

2023 中期業績報告
Interim Report 2023



集友銀行
Chiyu Banking Corporation Ltd.



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財務摘要

Financial Highlights

期內／年度	For the period / year	2023 年 6 月 30 日 30 June 2023	(重列) (Restated) 2022 年 6 月 30 日 30 June 2022	(重列) (Restated) 2022 年 12 月 31 日 31 December 2022
		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	1,088,847	1,384,899	2,937,093
經營溢利	Operating profit	49,292	183,025	1,063,460
除稅前溢利	Profit before taxation	43,373	175,878	1,045,447
期內／年度溢利	Profit for the period / year	43,625	153,006	902,668
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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資本總額	Total equity	17,860,448	17,881,092	17,863,372
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	185,504,722	180,814,955	181,870,551
財務比率	Financial ratios			
		%	%	%
平均總資產回報率 ¹	Return on average total assets ¹	0.05	0.18	0.52
平均股東權益回報率 ²	Return on average shareholders' equity ²	-0.24	1.25	4.83
成本對收入比率	Cost to income ratio	54.42	43.11	45.41
貸存比率 ³	Loan to deposit ratio ³	61.94	63.09	62.43
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	205.47	184.03	184.03
第二季度	Second quarter	176.10	197.00	197.00
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	123.41	120.19	120.19
第二季度	Second quarter	125.10	120.04	120.04
總資本比率 ⁶	Total capital ratio ⁶	16.76	17.74	16.29

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

			(重列) (Restated)
		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	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	港幣千元 HK\$'000
持續經營業務			
CONTINUING OPERATIONS			
利息收入	Interest income	3,268,775	1,613,116
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	3,243,159	1,593,188
其他利息收入	Other interest income	25,616	19,928
利息支出	Interest expense	(2,574,073)	(770,759)
淨利息收入	Net interest income	5 694,702	842,357
服務費及佣金收入	Fee and commission income	412,612	419,530
服務費及佣金支出	Fee and commission expense	(16,371)	(16,317)
淨服務費及佣金收入	Net fee and commission income	6 396,241	403,213
淨交易性收益	Net trading gain	7 90,471	54,222
其他金融資產之淨(虧損)/收益	Net (loss) / gain on other financial assets	8 (115,783)	56,867
其他經營收入	Other operating income	9 23,216	28,240
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,088,847	1,384,899
減值準備淨撥備	Net charge of impairment allowances	10 (446,965)	(604,851)
淨經營收入	Net operating income	641,882	780,048
經營支出	Operating expenses	11 (592,590)	(597,023)
經營溢利	Operating profit	49,292	183,025
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	12 (5,096)	(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	13 (823)	(2,697)
除稅前溢利	Profit before taxation	43,373	175,878
稅項	Taxation	14 (640)	(22,872)
持續經營業務期內溢利	Profit for the period from continuing operations	42,733	153,006
已終止經營業務			
DISCONTINUED OPERATIONS			
已終止經營業務期內溢利	Profit for the period from discontinued operations	28 892	-
期內溢利	Profit for the period	43,625	153,006



簡明綜合收益表（續） Condensed Consolidated Income Statement (continued)

		(重列) (Restated)
	(未經審計) (Unaudited)	(未經審計) (Unaudited)
	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
本銀行股東應佔期內溢利	Profit for the period attributable to Equity holders of the Bank	
- 持續經營業務	- from continuing operations	42,733 153,006
- 已終止經營業務	- from discontinued operations	892 -
本銀行股東應佔期內溢利	Profit for the period attributable to Equity holders of the Bank	43,625 153,006

第 9 至 94 頁之附註屬本中期財務資料
之組成部分。

The notes on pages 9 to 94 are an integral part of this interim financial information.



簡明綜合全面收益表

Condensed Consolidated Statement of Comprehensive Income

		(重列) (Restated)
	(未經審計) (Unaudited)	(未經審計) (Unaudited)
	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	43,625	153,006
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)
遞延稅項	Deferred tax	2,666
	(15)	(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:	
公平值變化	Change in fair value	(32,441)
	(85,824)	(32,441)
	(85,839)	(36,465)
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)
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(73,182)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	9,078
遞延稅項	Deferred tax	69,411
	243,630	(475,029)
貨幣換算差額	Currency translation difference	(152,093)
因處置已終止經營業務之轉撥重新分類至收益表	Release upon disposal of discontinued operations reclassified to income statement	-
	420	-
	102,085	(627,122)
期內除稅後其他全面收益／（支出）	Other comprehensive income / (expense) for the period, net of tax	(663,587)
期內全面收益／（支出）總額	Total comprehensive income / (expense) for the period	(510,581)
應佔全面收益／（支出）總額：	Total comprehensive income / (expense) attributable to:	
本銀行股東	Equity holders of the Bank	(510,581)

第 9 至 94 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 94 are an integral part of this interim financial information.



簡明綜合財務狀況表

Condensed Consolidated Statement of Financial Position

			(重列) (Restated)
		(未經審計) (Unaudited)	(經審計) (Audited)
		於 2023 年 6 月 30 日	於 2022 年 12 月 31 日
	附註 Notes	At 30 June 2023	At 31 December 2022
		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 14,797,448	22,549,748
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 3,781,484	3,503,238
衍生金融工具	Derivative financial instruments	18 487,006	74,407
客戶貸款及貿易票據	Advances to customers and trade bills	19 92,431,645	88,190,928
證券投資	Investment in securities	20 70,724,355	64,098,304
投資物業	Investment properties	21 786,842	146,110
物業、器材及設備	Properties, plant and equipment	22 1,924,743	1,947,153
應收稅項資產	Current tax assets	27,090	-
遞延稅項資產	Deferred tax assets	26 34,142	57,220
其他資產	Other assets	23 509,967	1,303,443
資產總額	Total assets	185,504,722	181,870,551
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	15,008,076	18,373,043
衍生金融工具	Derivative financial instruments	18 26,916	81,675
客戶存款	Deposits from customers	24 148,510,019	140,834,824
其他賬項及準備	Other accounts and provisions	25 2,393,519	3,020,334
應付稅項負債	Current tax liabilities	50,566	48,945
遞延稅項負債	Deferred tax liabilities	26 75,312	76,191
後償負債	Subordinated liabilities	27 1,579,866	1,572,167
負債總額	Total liabilities	167,644,274	164,007,179
資本	EQUITY		
股本	Share capital	29 6,577,871	6,577,871
儲備	Reserves	9,724,765	9,727,689
本銀行股東應佔股本和儲備	Capital and reserves attributable to the equity holders of the Bank	16,302,636	16,305,560
額外資本工具	Additional equity instruments	30 1,557,812	1,557,812
資本總額	Total equity	17,860,448	17,863,372
負債及資本總額	Total liabilities and equity	185,504,722	181,870,551

第 9 至 94 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 94 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 2023 年 1 月 1 日之 列賬	At 1 January 2023	6,577,871	1,183,937	(725,994)	325,433	(109,649)	9,053,962	16,305,560	1,557,812	17,863,372
期內溢利	Profit for the period	-	-	-	-	-	43,625	43,625	-	43,625
其他全面（支出）／ 收益：	Other comprehensive (expense) / income:									
房產	Premises	-	(15)	-	-	-	-	(15)	-	(15)
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	-	-	(85,824)	-	-	-	(85,824)	-	(85,824)
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	-	-	243,630	-	-	-	243,630	-	243,630
貨幣換算差額	Currency translation difference	-	-	-	-	(141,965)	-	(141,965)	-	(141,965)
因出售已終止經營 業務之轉撥重新 分類至收益表	Release upon disposal of discontinued operations reclassified to income statement	-	-	-	-	420	-	420	-	420
全面（支出）／收益總 額	Total comprehensive (expense) / income	-	(15)	157,806	-	(141,545)	43,625	59,871	-	59,871
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(28,678)	-	28,678	-	-	-
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(62,795)	(62,795)	-	(62,795)
於 2023 年 6 月 30 日	At 30 June 2023	6,577,871	1,183,922	(568,188)	296,755	(251,194)	9,063,470	16,302,636	1,557,812	17,860,448

第 9 至 94 頁之附註屬本中期財務資
料之組成部分。

The notes on pages 9 to 94 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)**

		(重列) (Restated) (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 列賬	At 1 January 2022	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	-	-	-	-	153,006	153,006	-	153,006	
其他全面（支出）／ 收益：	Other comprehensive (expense) / 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	-	-	(32,441)	-	-	(32,441)	-	(32,441)	
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（支出）／收益總 額	Total comprehensive (expense) / income	-	(4,024)	(507,470)	-	(152,093)	153,006	(510,581)	-	(510,581)
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	(593,436)	209,821	44,273	8,487,308	15,943,380	1,937,712	17,881,092

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

			(未經審計) (Unaudited) 半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	(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
	附註 Notes			
經營業務之現金流量		Cash flows from operating activities		
除稅前經營現金之（流出）／流入		Operating cash (outflow) / inflow before taxation		
	31(a)		(7,005,230)	4,406,798
支付香港利得稅		Hong Kong profits tax paid	(30,684)	(29,582)
支付海外利得稅		Overseas profits tax paid	(20,766)	(18,482)
經營業務之現金（流出）／流入淨額		Net cash (outflow) / inflow from operating activities	(7,056,680)	4,358,734
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	(26,334)	(14,210)
轉置投資物業之初始費用		Initial cost for transfer of investment properties	(39,034)	-
出售已終止經營業務之現金流入淨額	28	Net cash inflow from disposal of discontinued operations	2,394	-
投資業務之現金流出淨額		Net cash outflow from investing activities	(62,974)	(14,210)
融資業務之現金流量		Cash flows from financing activities		
發行後償負債	31(d)	Issue of subordinated liabilities	-	1,558,595
支付租賃租金之資本部份		Capital element of lease rentals paid	(56,047)	(51,085)
支付租賃租金之利息部份		Interest element of lease rentals paid	(3,873)	(3,885)
支付後償負債利息	31(d)	Distribution payment for subordinated liabilities	(44,988)	-
支付本銀行股東之末期股息	15	Final dividend paid to the equity holders of the Bank	-	(328,299)
支付額外資本工具持有者利息	15	Distribution to the holders of the additional equity instruments	(62,795)	(51,516)
融資業務之現金（流出）／流入淨額		Net cash (outflow) / inflow from financing activities	(167,703)	1,123,810
（減少）／增加現金及等同現金項目		(Decrease) / Increase in cash and cash equivalents	(7,287,357)	5,468,334
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January	24,381,213	31,660,872
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	(113,754)	(182,086)
於 6 月 30 日之現金及等同現金項目	31(b)	Cash and cash equivalents at 30 June	16,980,102	36,947,120

第 9 至 94 頁之附註屬本中期財務資料之組成部分。

The notes on pages 9 to 94 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

(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。

(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2023年年報反映的會計政策修訂及附註38(b)所載事項外，均與截至2022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2022年之年度報告一併閱覽。

已於2023年1月1日起開始的會計年度強制性生效之準則及修訂

1. Basis of preparation and significant accounting policies

(a) Basis of preparation

The unaudited interim financial information has been prepared in accordance with Hong Kong Accounting Standard 34 ("HKAS 34") "Interim Financial Reporting" issued by the Hong Kong Institute of Certified Public Accountants.

(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 2022, except for the accounting policy changes that are expected to be reflected in the 2023 annual financial statements and the matter set out in Note 38(b), and should be read in conjunction with the Group's Annual Report for 2022.

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2023

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17號 HKFRS 17 (including the October 2020 and February 2022 Amendments to HKFRS 17)	保險合約 Insurance Contracts	2023年1月1日 1 January 2023
《香港會計準則》第1號及《香港 財務報告準則》實務報告第2號 之修訂 Amendments to HKAS 1 and HKFRS Practice Statement 2	會計政策披露 Disclosure of Accounting Policies	2023年1月1日 1 January 2023
《香港會計準則》第8號之修訂 Amendments to HKAS 8	會計估計定義 Definition of Accounting Estimates	2023年1月1日 1 January 2023
《香港會計準則》第12號之修訂 Amendments to HKAS 12	與單一交易產生的資產和負債相關的遞延所得稅 Deferred Tax related to Assets and Liabilities arising from a Single Transaction	2023年1月1日 1 January 2023

除以下描述外，於本中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。

Except as described below, the application of the amendments to Hong Kong Financial Reporting Standards ("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)

1. 編製基準及主要會計政策（續）

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

(b) 主要會計政策（續）

已於 2023 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂（續）

應用《香港財務報告準則》第 17 號「保險合約」之影響

《香港財務報告準則》第 17 號確立了確認、計量、呈列及披露保險合約之原則，並取代了《香港財務報告準則》第 4 號「保險合約」。

《香港財務報告準則》第 17 號界定「保險合約」為訂明本集團藉同意於出現對另一方（保單持有人）構成不利影響之指定不確定日後事件（受保事件）時賠償保單持有人，以承擔保單持有人之重大保險風險之合約。

本集團訂立之若干合約（包括金融擔保合約）符合《香港財務報告準則》第 17 號有關保險合約之定義。《香港財務報告準則》第 17 號允許在會計政策方面選擇應用《香港財務報告準則》第 17 號或《香港財務報告準則》第 9 號，而本集團選擇繼續根據《香港財務報告準則》第 9 號將該等合約入賬。因此，於本期間應用《香港財務報告準則》第 17 號對本簡明綜合財務報表並無重大影響。

應用《香港會計準則》第 1 號及《香港財務報告準則實務公告》第 2 號之修訂「會計政策披露」之影響

此外，本集團將就編製本集團截至二零二三年十二月三十一日止年度之綜合財務報表應用於二零二三年一月一日開始之年度期間強制生效之《香港會計準則》第 1 號及《香港財務報告準則實務公告》第 2 號之修訂「會計政策披露」。

《香港會計準則》第 1 號修訂在所有情況下以「重大會計政策資料」取代「主要會計政策」一詞。倘連同實體財務報表內其他資料一併考慮，會計政策資料可以合理預期會影響通用財務報表的主要使用者根據該等財務報表所作出之決定，則該會計政策資料屬重大。

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2023 (continued)

Impacts on application of HKFRS 17 (including the October 2020 and February 2022 Amendments) Insurance Contracts

HKFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts and supersedes HKFRS 4 *Insurance Contracts*.

