,600
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	2,762	-	-	2,762
已終止確認的金融資產	Financial assets that have been derecognised	(144)	-	-	(144)
註銷	Write-offs	-	-	-	-
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	(2,719)	-	-	(2,719)
於 12 月 31 日	Balance at 31 December	3,516	-	-	3,516

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 2022 年 6 月 30 日 As at 30 June 2022			
		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
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				
於 1 月 1 日	Balance at 1 January	57,090	6,690	99,199	162,979
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	11,315	-	-	11,315
已終止確認的金融資產	Financial assets that have been derecognised	(15,190)	(116)	-	(15,306)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(606)	37	604	35
減值準備的重新計量	Net remeasurement of loss allowance	16,738	(3,747)	79	13,070
於 6 月 30 日	Balance at 30 June	69,347	2,864	99,882	172,093

		於 2021 年 12 月 31 日 As at 31 December 2021			
		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
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				
於 1 月 1 日	Balance at 1 January	33,294	-	344,341	377,635
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	(5,316)	5,316	-	-
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	41,314	-	-	41,314
已終止確認的金融資產	Financial assets that have been derecognised	(15,220)	-	-	(15,220)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	294	19	1,916	2,229
減值準備的重新計量	Net remeasurement of loss allowance	2,724	1,355	(247,058)	(242,979)
於 12 月 31 日	Balance at 31 December	57,090	6,690	99,199	162,979

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 (續)

減值準備對賬 (續)

下表列示減值準備對賬中某些項目的債務證券及存款證總額。

3.1 Credit risk (continued)

C. Amounts arising from ECL (continued)

Loss allowance reconciliation (continued)

The following table shows the gross amount of debt securities and certificate of deposits of certain items in the loss allowance reconciliation.

		於 2022 年 6 月 30 日 As at 30 June 2022			
		12 個月的預期 信貸虧損	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
		12-month ECL	credit-impaired	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
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				
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	46,927,328	-	-	46,927,328
已終止確認的金融資產	Financial assets that have been derecognised	(51,230,350)	-	-	(51,230,350)
註銷	Write-offs	-	-	-	-
		於 2021 年 12 月 31 日 As at 31 December 2021			
		12 個月的預期 信貸虧損	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
		12-month ECL	credit-impaired	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
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				
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	(348,060)	348,060	-	-
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	88,805,618	-	-	88,805,618
已終止確認的金融資產	Financial assets that have been derecognised	(77,550,849)	-	-	(77,550,849)
註銷	Write-offs	-	-	-	-

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 2022 年 6 月 30 日 As at 30 June 2022			
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 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	2,009	-	-	2,009
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,423	-	-	1,423
已終止確認的金融資產	Financial assets that have been derecognised	(1,840)	-	-	(1,840)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(26)	-	-	(26)
減值準備的重新計量	Net remeasurement of loss allowance	2,929	-	-	2,929
於 6 月 30 日	Balance at 30 June	4,495	-	-	4,495

		於 2021 年 12 月 31 日 As at 31 December 2021			
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 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	1,924	-	-	1,924
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	346	-	-	346
已終止確認的金融資產	Financial assets that have been derecognised	(1,913)	-	-	(1,913)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1	-	-	1
減值準備的重新計量	Net remeasurement of loss allowance	1,651	-	-	1,651
於 12 月 31 日	Balance at 31 December	2,009	-	-	2,009

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 2022 年 6 月 30 日 As at 30 June 2022			
其他金融資產	Other financial assets	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	276	-	4,584	4,860
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	245	-	91	336
已終止確認的金融資產	Financial assets that have been derecognised	-	-	(469)	(469)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(2)	-	(4)	(6)
減值準備的重新計量	Net remeasurement of loss allowance	1,982	-	38	2,020
於 6 月 30 日	Balance at 30 June	2,501	-	4,240	6,741

		於 2021 年 12 月 31 日 As at 31 December 2021			
其他金融資產	Other financial assets	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	4,299	-	387	4,686
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	33	-	4,023	4,056
已終止確認的金融資產	Financial assets that have been derecognised	(1)	-	(15)	(16)
註銷	Write-offs	-	-	(7)	(7)
外匯調整及其他變動	Foreign exchange and other movements	5	-	9	14
減值準備的重新計量	Net remeasurement of loss allowance	(4,060)	-	187	(3,873)
於 12 月 31 日	Balance at 31 December	276	-	4,584	4,860

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 2022 年 6 月 30 日 As at 30 June 2022			
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	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	16,863	601	-	17,464
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	899	-	-	899
已終止確認的金融資產	Financial assets that have been derecognised	(1,837)	(563)	-	(2,400)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(209)	(25)	-	(234)
減值準備的重新計量	Net remeasurement of loss allowance	(8,102)	(12)	-	(8,114)
於 6 月 30 日	Balance at 30 June	7,614	1	-	7,615

		於 2021 年 12 月 31 日 As at 31 December 2021			
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	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	51,644	1	-	51,645
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1	(1)	-	-
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	37,013	867	-	37,880
已終止確認的金融資產	Financial assets that have been derecognised	(34,607)	(1)	-	(34,608)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	439	1	-	440
減值準備的重新計量	Net remeasurement of loss allowance	(37,627)	(266)	-	(37,893)
於 12 月 31 日	Balance at 31 December	16,863	601	-	17,464

**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 2022 年 6 月 30 日		
As at 30 June 2022		
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		
1,948,280	2,174,723	4,123,003

結構性倉盤淨額

Net structural position

於 2021 年 12 月 31 日		
As at 31 December 2021		
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		
1,936,192	2,353,558	4,289,750

**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2022年6月30日及2021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 2022 and 31 December 2021. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2022年6月30日 At 30 June 2022						
		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
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	22,376,744	-	-	-	-	8,208,540	30,585,284
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	-	295,467	268,540	-	-	-	564,007
衍生金融工具	Derivative financial instruments	1,062	1,556	-	-	-	117,676	120,294
客戶貸款及貿易票據	Advances to customers and trade bills	49,251,088	18,208,595	12,852,273	5,420,200	83,137	-	85,815,293
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	8,662	3,331	8,520	572,130	174,234	179,605	946,482
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	-	-	-	-	-	-
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	6,190,206	8,997,076	12,580,323	21,175,784	4,562,397	1,167,061	54,672,847
– 以攤餘成本計量之證券	– securities at amortised cost	-	-	341,755	4,400,578	-	-	4,742,333
投資物業	Investment properties	-	-	-	-	-	149,180	149,180
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,019,356	2,019,356
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)	172	-	-	-	-	1,199,707	1,199,879
資產總額	Total assets	77,827,934	27,506,025	26,051,411	31,568,692	4,819,768	13,041,125	180,814,955
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(11,680,801)	(3,528,756)	(1,826,851)	-	-	(5,719,798)	(22,756,206)
衍生金融工具	Derivative financial instruments	(1,071)	(1,568)	-	-	-	(62,588)	(65,227)
客戶存款	Deposits from customers	(52,653,028)	(33,553,617)	(33,343,311)	(3,022,423)	-	(13,379,946)	(135,952,325)
其他賬項及準備（包括應付稅項及遞延稅項負債）	Other accounts and provisions (including current and deferred tax liabilities)	(172,731)	(8,177)	(30,475)	(170,934)	(25,357)	(2,220,307)	(2,627,981)
後償負債	Subordinated liabilities	-	-	-	-	(1,581,125)	-	(1,581,125)
負債總額	Total liabilities	(64,507,631)	(37,092,118)	(35,200,637)	(3,193,357)	(1,606,482)	(21,382,639)	(162,982,864)
利率敏感度缺口	Interest sensitivity gap	13,320,303	(9,586,093)	(9,149,226)	28,375,335	3,213,286	(8,341,514)	17,832,091

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 2021 年 12 月 31 日 At 31 December 2021					
		一個月內	一至三個月	三至十二個月	一至五年	五年以上	不計息 Non-interest bearing
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	18,117,996	-	-	-	-	6,100,443
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	-	28,450	199,259	-	-	-
衍生金融工具	Derivative financial instruments	2,980	4,495	-	-	-	89,643
客戶貸款及貿易票據	Advances to customers and trade bills	50,064,676	13,752,108	11,803,891	8,499,910	24,949	-
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	1,015,226	8,681	25,279	275,996	195,396	136,597
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	39,611	157,647	-	-	-	-
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	2,977,393	15,530,149	15,513,893	22,974,628	2,753,628	939,610
– 以攤餘成本計量之證券	– securities at amortised cost	-	596,779	-	2,522,528	-	-
投資物業	Investment properties	-	-	-	-	-	153,630
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,059,230
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)	19,738	-	-	-	-	702,435
資產總額	Total assets	72,237,620	30,078,309	27,542,322	34,273,062	2,973,973	10,181,588
負債	Liabilities						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(12,250,183)	(6,640,765)	(4,260,967)	-	-	(5,411,332)
衍生金融工具	Derivative financial instruments	(3,488)	(6,396)	-	-	-	(42,424)
客戶存款	Deposits from customers	(49,582,440)	(34,929,116)	(24,952,773)	(3,514,281)	-	(13,727,806)
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)	(200,736)	(8,154)	(32,822)	(176,124)	(28,161)	(2,747,418)
後償負債	Subordinated liabilities	-	-	-	-	-	-
負債總額	Total liabilities	(62,036,847)	(41,584,431)	(29,246,562)	(3,690,405)	(28,161)	(21,928,980)
利率敏感度缺口	Interest sensitivity gap	10,200,773	(11,506,122)	(1,704,240)	30,582,657	2,945,812	(11,747,392)