HKFRS 17 defines an insurance contract as a contract under which the Group accept significant insurance risk from another party (the policyholder) by agreeing to compensate the policyholder if a specified certain future event (the insured event) adversely affects the policyholder.

Certain contracts entered into by the Group included financial guarantee contracts meet the definition of insurance contracts under HKFRS 17. HKFRS 17 allows an accounting policy choice to apply HKFRS 17 or HKFRS 9 and the Group opted to continue account for these contracts under HKFRS 9. Therefore, the application of HKFRS 17 in the current period had no material impact on the condensed consolidated financial statements.

Impacts on application of Amendments to HKAS 1 and HKFRS Practice Statement 2 Disclosure of Accounting Policies

In addition, the Group will apply Amendments to HKAS 1 and HKFRS Practice Statement 2 *Disclosure of Accounting Policies* which are mandatorily effective for the Group's annual period beginning on 1 January 2023 for the preparation of the Group's consolidated financial statements for the year ending 31 December 2023.

HKAS 1 is amended to replace all instances of the term "significant accounting policies" with "material accounting policy information". Accounting policy information is material if, when considered together with other information included in an entity's financial statements, it can reasonably be expected to influence decisions that the primary users of general purpose financial statements make on the basis of those financial statements.



中期財務資料附註（續）

Notes to the Interim Financial Information (continued)

1. 編製基準及主要會計政策（續）

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

(b) 主要會計政策（續）

已於 2023 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂（續）

該等修訂亦澄清，即使涉及款項並不重大，但基於相關交易性質、其他事項或情況，會計政策資料仍可屬重大。然而，並非所有與重大交易、其他事項或情況有關的會計政策資料本身屬重大。倘實體選擇披露非重大會計政策資料，有關資料不得遮蔽重大會計政策資料。

《香港財務報告準則實務公告》第 2 號「作出重大性判斷」（「實務公告」）亦經修訂，以說明實體如何將「四步法評估重大性流程」應用於會計政策披露，以及判斷某項有關會計政策之資料對其財務報表是否屬重大。實務公告新增了指導意見及實例。

於本期間應用上述修訂對本簡明綜合財務報表並無重大影響，但預期會影響於本集團截至二零二三年十二月三十一日止年度之年度綜合財務報表內之本集團會計政策披露。

應用香港會計準則第 8 號（修訂本）會計估計之定義之影響及會計政策

該等修訂將會計估計定義為「存在計量不明朗因素的財務報表之貨幣金額」。會計政策可能規定對涉及計量不明朗因素的財務報表的項目進行計量。於此情況下，一間實體應編製會計估計，旨在達到會計政策載列的目標。香港會計準則第 8 號之修訂澄清了會計估計變更與會計政策變更及錯誤更正之間的區別。

本中期間應用該等修訂對本集團之簡明綜合財務報表並無重大影響。

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2023 (continued)

The amendments also clarify that accounting policy information may be material because of the nature of the related transactions, other events or conditions, even if the amounts are immaterial. However, not all accounting policy information relating to material transactions, other events or conditions is itself material. If an entity chooses to disclose immaterial accounting policy information, such information must not obscure material accounting policy information.

HKFRS Practice Statement 2 *Making Materiality Judgements* (the "Practice Statement") is also amended to illustrate how an entity applies the "four-step materiality process" to accounting policy disclosures and to judge whether information about an accounting policy is material to its financial statements. Guidance and examples are added to the Practice Statement.

The application of the amendments in the current period had no material impact on the condensed consolidated financial statements but is expected to affect the disclosures of the Group's accounting policies in the Group's annual consolidated financial statements for the year ending 31 December 2023.

Impacts on application of Amendments to HKAS 8 Definition of Accounting Estimates

The amendments define accounting estimates as "monetary amounts in financial statements that are subject to measurement uncertainty". An accounting policy may require items in financial statements to be measured in a way that involves measurement uncertainty. In such a case, an entity develops an accounting estimate to achieve the objective set out by the accounting policy. The amendments to HKAS 8 clarify the distinction between changes in accounting estimates, and changes in accounting policies and the correction of errors.

The application of the amendments in the current period had no material impact on the condensed consolidated financial statements.



中期財務資料附註（續）

Notes to the Interim Financial Information (continued)

1. 編製基準及主要會計政策（續）

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

(b) 主要會計政策（續）

已於 2023 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂（續）

應用《香港會計準則》第 12 號之修訂「源自單一交易之資產及負債之相關遞延稅項」之影響及會計政策變更

會計政策

遞延稅項為基於應課稅溢利計算中綜合財務報表之資產和負債賬面值與所用相應稅基之間的暫時差額而確認。遞延稅項負債一般就所有應課稅暫時差額予以確認。遞延稅項資產一般就所有可扣減暫時差額予以確認，但僅限於可能獲得應課稅溢利用以抵扣該等可扣減暫時差額。倘暫時差額是因初始確認（業務合併除外）交易所涉資產及負債時產生，而該交易既不影響應課稅溢利，亦不影響會計溢利，並且在交易當時不引致等額之應課稅及可扣減暫時差額，則不確認有關之遞延稅項資產及負債。此外，倘暫時差額是因初始確認商譽引致，則不確認遞延稅項負債。

就稅項減免源於租賃負債之租賃交易而言，本集團對租賃負債及相關資產分開採用《香港會計準則》第 12 號之規定。本集團確認與租賃負債有關之遞延稅項資產（僅限於可能獲得應課稅溢利用以抵扣可扣減暫時差額）並就所有應課稅暫時差額確認遞延稅項負債。

過渡及概括影響

誠如本集團截至二零二二年十二月三十一日止年度之年度財務報表所披露，本集團過往對源自單一交易之資產及負債一概採用《香港會計準則》第 12 號之規定，而與相關資產及負債有關之暫時差額亦按淨額基準評估。

應用此修訂後，本集團分開評估相關資產及負債。根據過渡規定：

- (i) 本集團已對二零二二年一月一日或之後發生之租賃交易追溯應用新會計政策；
- (ii) 本集團亦於二零二二年一月一日就所有與使用權資產及租賃負債有關聯之可扣減及應課稅暫時差額確認遞延稅項資產及遞延稅項負債。

(b) Significant accounting policies (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2023
(continued)

Impacts and changes in accounting policies on application of Amendments to HKAS 12 *Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

Accounting policies

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all taxable temporary differences. Deferred tax assets are generally recognised for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilised. Such deferred tax assets and liabilities are not recognised if the temporary difference arises from the initial recognition (other than in a business combination) of assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit and at the time of the transaction does not give rise to equal taxable and deductible temporary differences. In addition, deferred tax liabilities are not recognised if the temporary difference arises from the initial recognition of goodwill.

For leasing transactions in which the tax deductions are attributable to the lease liabilities, the Group applies HKAS 12 requirements to the lease liabilities, and the related assets separately. The Group recognises a deferred tax asset related to lease liabilities to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised and a deferred tax liability for all taxable temporary differences.

Transition and summary of effects

As disclosed in the Group's annual financial statements for the year ended 31 December 2022, the Group previously applied the HKAS 12 requirements to assets and liabilities arising from a single transaction as a whole and temporary differences relating to the relevant assets and liabilities were assessed on a net basis.

Upon the application of the amendments, the Group assessed the relevant assets and liabilities separately. In accordance with the transition provision:

- (i) the Group has applied the new accounting policy retrospectively to leasing transactions that occurred on or after 1 January 2022;
- (ii) the Group also, as at 1 January 2022, recognised a deferred tax asset and a deferred tax liability for all deductible and taxable temporary difference associated with right-of-use-assets and lease liabilities.



中期財務資料附註（續）

Notes to the Interim Financial Information
(continued)

1. 編製基準及主要會計政策（續）

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

(b) 主要會計政策（續）

(b) Significant accounting policies (continued)

已於 2023 年 1 月 1 日起開始的會計
年度強制性生效之準則及修訂（續）

Standards and amendments issued that are already mandatorily
effective for accounting periods beginning on 1 January 2023
(continued)

租賃負債產生的遞延稅項資產及使用
權資產產生的遞延稅項負債分別確
認。應用此修訂對本集團之綜合財務
狀況及表現並無構成重大影響。

Deferred tax assets arising from lease liabilities and deferred tax liabilities
arising from right-of-use assets are recognised separately. The application of
the amendments has had no material impact on the Group's consolidated
financial position and performance.



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2022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 2022.

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 2023 年 6 月 30 日 As at 30 June 2023			
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	87,769,590	713,054	-	88,482,644
需要關注	Special Mention	5,085	1,117,948	1,008,069	2,131,102
次級	Substandard	-	-	1,461,605	1,461,605
呆滯	Doubtful	-	-	37,225	37,225
虧損	Loss	-	-	562,645	562,645
總額	Gross amount	87,774,675	1,831,002	3,069,544	92,675,221
減值準備	Loss allowance	(335,939)	(97,704)	(446,850)	(880,493)
賬面值	Carrying amount	87,438,736	1,733,298	2,622,694	91,794,728



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)

		(重列) (Restated) 於 2022 年 12 月 31 日 As at 31 December 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	84,934,287	1,139,080	-	86,073,367
需要關注	Special Mention	8,491	624,569	-	633,060
次級	Substandard	-	-	1,317,840	1,317,840
呆滯	Doubtful	-	-	225,238	225,238
虧損	Loss	-	-	369,088	369,088
總額	Gross amount	84,942,778	1,763,649	1,912,166	88,618,593
減值準備	Loss allowance	(351,625)	(24,511)	(95,244)	(471,380)
賬面值	Carrying amount	84,591,153	1,739,138	1,816,922	88,147,213



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 2023 年 6 月 30 日 As at 30 June 2023			
		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	41,133	-	-	41,133
總額	Gross amount	41,133	-	-	41,133
減值準備	Loss allowance	(15)	-	-	(15)
賬面值	Carrying amount	41,118	-	-	41,118
		於 2022 年 12 月 31 日 As at 31 December 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	44,677	-	-	44,677
總額	Gross amount	44,677	-	-	44,677
減值準備	Loss allowance	(962)	-	-	(962)
賬面值	Carrying amount	43,715	-	-	43,715



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 2023 年 6 月 30 日 As at 30 June 2023			
以公平值變化計入其他 全面收益之票據貼現	Discounted bills 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
合格	Pass	595,799	-	-	595,799
賬面值	Carrying amount	595,799	-	-	595,799
減值準備	Loss allowance	(3,699)	-	-	(3,699)
		於 2022 年 12 月 31 日 As at 31 December 2022			
以公平值變化計入其他 全面收益之票據貼現	Discounted bills 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
合格	Pass	-	-	-	-
賬面值	Carrying amount	-	-	-	-
減值準備	Loss allowance	-	-	-	-



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

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

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。

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 2023 年 6 月 30 日 As at 30 June 2023			
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
合格	Pass	18,376,875	-	-	18,376,875
總額	Gross amount	18,376,875	-	-	18,376,875
減值準備	Loss allowance	(9,819)	-	-	(9,819)
賬面值	Carrying amount	18,367,056	-	-	18,367,056

		於 2022 年 12 月 31 日 As at 31 December 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
合格	Pass	25,757,273	-	-	25,757,273
總額	Gross amount	25,757,273	-	-	25,757,273
減值準備	Loss allowance	(8,049)	-	-	(8,049)
賬面值	Carrying amount	25,749,224	-	-	25,749,224



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)

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。

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 2023 年 6 月 30 日
As at 30 June 2023

		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	115,735	1,962,161	1,710,827	221,034	17,240	539,105	4,566,102
界定為以公平值變化計入損益之金融資產	Financial assets designated at FVTPL	-	-	-	-	-	-	-
		<u>115,735</u>	<u>1,962,161</u>	<u>1,710,827</u>	<u>221,034</u>	<u>17,240</u>	<u>539,105</u>	<u>4,566,102</u>

於 2022 年 12 月 31 日
As at 31 December 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	545,551	1,202,791	7,857	18,498	16,860	162,317	1,953,874
界定為以公平值變化計入損益之金融資產	Financial assets designated at FVTPL	-	-	-	-	-	-	-
		<u>545,551</u>	<u>1,202,791</u>	<u>7,857</u>	<u>18,498</u>	<u>16,860</u>	<u>162,317</u>	<u>1,953,874</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)

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 2023 年 6 月 30 日 As at 30 June 2023			
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
Aaa	Aaa	2,905,915	-	-	2,905,915
Aa1 至 Aa3	Aa1 to Aa3	3,346,263	-	-	3,346,263
A1 至 A3	A1 to A3	4,412,544	-	-	4,412,544
Baa1 至 Baa3	Baa1 to Baa3	660,501	-	-	660,501
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	162,091	-	-	162,091
總額	Gross amount	11,487,314	-	-	11,487,314
減值準備	Loss allowance	(5,011)	-	-	(5,011)
賬面值	Carrying amount	11,482,303	-	-	11,482,303

		於 2022 年 12 月 31 日 As at 31 December 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
Aaa	Aaa	2,873,981	-	-	2,873,981
Aa1 至 Aa3	Aa1 to Aa3	5,069,047	-	-	5,069,047
A1 至 A3	A1 to A3	3,560,152	-	-	3,560,152
Baa1 至 Baa3	Baa1 to Baa3	734,105	-	-	734,105
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	502,788	-	-	502,788
總額	Gross amount	12,740,073	-	-	12,740,073
減值準備	Loss allowance	(9,487)	-	-	(9,487)
賬面值	Carrying amount	12,730,586	-	-	12,730,586



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 2023 年 6 月 30 日 As at 30 June 2023			
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 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	3,856,076	-	-	3,856,076
Aa1 至 Aa3	Aa1 to Aa3	16,614,247	-	-	16,614,247
A1 至 A3	A1 to A3	23,602,843	-	-	23,602,843
Baa1 至 Baa3	Baa1 to Baa3	4,726,886	-	-	4,726,886
Baa3 以下	Lower than Baa3	29,438	-	-	29,438
無評級	Unrated	4,105,708	-	168,274	4,273,982
賬面值	Carrying amount	52,935,198	-	168,274	53,103,472
減值準備	Loss allowance	(26,233)	-	(94,302)	(120,535)

		於 2022 年 12 月 31 日 As at 31 December 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 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	1,214,121	-	-	1,214,121
Aa1 至 Aa3	Aa1 to Aa3	9,807,230	-	-	9,807,230
A1 至 A3	A1 to A3	25,970,341	-	-	25,970,341
Baa1 至 Baa3	Baa1 to Baa3	6,441,841	-	-	6,441,841
Baa3 以下	Lower than Baa3	706,766	-	-	706,766
無評級	Unrated	3,343,991	-	136,156	3,480,147
賬面值	Carrying amount	47,484,290	-	136,156	47,620,446
減值準備	Loss allowance	(40,693)	-	(69,536)	(110,229)

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 318,750,000 元 (2022 年 12 月 31 日：港幣 321,560,000 元)。

The gross amount of debt securities and certificate of deposits at FVOCI under lifetime ECL and considered as credit-impaired is HK\$318,750,000 (31 December 2022: HK\$321,560,000).



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 2023 年 6 月 30 日 As at 30 June 2023			
		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	401,442	-	-	401,442
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	571	571
虧損	Loss	-	-	16,462	16,462
總額	Gross amount	401,442	-	17,033	418,475
減值準備	Loss allowance	(941)	-	(12,238)	(13,179)
賬面值	Carrying amount	400,501	-	4,795	405,296

		(重列) (Restated) 於 2022 年 12 月 31 日 As at 31 December 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	592,684	-	-	592,684
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	5,472	5,472
虧損	Loss	-	-	9,710	9,710
總額	Gross amount	592,684	-	15,182	607,866
減值準備	Loss allowance	(163)	-	(5,253)	(5,416)
賬面值	Carrying amount	592,521	-	9,929	602,450



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

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 2023 年 6 月 30 日 As at 30 June 2023			
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	16,465,918	5,797	-	16,471,715
需要關注	Special Mention	-	647,501	-	647,501
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	16,465,918	653,298	8,597	17,127,813
減值準備	Loss allowance	(46,298)	(392)	-	(46,690)

		於 2022 年 12 月 31 日 As at 31 December 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	17,321,738	52,666	-	17,374,404
需要關注	Special Mention	-	52,900	-	52,900
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	17,321,738	105,566	8,597	17,435,901
減值準備	Loss allowance	(40,743)	(87)	-	(40,830)



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 2023 年 6 月 30 日 At 30 June 2023				
		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	4,791,462	52.19%	1,008,069	59	73,993
- 物業投資	- Property investment	3,687,987	52.71%	669,208	-	16,432
- 金融業	- Financial concerns	6,521,486	29.05%	-	-	15,754
- 股票經紀	- Stockbrokers	1,446,683	4.18%	-	-	369
- 批發及零售業	- Wholesale and retail trade	5,227,200	48.05%	-	-	19,491
- 製造業	- Manufacturing	221,898	9.86%	-	-	711
- 運輸及運輸設備	- Transport and transport equipment	435,064	0.64%	-	-	160
- 休閒活動	- Recreational activities	163,083	100.00%	-	-	94
- 資訊科技	- Information technology	1,351,724	0.25%	-	-	10,509
- 其他	- Others	3,810,633	55.59%	6,395	6,380	15,308
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	43,803	99.06%	-	-	2
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,654,914	99.95%	1,028	-	484
- 其他	- Others	15,405,086	99.78%	6,865	2,726	4,654
在香港使用之貸款總額	Total loans for use in Hong Kong	51,761,023	68.17%	1,691,565	9,165	157,961
貿易融資	Trade finance	412,646	29.81%	55,909	-	6,779
在香港以外使用之貸款	Loans for use outside Hong Kong	40,501,552	36.10%	1,322,070	437,685	268,903
客戶貸款總額	Gross advances to customers	92,675,221	53.98%	3,069,544	446,850	433,643
按攤銷成本的貿易票據	Trade bills at amortised cost	41,133	0.00%	-	-	15
以公平值變化計入其他全面收益之票據貼現	Discounted bills at FVOCI	595,799	0.00%	-	-	-
客戶貸款及貿易票據	Advances to customers and trade bills	93,312,153	53.61%	3,069,544	446,850	433,658

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)

		(重列) (Restated) 於 2022 年 12 月 31 日 As at 31 December 2022				
		客戶貸款總額 Gross advances to customers 港幣千元 HK\$'000	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 港幣千元 HK\$'000	第三階段之 減值準備 Stage 3 impairment allowances 港幣千元 HK\$'000	第一及第二階段 之減值準備 Stage 1 & 2 impairment allowances 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	4,835,758	55.43%	-	-	52,796
- 物業投資	- Property investment	3,193,088	42.04%	646,555	-	32,167
- 金融業	- Financial concerns	7,764,700	37.55%	-	-	10,566
- 股票經紀	- Stockbrokers	2,413,020	6.88%	-	-	239
- 批發及零售業	- Wholesale and retail trade	3,851,131	72.10%	-	-	5,696
- 製造業	- Manufacturing	386,690	29.10%	-	-	3,380
- 運輸及運輸設備	- Transport and transport equipment	435,275	0.66%	-	-	121
- 休閒活動	- Recreational activities	33,880	100.00%	-	-	1
- 資訊科技	- Information technology	965,706	0.36%	-	-	1,401
- 其他	- Others	3,186,146	49.25%	6,479	6,463	14,135
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	42,899	98.83%	-	-	3
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,215,840	99.99%	-	-	980
- 其他	- Others	14,033,168	99.62%	4,869	2,239	62,090
在香港使用之貸款總額	Total loans for use in Hong Kong	49,357,301	68.56%	657,903	8,702	183,575
貿易融資	Trade finance	178,731	64.43%	55,649	-	56
在香港以外使用之貸款	Loans for use outside Hong Kong	39,082,561	31.27%	1,198,614	86,542	192,505
客戶貸款總額	Gross advances to customers	88,618,593	52.11%	1,912,166	95,244	376,136
按攤銷成本的貿易票據	Trade bills at amortised cost	44,677	0.00%	-	-	962
客戶貸款及貿易票據	Advances to customers and trade bills	88,663,270	52.08%	1,912,166	95,244	377,098



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 2023 年 6 月 30 日
30 June 2023

		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			
香港	Hong Kong	56,344,824	1,997,612	2,505,444	200,572	201,441
中國內地	Mainland China	30,547,452	813,102	434,261	195,018	202,706
其他	Others	5,782,945	57,941	129,839	51,260	29,496
		92,675,221	2,868,655	3,069,544	446,850	433,643
佔客戶貸款總額百分比		% of classified advances to total advances to customers		2.22%		
減值貸款的抵押品市值		Market value of collateral held against impaired advances to customers		3,031,349		



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)

		(重列) (Restated) 於 2022 年 12 月 31 日 31 December 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	51,801,385	2,390,938	1,445,474	66,587	208,121
中國內地	Mainland China	30,940,184	1,315,928	360,774	17,217	154,592
其他	Others	5,877,024	395,491	105,918	11,440	13,423
		<u>88,618,593</u>	<u>4,102,357</u>	<u>1,912,166</u>	<u>95,244</u>	<u>376,136</u>
佔客戶貸款總額百分比	% of classified advances to total advances to customers			<u>2.16%</u>		
減值貸款的抵押品市值	Market value of collateral held against impaired advances to customers			<u>2,468,495</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)

3.1 Credit risk (continued)

C. 預期信貸損失增加額

減值準備對賬

下表列示金融工具的類別劃分減值準備的期初結餘與期末結餘的對賬。此對賬是以交易層面比較 2023 年 1 月 1 日至 6 月 30 日及 2022 年全年的情況。

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 2023 and full year 2022 at transaction level.

		於 2023 年 6 月 30 日 As at 30 June 2023			
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
於 1 月 1 日	Balance at 1 January	351,625	24,511	95,244	471,380
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	19	(19)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(130)	130	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(3)	(19,742)	19,745	-
新購入的金融資產	New financial assets originated	41,800	31,736	613	74,149
已終止確認的金融資產	Financial assets that have been derecognised	(46,494)	(10)	(5,514)	(52,018)
註銷	Write-offs	-	-	(14,637)	(14,637)
外匯調整及其他變動	Foreign exchange and other movements	6,637	(1,041)	(2,315)	3,281
減值準備的重新計量	Net remeasurement of loss allowance	(17,515)	62,139	353,714	398,338
於 6 月 30 日	Balance at 30 June	335,939	97,704	446,850	880,493



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 12 月 31 日 As at 31 December 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 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	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	2	(2)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(200)	200	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(919)	(677)	1,596	-
新購入的金融資產	New financial assets originated	71,175	19,039	92	90,306
已終止確認的金融資產	Financial assets that have been derecognised	(142,760)	(135)	(10,827)	(153,722)
註銷	Write-offs	-	-	(575,476)	(575,476)
外匯調整及其他變動	Foreign exchange and other movements	(16,978)	(88)	(22,635)	(39,701)
減值準備的重新計量	Net remeasurement of loss allowance	143,640	4,020	496,320	643,980
於 12 月 31 日	Balance at 31 December	351,625	24,511	95,244	471,380



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)

下表列示減值準備對賬
中某些項目的客戶貸款
總額。

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

		於 2023 年 6 月 30 日 As at 30 June 2023			
		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
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12-month ECL	credit-impaired	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	37,599	(37,599)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(624,674)	624,674	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(328,502)	(1,231,855)	1,560,357	-
新購入的金融資產	New financial assets originated	24,577,367	801,158	6,309	25,384,834
已終止確認的金融資產	Financial assets that have been derecognised	(18,548,082)	(21,573)	(127,893)	(18,697,548)
註銷	Write-offs	-	-	(14,637)	(14,637)
(重列) (Restated)					
		於 2022 年 12 月 31 日 As at 31 December 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
按攤銷成本的客戶貸款	Advances to customers at amortised cost	12-month ECL	credit-impaired	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	6,240	(6,240)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(202,232)	202,232	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(2,216,684)	(2,087,794)	4,304,478	-
新購入的金融資產	New financial assets originated	44,376,750	1,455,526	134,595	45,966,871
已終止確認的金融資產	Financial assets that have been derecognised	(35,047,956)	(20,211)	(2,011,710)	(37,079,877)
註銷	Write-offs	-	-	(575,476)	(575,476)



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 2023 年 6 月 30 日 As at 30 June 2023			
		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
按攤銷成本的貿易票據	Trade bills at amortised cost				
於 1 月 1 日	Balance at 1 January	962	-	-	962
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	15	-	-	15
已終止確認的金融資產	Financial assets that have been derecognised	(962)	-	-	(962)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	-	-	-	-
於 6 月 30 日	Balance at 30 June	15	-	-	15

		於 2022 年 12 月 31 日 As at 31 December 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
按攤銷成本的貿易票據	Trade bills at amortised cost				
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	297	-	-	297
已終止確認的金融資產	Financial assets that have been derecognised	(23,513)	-	-	(23,513)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(2,026)	-	-	(2,026)
減值準備的重新計量	Net remeasurement of loss allowance	2,692	-	-	2,692
於 12 月 31 日	Balance at 31 December	962	-	-	962