**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 2022 年 6 月 30 日及 2021 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 2022 and 31 December 2021 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2022 年 6 月 30 日 At 30 June 2022						
		即期 On demand	不確定 日期 Indefinite	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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							總計 Total
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	11,630,954	1,537,809	17,416,521	-	-	-	30,585,284
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	-	-	-	295,467	268,540	-	564,007
衍生金融工具	Derivative financial instruments	32,403	-	7,115	74,161	3,997	2,618	120,294
客戶貸款及貿易票據	Advances to customers and trade bills	24,800,813	-	1,262,392	6,853,173	18,179,643	26,979,962	7,739,310
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	8,460	179,605	675	9,382	12,324	563,636	172,400
- 界定為以公平值變化計入損益之證券	- securities designated at FVTPL	-	-	-	-	-	-	-
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	202,478	1,167,061	4,112,430	6,984,730	13,996,099	23,704,153	4,505,896
- 以攤餘成本計量之證券	- securities at amortised cost	-	-	10,366	13,956	340,769	4,377,242	-
投資物業	Investment properties	-	149,180	-	-	-	-	149,180
物業、器材及設備	Properties, plant and equipment	-	2,019,356	-	-	-	-	2,019,356
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)	506,376	228,507	346,636	81,036	11,715	24,532	1,077
資產總額	Total assets	37,181,484	5,281,518	23,156,135	14,311,905	32,813,087	55,652,143	12,418,683
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(1,924,684)	-	(15,475,915)	(3,528,756)	(1,826,851)	-	(22,756,206)
衍生金融工具	Derivative financial instruments	(11,144)	-	(15,592)	(18,983)	(16,869)	(2,639)	(65,227)
客戶存款	Deposits from customers	(44,898,905)	(21,134,069)	(33,553,617)	(33,343,311)	(3,022,423)	-	(135,952,325)
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)	(484,939)	(217,440)	(1,366,922)	(22,134)	(327,867)	(183,322)	(25,357)
後償負債	Subordinated liabilities	-	-	-	-	(21,051)	-	(1,560,074)
負債總額	Total liabilities	(47,319,672)	(21,351,509)	(50,412,046)	(36,913,184)	(5,215,061)	(185,961)	(1,585,431)
流動資金缺口	Net liquidity gap	(10,138,188)	(16,069,991)	(27,255,911)	(22,601,279)	27,598,026	55,466,182	10,833,252

**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 2021 年 12 月 31 日 At 31 December 2021						
		即期 On demand	不確定 Indefinite	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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							總計 Total
庫存現金及存放銀行及 其他金融機構的結餘	Cash and balances with banks and other financial institutions	8,120,959	1,342,257	14,755,223	-	-	-	24,218,439
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	-	-	-	28,450	199,259	-	227,709
衍生金融工具	Derivative financial instruments	83,599	-	1,537	2,665	1,842	7,475	97,118
客戶貸款及貿易票據	Advances to customers and trade bills	19,157,371	-	3,555,028	5,503,587	22,287,962	27,062,143	6,579,443
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	10,691	136,597	1,005,024	9,462	27,881	274,168	193,352
- 界定為以公平值變化計 入損益之證券	- securities designated at FVTPL	-	-	39,611	157,647	-	-	-
- 以公平值變化計入其他 全面收益之證券	- securities at FVOCI	211,312	939,611	1,883,782	14,178,631	16,334,898	24,415,526	2,725,541
- 以攤餘成本計量之證券	- securities at amortised cost	-	-	6,977	601,163	1,693	2,509,474	-
投資物業	Investment properties	-	153,630	-	-	-	-	153,630
物業、器材及設備	Properties, plant and equipment	-	2,059,230	-	-	-	-	2,059,230
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)	152,346	45,679	386,029	114,908	9,904	11,925	1,382
資產總額	Total assets	27,736,278	4,677,004	21,633,211	20,596,513	38,863,439	54,280,711	9,499,718
負債	Liabilities							
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(3,544,742)	-	(14,116,773)	(6,640,765)	(4,260,967)	-	-
衍生金融工具	Derivative financial instruments	(6,659)	-	(14,891)	(17,380)	(5,831)	(7,547)	-
客戶存款	Deposits from customers	(45,360,770)	-	(17,949,476)	(34,929,116)	(24,952,773)	(3,514,281)	-
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)	(479,844)	(244,356)	(1,700,266)	(21,305)	(532,948)	(186,535)	(28,161)
後償負債	Subordinated liabilities	-	-	-	-	-	-	-
負債總額	Total liabilities	(49,392,015)	(244,356)	(33,781,406)	(41,608,566)	(29,752,519)	(3,708,363)	(28,161)
流動資金缺口	Net liquidity gap	(21,655,737)	4,432,648	(12,148,195)	(21,012,053)	9,110,920	50,572,348	9,471,557

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

本集團繼續採用標準（信貸風險）計算法計算所有信用風險資本要求。本集團繼續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。本集團繼續採用標準（市場風險）計算法計算所有市場風險資本要求，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（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 continues to adopt the standardised (credit risk) ("STC") approach to calculate all the credit risk capital charge. The Group continues to adopt the standardised credit valuation adjustment ("CVA") method to calculate the capital charge for the CVA risk of the counterparty. The Group continues to adopt the standardised (market risk) ("STM") approach to calculate all the market risk capital charge 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 (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）。此層級包括上市股權、由若干政府發行的債務證券及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 listed stock, debt securities issued by certain governments and 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 2022 年 6 月 30 日 At 30 June 2022			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
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	-	766,877	-	766,877
- 股份證券	- Equity securities	81,087	55,335	15,568	151,990
- 基金	- Fund	-	-	27,615	27,615
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	-	-	-	-
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	120,294	-	120,294
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	-	47,369,335	-	47,369,335
- 存款證	- Certificates of deposit	-	6,136,451	-	6,136,451
- 股份證券	- Equity securities	449,723	696,322	21,016	1,167,061
		530,810	55,144,614	64,199	55,739,623
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(65,227)	-	(65,227)

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 2021 年 12 月 31 日 At 31 December 2021			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
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	-	1,520,578	-	1,520,578
- 股份證券	- Equity securities	63,038	57,991	15,568	136,597
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	-	197,258	-	197,258
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	97,118	-	97,118
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	-	47,813,446	-	47,813,446
- 存款證	- Certificates of deposit	-	11,936,244	-	11,936,244
- 股份證券	- Equity securities	-	918,468	21,143	939,611
		<u>63,038</u>	<u>62,541,103</u>	<u>36,711</u>	<u>62,640,852</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(52,308)	-	(52,308)

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 (2021 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 2021: 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

		金融資產 Financial assets			
		強制性以公平值變化計入損益 Mandatorily measured at FVTPL	基金 Fund	以公平值變化計入其他全面收益 At FVOCI	總計 Total
		股份證券 Equity securities	基金 Fund	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	港幣千元 HK\$'000
於 2022 年 1 月 1 日	At 1 January 2022	15,568	-	21,143	36,711
虧損	Losses				
- 收益表	- Income statement				
- 淨交易性虧損	- Net trading loss	-	(33)	-	(33)
- 其他全面收益	- Other comprehensive income				
- 公平值變化	- Change in fair value	-	-	(127)	(127)
增置/買入	Additions / Purchases	-	27,648	-	27,648
於 2022 年 6 月 30 日	At 30 June 2022	15,568	27,615	21,016	64,199

		金融資產 Financial assets			
		強制性以公平值變化計入損益 Mandatorily measured at FVTPL	基金 Fund	以公平值變化計入其他全面收益 At FVOCI	總計 Total
		股份證券 Equity securities	基金 Fund	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	港幣千元 HK\$'000
於 2021 年 1 月 1 日	At 1 January 2021	-	-	20,854	20,854
收益	Gains				
- 其他全面收益	- Other comprehensive income				
- 公平值變化	- Change in fair value	-	-	289	289
增置/買入	Additions / Purchases	15,568	-	-	15,568
於 2021 年 12 月 31 日	At 31 December 2021	15,568	-	21,143	36,711

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值
(續)

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

4.1 以公平值計量的金融工具
(續)

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的項目變動
(續)

B. Reconciliation of level 3 items (continued)

於 2022 年 6 月 30 日及 2021 年 12 月 31 日，分類為第三層級的金融工具主要為以公平值變化計入損益之債務證券及非上市股權。

As at 30 June 2022 and 31 December 2021, financial instruments categorised as level 3 are mainly comprised of debt securities measured at fair value through profit or loss and unlisted equity shares.

對於某些低流動性並以公允值變化計入損益之債券證券，本集團從交易對手處詢價。其公平值的計量可能採用對估值產生重大影響的不可觀察參數，因此本集團將這些金融工具劃分至第三層級。

For certain illiquid debt securities classified as fair value through profit or loss, the Group obtains valuation quotations from counterparties which may be based on unobservable inputs with significant impact on the valuation. Therefore, these instruments have been classified by the Group as level 3.

非上市股權的公平值的估算是根據被投資方的業務情況及財結果，使用貼現現金流模型或按其資產淨值釐定。公平值與資產淨值存在正向關係，與折扣率存在關係。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 960,000 元(2021 年 12 月 31 日：港幣 958,000 元)。若股權投資的企業之折扣率上升／下跌 5%，則本集團之其他全面收益將分別減少／增加港幣 708,000 元(2021 年 12 月 31 日：港幣 716,000 元)或港幣 783,000 元(2021 年 12 月 31 日：港幣 791,000 元)。

The fair values of unlisted equity shares are estimated using the discounted cash flow model, on the basis of an analysis of the investee's financial position and results, or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the net asset values and negatively correlated to the discount rate. 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\$960,000 (31 December 2021: HK\$958,000). Had the discount rate of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income would have decreased / increased by HK\$708,000 (31 December 2021: HK\$716,000) or HK\$783,000 (31 December 2021: HK\$791,000) respectively.