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 2023 年 6 月 30 日 As at 30 June 2023			
以公平值變化計入其他全面收益 之票據貼現	Discounted bills at FVOCI	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	-	-	-	-
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	4,141	-	-	4,141
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(39)	-	-	(39)
減值準備的重新計量	Net remeasurement of loss allowance	(403)	-	-	(403)
於 6 月 30 日	Balance at 30 June	3,699	-	-	3,699

		於 2022 年 12 月 31 日 As at 31 December 2022			
以公平值變化計入其他全面收益 之票據貼現	Discounted bills at FVOCI	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	-	-	-	-
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	-	-	-	-
減值準備的重新計量	Net remeasurement of loss allowance	-	-	-	-
於 12 月 31 日	Balance at 31 December	-	-	-	-



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 2023 年 6 月 30 日 As at 30 June 2023			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
		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				
於 1 月 1 日	Balance at 1 January	9,487	-	-	9,487
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	838	-	-	838
已終止確認的金融資產	Financial assets that have been derecognised	(355)	-	-	(355)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	30	-	-	30
減值準備的重新計量	Net remeasurement of loss allowance	(4,989)	-	-	(4,989)
於 6 月 30 日	Balance at 30 June	5,011	-	-	5,011
		於 2022 年 12 月 31 日 As at 31 December 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 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	2,418	-	-	2,418
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	(33)	-	-	(33)
減值準備的重新計量	Net remeasurement of loss allowance	3,748	-	-	3,748
於 12 月 31 日	Balance at 31 December	9,487	-	-	9,487



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 2023 年 6 月 30 日 As at 30 June 2023			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	Total
		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	40,693	-	69,536	110,229
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	7,955	-	-	7,955
已終止確認的金融資產	Financial assets that have been derecognised	(7,871)	-	-	(7,871)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(324)	-	307	(17)
減值準備的重新計量	Net remeasurement of loss allowance	(14,220)	-	24,459	10,239
於 6 月 30 日	Balance at 30 June	26,233	-	94,302	120,535

		於 2022 年 12 月 31 日 As at 31 December 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 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
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	11,158	-	-	11,158
已終止確認的金融資產	Financial assets that have been derecognised	(27,982)	(6,691)	-	(34,673)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(1,264)	38	43	(1,183)
減值準備的重新計量	Net remeasurement of loss allowance	1,691	(37)	(29,706)	(28,052)
於 12 月 31 日	Balance at 31 December	40,693	-	69,536	110,229



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)

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。

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

		於 2023 年 6 月 30 日 As at 30 June 2023			
		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	37,844,618	-	-	37,844,618
已終止確認的金融資產	Financial assets that have been derecognised	(32,020,761)	-	-	(32,020,761)
註銷	Write-offs	-	-	-	-
		於 2022 年 12 月 31 日 As at 31 December 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	67,363,322	-	-	67,363,322
已終止確認的金融資產	Financial assets that have been derecognised	(77,119,289)	(339,947)	-	(77,459,236)
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 2023 年 6 月 30 日 As at 30 June 2023			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	8,049	-	-	8,049
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	6,288	-	-	6,288
已終止確認的金融資產	Financial assets that have been derecognised	(3,609)	-	-	(3,609)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	12	-	-	12
減值準備的重新計量	Net remeasurement of loss allowance	(921)	-	-	(921)
於 6 月 30 日	Balance at 30 June	9,819	-	-	9,819

		於 2022 年 12 月 31 日 As at 31 December 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	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	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	2,354	-	-	2,354
已終止確認的金融資產	Financial assets that have been derecognised	(1,978)	-	-	(1,978)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(58)	-	-	(58)
減值準備的重新計量	Net remeasurement of loss allowance	5,722	-	-	5,722
於 12 月 31 日	Balance at 31 December	8,049	-	-	8,049



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 2023 年 6 月 30 日 As at 30 June 2023			
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	163	-	5,253	5,416
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	-	-	591	591
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	(507)	(507)
外匯調整及其他變動	Foreign exchange and other movements	509	-	(4,026)	(3,517)
減值準備的重新計量	Net remeasurement of loss allowance	269	-	10,927	11,196
於 6 月 30 日	Balance at 30 June	941	-	12,238	13,179

		於 2022 年 12 月 31 日 As at 31 December 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	8	-	91	99
已終止確認的金融資產	Financial assets that have been derecognised	-	-	(471)	(471)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(293)	-	(110)	(403)
減值準備的重新計量	Net remeasurement of loss allowance	172	-	1,159	1,331
於 12 月 31 日	Balance at 31 December	163	-	5,253	5,416



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 2023 年 6 月 30 日 As at 30 June 2023			
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	40,743	87	-	40,830
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	4,537	-	-	4,537
已終止確認的金融資產	Financial assets that have been derecognised	(11,352)	-	-	(11,352)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	670	-	-	670
減值準備的重新計量	Net remeasurement of loss allowance	11,700	305	-	12,005
於 6 月 30 日	Balance at 30 June	46,298	392	-	46,690

		於 2022 年 12 月 31 日 As at 31 December 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	941	10	-	951
已終止確認的金融資產	Financial assets that have been derecognised	(3,926)	(601)	-	(4,527)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(1,091)	(48)	-	(1,139)
減值準備的重新計量	Net remeasurement of loss allowance	27,956	125	-	28,081
於 12 月 31 日	Balance at 31 December	40,743	87	-	40,830



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 2023 年 6 月 30 日		
As at 30 June 2023		
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		
1,556,485	2,266,983	3,823,468

結構性倉盤淨額

Net structural position

於 2022 年 12 月 31 日		
As at 31 December 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		
1,549,243	2,268,137	3,817,380



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2023年6月30日及2022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 2023 and 31 December 2022. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2023年6月30日 At 30 June 2023						
		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	8,119,575	-	-	-	-	6,677,873	14,797,448
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	-	2,084,548	1,696,936	-	-	-	3,781,484
衍生金融工具	Derivative financial instruments	87	2,671	-	-	-	484,248	487,006
客戶貸款及貿易票據	Advances to customers and trade bills	57,722,474	19,103,274	10,419,359	4,862,548	323,990	-	92,431,645
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	7,163	1,440,653	2,289,274	171,885	657,127	651,112	5,217,214
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	4,569,979	8,366,101	19,309,081	16,922,724	3,935,587	921,366	54,024,838
– 以攤餘成本計量之證券	– securities at amortised cost	39,018	1,350,427	4,652,020	5,440,838	-	-	11,482,303
投資物業	Investment properties	-	-	-	-	-	786,842	786,842
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,924,743	1,924,743
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)	397	-	-	-	-	570,802	571,199
資產總額	Total assets	70,458,693	32,347,674	38,366,670	27,397,995	4,916,704	12,016,986	185,504,722
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	(7,780,722)	(2,353,034)	(641,621)	-	-	(4,232,699)	(15,008,076)
衍生金融工具	Derivative financial instruments	(87)	(2,666)	-	-	-	(24,163)	(26,916)
客戶存款	Deposits from customers	(47,593,923)	(46,768,223)	(43,851,416)	(2,975,414)	-	(7,321,043)	(148,510,019)
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)	(138,889)	(11,073)	(47,733)	(104,808)	(20,785)	(2,196,109)	(2,519,397)
後償負債	Subordinated liabilities	-	-	(21,025)	-	(1,558,841)	-	(1,579,866)
負債總額	Total liabilities	(55,513,621)	(49,134,996)	(44,561,795)	(3,080,222)	(1,579,626)	(13,774,014)	(167,644,274)
利率敏感度缺口	Interest sensitivity gap	14,945,072	(16,787,322)	(6,195,125)	24,317,773	3,337,078	(1,757,028)	17,860,448



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)

		(重列) (Restated) 於 2022 年 12 月 31 日 At 31 December 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
		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	15,672,774	-	-	-	-	6,876,974
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	1,351,400	2,151,838	-	-	3,503,238
衍生金融工具	Derivative financial instruments	911	2,895	-	-	-	70,601
客戶貸款及貿易票據	Advances to customers and trade bills	56,235,092	15,682,153	11,128,756	4,765,123	379,804	-
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	854,039	115,649	790,536	26,036	167,614	766,006
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	2,609,669	4,421,192	19,424,821	18,225,166	2,939,598	1,027,392
– 以攤餘成本計量之證券	– securities at amortised cost	741,064	597,198	4,212,054	7,180,270	-	-
投資物業	Investment properties	-	-	-	-	-	146,110
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,947,153
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)	5,563	-	-	-	-	1,355,100
資產總額	Total assets	76,119,112	22,170,487	37,708,005	30,196,595	3,487,016	12,189,336
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	(9,835,271)	(3,150,920)	(844,349)	-	-	(4,542,503)
衍生金融工具	Derivative financial instruments	(913)	(2,890)	-	-	-	(77,872)
客戶存款	Deposits from customers	(45,793,267)	(38,458,427)	(45,376,378)	(3,213,599)	-	(7,993,153)
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)	(107,311)	(9,451)	(35,431)	(90,456)	(22,782)	(2,880,039)
後償負債	Subordinated liabilities	-	-	(20,927)	-	(1,551,240)	-
負債總額	Total liabilities	(55,736,762)	(41,621,688)	(46,277,085)	(3,304,055)	(1,574,022)	(15,493,567)
利率敏感度缺口	Interest sensitivity gap	20,382,350	(19,451,201)	(8,569,080)	26,892,540	1,912,994	(3,304,231)



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 2023 年 6 月 30 日及 2022 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 2023 and 31 December 2022 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2023 年 6 月 30 日 At 30 June 2023						
		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	8,116,506	1,235,333	5,445,609	-	-	-	14,797,448
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	-	-	-	2,084,548	1,696,936	-	3,781,484
衍生金融工具	Derivative financial instruments	32,378	-	33,878	151,503	266,575	2,672	487,006
客戶貸款及貿易票據	Advances to customers and trade bills	30,896,937	-	1,549,204	4,639,345	13,440,846	31,070,401	10,834,912
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	7,216	651,112	-	1,446,387	2,291,159	170,681	650,659
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	168,274	921,366	2,485,008	5,234,833	20,644,421	20,294,345	4,276,591
– 以攤餘成本計量之證券	– securities at amortised cost	-	-	53,731	1,370,678	4,664,628	5,393,266	-
投資物業	Investment properties	-	786,842	-	-	-	-	-
物業、器材及設備	Properties, plant and equipment	-	1,924,743	-	-	-	-	-
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)	241,128	34,142	232,284	15,206	42,152	5,285	1,002
資產總額	Total assets	39,462,439	5,553,538	9,799,714	14,942,500	43,046,717	56,936,650	15,763,164
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	(892,694)	-	(11,120,727)	(2,353,034)	(641,621)	-	-
衍生金融工具	Derivative financial instruments	(11,974)	-	(1,436)	(4,604)	(6,236)	(2,666)	-
客戶存款	Deposits from customers	(31,662,519)	-	(23,252,447)	(46,768,223)	(43,851,416)	(2,975,414)	-
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)	(424,903)	(106,926)	(1,522,780)	(86,256)	(251,125)	(106,621)	(20,786)
後償負債	Subordinated liabilities	-	-	-	-	(21,025)	-	(1,558,841)
負債總額	Total liabilities	(32,992,090)	(106,926)	(35,897,390)	(49,212,117)	(44,771,423)	(3,084,701)	(1,579,627)
流動資金缺口	Net liquidity gap	6,470,349	5,446,612	26,097,676	34,269,617	1,724,706	53,851,949	14,183,537



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)

		(重列) (Restated) 於 2022 年 12 月 31 日 At 31 December 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	7,820,709	1,493,613	13,235,426	-	-	-	22,549,748
在銀行及其他金融機構 一至十二個月內到期 之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	-	1,351,400	2,151,838	-	3,503,238
衍生金融工具	Derivative financial instruments	30,848	-	8,095	13,805	18,764	2,895	74,407
客戶貸款及貿易票據	Advances to customers and trade bills	31,168,997	-	1,199,660	4,876,192	13,893,767	28,251,045	88,190,928
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	5,236	766,006	848,903	115,984	792,436	25,445	2,719,880
– 以公平值變化計入其他 全面收益之證券	– securities at FVOCI	136,156	1,027,392	980,143	2,608,815	20,891,324	20,093,963	48,647,838
– 以攤餘成本計量之證券	– securities at amortised cost	-	-	754,301	614,187	4,223,446	7,138,652	12,730,586
投資物業	Investment properties	-	146,110	-	-	-	-	146,110
物業、器材及設備	Properties, plant and equipment	-	1,947,153	-	-	-	-	1,947,153
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)	786,663	61,966	432,448	231	14,304	63,774	1,360,663
資產總額	Total assets	39,948,609	5,442,240	17,458,976	9,580,614	41,985,879	55,575,774	181,870,551
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	(1,209,097)	-	(13,168,677)	(3,150,920)	(844,349)	-	(18,373,043)
衍生金融工具	Derivative financial instruments	(9,470)	-	(23,544)	(20,425)	(25,346)	(2,890)	(81,675)
客戶存款	Deposits from customers	(33,041,284)	-	(20,745,136)	(38,458,427)	(45,376,378)	(3,213,599)	(140,834,824)
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)	(664,945)	(161,710)	(1,843,115)	(63,180)	(287,481)	(102,256)	(3,145,470)
後償負債	Subordinated liabilities	-	-	-	-	(20,927)	-	(1,572,167)
負債總額	Total liabilities	(34,924,796)	(161,710)	(35,780,472)	(41,692,952)	(46,554,481)	(3,318,745)	(164,007,179)
流動資金缺口	Net liquidity gap	5,023,813	5,280,530	(18,321,496)	(32,112,338)	(4,568,602)	52,257,029	17,863,372

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。

用以釐定以下金融工具公平值的估值方法如下：

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.