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 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
利息收入	Interest income		
存放於同業及其他金融機構的 款項	Due from banks and other financial institutions	39,274	33,584
客戶貸款及貿易票據	Advances to customers and trade bills	1,151,547	1,096,405
證券投資	Investment in securities	421,035	366,947
其他	Others	1,260	1,267
		1,613,116	1,498,203
利息支出	Interest expense		
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(193,677)	(208,445)
客戶存款	Deposits from customers	(551,946)	(491,831)
後償負債	Subordinated liabilities	(21,056)	-
租賃負債	Lease liabilities	(3,885)	(4,109)
其他	Others	(195)	(104)
		(770,759)	(704,489)
淨利息收入	Net interest income	842,357	793,714
<p>非以公平值變化計入損益之金融資產與金融負債所產生的利息收入及利息支出分別為港幣 1,593,188,000 元（2021 年上半年：港幣 1,479,947,000 元）及港幣 770,759,000 元（2021 年上半年：港幣 704,489,000 元）。</p>		<p>Included within interest income and interest expense are HK\$1,593,188,000 (first half of 2021: HK\$1,479,947,000) and HK\$770,759,000 (first half of 2021: HK\$704,489,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.</p>	

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 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income		
保險	Insurance	89,462	67,600
證券經紀	Securities brokerage	40,526	66,243
貸款佣金	Loan commissions	220,086	161,257
繳款服務	Payment services	17,249	14,517
匯票佣金	Bills commissions	2,973	3,688
保管箱	Safe deposit box	10,224	10,185
基金分銷	Funds distribution	21,727	8,280
其他	Others	17,283	31,162
		419,530	362,932
服務費及佣金支出	Fee and commission expense		
證券經紀	Securities brokerage	(7,418)	(11,000)
其他	Others	(8,899)	(7,248)
		(16,317)	(18,248)
淨服務費及佣金收入	Net fee and commission income	403,213	344,684
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	223,058	164,945
- 服務費及佣金支出	- Fee and commission expense	(259)	(66)
		222,799	164,879
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	3,367	3,435
- 服務費及佣金支出	- Fee and commission expense	(885)	(740)
		2,482	2,695

**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)

		(重列) (Restated)	
		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益／(虧損) 源自：	Net gain / (loss) from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	89,614	3,920
強制性以公平值變化計入損益之證券淨虧損	Net loss on investment in securities mandatorily measured at fair value through profit or loss	(35,427)	(11,564)
利率工具	Interest rate instruments	6	134
商品	Commodities	29	8
		54,222	(7,502)

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

		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
界定為以公平值變化計入損益之金融工具淨虧損	Net loss on financial instruments designated at FVTPL	(599)	(1,905)
強制性以公平值變化計入損益之證券淨(虧損)/收益 (除已包括在淨交易收益／(虧損)內)	Net (loss) / gain on investment in securities mandatorily measured at FVTPL (other than those included in net trading gain / (loss))	(6,653)	1,992
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	73,182	33,992
其他	Others	-	125
		65,930	34,204

9. 其他經營收入
9. Other operating income

		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 上市證券投資	- Listed investments	19,284	6,586
- 非上市證券投資	- Unlisted investments	1,151	1,251
投資物業之租金總收入	Gross rental income from investment properties	1,059	2,044
有關投資物業之收入	Incomings in respect of investment properties	208	209
其他	Others	6,538	2,870
		28,240	12,960

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

		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
		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	310,189	(198,715)
證券投資	Investment in securities	12,784	15,654
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	2,512	1,718
其他金融資產	Other financial assets	1,887	226
資產負債表外	Off-balance sheet	(9,615)	(36,897)
		317,757	(218,014)

11. 經營支出
11. Operating expenses

		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021
		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	336,382	343,554
- 退休成本	- Pension cost	28,678	25,037
		365,060	368,591
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	191	197
- 資訊科技	- Information technology	6,763	6,685
- 其他	- Others	12,189	10,835
		19,143	17,717
折舊 (附註 22)	Depreciation (Note 22)	82,349	70,115
- 自置物業、器材及設備	- Owned properties, plant and equipment	25,825	22,914
- 使用權資產	- Right-of-use assets	56,524	47,201
核數師酬金	Auditor's remuneration	1,961	1,659
- 審計服務	- Audit services	1,961	1,659
- 非審計服務	- Non-audit services	-	-
其他經營支出	Other operating expenses	128,510	114,419
		597,023	572,501

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 12. Net loss from fair value adjustments on investment properties

	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
投資物業公平值調整之 淨虧損 (附註 21)	<u>(4,450)</u>	<u>(200)</u>

13. 出售／重估物業、器材及設備之淨(虧損)／收益 13. Net (loss) / gain from disposal / revaluation of properties, plant and equipment

	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
重估房產之淨(虧損)／收益	(2,697)	1,424
出售設備、固定設施及裝備 的淨虧損	-	(933)
	<u>(2,697)</u>	<u>491</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 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 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	85,048	82,193
- 往年(超額)／不足撥備	- (Over) / under-provision in prior year	(10)	100
		85,038	82,293
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	45,072	20,533
- 往年超額撥備	- Over-provision in prior year	-	(27,763)
		130,110	75,063
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)	(58,237)	36,550
		71,873	111,613

香港利得稅乃按照截至 2022 年上半年估計應課稅溢利依稅率 16.5% (2021 年：16.5%) 提撥。海外溢利之稅款按照 2022 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% (2021: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2022. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2022 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 2022 年 6 月 30 日 Half-year ended 30 June 2022		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	
每股 Per share	總額 Total	每股 Per share	總額 Total
港幣 HK\$	港幣千元 HK\$'000	港幣 HK\$	港幣千元 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		
	0.148328,299	0.114	252,879

- (ii) 永久非累計次級額外一
級資本證券支付的股息
為港幣 51,516,000 元
(2021 年上半年：港幣
50,944,000 元)。

- (ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$51,516,000 (first half of 2021: HK\$50,944,000).

**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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	231,152	187,841
存放中央銀行的結餘	Balances with central banks	9,774,347	6,089,858
存放銀行及其他金融機構 的結餘	Balances with banks and other financial institutions	3,163,303	3,185,560
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	17,418,117	14,756,138
		30,586,919	24,219,397
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(1,635)	(958)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		30,585,284	24,218,439

**17. 在銀行及其他金融機
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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		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	566,867	228,760
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(2,860)	(1,051)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		564,007	227,709

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 2022 年 6 月 30 日及 2021 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 2022 and 31 December 2021:

		於 2022 年 6 月 30 日		
		At 30 June 2022		
		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	1,479,553	39,062	(17,121)
掉期	Swaps	13,260,976	78,570	(45,421)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	2,042	44	-
- 賣出期權	- Options written	2,042	-	(46)
		14,744,613	117,676	(62,588)
利率合約	Interest rate contracts			
掉期	Swaps	719,098	2,618	(2,639)
		15,463,711	120,294	(65,227)
		於 2021 年 12 月 31 日		
		At 31 December 2021		
		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	1,904,492	87,952	(10,443)
掉期	Swaps	14,739,302	1,638	(31,925)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	6,175	53	-
- 賣出期權	- Options written	6,175	-	(56)
		16,656,144	89,643	(42,424)
利率合約	Interest rate contracts			
掉期	Swaps	1,130,450	7,475	(9,884)
		17,786,594	97,118	(52,308)

**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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	19,923,609	17,288,278
公司貸款	Corporate loans and advances	65,852,395	66,198,547
客戶貸款	Advances to customers	85,776,004	83,486,825
客戶貸款減值準備	Advances to customers impairment allowances		
- 按第一階段	- Stage 1	(330,784)	(297,665)
- 按第二階段	- Stage 2	(126,591)	(2,154)
- 按第三階段	- Stage 3	(337,183)	(206,174)
		84,981,446	82,980,832
貿易票據	Trade bills	850,092	1,188,214
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(16,245)	(23,512)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		833,847	1,164,702
		85,815,293	84,145,534

於 2022 年 6 月 30 日，客戶貸款包括應計利息港幣 181,886,000 元 (2021 年 12 月 31 日：港幣 209,673,000 元)。

As at 30 June 2022, advances to customers included accrued interest of HK\$181,886,000 (31 December 2021: HK\$209,673,000).

合約金額為港幣 15,369,000 元 (2021 年 12 月 31 日：港幣 288,839,000 元) 的客戶貸款在報告期內已核銷，但本集團仍有權進行追償。

A contractual amount of HK\$15,369,000 (31 December 2021: HK\$288,839,000) was written off during the reporting period but is still subject to enforcement activity.