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



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)

債務證券及存款證

Debt securities and certificates of deposit

此類工具的公平值由交易所、交易商或外間獨立估值服務供應商提供的市場報價或使用貼現現金流模型分析而決定。貼現現金流模型是一個利用預計未來現金流，以一個可反映市場上相類似風險的工具所需信貸息差之貼現率或貼現差額計量而成現值的估值技術。這些參數是市場上可觀察或由可觀察或不可觀察的市場數據證實。

The fair value of these instruments is determined by obtaining quoted market prices from exchange, dealer or independent pricing service vendors or using discounted cash flow technique. Discounted cash flow model is a valuation technique that measures present value using estimated expected future cash flows from the instruments and then discounts these flows using a discount rate or discount margin that reflects the credit spreads required by the market for instruments with similar risk. These inputs are observable or can be corroborated by observable or unobservable market data.

衍生工具

Derivatives

場外交易的衍生工具合約包括外匯、利率、股票或商品的遠期、掉期及期權合約。衍生工具合約的價格主要由貼現現金流模型及期權計價模型等估值技術釐定。所使用的參數為可觀察或不可觀察市場數據。可觀察的參數包括利率、匯率、權益及股票價格、商品價格及波幅。不可觀察的參數如波幅平面可用於嵌藏於結構性存款中非交易頻繁的期權類產品。對一些複雜的衍生工具合約，公平值將按經紀／交易商之報價為基礎。

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The fair values of these contracts are mainly measured using valuation techniques such as discounted cash flow models and option pricing models. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, equity and stock prices, commodity prices and volatilities. Unobservable inputs such as volatility surface may be used for less commonly traded option products which are embedded in structured deposits. For certain complex derivative contracts, the fair values are determined based on broker / dealer price quotations.

本集團對場外交易的衍生工具作出了信貸估值調整及債務估值調整。調整分別反映對市場因素變化、交易對手信譽及集團自身信貸息差的期望。有關調整主要是按每一交易對手，以未來預期敞口、違約率及收回率釐定。

Credit valuation adjustments ("CVA") and debit valuation adjustments ("DVA") are applied to the Group's OTC derivatives. These adjustments reflect market factors movement, expectations of counterparty creditworthiness and the Group's own credit spread respectively. They are mainly determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.



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

A. Fair value hierarchy

		於 2023 年 6 月 30 日 At 30 June 2023			
		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				
以公平值變化計入其他 全面收益之票據貼現	Discounted bills at FVOCI	-	-	595,799	595,799
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	115,736	3,271,836	-	3,387,572
- 存款證	- Certificates of deposit	-	1,178,530	-	1,178,530
- 股份證券	- Equity securities	574,716	23,245	15,568	613,529
- 基金	- Fund	-	-	37,583	37,583
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)	-	487,006	-	487,006
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	1,475,408	47,291,960	-	48,767,368
- 存款證	- Certificates of deposit	-	4,336,104	-	4,336,104
- 股份證券	- Equity securities	-	639,074	282,292	921,366
其他資產	Other assets				
- 應收股票	- Share receivables	-	-	31,956	31,956
		<u>2,165,860</u>	<u>57,227,755</u>	<u>963,198</u>	<u>60,356,813</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(26,916)	-	(26,916)



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 2022 年 12 月 31 日 At 31 December 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	545,551	1,408,323	-	1,953,874
- 股份證券	- Equity securities	680,316	25,682	15,568	721,566
- 基金	- Fund	-	-	44,440	44,440
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)	-	74,407	-	74,407
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	384,852	40,724,956	-	41,109,808
- 存款證	- Certificates of deposit	-	6,510,638	-	6,510,638
- 股份證券	- Equity securities	18,604	616,658	392,130	1,027,392
其他資產	Other assets				
- 應收股票	- Share receivables	17,127	-	34,492	51,619
		<u>1,646,450</u>	<u>49,360,664</u>	<u>486,630</u>	<u>51,493,744</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(81,675)	-	(81,675)

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 (2022 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 2022: 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		以公平值變化計入其他全 面收益 At FVOCI		其他資產 Other assets	總計 Total
		股份證券 Equity securities	基金 Fund	股份證券 Equity securities	票據貼現 Discounted bills	應收股票 Share receivables	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 2023 年 1 月 1 日	At 1 January 2023	15,568	44,440	392,130	-	34,492	486,630
虧損	Losses						
- 收益表	- Income statement						
- 淨交易性虧損	- Net trading loss	-	(6,857)	-	-	(2,536)	(9,393)
- 其他全面收益	- Other comprehensive income						
- 公平值變化	- Change in fair value	-	-	(109,838)	-	-	(109,838)
增置/買入	Additions / Purchases	-	-	-	595,799	-	595,799
於 2023 年 6 月 30 日	At 30 June 2023	15,568	37,583	282,292	595,799	31,956	963,198

		金融資產 Financial assets					
		強制性以公平值變化計入 損益 Mandatorily measured at FVTPL		以公平值變化計入其他全 面收益 At FVOCI		其他資產 Other assets	總計 Total
		股份證券 Equity securities	基金 Fund	股份證券 Equity securities	票據貼現 Discounted bills	應收股票 Share receivables	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	At 1 January 2022	15,568	-	21,143	-	-	36,711
收益	Gains						
- 收益表	- Income statement						
- 淨交易性收益	- Net trading gain	-	190	-	-	-	190
- 其他全面收益	- Other comprehensive income						
- 公平值變化	- Change in fair value	-	-	919	-	-	919
增置/買入	Additions / Purchases	-	44,250	370,068	-	34,492	448,810
於 2022 年 12 月 31 日	At 31 December 2022	15,568	44,440	392,130	-	34,492	486,630



**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 2023 年 6 月 30 日及 2022 年 12 月 31 日，分類為第三層級的金融工具主要為非上市股權、非上市基金、以公平值變化計入損益之票據貼現及應收股票。

As at 30 June 2023 and 31 December 2022, financial instruments categorised as level 3 are mainly comprised of unlisted equity shares, unlisted fund, discounted bills at fair value through other comprehensive income and share receivables.

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及利潤將增加／減少港幣 13,147,000 元(2022 年 12 月 31 日：港幣 18,690,000 元)及增加／減少港幣 778,000 元(2022 年 12 月 31 日：港幣 778,000 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 802,000 元(2022 年 12 月 31 日：港幣 754,000 元)或港幣 887,000 元(2022 年 12 月 31 日：港幣 833,000 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 and profit after tax would have increased / decreased by HK\$13,147,000 (31 December 2022: HK\$18,690,000) and HK\$778,000 (31 December 2022: HK\$778,000), respectively. 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\$802,000 (31 December 2022: HK\$754,000) or HK\$887,000 (31 December 2022: HK\$833,000) 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)

4.1 以公平值計量的金融工具 (續)

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的项目變動 (續)

B. Reconciliation of level 3 items (continued)

非上市基金的公平值的估算是按其資產淨值或近期交易價格釐定。若股權投資的企業之資產淨值增長／減少 5%，則本集團之利潤將增加／減少港幣 1,879,000 元（2022 年 12 月 31 日：港幣 2,220,000 元）。

The fair values of unlisted fund are estimated using net asset value, if appropriate comparables are not available, or recent transaction price, adjusted for differences (if any) in the condition of the underlying investment under review. Had the net asset value of the underlying equity investments increased / decreased by 5%, the Group's profit after tax would have increased / decreased by HK\$1,879,000 (31 December 2022: HK\$2,220,000).

應收股票是按公平值初始確認，並後續以公平值計量。應收股票的公平值的估算是根據被投資方的業務情況及財務結果，使用貼現現金流模型釐定。本集團認為有關應收股票折扣率的改變對損益影響不大。

The share receivables are recognised at fair value upon initiation, and measured subsequently at fair value. The fair values of share receivables are estimated using the discounted cash flow model, on the basis of an analysis of the investee's financial position and results. The Group considers the impact of changes to the discount rate of the underlying share receivables on its profit or loss is immaterial.

以公平值變化計入損益之票據貼現的公平值的估算是根據市場銀行間拆借利率使用貼現現金流模型以及風險調整貼現率的重大不可觀察輸入來估計。貼現率參考發行人信用利差加上市場銀行間拆借利率確定。由於票據貼現的合約到期日通常小於一年，本集團認為票據貼現率變動對本集團損益的影響並不重大。

The fair values of discounted bills at FVOCI are estimated using the discounted cash flow model with significant unobservable input of the risk-adjusted discount rate. The discount rate is determined with reference to the credit spreads of the issuer plus the market interbank lending rate. As the contractual maturity date of discounted bills is usually less than one year, the Group considers the impact of changes to the discount rate of the discounted bills on its profit or loss is immaterial.

4.2 非以公平值計量的金融工具

4.2 Financial instruments not measured at fair value

公平值是以在一特定時點按相關市場資料及不同金融工具之資料來評估。以下之方法及假設已按實際情況應用於評估各類金融工具之公平值。

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

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平 值（續）

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

4.2 非以公平值計量的金融工具（續）

4.2 Financial instruments not measured at fair value (continued)

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。

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

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.

The following tables set out the carrying values and fair values of the financial instruments not measured at fair value, except for the above with their carrying values being approximation of fair values.

於 2023 年 6 月 30 日		於 2022 年 12 月 31 日	
At 30 June 2023		At 31 December 2022	
賬面值	公平值	賬面值	公平值
Carrying value	Fair value	Carrying value	Fair value
港幣千元	港幣千元	港幣千元	港幣千元
HK\$'000	HK\$'000	HK\$'000	HK\$'000

金融資産

以攤餘成本計量的證券
(附註 20)

Financial assets

Investment in securities
measured at amortised
cost (Note 20)

11,482,303	11,242,743	12,730,586	12,450,735
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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 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 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	274,787	39,274
客戶貸款及貿易票據	Advances to customers and trade bills	2,037,348	1,151,547
證券投資	Investment in securities	954,700	421,035
其他	Others	1,940	1,260
		3,268,775	1,613,116
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	(162,915)	(193,677)
客戶存款	Deposits from customers	(2,360,271)	(551,946)
後償負債	Subordinated liabilities	(45,435)	(21,056)
租賃負債	Lease liabilities	(3,786)	(3,885)
其他	Others	(1,666)	(195)
		(2,574,073)	(770,759)
淨利息收入	Net interest income	694,702	842,357

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 3,243,159,000 元（2022 年上半年：港幣 1,593,188,000 元）及港幣 2,574,073,000 元（2022 年上半年：港幣 770,759,000 元）。

Included within interest income and interest expense are HK\$3,243,159,000 (first half of 2022: HK\$1,593,188,000) and HK\$2,574,073,000 (first half of 2022: HK\$770,759,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

6. 淨服務費及佣金收入

6. Net fee and commission income

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023		
		某一時點 At a point in time	隨時間 Over time	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income			
保險	Insurance	107,739	-	107,739
證券經紀	Securities brokerage	31,897	-	31,897
貸款佣金	Loan commissions	221,008	1,916	222,924
繳款服務	Payment services	18,700	-	18,700
匯票佣金	Bills commissions	3,039	-	3,039
保管箱	Safe deposit box	-	10,209	10,209
基金管理	Funds management	6,571	-	6,571
財務專業服務	Financial consultancy services	1,128	-	1,128
信息技術服務	Information technology services	-	-	-
其他	Others	10,405	-	10,405
		400,487	12,125	412,612
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(6,427)
其他	Others			(9,944)
				(16,371)
淨服務費及佣金收入	Net fee and commission income			396,241
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			225,963
- 服務費及佣金支出	- Fee and commission expense			(281)
				225,682
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			3,331
- 服務費及佣金支出	- Fee and commission expense			(637)
				2,694



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
(續)

6. Net fee and commission income (continued)

		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022		
		某一時點 At a point in time	隨時間 Over time	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income			
保險	Insurance	89,462	-	89,462
證券經紀	Securities brokerage	40,526	-	40,526
貸款佣金	Loan commissions	218,467	1,619	220,086
繳款服務	Payment services	17,249	-	17,249
匯票佣金	Bills commissions	2,973	-	2,973
保管箱	Safe deposit box	-	10,224	10,224
基金管理	Funds management	21,727	-	21,727
財務專業服務	Financial consultancy services	2,742	-	2,742
信息技術服務	Information technology services	-	5,069	5,069
其他	Others	9,472	-	9,472
		<u>402,618</u>	<u>16,912</u>	<u>419,530</u>
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(7,418)
其他	Others			<u>(8,899)</u>
				<u>(16,317)</u>
淨服務費及佣金收入	Net fee and commission income			<u><u>403,213</u></u>
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
- 服務費及佣金支出	- Fee and commission expense			<u>(259)</u>
				<u><u>222,799</u></u>
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
- 服務費及佣金支出	- Fee and commission expense			<u>(885)</u>
				<u><u>2,482</u></u>



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

7. 淨交易性收益

7. Net trading gain

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益源自：	Net gain from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	83,505	89,614
強制性以公平值變化計入損益之證券淨收益／（虧損）	Net gain / (loss) on investment in securities mandatorily measured at fair value through profit or loss	6,930	(35,427)
利率工具	Interest rate instruments	(5)	6
商品	Commodities	41	29
		<u>90,471</u>	<u>54,222</u>

8. 其他金融資產之淨（虧損）／收益

8. Net (loss) / gain on other financial assets

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
		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)
強制性以公平值變化計入損益之證券淨虧損（除已包括在淨交易收益內）	Net loss on investment in securities mandatorily measured at FVTPL (other than those included in net trading gain)	(169,953)	(15,716)
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	54,170	73,182
		<u>(115,783)</u>	<u>56,867</u>

強制性以公平值變化計入損益之證券淨虧損（除已包括在淨交易收益內）主要是指本集團為以結清客戶貸款的上市股權。淨交易性收益源自強制性以公平值變化計入損益之證券淨收益是指本集團出於投資目的而持有的債務證券和基金。

Investment in securities mandatorily measured at FVTPL (other than those included in net trading gain) mainly refers to the listed equity securities acquired by the Group for settlement of loans and advances. Investment in securities mandatorily measures at FVTPL included in net trading gain refers to debt securities and funds held by the Group for investment purposes.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

9. 其他經營收入

9. Other operating income

		(重列) (Restated)
	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
	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	-
- 非上市證券投資	- Unlisted investments	15,009
投資物業之租金總收入	Gross rental income from investment properties	1,057
有關投資物業之收入	Incomings in respect of investment properties	211
其他	Others	6,939
	23,216	28,240

10. 減值準備淨撥備

10. Net charge of impairment allowances

		(重列) (Restated)
	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
	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	422,413
證券投資	Investment in securities	5,817
存放央行、銀行及其他金融機構的結餘	Balances with central banks, banks and other financial institutions	1,758
其他金融資產	Other financial assets	11,787
資產負債表外	Off-balance sheet	5,190
	446,965	604,851



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

11. 經營支出

11. Operating expenses

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 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	319,100	336,382
- 退休成本	- Pension cost	13,342	28,678
		332,442	365,060
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	195	191
- 資訊科技	- Information technology	7,936	6,763
- 其他	- Others	9,805	12,189
		17,936	19,143
折舊 (附註 22)	Depreciation (Note 22)	81,552	82,349
- 自置物業、器材及設備	- Owned properties, plant and equipment	23,991	25,825
- 使用權資產	- Right-of-use assets	57,561	56,524
核數師酬金	Auditor's remuneration	3,350	1,961
- 審計服務	- Audit services	3,280	1,961
- 非審計服務	- Non-audit services	70	-
其他經營支出	Other operating expenses	157,310	128,510
		592,590	597,023

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 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
投資物業公平值調整之 淨虧損 (附註 21)	Net loss from fair value adjustments on investment properties (Note 21)	(5,096)	(4,450)



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

13. 出售／重估物業、器材及設備之淨虧損

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

	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
出售設備、固定設施及裝備的淨虧損		
Net loss from disposal of equipment, fixtures and fittings	-	-
重估房產之淨虧損	(823)	(2,697)
Net loss from revaluation of premises	(823)	(2,697)

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 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	(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
本期稅項		
Current tax		
香港利得稅		
- 期內計入稅項	102	36,047
- 往年超額撥備	-	(10)
	102	36,037
海外稅項		
- 期內計入稅項	25,777	45,072
- 往年不足撥備	101	-
	25,980	81,109
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)	
	(25,340)	(58,237)
	640	22,872

香港利得稅乃按照截至 2023 年上半年估計應課稅溢利依稅率 16.5% (2022 年：16.5%) 提撥。海外溢利之稅款按照 2023 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% (2022: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2023. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2023 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 2023 年 6 月 30 日 Half-year ended 30 June 2023		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	
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	
	-	0.148	328,299

(ii) 永久非累計次級額外一
級資本證券支付的股息
為港幣 62,795,000 元
(2022 年上半年：港幣
51,516,000 元)。

(ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$62,795,000 (first half of 2022: HK\$51,516,000).



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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	211,876	303,762
存放中央銀行的結餘	Balances with central banks	7,060,995	7,158,721
存放銀行及其他金融機構 的結餘	Balances with banks and other financial institutions	2,081,064	1,851,850
在銀行及其他金融機構一 個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	5,449,838	13,236,002
		14,803,773	22,550,335
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(6,325)	(587)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		14,797,448	22,549,748

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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		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	3,784,978	3,510,700
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(3,494)	(7,462)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		3,781,484	3,503,238



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 2023 年 6 月 30 日及 2022 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 2023 and 31 December 2022:

		於 2023 年 6 月 30 日		
		At 30 June 2023		
		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	656,474	44,396	(21,055)
掉期	Swaps	11,519,201	439,844	(3,099)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	1,228	8	-
- 賣出期權	- Options written	1,228	-	(9)
		12,178,131	484,248	(24,163)
利率合約	Interest rate contracts			
掉期	Swaps	274,193	2,758	(2,753)
		12,452,324	487,006	(26,916)

		於 2022 年 12 月 31 日		
		At 31 December 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	890,986	36,399	(14,342)
掉期	Swaps	13,087,446	34,195	(63,515)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	1,946	7	-
- 賣出期權	- Options written	1,946	-	(15)
		13,982,324	70,601	(77,872)
利率合約	Interest rate contracts			
掉期	Swaps	493,894	3,806	(3,803)
		14,476,218	74,407	(81,675)



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

		(重列) (Restated)	
		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	24,536,744	22,792,685
公司貸款	Corporate loans and advances	68,138,477	65,825,908
客戶貸款	Advances to customers	92,675,221	88,618,593
客戶貸款減值準備	Advances to customers impairment allowances		
- 按第一階段	- Stage 1	(335,939)	(351,625)
- 按第二階段	- Stage 2	(97,704)	(24,511)
- 按第三階段	- Stage 3	(446,850)	(95,244)
		91,794,728	88,147,213
按攤銷成本貿易票據	Trade bills at amortised cost	41,133	44,677
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(15)	(962)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		41,118	43,715
以公平值變化計入其他全面 收益票據貼現	Discounted bills at FVOCI	595,799	-
		92,431,645	88,190,928

於 2023 年 6 月 30 日，客戶貸款包括應計利息港幣 386,646,000 元 (2022 年 12 月 31 日：港幣 349,122,000 元)。

As at 30 June 2023, advances to customers included accrued interest of HK\$386,646,000 (31 December 2022: HK\$349,122,000).

合約金額為港幣 14,637,000 元 (2022 年 12 月 31 日：港幣 575,476,000 元) 的客戶貸款在報告期內已核銷，其中本集團沒有仍有權進行追償之部份 (2022 年 12 月 31 日：港幣 203,797,000 元)。

A contractual amount of HK\$14,637,000 (31 December 2022: HK\$575,476,000) was written off during the reporting period of which none of them (31 December 2022: HK\$203,797,000) 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 2023 年 6 月 30 日 As at 30 June 2023				
		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	1,178,530	-	4,336,104	1,354,248	6,868,882
		1,178,530	-	4,336,104	1,354,248	6,868,882
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	34,750	-	11,059,161	3,383,760	14,477,671
- 於香港以外上市	- Listed outside Hong Kong	203,059	-	9,892,839	3,792,026	13,887,924
- 非上市	- Unlisted	3,149,763	-	27,815,368	2,957,280	33,922,411
		3,387,572	-	48,767,368	10,133,066	62,288,006
		4,566,102	-	53,103,472	11,487,314	69,156,888
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	-	-
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	(5,011)	(5,011)
		-	-	-	(5,011)	(5,011)
存款證及債務證券	Total debt securities and certificates of deposit	4,566,102	-	53,103,472	11,482,303	69,151,877
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	558,993	-	639,074	-	1,198,067
- 於香港以外上市	- Listed outside Hong Kong	38,968	-	-	-	38,968
- 非上市	- Unlisted	15,568	-	282,292	-	297,860
股份證券總額	Total equity securities	613,529	-	921,366	-	1,534,895
基金	Fund					
- 非上市	- Unlisted	37,583	-	-	-	37,583
		5,217,214	-	54,024,838	11,482,303	70,724,355
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	2,942,023	-	19,006,907	3,408,104	25,357,034
公營單位	Public sector entities	-	-	4,007,187	481,274	4,488,461
銀行及 其他金融機構	Banks and other financial institutions	2,032,748	-	28,281,195	6,081,510	36,395,453
公司企業	Corporate entities	242,443	-	2,729,549	1,511,415	4,483,407
		5,217,214	-	54,024,838	11,482,303	70,724,355



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

20. 證券投資 (續)

20. Investment in securities (continued)

		於 2022 年 12 月 31 日 As at 31 December 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	-	-	6,510,638	1,338,910	7,849,548
		-	-	6,510,638	1,338,910	7,849,548
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	28,168	-	12,697,667	3,472,047	16,197,882
- 於香港以外上市	- Listed outside Hong Kong	570,701	-	7,552,301	3,335,844	11,458,846
- 非上市	- Unlisted	1,355,005	-	20,859,840	4,593,272	26,808,117
		1,953,874	-	41,109,808	11,401,163	54,464,845
		1,953,874	-	47,620,446	12,740,073	62,314,393
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(9,487)	(9,487)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(9,487)	(9,487)
存款證及債務證券	Total debt securities and certificates of deposit	1,953,874	-	47,620,446	12,730,586	62,304,906
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	693,617	-	635,262	-	1,328,879
- 於香港以外上市	- Listed outside Hong Kong	12,381	-	-	-	12,381
- 非上市	- Unlisted	15,568	-	392,130	-	407,698
股份證券總額	Total equity securities	721,566	-	1,027,392	-	1,748,958
基金	Fund					
- 非上市	- Unlisted	44,440	-	-	-	44,440
		2,719,880	-	48,647,838	12,730,586	64,098,304
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	1,157,770	-	15,001,676	5,134,137	21,293,583
公營單位	Public sector entities	590,572	-	1,906,855	473,128	2,970,555
銀行及 其他金融機構	Banks and other financial institutions	801,367	-	28,360,561	5,462,909	34,624,837
公司企業	Corporate entities	170,171	-	3,378,746	1,660,412	5,209,329
		2,719,880	-	48,647,838	12,730,586	64,098,304



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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	146,110	153,630
從其他資產轉移	Transfer from other assets	645,828	-
公平值調整之淨虧損 (附註 12)	Net loss from fair value adjustment (Note 12)	(5,096)	(7,520)
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	786,842	146,110

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 2023 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2023	191,264	1,633,970	121,919	1,947,153
增置	Additions	52,863	-	26,334	79,197
出售	Disposals	(3,949)	-	(7,370)	(11,319)
重估	Revaluation	-	(2,569)	-	(2,569)
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(58,286)	(11,861)	(13,446)	(83,593)
匯兌差額	Exchange difference	(2,486)	-	(1,640)	(4,126)
於 2023 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2023	179,406	1,619,540	125,797	1,924,743
於 2023 年 6 月 30 日 成本值或估值	At 30 June 2023 Cost or valuation	399,795	1,619,540	273,662	2,292,997
累計折舊及減值	Accumulated depreciation and impairment	(220,389)	-	(147,865)	(368,254)
於 2023 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2023	179,406	1,619,540	125,797	1,924,743
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 2023 年 6 月 30 日 按成本值	At 30 June 2023 At cost	399,795	-	273,662	673,457
按估值	At valuation	-	1,619,540	-	1,619,540
		399,795	1,619,540	273,662	2,292,997



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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 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	99,575	9,584	44,012	153,171
出售	Disposals	(27,275)	-	-	(27,275)
重估	Revaluation	-	(59,442)	-	(59,442)
本年折舊	Depreciation for the year	(111,947)	(24,287)	(26,918)	(163,152)
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	(10,842)	-	(4,537)	(15,379)
於 2022 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2022	<u>191,264</u>	<u>1,633,970</u>	<u>121,919</u>	<u>1,947,153</u>
於 2022 年 12 月 31 日 成本值或估值	At 31 December 2022 Cost or valuation	384,386	1,633,970	262,102	2,280,458
累計折舊及減值	Accumulated depreciation and impairment	<u>(193,122)</u>	<u>-</u>	<u>(140,183)</u>	<u>(333,305)</u>
於 2022 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2022	<u>191,264</u>	<u>1,633,970</u>	<u>121,919</u>	<u>1,947,153</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 2022 年 12 月 31 日	At 31 December 2022				
按成本值	At cost	384,386	-	262,102	646,488
按估值	At valuation	<u>-</u>	<u>1,633,970</u>	<u>-</u>	<u>1,633,970</u>
		<u>384,386</u>	<u>1,633,970</u>	<u>262,102</u>	<u>2,280,458</u>



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(續)

Notes to the Interim Financial Information (continued)

23. 其他資產

23. Other assets

		(重列) (Restated)	
		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	63,859	66,314
應收賬項及預付費用	Accounts receivable and prepayments	459,287	635,751
應收物業	Property to be received	-	606,794
		523,146	1,308,859
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(941)	(163)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(12,238)	(5,253)
		509,967	1,303,443