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 2022 年 6 月 30 日
 As at 30 June 2022

		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	界定為以公平 值變化計入損 益之證券 Investment in securities designated at fair value through profit and loss	以公平值變 化計入其他全 面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本 計量之證券 Investment in securities at amortised cost	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
存款證：	Certificate of deposit:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	-	-	6,136,451	44,530	6,180,981
		-	-	6,136,451	44,530	6,180,981
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	38,525	-	14,297,333	2,618,450	16,954,308
- 於香港以外上市	- Listed outside Hong Kong	35,794	-	7,738,547	1,676,543	9,450,884
- 非上市	- Unlisted	692,558	-	25,333,455	410,060	26,436,073
		766,877	-	47,369,335	4,705,053	52,841,265
		766,877	-	53,505,786	4,749,583	59,022,246
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(7,250)	(7,250)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(7,250)	(7,250)
存款證及債務證券	Total debt securities and certificates of deposit	766,877	-	53,505,786	4,742,333	59,014,996
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	122,869	-	1,146,045	-	1,268,914
- 於香港以外上市	- Listed outside Hong Kong	13,553	-	-	-	13,553
- 非上市	- Unlisted	15,568	-	21,016	-	36,584
股份證券總額	Total equity securities	151,990	-	1,167,061	-	1,319,051
基金	Fund					
- 非上市	- Unlisted	27,615	-	-	-	27,615
		27,615	-	-	-	27,615
		946,482	-	54,672,847	4,742,333	60,361,662
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	538,256	-	18,384,523	1,098,379	20,021,158
公營單位	Public sector entities	-	-	2,388,070	-	2,388,070
銀行及 其他金融機構	Banks and other financial institutions	176,835	-	29,533,352	2,260,942	31,971,129
公司企業	Corporate entities	231,391	-	4,366,902	1,383,012	5,981,305
		946,482	-	54,672,847	4,742,333	60,361,662

**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 2021 年 12 月 31 日 As at 31 December 2021				
		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	界定為以公平 值變化計入損 益之證券 Investment in securities designated at fair value through profit and loss	以公平值變 化計入其他全 面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本 計量之證券 Investment in securities at amortised cost	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
存款證：	Certificate of deposit:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	-	-	11,936,244	-	11,936,244
		-	-	11,936,244	-	11,936,244
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	72,854	39,611	13,498,123	2,122,966	15,733,554
- 於香港以外上市	- Listed outside Hong Kong	64,085	157,647	4,993,499	987,694	6,202,925
- 非上市	- Unlisted	1,383,639	-	29,321,824	12,163	30,717,626
		1,520,578	197,258	47,813,446	3,122,823	52,654,105
		1,520,578	197,258	59,749,690	3,122,823	64,590,349
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(3,516)	(3,516)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(3,516)	(3,516)
存款證及債務證券	Total debt securities and certificates of deposit	1,520,578	197,258	59,749,690	3,119,307	64,586,833
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	106,610	-	918,468	-	1,025,078
- 於香港以外上市	- Listed outside Hong Kong	14,419	-	-	-	14,419
- 非上市	- Unlisted	15,568	-	21,143	-	36,711
股份證券總額	Total equity securities	136,597	-	939,611	-	1,076,208
		1,657,175	197,258	60,689,301	3,119,307	65,663,041
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	1,223,263	-	21,211,299	831,740	23,266,302
公營單位	Public sector entities	-	-	1,662,204	-	1,662,204
銀行及 其他金融機構	Banks and other financial institutions	195,003	197,258	30,831,497	1,330,891	32,554,649
公司企業	Corporate entities	238,909	-	6,984,301	956,676	8,179,886
		1,657,175	197,258	60,689,301	3,119,307	65,663,041

**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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	153,630	153,620
公平值 (虧損) / 收益 (附註 12)	Net (loss) / gain from fair value adjustment (Note 12)	(4,450)	10
重新分類轉至物業、器材及設 備 (附註 22)	Reclassification to properties, plant and equipment (Note 22)	-	-
於期 / 年末	At period / year end	149,180	153,630

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 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 2022 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2022	241,753	1,708,115	109,362	2,059,230
增置	Additions	47,217	7,058	7,152	61,427
出售	Disposals	(1,076)	-	-	(1,076)
重估	Revaluation	-	(9,387)	-	(9,387)
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(56,524)	(12,150)	(13,675)	(82,349)
匯兌差額	Exchange difference	(5,993)	-	(2,496)	(8,489)
於 2022 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2022	225,377	1,693,636	100,343	2,019,356
於 2022 年 6 月 30 日 成本值或估值	At 30 June 2022 Cost or valuation	403,166	1,693,636	229,596	2,326,398
累計折舊及減值	Accumulated depreciation and impairment	(177,789)	-	(129,253)	(307,042)
於 2022 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2022	225,377	1,693,636	100,343	2,019,356
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 2022 年 6 月 30 日 按成本值	At 30 June 2022 At cost	403,166	-	229,596	632,762
按估值	At valuation	-	1,693,636	-	1,693,636
		403,166	1,693,636	229,596	2,326,398

**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 2021 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2021	236,571	1,706,828	101,163	2,044,562
增置	Additions	109,612	3,604	31,344	144,560
出售	Disposals	(11,295)	(307)	(924)	(12,526)
重估	Revaluation	-	21,756	-	21,756
本年折舊	Depreciation for the year	(99,671)	(23,766)	(22,842)	(146,279)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	-	-	-	-
匯兌差額	Exchange difference	6,536	-	621	7,157
於 2021 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2021	<u>241,753</u>	<u>1,708,115</u>	<u>109,362</u>	<u>2,059,230</u>
於 2021 年 12 月 31 日 成本值或估值	At 31 December 2021 Cost or valuation	380,452	1,708,115	227,241	2,315,808
累計折舊及減值	Accumulated depreciation and impairment	<u>(138,699)</u>	<u>-</u>	<u>(117,879)</u>	<u>(256,578)</u>
於 2021 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2021	<u>241,753</u>	<u>1,708,115</u>	<u>109,362</u>	<u>2,059,230</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 2021 年 12 月 31 日	At 31 December 2021				
按成本值	At cost	380,452	-	227,241	607,693
按估值	At valuation	<u>-</u>	<u>1,708,115</u>	<u>-</u>	<u>1,708,115</u>
		<u>380,452</u>	<u>1,708,115</u>	<u>227,241</u>	<u>2,315,808</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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	65,250	68,035
收回資產	Reposessed assets	81,000	101,360
應收賬項及預付費用	Accounts receivable and prepayments	948,624	509,285
		1,094,874	678,680
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(2,501)	(276)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(4,240)	(4,584)
		1,088,133	673,820

24. 客戶存款
24. Deposits from customers

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		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	14,110,086	15,101,475
儲蓄存款	Savings deposits	30,659,926	30,097,958
定期、短期及通知存款	Time, call and notice deposits	91,182,313	81,506,983
		135,952,325	126,706,416

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

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	2,074,434	2,640,433
租賃負債	Lease liabilities	240,064	251,001
準備	Provisions	10,857	10,513
		2,325,355	2,901,947
貸款承諾及應收開出保函 之減值準備	Impairment allowances of loan commitments and financial guarantees contracts issued		
- 按第一階段	- Stage 1	7,615	16,863
- 按第二階段	- Stage 2	-	601
- 按第三階段	- Stage 3	-	-
		2,332,970	2,919,411

**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2022年上半年及截至2021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 2022 and the year ended 31 December 2021 are as follows:

		於2022年6月30日 At 30 June 2022					
		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2022年 1月1日	At 1 January 2022						
借記／（貸記） 收益表 （附註14）	Charged / (credited) to income statement (Note 14)	32,122	223,032	(30,884)	(59,300)	(64,125)	100,845
貸記其他全面收益	Credited to other comprehensive income	13	(96)	(8,446)	(73,673)	23,965	(58,237)
匯兌差額	Exchange difference	-	(2,667)	-	-	(69,411)	(72,078)
		-	-	1,206	4,791	(114)	5,883
於2022年 6月30日	At 30 June 2022	<u>32,135</u>	<u>220,269</u>	<u>(38,124)</u>	<u>(128,182)</u>	<u>(109,685)</u>	<u>(23,587)</u>

**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 2021 年 12 月 31 日					
		At 31 December 2021					
		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 2021 年 1 月 1 日	At 1 January 2021	29,922	222,774	(465)	(82,845)	(55,582)	113,804
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	2,200	(26)	(30,419)	25,387	-	(2,858)
借記／（貸 記）其他全 面收益	Charged / (credited) to other comprehensive income	-	284	-	-	(7,819)	(7,535)
匯兌差額	Exchange difference	-	-	-	(1,842)	(724)	(2,566)
於 2021 年 12 月 31 日	At 31 December 2021	32,122	223,032	(30,884)	(59,300)	(64,125)	100,845

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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(104,809)	(41,416)
遞延稅項負債	Deferred tax liabilities	<u>81,222</u>	<u>142,261</u>
		<u>(23,587)</u>	<u>100,845</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
27. 後償負債
27. Subordinated liabilities

按攤銷成本列賬於 2032
年到期之 200,000,000
美元定息後償票據

US\$200 million fixed rate subordinated notes
issued due 2032 at amortised cost

於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
港幣千元 HK\$'000	港幣千元 HK\$'000
1,581,125	-

此乃本銀行於2022年4月7日發行之200,000,000美元在香港交易所上市及符合《巴塞爾協定三》而被界定為二級資本的10年期後償票據（「票據」）（須根據《銀行業（資本）規則》之條款）。此等票據將於2032年4月7日到期，選擇性贖還日為2027年4月7日及其後的每個利息分派日。由發行日至首個選擇性贖還日，年息為5.75%，每半年付息一次。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為當時5年期美國國庫券息率加初始發行利差。若獲得金管局預先批准，本銀行可於選擇性贖還日或因稅務或監管要求等理由於票據到期前的任何日子以票面價值贖回所有（非部分）票據。

This represents US\$200,000,000 Basel III compliant 10-year subordinated notes qualifying as Tier 2 capital of the Bank issued on 7 April 2022 in accordance with the Banking (Capital) Rules (the "Notes"), which are listed on the Hong Kong Stock Exchange. The Notes will mature on 7 April 2032 with an optional redemption date falling on 7 April 2027 and any interest payment date thereafter. Interest at 5.75% p.a. is payable semi-annually from the issue date to the first optional redemption date. Thereafter, if the Notes are not redeemed, the interest rate will be reset and the Notes will bear interest at the prevailing 5-year U.S Treasury Rate plus a fixed initial spread. The Bank may, subject to receiving the prior approval of HKMA, redeem the Notes at the option of the Bank in whole but not in part, at par either on the optional redemption date or for tax or regulatory reasons at any time prior to maturity of the Notes.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
28. 股本
28. 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.