24. 客戶存款

24. Deposits from customers

		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		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	9,311,787	8,419,879
儲蓄存款	Savings deposits	21,899,396	24,269,403
定期、短期及通知存款	Time, call and notice deposits	117,298,836	108,145,542
		148,510,019	140,834,824



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Notes to the Interim Financial Information (continued)

25. 其他賬項及準備

25. Other accounts and provisions

		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	2,145,585	2,769,347
租賃負債	Lease liabilities	188,668	198,860
準備	Provisions	12,576	11,297
		2,346,829	2,979,504
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	46,298	40,743
- 按第二階段	- Stage 2	392	87
- 按第三階段	- Stage 3	-	-
		2,393,519	3,020,334

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2023年上半年及截至2022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 2023 and the year ended 31 December 2022 are as follows:

		於 2023 年 6 月 30 日 At 30 June 2023						
		加速折舊 免稅額	物業重估	虧損	減值準備	以公平值變 化計入其他 全面收益之 證券 Investment in securities at FVOCI	其他	總計
		Accelerated tax depreciation	Property revaluation	Losses	Impairment allowance		Others	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
於 2023 年 1 月 1 日	At 1 January 2023	35,799	211,256	(33,853)	(63,319)	(129,280)	(1,632)	18,971
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	3,751	(1,148)	(3,139)	(26,177)	-	1,373	(25,340)
（貸記）／借 記其他全面 收益	(Credited) / charged to other comprehensive income	-	(1,730)	-	-	44,901	-	43,171
匯兌差額	Exchange difference	-	-	1,172	2,115	1,024	57	4,368
於 2023 年 6 月 30 日	At 30 June 2023	39,550	208,378	(35,820)	(87,381)	(83,355)	(202)	41,170



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 2022 年 12 月 31 日 At 31 December 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	以公平值變 化計入其他 全面收益之 證券 Investment in securities at FVOCI	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	港幣千元 HK\$'000
於 2022 年 1 月 1 日	At 1 January 2022	32,122	223,032	(30,884)	(59,300)	(39,239)	(24,886)	100,845
借記 / (貸記) 收益表 (附註 14)	Charged / (credited) to income statement (Note 14)	3,677	(457)	(5,269)	(13,244)	-	23,254	7,961
貸記其他全面 收益	Credited to other comprehensive income	-	(11,319)	-	-	(89,823)	-	(101,142)
匯兌差額	Exchange difference	-	-	2,300	9,225	(218)	-	11,307
於 2022 年 12 月 31 日	At 31 December 2022	35,799	211,256	(33,853)	(63,319)	(129,280)	(1,632)	18,971

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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(34,142)	(57,220)
遞延稅項負債	Deferred tax liabilities	75,312	76,191
		41,170	18,971



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

27. 後償負債

27. Subordinated liabilities

	於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
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	
	1,579,866	1,572,167

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的10年期後償票據(「票據」)。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 10-year subordinated notes issued by the Bank on 7 April 2022 (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.

28. 已終止經營業務

28. Discontinued operations

出售集友科技創新(深圳)有限公司

Disposal of 集友科技創新(深圳)有限公司

於2023年6月8日，集友銀行(作為賣方)與廈門國際投資有限公司(作為買方)就出售集友科技創新(深圳)有限公司全部普通股簽訂股權買賣協議，並於2023年6月27日，正式完成出售的交割。交割完成後，集友科技創新(深圳)有限公司已不再為集友銀行的附屬公司。

On 8 June 2023, Chiyu Bank (as seller) entered into a sale and purchase agreement with Xiamen International Investment Limited (as buyer) in relation to the disposal of all ordinary shares of 集友科技創新(深圳)有限公司 and the completion of the disposal took place on 27 June 2023. Upon completion of the disposal, 集友科技創新(深圳)有限公司 ceased to be a subsidiary of Chiyu Bank.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

28. 已終止經營業務
(續)

28. Discontinued operations (continued)

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
已終止經營業務	DISCONTINUED OPERATIONS		
利息收入	Interest income	6	-
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	6	-
其他利息收入	Other interest income	-	-
利息支出	Interest expense	(87)	-
淨利息支出	Net interest expense	(81)	-
服務費及佣金收入	Fee and commission income	16,857	-
服務費及佣金支出	Fee and commission expense	(1)	-
淨服務費及佣金收入	Net fee and commission income	16,856	-
淨交易性收益／(虧損)	Net trading gain / (loss)	-	-
其他金融資產之淨收益	Net gain on other financial assets	-	-
其他經營收入	Other operating income	252	-
提取減值準備前之淨經營收入	Net operating income before impairment allowances	17,027	-
減值準備淨(撥備)／撥回	Net (charge) / reversal of impairment allowances	-	-
淨經營收入	Net operating income	17,027	-
經營支出	Operating expenses	(17,594)	-
經營虧損	Operating loss	(567)	-
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-
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	-	-
除稅前虧損	Loss before taxation	(567)	-
稅項	Taxation	-	-
除稅後虧損	Loss after taxation	(567)	-
出售已終止經營業務之收益	Gain on disposal of discontinued operations	1,459	-
已終止經營業務期內溢利	Profit for the period from discontinued operations	892	-



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

28. 已終止經營業務
(續)

28. Discontinued operations (continued)

已終止經營業務於出售日
的淨資產如下：

The net assets of discontinued operations at the date of disposal were as follows:

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
出售資產淨值	Net assets disposed of	3,049	-
因處置已終止經營業務之轉撥 重新分類至收益表	Release upon disposal reclassified to income statement	420	-
		3,469	-
出售收益	Gain on disposal	1,459	-
以現金方式收取交易對價總額	Total consideration satisfied by cash	4,928	-

出售產生的現金流量淨額：

Net cash inflow arising on disposal:

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
收取交易對價現金總額	Total cash consideration received	4,928	-
被出售之現金及等同現金項目	Cash and cash equivalents disposed of	(2,534)	-
		2,394	-

已終止經營業務產生的現
金流量：

Cash flows from discontinued operations:

		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
經營業務之現金流量淨額	Net cash flows from operating activities	3,091	-
投資業務之現金流量淨額	Net cash flows from investing activities	(946)	-
融資業務之現金流量淨額	Net cash flows from financing activities	(807)	-
現金流量淨額	Net cash flows	1,338	-



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

29. 股本

29. 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.

		2023	
		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

		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 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)

30. 額外資本工具

30. Additional equity instruments

		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
2 億美元永久非累計次級 額外一級資本票據	US\$200 million perpetual non-cumulative subordinated additional tier 1 capital instruments	1,557,812	1,557,812
<p>本銀行於2022年10月26日發行了票面值2億美元（扣除相關發行成本後等值港幣15.58億元）的永久非累計次級額外一級資本票據（「額外資本工具」）。此永久額外資本工具於2027年10月26日首個提前贖回日期前，票面年利率定於8.00%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。</p> <p>票息需每半年派付一次。本銀行有權根據該額外資本工具的條款規定取消利息發放，而取消的利息不會累積。</p> <p>假如金管局通知本銀行不對本金進行撇銷則無法繼續經營，該額外資本工具的本金將會按與金管局協商後或接受其指令下進行撇銷。</p> <p>於2027年10月26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>2023年4月24日派發此額外資本工具利息港幣62,795,000元。</p>	<p>On 26 October 2022, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital instruments ("additional equity instruments") with a face value of US\$200 million (equivalent to HK\$1,558 million net of related issuance costs). The additional equity instruments are perpetual and bear a 8.00% coupon until the first call date on 26 October 2027. 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 26 October 2027 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\$62,795,000 on 24 April 2023.</p>		



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

31. 綜合現金流量表附註

31. 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 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	
- 來自持續經營業務	- from continuing operations	175,878
- 來自已終止經營業務	- from discontinued operations	-
	42,806	175,878
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	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
租賃負債之利息支出	Interest expenses on lease liabilities	3,885
後償負債之利息支出	Interest expenses on subordinated liabilities	21,056
折舊	Depreciation	82,349
減值準備淨撥備	Net charge of impairment allowances	604,851
原到期日超過 3 個月之存放銀行及其他金融機構的結餘之變動	Change in balances with banks and other financial institutions with original maturity over three months	(90,169)
原到期日超過 3 個月之在銀行及其他金融機構之定期存放之變動	Change in placements with banks and other financial institutions with original maturity over three months	(101,710)
衍生金融工具之變動	Change in derivative financial instruments	(10,257)
客戶貸款及貿易票據之變動	Change in advances to customers and trade bills	(2,267,041)
證券投資之變動	Change in investment in securities	3,484,185
其他資產之變動	Change in other assets	(416,194)
銀行及其他金融機構之存款及結餘之變動	Change in deposits and balances from banks and other financial institutions	(5,807,041)
客戶存款之變動	Change in deposits from customers	9,245,909
其他賬項及準備之變動	Change in other accounts and provisions	(565,889)
匯率變動之影響	Effect of changes in exchange rates	39,839
除稅前經營現金之(流出)／流入	Operating cash (outflow) / inflow before taxation	4,406,798
經營業務之現金流量中包括	Cash flows from operating activities included	
- 已收利息	- interest received	1,664,103
- 已付利息	- interest paid	(728,292)
- 已收股息	- dividend received	20,435



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

31. 綜合現金流量表附註
(續)

31. 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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 6 月 30 日 At 30 June 2022
	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	12,706,756	29,047,475
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	1,527,361	237,100
原到期日在 3 個月內之債務證券	2,151,737	7,662,545
原到期日在 3 個月內之存款證	594,248	-
	16,980,102	36,947,120

(c) 與綜合財務狀況表的對賬

(c) Reconciliation with the consolidated statement of financial position

	於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 6 月 30 日 At 30 June 2022
	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	14,797,448	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	3,781,484	564,007
證券投資		
其中：強制性以公平值變化計入損益之證券	4,566,102	766,877
其中：以公平值變化計入其他全面收益之證券	53,103,472	53,505,786
其中：攤銷成本證券	11,482,303	4,742,333
在綜合財務狀況表列示的金額	87,730,809	90,164,287
減：原本期限為 3 個月以上的金額	(69,515,374)	(51,679,358)
減：受規管限制的中央銀行的現金結存	(1,235,333)	(1,537,809)
在綜合現金流量表內的現金及等同現金項目	16,980,102	36,947,120



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

31. 綜合現金流量表附註
(續)

31. 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

		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 6 月 30 日 At 30 June 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
租賃負債	Lease liabilities		
於 1 月 1 日	At 1 January	198,860	251,001
匯兌差額	Exchange difference	(2,486)	(5,993)
增加	Additions	52,863	46,141
出售	Disposal	(4,522)	-
利息支出	Interest expense	3,873	3,885
支付	Payment	(59,920)	(54,970)
於 6 月 30 日	At 30 June	188,668	240,064
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	62,795	379,815
本期支付	Paid during the period	(62,795)	(379,815)
於 6 月 30 日	At 30 June	-	-
後償負債	Subordinated liabilities		
於 1 月 1 日	At 1 January	1,572,167	-
本年度發行	Issuance during the year	-	1,558,595
利息支出	Interest expense	45,435	21,056
支付	Payment	(44,988)	-
匯兌差額	Exchange difference	7,252	1,474
於 6 月 30 日	At 30 June	1,579,866	1,581,125



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

32. 或然負債及承擔

32. 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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	601	601
與交易有關之或然負債	Transaction-related contingencies	13,402	22,916
與貿易有關之或然負債	Trade-related contingencies	313,211	312,586
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	13,638,261	13,271,441
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	66,634	81,945
- 1 年以上	- over one year	3,095,704	3,746,412
		17,127,813	17,435,901
信貸風險加權數額	Credit risk-weighted amount	1,256,720	1,563,720

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)

33. 資本承擔

33. 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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	64,984	35,377
已批准但未簽約	-	-
	64,984	35,377

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.