		2022	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,218,236,000	6,577,871
已發行股票	Shares issued	-	-
於 6 月 30 日	At 30 June	2,218,236,000	6,577,871

		2021	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,218,236,000	6,577,871
已發行股票	Shares issued	-	-
於 12 月 31 日	At 31 December	2,218,236,000	6,577,871

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.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
29. 額外資本工具
29. Additional equity instruments

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
2.5 億美元永久非累計次級 額外一級資本證券	US\$250 million perpetual non-cumulative subordinated additional tier 1 capital securities	1,937,712	1,937,712
<p>本銀行於2017年11月29日發行了票面值2.5億美元（扣除相關發行成本後等值港幣19.38億元）的永久非累計次級額外一級資本證券（「額外資本工具」）。此永久額外資本工具於2022年11月29日首個提前贖回日期前，票面年利率定於5.25%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。</p> <p>票息需每半年派付一次。本銀行有權根據該額外資本工具的條款規定取消利息發放，而取消的利息不會累積。</p> <p>假如金管局通知本銀行不對本金進行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>2022年5月23日派發此額外資本工具利息港幣51,516,000元。</p>			
<p>On 29 November 2017, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital securities ("additional equity instruments") with a face value of US\$250 million (equivalent to HK\$1,938 million net of related issuance costs). The additional equity instruments are perpetual and bear a 5.25% coupon until the first call date on 29 November 2022. The coupon will be reset every five years if the additional equity instruments are not redeemed to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread.</p> <p>The coupon shall be payable semi-annually. The Bank has the right to cancel coupon payment (subject to the requirement as set out in the terms and conditions of the additional equity instruments) and the coupon cancelled shall not be cumulative.</p> <p>The principal of the additional equity instruments will be written down to the amount as directed or agreed with the HKMA if the HKMA notifies the Bank that the Bank would become non-viable if there is no written down of the principal.</p> <p>The Bank has a call option to redeem all the outstanding additional equity instruments from 29 November 2022 or any subsequent coupon payment date, but subject to restriction as set out in the terms and conditions.</p> <p>During the period, the coupons of this additional equity instruments were paid with the amount of HK\$51,516,000 on 23 May 2022.</p>			

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
30. 綜合現金流量表附註
30. Notes to consolidated cash flow statement
**(a) 除稅前溢利與除稅前
經營現金之流入／
(流出) 對賬**
**(a) Reconciliation of profit before taxation to operating cash inflow /
(outflow) before taxation**

		(重列) (Restated)
	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
除稅前溢利	472,035	823,864
投資物業公平值調整之淨虧損	4,450	200
出售／重估物業、器材及設備之淨虧損／(收益)	2,697	(491)
租賃負債之利息支出	3,885	4,109
後償負債之利息支出	21,056	-
折舊	82,349	70,115
減值準備淨撥備／(撥回)	317,757	(218,014)
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	(90,169)	1,446,358
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	(101,710)	571,103
衍生金融工具之變動	(10,257)	(25,543)
客戶貸款及貿易票據之變動	(1,979,947)	(3,243,666)
證券投資之變動	3,188,028	(4,620,763)
其他資產之變動	(416,194)	291,919
銀行及其他金融機構之存款及結餘之變動	(5,807,041)	471,645
客戶存款之變動	9,245,909	(78,058)
其他賬項及準備之變動	(565,889)	(535,384)
匯率變動之影響	39,839	(18,155)
除稅前經營現金之流入／(流出)	4,406,798	(5,060,761)
經營業務之現金流量中包括		
– 已收利息	1,664,103	1,560,861
– 已付利息	(728,292)	(717,722)
– 已收股息	20,435	7,837

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
**30. 綜合現金流量表附註
(續)**
30. 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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 6 月 30 日 At 30 June 2021
	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	29,047,475	18,479,605
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	237,100	1,413,106
原到期日在 3 個月內之債務證券	7,662,545	5,938,038
原到期日在 3 個月內之存款證	-	-
	36,947,120	25,830,749

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

	於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 6 月 30 日 At 30 June 2021
	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	30,585,284	20,195,618
在銀行及其他金融機構一至十二個月內到期之定期存放	564,007	2,162,730
證券投資		
其中：強制性以公平值變化計入損益之證券	766,877	385,064
其中：界定為以公平值變化計入損益之證券	-	198,421
其中：以公平值變化計入其他全面收益之證券	53,505,786	52,212,859
其中：攤銷成本證券	4,742,333	2,097,707
在綜合財務狀況表列示的金額	90,164,287	77,252,399
減：原本期限為 3 個月以上的金額	(51,679,358)	(49,861,306)
減：受規管限制的中央銀行的現金結存	(1,537,809)	(1,560,344)
在綜合現金流量表內的現金及等同現金項目	36,947,120	25,830,749

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
**30. 綜合現金流量表附註
(續)**
30. Notes to consolidated cash flow statement (continued)
(d) 融資活動產生的負債對賬表
(d) Reconciliation of liabilities arising from financing activities

		<u>2022</u>	<u>2021</u>
		港幣千元	港幣千元
		HK\$'000	HK\$'000
租賃負債	Lease liabilities		
於 1 月 1 日	At 1 January	251,001	238,449
匯兌差額	Exchange difference	(5,993)	10,005
增加	Additions	46,141	67,202
利息支出	Interest expense	3,885	4,109
支付	Payment	(54,970)	(53,604)
於 6 月 30 日	At 30 June	<u>240,064</u>	<u>266,161</u>
應付股息及利息	Dividends and distributions payable		
於 1 月 1 日	At 1 January	-	-
本期批准	Approved during the period	379,815	303,823
本期支付	Paid during the period	(379,815)	(303,823)
於 6 月 30 日	At 30 June	<u>-</u>	<u>-</u>

中期財務資料附註 (續)

Notes to the Interim Financial Information (continued)

31. 或然負債及承擔

31. Contingent liabilities and commitments

或然負債及承擔乃參照有關資本充足比率之金管局報表的填報指示而編製，其每項重要類別之合約數額及總信貸風險加權數額概述如下：

The following is a summary of the contractual amounts of each significant class of contingent liability and commitment and the aggregate credit risk-weighted amount and is prepared with reference to the completion instructions for the HKMA return of capital adequacy ratio:

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	601	2,123
與交易有關之或然負債	Transaction-related contingencies	18,361	18,604
與貿易有關之或然負債	Trade-related contingencies	481,248	702,196
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	13,850,805	11,950,319
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	736,593	450,483
- 1 年以上	- over one year	2,851,336	2,058,013
		17,938,944	15,181,738
信貸風險加權數額	Credit risk-weighted amount	1,360,309	1,059,620

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)
32. 資本承擔
32. 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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	1,815	38,512
已批准但未簽約	-	-
	1,815	38,512

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.

33. 租賃承擔
33. 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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	301	199
- 1 年以上至 5 年內	-	-
	301	199

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)

33. 租賃承擔 (續)

33. 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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
港幣千元 HK\$'000	港幣千元 HK\$'000
1,809	1,978
92	550
1,901	2,528

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

34. 分類報告

34. 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)

34. 分類報告 (續) 34. 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	小計 Subtotal	其他 Others	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2022 年 6 月 30 日	Half-year ended 30 June 2022							
淨利息 (支出) / 收入	Net interest (expense) / income							
- 外來	- external	(134,280)	469,380	507,257	842,357	-	-	842,357
- 跨業務	- inter-segment	343,030	137,779	(480,809)	-	-	-	-
		208,750	607,159	26,448	842,357	-	-	842,357
淨服務費及佣金收入 / (支出)	Net fee and commission income / (expense)	153,749	251,047	(2,205)	402,591	622	-	403,213
淨交易性收益	Net trading gain	11,126	5,956	36,670	53,752	470	-	54,222
其他金融資產之淨收益 / (虧損)	Net gain / (loss) on other financial assets	-	48,268	22,026	70,294	(4,364)	-	65,930
其他經營收入	Other operating income	-	5,542	342	5,884	50,002	(27,646)	28,240
提取減值準備前之淨經營收入	Net operating income before impairment allowances	373,625	917,972	83,281	1,374,878	46,730	(27,646)	1,393,962
減值準備淨發備	Net charge of impairment allowances	(23,052)	(277,522)	(12,785)	(313,359)	(4,398)	-	(317,757)
淨經營收入	Net operating income	350,573	640,450	70,496	1,061,519	42,332	(27,646)	1,076,205
經營支出	Operating expenses	(213,370)	(219,906)	(17,924)	(451,200)	(173,469)	27,646	(597,023)
經營溢利 / (虧損)	Operating profit / (loss)	137,203	420,544	52,572	610,319	(131,137)	-	479,182
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	-	(4,450)	-	(4,450)
出售 / 重估物業、器材及設備之淨虧損	Net loss from disposal / revaluation of properties, plant and equipment	-	-	-	-	(2,697)	-	(2,697)
除稅前溢利 / (虧損)	Profit / (loss) before taxation	137,203	420,544	52,572	610,319	(138,284)	-	472,035
於 2022 年 6 月 30 日	At 30 June 2022							
資產	Assets							
分部資產	Segment assets	21,253,275	74,646,909	81,921,495	177,821,679	2,993,276	-	180,814,955
負債	Liabilities							
分部負債	Segment liabilities	82,461,106	68,564,909	11,360,454	162,386,469	596,395	-	162,982,864
半年結算至 2022 年 6 月 30 日	Half-year ended 30 June 2022							
其他資料	Other information							
資本性支出	Capital expenditure	(242)	(1,464)	(20)	(1,726)	(59,701)	-	(61,427)
折舊	Depreciation	(3,956)	(37,219)	(505)	(41,680)	(40,669)	-	(82,349)
證券攤銷	Amortisation of securities	-	-	(122,007)	(122,007)	(738)	-	(122,745)

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

34. 分類報告 (續)

34. 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	小計 Subtotal	其他 Others	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2021 年 6 月 30 日	30 June 2021							
淨利息 (支出) / 收入	Net interest (expense) / income							
- 外來	- external	(155,360)	545,130	403,944	793,714	-	-	793,714
- 跨業務	- inter-segment	334,509	23,371	(357,880)	-	-	-	-
		179,149	568,501	46,064	793,714	-	-	793,714
淨服務費及佣金收入	Net fee and commission income	152,351	191,111	933	344,395	289	-	344,684
淨交易性收益 / (虧損)	Net trading gain / (loss)	10,776	9,999	5,849	26,624	(34,126)	-	(7,502)
其他金融資產之淨收益 / (虧損)	Net gain / (loss) on other financial assets	-	17,134	19,236	36,370	(2,166)	-	34,204
其他經營收入	Other operating income	-	2,637	362	2,999	17,531	(7,570)	12,960
提取減值準備前之淨經營收入 / (支出)	Net operating income / (expense) before impairment allowances	342,276	789,382	72,444	1,204,102	(18,472)	(7,570)	1,178,060
減值準備淨撥回 / (撥備)	Net reversal / (charge) of impairment allowances	43,605	179,450	(15,654)	207,401	10,613	-	218,014
淨經營收入 / (支出)	Net operating income / (expense)	385,881	968,832	56,790	1,411,503	(7,859)	(7,570)	1,396,074
經營支出	Operating expenses	(201,642)	(183,180)	(17,905)	(402,727)	(177,344)	7,570	(572,501)
經營溢利 / (虧損)	Operating profit / (loss)	184,239	785,652	38,885	1,008,776	(185,203)	-	823,573
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	-	(200)	-	(200)
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	-	-	-	-	491	-	491
除稅前溢利 / (虧損)	Profit / (loss) before taxation	184,239	785,652	38,885	1,008,776	(184,912)	-	823,864
於 2021 年 12 月 31 日	At 31 December 2021							
資產	Assets							
分部資產	Segment assets	18,822,959	72,184,139	84,204,287	175,211,385	2,075,489	-	177,286,874
負債	Liabilities							
分部負債	Segment liabilities	83,018,315	62,171,080	12,580,571	157,769,966	745,420	-	158,515,386
半年結算至	Half-year ended							
2021 年 6 月 30 日	30 June 2021							
其他資料	Other information							
資本性支出	Capital expenditure	(2,041)	(6,905)	(622)	(9,568)	(73,638)	-	(83,206)
折舊	Depreciation	(2,952)	(6,833)	(41)	(9,826)	(60,289)	-	(70,115)
證券攤銷	Amortisation of securities	-	-	154,394	154,394	(734)	-	153,660

中期財務資料附註
 (續)

Notes to the Interim Financial Information (continued)

34. 分類報告 (續)

34. 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 2022 年 6 月 30 日 Half-year ended 30 June 2022		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	
		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	1,029,623	296,485	989,268	783,972
中國內地	Mainland China	364,339	175,550	188,792	39,892
		1,393,962	472,035	1,178,060	823,864

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		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	144,947,011	141,245,145
中國內地	Mainland China	35,867,944	36,041,729
		180,814,955	177,286,874

35. 已抵押資產

35. Assets pledged as security

於 2022 年 6 月 30 日，本集團通過票據抵押之負債為港幣 185,922,000 元 (2021 年 12 月 31 日：港幣 467,525,000 元)。本集團為擔保此等負債而質押之資產金額為港幣 185,003,000 元 (2021 年 12 月 31 日：港幣 462,212,000 元)，並於「貿易票據」內列賬。

As at 30 June 2022, the liabilities of the Group amounting to HK\$185,922,000 (31 December 2021: HK\$467,525,000) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$185,003,000 (31 December 2021: HK\$462,212,000) included in "Trade bills".

於 2022 年 6 月 30 日，本集團通過債券抵押之負債為港幣 9,662,240,000 元 (2021 年 12 月 31 日：港幣 9,904,654,000 元)。本集團為擔保此等負債而質押之資產金額為港幣 9,924,353,000 元 (2021 年 12 月 31 日：港幣 10,157,258,000 元)，並於「證券投資」內列賬。

As at 30 June 2022, the liabilities of the Group amounting to HK\$9,662,240,000 (31 December 2021: HK\$9,904,654,000) were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$9,924,353,000 (31 December 2021: HK\$10,157,258,000) included in "investment in securities".

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

36. 主要之有關連人士交易 36. 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 2022 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 561,625,000 元（2021 年 12 月 31 日：港幣 239,138,000 元）及港幣 1,064,638,000 元（2021 年 12 月 31 日：港幣 379,174,000 元）。2022 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總額為港幣 244,000 元（2021 年上半年：港幣 200,000 元），與廈門國際銀行釐做此類業務過程中產生的支出總額為港幣 24,000 元（2021 年上半年：無）。

(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 2022, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$561,625,000 (31 December 2021: HK\$239,138,000) and HK\$1,064,638,000 (31 December 2021: HK\$379,174,000) respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2022 was HK\$244,000 (first half of 2021: HK\$200,000). The aggregate amount of expense of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2022 was HK\$24,000 (first half of 2021: Nil).

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

36. 主要之有關連人士交易 (續) 36. 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2022年6月30日，本集團相關款項總額為港幣438,482,000元(2021年12月31日：港幣108,158,000元)。2022年上半年與母公司控制之其他公司所做此業務過程中產生的支出總額為港幣619,000元(2021年上半年：港幣1,113,000元)。

與母公司控制之其他公司的交易來自租賃服務。2022年上半年與母公司控制之其他公司所做此業務過程中產生的收入總額為港幣715,000元(2021年上半年：港幣835,000元)。

截至2022年6月30日止，本集團持有港幣146,699,000元(2021年12月31日：港幣148,988,000元)由澳門國際銀行發行的次級債，沒有持有由廈門國際銀行發行的債務證券(2021年12月31日：港幣310,888,000元)。2022年上半年分別從澳門國際銀行賺取港幣4,463,000元(2021年上半年：港幣4,463,000元)利息收入和從廈門國際銀行賺取港幣3,059,000元(2021年上半年：港幣5,848,000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 2022, the related aggregate amount of the Group was HK\$438,482,000 (31 December 2021: HK\$108,158,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2022 was HK\$619,000 (first half of 2021: HK\$1,113,000).

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 2022 was HK\$715,000 (first half of 2021: HK\$835,000).

As at 30 June 2022, the related aggregate amount of the Group invested in the subordinated debt issued by Luso International Banking Limited were HK\$146,699,000 (31 December 2021: HK\$148,988,000). There were no debt securities issued by Xiamen International Bank invested by the Group (31 December 2021: HK\$310,888,000). The interest income gained during first half 2022 from Luso International Banking Limited and Xiamen International Bank were HK\$4,463,000 (first half of 2021: HK\$4,463,000) and HK\$3,059,000 (first half of 2021: HK\$5,848,000) respectively.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
**36. 主要之有關連人士交易
(續)**
36. 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、高級管理層及主要人員。本集團在正常業務中會接受主要高層人員存款及向其提供貸款及信貸融資。於期內及往期，本集團並沒有與本銀行及其控股公司之主要高層人員或其有關連人士進行重大交易。

主要高層人員之薪酬如下：

(b) Key management personnel

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including directors, senior management and key personnel. 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 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000
薪酬、其他短期員工福利及退休福利	19,986	19,822

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 2022 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 2022 年 9 月 23 日核准發佈。

The unaudited interim financial information for the first half of 2022 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA. The interim financial report was authorised for issue on 23 September 2022.

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 2021 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 2021 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 部的要求呈送截至 2021 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 2021 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.

中期財務資料審閱報告

Deloitte.

致集友銀行有限公司董事會

引言

本行已審閱列載於第 2 頁至第 81 頁的集友銀行有限公司（以下簡稱「貴銀行」）及其附屬公司（以下統稱「貴集團」）的中期財務資料，此中期財務資料包括於二零二二年六月三十日的簡明綜合財務狀況表與截至該日止六個月期間有關的簡明綜合收益表、簡明綜合全面收益表、簡明綜合權益變動表和簡明綜合現金流量表以及附註解釋。貴銀行董事須負責根據香港會計師公會頒布的《香港會計準則》第 34 號「中期財務報告」編製及列報這些中期財務資料。本行的責任是在實施審閱工作的基礎上對這些中期財務資料出具審閱報告，並且本行的報告是根據與貴集團商定的約定條款僅為貴集團的董事會（作為一個團體）而出具的，不應被用於其他任何目的。本行不會就本行的審閱報告的任何內容對任何其他人士承擔或接受任何責任。

審閱範圍

本行的審閱是按照香港會計師公會所頒布的《香港審閱準則》第 2410 號「由實體的獨立核數師執行中期財務資料審閱」進行的。中期財務資料審閱工作包括詢問（主要詢問負責財務和會計事項的人員）以及採用分析性覆核和其他審閱程序。與按照《香港審閱準則》進行的審計工作相比，審閱的範圍相對較小，因此本行不能保證本行能識別在審計中可能識別出的所有重大事項，因而本行不會發表審計意見。

結論

根據本行的審閱工作，本行並沒有注意到任何事項使本行相信上述中期財務資料未能在所有重大方面按照《香港會計準則》第 34 號的規定編製。

其他事項

截至二零二一年六月三十日止六個月期間有關的簡明綜合收益表、簡明綜合全面收益表、簡明綜合權益變動表和簡明綜合現金流量表以及附註解釋由其他會計師事務所審閱，並於二零二一年九月八日發表了無保留意見。

德勤·關黃陳方會計師行

香港
2022 年 9 月 23 日

Report on Review of Interim Financial Information

To the Board of Directors of Chiyu Banking Corporation Limited

Introduction

We have reviewed the interim financial information of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (collectively referred to as the "Group") set out on pages 2 to 81, which comprise the condensed consolidated statement of financial position as of 30 June 2022 and the related condensed consolidated income statement, condensed consolidated statement of comprehensive income, condensed consolidated statement of changes in equity and condensed consolidated cash flow statement for the six-month period then ended, and certain explanatory notes. The directors of the Bank are responsible for the preparation and presentation of the interim financial information in accordance with Hong Kong Accounting Standard 34 "Interim Financial Reporting" ("HKAS 34") issued by the Hong Kong Institute of Certified Public Accountants. Our responsibility is to express a conclusion on the interim financial information based on our review, 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" ("HKSRE 2410") issued by the Hong Kong Institute of Certified Public Accountants. A review of the interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with HKAS 34.

Other Matter

The comparative condensed consolidated income statement, condensed consolidated statement of comprehensive income, condensed consolidated statement of changes in equity and condensed consolidated cash flow statement for the six-month period ended 30 June 2021 and the relevant explanatory notes included in the interim financial information were extracted from the interim financial information of the Group for six-month period ended 30 June 2021 reviewed by another auditor who expressed an unmodified conclusion on the interim financial information on 8 September 2021.

Deloitte Touche Tohmatsu

Certified Public Accountants
Hong Kong
23 September 2022

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 356,800,000 港元	100%	資產管理業務
Chiyu Asset Management Limited	Hong Kong 13 March 2017	Ordinary shares HK\$356,800,000	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
集友私募股權投資基金管理 （深圳）有限公司 （前名稱：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 2,000,000 美元	100%*	股權投資業務
(Formerly known as: 集友股 權投資管理（深圳）有限公 司)	Shenzhen 17 April 2020	Registered capital USD2,000,000	100%*	Equity Investment
集友科技創新（深圳）有限公 司	深圳 2020 年 9 月 21 日	註冊資本 10,000,000 人民幣	100%	信息科技、數據處理及 其他相關服務
	Shenzhen 21 September 2020	Registered capital RMB10,000,000	100%	Information technology, data processing and other related services

*本銀行間接持有股份

* Shares held indirectly by the Bank

其他資料（續）

Additional Information (continued)

2. 符合《銀行業（披露）規則》

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。

2. Compliance with the Banking (Disclosure) Rules

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

3. 流動性覆蓋比率

3. Liquidity coverage ratio

		<u>2022</u>	<u>2021</u>
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	184.03%	236.79%
- 第二季度	- Second quarter	197.00%	200.15%

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 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.

其他資料（續）

Additional Information (continued)

4. 穩定資金淨額比率

4. Net stable funding ratio

		2022	2021
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	120.26%	141.30%
- 第二季度	- Second quarter	119.98%	134.57%

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 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.

其他資料（續）

Additional Information (continued)

5. 資本管理

5. Capital management

5.1 監管合併基礎

5.1 Basis of regulatory combination

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。

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.

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：

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	(重列) (Restated)			
		於 2022 年 6 月 30 日 At 30 June 2022		於 2021 年 12 月 31 日 At 31 December 2021	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集友國際資本有限公司	Chiyu International Capital Limited	92,820	86,574	94,835	93,993
集友資產管理有限公司	Chiyu Asset Management Limited	269,647	265,564	301,362	300,433
集友基金獨立投資組合公司	Chiyu Fund Segregated Portfolio Company	1	1	1	1
集友私募股權投資基金管理（深圳）有限公司	-	37,251	31,007	21,872	20,272
集友科技創新（深圳）有限公司	-	14,616	1,858	16,746	6,884

以上附屬公司的主要業務載於「其他資料 – 本銀行之附屬公司」。

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

於 2022 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（2021 年 12 月 31 日：無）。

There were also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of combination where the methods of consolidation differ as at 30 June 2022 (31 December 2021: Nil).

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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
普通股權一級資本比率	CET1 capital ratio	13.92%	14.65%
一級資本比率	Tier 1 capital ratio	15.69%	16.54%
總資本比率	Total capital ratio	18.45%	17.85%

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)

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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	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	6,577,871	6,577,871
保留溢利	Retained earnings	8,734,469	8,556,857
已披露的儲備	Disclosed reserves	580,394	1,665,626
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	15,892,734	16,800,354
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(5,707)	(1,767)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(100,500)	(37,729)
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	(41)	(15)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	(1,425,310)	(1,437,254)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	(209,821)	(344,870)
於在監管綜合範圍以外的金融業實體發行的 CET1 資本票據的非重大資本投資（超出 10% 門檻之數）	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(95,990)	-
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	(1,837,369)	(1,821,635)
普通股權一級資本	CET1 capital	14,055,365	14,978,719
額外一級資本	AT1 capital		
合資格 AT1 資本票據加任何相關股份溢價	Qualifying AT1 capital instruments plus any related share premium	1,937,712	1,937,712
於在監管綜合範圍以外的金融業實體發行的 AT1 資本票據的非重大資本投資（超出 10% 門檻之數）	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(142,922)	-
對 AT1 資本的監管扣減總額	Total regulatory deductions to AT1 capital	(142,922)	-
AT1 資本	AT1 capital	1,794,790	1,937,712
一級資本	Tier 1 capital	15,850,155	16,916,431

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 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金	Tier 2 capital: instruments and provisions		
合資格二級資本票據加任何 相關股份溢價	Qualifying Tier 2 capital instruments plus any related share premium	1,560,074	-
合資格計入二級資本的集體 減值備抵及一般銀行風 險監管儲備	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	705,937	692,513
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	2,266,011	692,513
二級資本：監管扣減	Tier 2 capital: regulatory deductions		
加回合資格計入二級資本的 因對土地及建築物（自 用及投資用途）進行價 值重估而產生的累積公 平價值收益	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own- use and investment properties) eligible for inclusion in Tier 2 capital	641,390	646,764
於在監管綜合範圍以外的金 融業實體發行的二級資 本票據的非重大資本投 資（超出 10% 門檻之 數）	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	(126,169)	-
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	515,221	646,764
二級資本	Tier 2 capital	2,781,232	1,339,277
總資本	Total capital	18,631,387	18,255,708
緩衝資本比率分析如下：	The capital buffer ratios are analysed as follows:		
		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
防護緩衝資本比率	Capital conservation buffer ratio	2.500%	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	0.630%	0.638%

於 2022 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 2022, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 1.0%. The ratio was 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%.

其他資料（續）
Additional Information (continued)
5. 資本管理（續）
5. Capital management (continued)
5.3 槓桿比率
5.3 Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

		於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	15,850,155	16,916,431
槓桿比率風險承擔	Leverage ratio exposure	182,248,504	178,120,231
槓桿比率	Leverage ratio	8.70%	9.50%

有關資本披露及槓桿比率披露的補充資料可於本銀行網頁 www.chiyubank.com 中「監管披露」一節瀏覽。

The additional information of capital disclosures and leverage ratio disclosures are available under section "Regulatory Disclosures" on the Bank's website at www.chiyubank.com.

其他資料（續）

Additional Information (continued)

6. 國際債權

6. 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。

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：

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

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

		於 2022 年 6 月 30 日 At 30 June 2022				
		非銀行私人機構 Non-bank private sector				總計
		銀行	官方機構	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		Banks	Official sector			
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中國內地	Mainland China	16,789,000	3,068,000	2,186,000	20,506,000	42,549,000
	Hong Kong	2,693,000	215,000	5,412,000	5,653,000	13,973,000
		於 2021 年 12 月 31 日 At 31 December 2021				
		非銀行私人機構 Non-bank private sector				總計
		銀行	官方機構	非銀行 金融機構 Non-bank financial Institutions	非金融 私人機構 Non-financial private sector	
		Banks	Official sector			
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中國內地	Mainland China	19,503,000	3,373,000	2,370,000	18,976,000	44,222,000
	Hong Kong	1,376,000	227,000	6,339,000	6,873,000	14,815,000

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

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

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

		於 2022 年 6 月 30 日 At 30 June 2022			
	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	17,538,813	1,061,072	18,599,885
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	13,184,189	400,906	13,585,095
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	25,913,402	302,472	26,215,874
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	2,438,325	227,078	2,665,403
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	608,287	-	608,287
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	10,135,067	92,076	10,227,143
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	2,824,466	-	2,824,466
總計	Total	8	72,642,549	2,083,604	74,726,153
扣減準備金後的資產總額	Total assets after provision	9	180,650,764		
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	40.21%		

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

		於 2021 年 12 月 31 日 At 31 December 2021			
	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	21,741,524	206,215	21,947,739
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	13,734,389	588,171	14,322,560
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	20,276,781	269,356	20,546,137
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	2,760,140	114,385	2,874,525
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	380,432	216,170	596,602
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	11,632,125	527,187	12,159,312
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	2,641,589	-	2,641,589
總計	Total	8	73,166,980	1,921,484	75,088,464
扣減準備金後的資產總額	Total assets after provision	9	177,021,755		
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	41.33%		

其他資料（續）

Additional Information (continued)

8. 信貸風險

8. Credit Risk

8.1 逾期超過 3 個月之貸款

8.1 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 2022 年 6 月 30 日 At 30 June 2022		於 2021 年 12 月 31 日 At 31 December 2021	
		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	161,056	0.19%	45	0.00%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	9,035	0.01%	-	-
- 超過 1 年	- over one year	42,450	0.05%	46,212	0.06%
逾期超過 3 個月之貸款	Advances overdue for over three months	212,541	0.25%	46,257	0.06%
就上述之貸款作個別評估之減值準備	Specific provisions made in respect of such advances	91,844		18,168	
				於 2022 年 6 月 30 日 At 30 June 2022	於 2021 年 12 月 31 日 At 31 December 2021
				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			49,528	51,881
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers			27,383	28,684
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers			185,158	17,573

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 2022 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據（2021 年 12 月 31 日：無）。

As at 30 June 2022, there were no trade bills overdue for more than three months (31 December 2021: Nil).

其他資料 (續)

Additional Information (continued)

8. 信貸風險 (續)

8. Credit Risk (continued)

8.2 經重組貸款

8.2 Rescheduled advances

	於 2022 年 6 月 30 日		於 2021 年 12 月 31 日	
	At 30 June 2022		At 31 December 2021	
	佔客戶貸款總額		佔客戶貸款總額	
	金額	百分比	金額	百分比
	Amount	% of gross advances to customers	Amount	% of gross advances to customers
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額(已扣減包含於「逾期超過 3 個月之貸款」部分)				
Rescheduled advances to customers net of amounts included in "Advances overdue for more than three months"	589,062	0.69%	626,914	0.75%

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".

8.3 收回資產

本集團於 2022 年 6 月 30 日持有收回資產為港幣 81,000,000 元 (2021 年 12 月 31 日: 港幣 101,360,000 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。

8.3 Repossessed assets

There were HK\$81,000,000 repossessed assets held by the Group as at 30 June 2022 (31 December 2021: HK\$101,360,000). 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)

9. 外匯風險

9. 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 2022 年 6 月 30 日 At 30 June 2022							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	49,932,945	569,667	220,616	2,185,231	162,175	44,563,875	440,343	98,074,852
現貨負債	Spot liabilities	(40,562,669)	(575,716)	(218,163)	(703,753)	(242,803)	(44,559,914)	(342,227)	(87,205,245)
遠期買入	Forward purchases	1,586,440	13,601	76,927	38,767	82,090	1,102,868	189,409	3,090,102
遠期賣出	Forward sales	(11,039,795)	(11,478)	(76,636)	(1,528,450)	(6,626)	(1,235,466)	(286,869)	(14,185,320)
(短) / 長盤淨額	Net (short) / long position	(83,079)	(3,926)	2,744	(8,205)	(5,164)	(128,637)	656	(225,611)

		於 2021 年 12 月 31 日 At 31 December 2021							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	48,476,738	584,685	142,128	808,188	217,147	45,466,820	338,880	96,034,586
現貨負債	Spot liabilities	(34,679,834)	(498,740)	(170,213)	(795,454)	(215,926)	(44,596,919)	(357,371)	(81,314,457)
遠期買入	Forward purchases	1,581,248	10,587	287,978	26,852	3,197	230,527	261,298	2,401,687
遠期賣出	Forward sales	(14,673,090)	(97,154)	(258,173)	(34,847)	(8,391)	(1,309,656)	(242,966)	(16,624,277)
長 / (短) 盤淨額	Net long / (short) position	705,062	(622)	1,720	4,739	(3,973)	(209,228)	(159)	497,539

其他資料 (續)

Additional Information (continued)

10. 管理層討論及分析

10. Management's Discussion and Analysis

財務表現

Financial Review

2022 年上半年，本集團錄得股東應佔溢利為港幣 400,162,000 元，較去年同期減少 43.82%。平均股東權益回報率及平均總資產回報率分別為 4.30% 及 0.46%。

For the first half of 2022, the Group recorded a profit attributable to shareholders of HK\$400,162,000, decreased by 43.82% from same period last year. The return on average shareholders' equity and the return on average total assets were 4.30% and 0.46% respectively.

期內淨利息收入為港幣 842,357,000 元，較 2021 年上半年增加 6.13%，而淨利息收益率亦較去年同期下跌 1 個點子至 1.01%。淨服務費及佣金收入較去年上半年上升 16.98% 至港幣 403,213,000 元。經營支出為港幣 597,023,000 元，同比上升 4.28%，而成本對收入比率則較去年同期下降 5.77% 至 42.83%。

Compared with the first half of 2021, net interest income was HK\$842,357,000, increased by 6.13% and the net interest margin decreased by 1 basis point to 1.01%. Net fee and commission income increased by 16.98% to HK\$403,213,000. Operating expenses increased by 4.28% to HK\$597,023,000, yet the cost to income ratio decreased by 5.77 percentage points to 42.83%.

期內錄得減值準備淨撥備為港幣 317,757,000 元，去年淨回撥為港幣 218,014,000，比去年同期增加港幣 535,771,000 元。減值或特定分類貸款比率較 2021 年底上升 0.43 個百分點至 1.24%。

For the first half of 2022, net charge of impairment allowances was HK\$317,757,000, while in the first half of 2021 was net reversal of HK\$218,014,000, increased by HK\$535,771,000 as compared with same period last year. The impaired or classified loan ratio increased by 0.43 percentage points to 1.24% compared with the end of 2021.

截至 2022 年 6 月 30 日止，本集團綜合總資產為港幣 180,814,955,000 元，較 2021 年底增加 1.99%。客戶貸款為港幣 85,776,004,000 元，較去年底上升 2.74%。客戶存款為港幣 135,952,325,000 元，較去年底上升 7.30%。

As of 30 June 2022, the total consolidated assets of the Group increased by 1.99% to HK\$180,814,955,000 compared with the end of 2021. Advances to customers increased by 2.74% to HK\$85,776,004,000. Customer deposits increased by 7.30% to HK\$135,952,325,000.

分行網絡

Branch Network

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

分行網絡（續）
Branch Network (continued)

分行名稱 BRANCH (Br.)	地址 ADDRESS	電話 TELEPHONE
新界 NEW TERRITORIES		
屯門分行 Tuen Mun Br.	新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 舖 Shop N-125, Level 1, Zone N, H.A.N.D.S, On Ting Estate, Tuen Mun, N.T.	(852) 3988 9508
葵興邨分行 Kwai Hing Estate Br.	新界葵涌葵興邨興逸樓地下 1 號舖 Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N.T.	(852) 3556 9745
大埔太和邨分行 Tai Po Tai Wo Estate Br.	新界大埔太和邨安和樓地下 112-114 號舖 Shop 112-114, G/F, On Wo House, Tai Wo Estate, Tai Po, N.T.	(852) 3556 9746
麗城花園分行 Belvedere Garden Br.	新界荃灣麗城薈三期地下 5A 號舖 Shop 5A, G/F, Belvedere Square, Belvedere Garden Phase 3, Tsuen Wan, N.T.	(852) 3556 9747
荃灣分行 Tsuen Wan Br.	新界荃灣沙咀道 131-135 號地下 G/F, No. 131-135 Sha Tsui Road, Tsuen Wan, N.T.	(852) 3988 9518
沙田穗禾苑分行 Shatin Sui Wo Court Br.	新界沙田穗禾苑穗禾商場 1 樓 F7 號舖 Shop F7, 1/F, Commercial Centre, Sui Wo Court, Shatin, N.T.	(852) 3556 9749
馬鞍山分行 Ma On Shan Br.	新界馬鞍山海柏花園馬鞍山廣場 3 樓 313 號舖 Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T.	(852) 3556 9750
尚德邨分行 Sheung Tak Estate Br.	新界將軍澳尚德邨尚德商場 2 樓 238 號舖 Shop 238, 2/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O, N.T.	(852) 3556 9752
中國內地 MAINLAND CHINA		
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 112-123, No. 182 Jiahe Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6278
福州分行 Fuzhou Br.	中國福建省福州市鼓樓區五四路 118 號三盛國際中心東塔 30 樓、32 樓及 33 樓 30F, 32F and 33F, East Tower, Sansheng International Center, No. 118 Wusi Road, Gulou District, Fuzhou, Fujian, China	(86-591) 2831 5555
福州鼓樓支行 Fuzhou Gulou Sub-Br.	中國福建省福州市鼓樓區五四路 210 號國際大廈一樓 1/F, International Building, No. 210 Wusi Road, Gulou District, Fuzhou, Fujian, China	(86-591) 3810 1555
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

香港中環德輔道中78號集友銀行大廈
78 Des Voeux Road Central, Hong Kong
tel 2843 0111 fax 2810 4207

www.chiyubank.com

集友微信官號
名稱：集友銀行

集友Instagram官號
名稱：CHIYUBANK

集友手機銀行
應用程式