34. 租賃承擔

34. Lease commitments

(a) 作為出租人

(a) As lessor

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：

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

	於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	2,015	851
- 1 年以上至 5 年內	2,161	-
	4,176	851

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

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



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

35. 分類報告

35. 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)

35. 分類報告 (續)

35. 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 2023年6月30日	Half-year ended 30 June 2023							
持續經營業務	CONTINUING OPERATIONS							
淨利息(支出)/收入	Net interest (expense) / income							
- 外來	- external	(1,074,470)	437,610	1,331,562	694,702	-	-	694,702
- 跨業務	- inter-segment	1,423,440	334,518	(1,757,958)	-	-	-	-
		348,970	772,128	(426,396)	694,702	-	-	694,702
淨服務費及佣金收入/ (支出)	Net fee and commission income / (expense)	161,802	234,847	580	397,229	(988)	-	396,241
淨交易性收益/ (虧損)	Net trading gain / (loss)	8,402	27,658	(219,655)	(183,595)	274,066	-	90,471
其他金融資產之淨收益 (虧損)	Net gain / (loss) on other financial assets	-	5,187	51,501	56,688	(172,471)	-	(115,783)
其他經營收入/ (支出)	Other operating income / (expense)	-	6,607	320	6,927	43,511	(27,222)	23,216
提取減值準備前之淨經 營收入/(支出)	Net operating income / (expense) before impairment allowances	519,174	1,046,427	(593,650)	971,951	144,118	(27,222)	1,088,847
減值準備淨撥備	Net charge of impairment allowances	33,826	(466,194)	(5,817)	(438,185)	(8,780)	-	(446,965)
淨經營收入/(支出)	Net operating income / (expense)	553,000	580,233	(599,467)	533,766	135,338	(27,222)	641,882
經營支出	Operating expenses	(234,357)	(204,628)	(20,925)	(459,910)	(159,902)	27,222	(592,590)
經營溢利/(虧損)	Operating profit / (loss)	318,643	375,605	(620,392)	73,856	(24,564)	-	49,292
投資物業公平值調整之 淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	-	(5,096)	-	(5,096)
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	-	-	-	-	(823)	-	(823)
除稅前溢利/(虧損)	Profit / (loss) before taxation	318,643	375,605	(620,392)	73,856	(30,483)	-	43,373
於2023年6月30日	At 30 June 2023							
資產	Assets							
分部資產	Segment assets	40,763,896	58,538,070	82,281,815	181,583,781	3,920,941	-	185,504,722
負債	Liabilities							
分部負債	Segment liabilities	99,931,955	63,460,237	3,688,952	167,081,144	563,130	-	167,644,274
半年結算至 2023年6月30日	Half-year ended 30 June 2023							
持續經營業務	CONTINUING OPERATIONS							
其他資料	Other information							
資本性支出	Capital expenditure	(814)	(418)	(853)	(2,085)	(77,112)	-	(79,197)
折舊	Depreciation	(2,786)	(33,559)	(155)	(36,500)	(45,052)	-	(81,552)
證券攤銷	Amortisation of securities	-	-	164,584	164,584	19	-	164,603



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

35. 分類報告 (續)

35. 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
(重列)	(Restated)							
半年結算至	Half-year ended							
2022 年 6 月 30 日	30 June 2022							
持續經營業務	CONTINUING OPERATIONS							
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	24,315	72,583	(15,716)	-	56,867
其他經營收入 / (支出)	Other operating income / (expense)	-	5,542	342	5,884	50,002	(27,646)	28,240
提取減值準備前之淨經營收入 / (支出)	Net operating income / (expense) before impairment allowances	373,625	917,972	85,570	1,377,167	35,378	(27,646)	1,384,899
減值準備淨發備	Net charge of impairment allowances	(23,052)	(564,616)	(12,785)	(600,453)	(4,398)	-	(604,851)
淨經營收入 / (支出)	Net operating income / (expense)	350,573	353,356	72,785	776,714	30,980	(27,646)	780,048
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	133,450	54,861	325,514	(142,489)	-	183,025
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	133,450	54,861	325,514	(149,636)	-	175,878
於 2022 年 12 月 31 日	At 31 December 2022							
資產	Assets							
分部資產	Segment assets	23,929,947	71,654,329	83,452,769	179,037,045	2,833,506	-	181,870,551
負債	Liabilities							
分部負債	Segment liabilities	89,504,487	67,938,632	5,997,961	163,441,080	566,099	-	164,007,179
半年結算至	Half-year ended							
2022 年 6 月 30 日	30 June 2022							
持續經營業務	CONTINUING OPERATIONS							
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)

35. 分類報告 (續)

35. 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:

		(重列) (Restated)	
		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
		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
香港	Hong Kong	740,021	(103,319)
中國內地	Mainland China	348,826	146,692
		1,088,847	43,373
		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
香港	Hong Kong	1,020,560	328
中國內地	Mainland China	364,339	175,550
		1,384,899	175,878

		於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		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	151,224,401	145,729,048
中國內地	Mainland China	34,280,321	36,141,503
		185,504,722	181,870,551



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

36. 已抵押資產

36. Assets pledged as security

本集團簽訂抵押回購協議。這些交易通常賦予本集團及其交易對手在違約情況下對類似於作為抵押品提供的資產的資產的追索權。由於本集團實質上保留了這些資產的相關風險和回報，因此回購協議質押資產繼續在綜合財務狀況表中確認。相關負債包含在「銀行及其他金融機構之存款及結餘」中。

The Group enters into collateralised repurchase agreements. These transactions typically entitle the Group and its counterparties to have recourse to assets similar to those provided as collateral in the event of a default. Assets pledged in respect of repos continue to be recognised on the consolidated statement of financial position as the Group retains substantially the associated risk and rewards of these assets. The associated liability is included in "Deposits and balances from banks and other financial institutions."

於 2023 年 6 月 30 日，本集團通過票據抵押之負債為港幣 523,363,111 元（2022 年 12 月 31 日：港幣 44,723,688 元）。本集團為擔保此等負債而質押之資產金額為港幣 522,752,590 元（2022 年 12 月 31 日：港幣 44,676,658 元），並於「貿易票據」內列賬。

As at 30 June 2023, the liabilities of the Group amounting to HK\$523,363,111 (31 December 2022: HK\$44,723,688) included in "Deposits and balances from banks and other financial institutions" were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$522,752,590 (31 December 2022: HK\$44,676,658) included in "Discounted bills".

於 2023 年 6 月 30 日，本集團通過債券抵押之負債為港幣 6,968,486,544 元（2022 年 12 月 31 日：港幣 10,177,919,789 元）。本集團為擔保此等負債而質押之資產金額為港幣 7,288,950,345 元（2022 年 12 月 31 日：港幣 10,523,291,273 元），並於「證券投資」內列賬。

As at 30 June 2023, the liabilities of the Group amounting to HK\$6,968,486,544 (31 December 2022: HK\$10,177,919,789) included in "Deposits and balances from banks and other financial institutions" were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$7,288,950,345 (31 December 2022: HK\$10,523,291,273) included in "investment in securities".



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

37. 主要之有關連人士交易

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。

(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及澳門國際銀行進行的交易源自貨幣市場活動。於2023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112,000元（2022年12月31日：港幣112,000元）及港幣120,834,000元（2022年12月31日：港幣319,777,000元）。本集團相關應收及應付澳門國際銀行款項總額分別為港幣6,512,000元（2022年12月31日：港幣6,025,000元）及港幣25,516,000元（2022年12月31日：港幣59,425,000元）。2023年上半年，與廈門國際銀行敘做此類業務過程中產生的收入總額為少於港幣1,000元（2022年上半年：少於港幣1,000元），沒有與廈門國際銀行敘做此類業務過程中產生的支出（2022年上半年：少於港幣1,000元）。2023年上半年，本集團沒有與澳門國際銀行敘做此類業務過程中產生的收入及支出（2022年上半年：分別為港幣244,000元及港幣24,000元）。

37. Significant related party transactions

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) 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. and Luso International Banking Limited arise from money market activities. As at 30 June 2023, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$112,000 (31 December 2022: HK\$112,000) and HK\$120,834,000 (31 December 2022: HK\$319,777,000) respectively. As at 30 June 2023, the related aggregate amount due from and to Luso International Banking Limited of the Group were HK\$6,512,000 (31 December 2022: HK\$6,025,000) and HK\$25,516,000 (31 December 2022: HK\$59,425,000) respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2023 was less than HK\$1,000 (first half of 2022: less than HK\$1,000). There were no expenses of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2023 (first half of 2022: less than HK\$1,000). There were no income and expenses of the Group arising from these transactions with Luso International Banking Limited of the Group for the first half 2023 (first half of 2022: HK\$244,000 and HK\$24,000 respectively).



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

37. 主要之有關連人士交易 （續）

(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2023年6月30日，本集團相關款項總額為港幣333,112,000元（2022年12月31日：港幣396,570,000元）。2023年上半年與母公司控制之其他公司就彼此業務過程中產生的支出總額為港幣4,481,000元（2022年上半年：港幣619,000元）。

部份與母公司控制之其他公司的交易來自租賃服務。2023年上半年與母公司控制之其他公司就彼此業務過程中產生的收入總額為港幣779,000元（2022年上半年：港幣715,000元）。

截至2023年6月30日止，本集團持有港幣150,555,000元（2022年12月31日：港幣148,037,000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（2022年12月31日：無）。2023年上半年，因就彼此業務而從澳門國際銀行賺取港幣4,463,000元（2022年上半年：港幣4,463,000元）利息收入，沒有由廈門國際銀行賺取有關利息收入（2022年上半年：港幣3,059,000元）。

部份與母公司及其控制之其他公司的交易來自外包服務。2023年上半年與母公司控制之其他公司就彼此業務過程中產生的收入及支出總額分別為港幣4,712,000元（2022年上半年：港幣5,069,000元）及港幣11,964,000元（2022年上半年：港幣12,071,000元）。

37. Significant related party transactions (continued)

(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 2023, the related aggregate amount of the Group was HK\$333,112,000 (31 December 2022: HK\$396,570,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2023 was HK\$4,481,000 (first half of 2022: HK\$619,000).

There are transactions with other companies controlled by the parent companies that arise from rental service. The aggregate amount of income of the Group arising from these transactions for the first half 2023 was HK\$779,000 (first half of 2022: HK\$715,000).

As at 30 June 2023, the related aggregate amount of the Group invested in the subordinated debt issued by Luso International Banking Limited were HK\$150,555,000 (31 December 2022: HK\$148,037,000). There were no debt securities issued by Xiamen International Bank invested by the Group (31 December 2022: Nil). The interest income arising from these transactions during first half 2023 gained from Luso International Banking Limited was HK\$4,463,000 (first half of 2022: HK\$4,463,000) while none from Xiamen International Bank (first half of 2022: HK\$3,059,000).

There are transactions with parent companies and the other companies controlled by the parent companies that arise from outsourcing service. The aggregate amount of income and expenses of the Group arising from these transactions during first half 2023 were HK\$4,712,000 (first half of 2022: HK\$5,069,000) and HK\$11,964,000 (first half of 2022: HK\$12,071,000) respectively.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

37. 主要之有關連人士交易
(續)

37. Significant related party transactions (continued)

(b) 主要高層人員

(b) Key management personnel

主要高層人員是指某些能直接或間接擁有權力及責任來計劃、指導及掌管集團業務之人士，包括董事、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。

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.

主要高層人員之薪酬如下：

The compensation of key management personnel is detailed as follows:

		(重列) (Restated)
	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	Salaries, other short-term employee benefits and post-employment benefits	
	36,579	30,698



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

38. 比較數字

38. Comparative figures

前期調整

Prior period adjustment

(a) 初始確認上市股權

截至 2022 年 6 月 30 日止期間未經審核中期財務資料已重列，因為本集團已根據香港財務報告準則第 13 號重新審視以結清客戶貸款的上市股權於初始確認時的公允價值，增加減值準備。

(a) Initial recognition of listed equity shares

The unaudited interim financial information for the period ended 30 June 2022 has been restated because the Group has revisited the fair value of listed equity shares at its initial recognition in accordance with HKFRS 13 for the settlement of loans and advances which resulted in increase in impairment charges.

上述前期調整對本集團截至 2022 年 6 月 30 日止期間業績各項目的影響概述如下：

The effects of the prior year adjustments described above on the results of the Group for the period ended 30 June 2022 by line items are summarised as follows:

		(前期列示) (Previously stated)		(重列) (Restated)
		半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022	調整	半年結算至 2022 年 6 月 30 日 Half-year ended 30 June 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
其他金融資產之淨（虧損） ／收益	Net (loss) / gain on other financial assets	65,930	(9,063)	56,867
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,393,962	(9,063)	1,384,899
減值準備淨撥備	Net charge of impairment allowances	(317,757)	(287,094)	(604,851)
淨經營收入	Net operating income	1,076,205	(296,157)	780,048
經營溢利	Operating profit	479,182	(296,157)	183,025
除稅前溢利	Profit before taxation	472,035	(296,157)	175,878
稅項	Taxation	(71,873)	49,001	(22,872)
期內溢利	Profit for the period	400,162	(247,156)	153,006
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)	296,157	(32,441)
期內除稅後其他全面收益 ／（支出）	Other comprehensive income / (expense) for the period, net of tax	(959,744)	296,157	(663,587)
期內全面收益／（支出） 總額	Total comprehensive income / (expense) for the period	(559,582)	49,001	(510,581)



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

38. 比較數字 (續)

38. Comparative figures (continued)

前期調整 (續)

Prior period adjustment (continued)

(a) 初始確認上市股權
(續)

(a) Initial recognition of listed equity shares (continued)

上述前期調整對本集團於 2022 年 6 月 30 日財務狀況的影響概述如下：

The effects of the prior year adjustments on the financial positions of the Group as at 30 June 2022 are summarised as follows:

		(前期列示) (Previously stated) 於 2022 年 6 月 30 日 At 30 June 2022	調整	(重列) (Restated) 於 2022 年 6 月 30 日 At 30 June 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
應付稅項負債	Current tax liabilities	213,789	(49,001)	164,788
負債總額	Total liabilities	162,982,864	(49,001)	162,933,863
儲備	Reserves	9,316,508	49,001	9,365,509
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	49,001	15,943,380
資本總額	Total equity	17,832,091	49,001	17,881,092



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

38. 比較數字 (續)

38. Comparative figures (continued)

前期調整 (續)

Prior period adjustment (continued)

(b) 收回資產

往年本集團於收回日確認了收回資產並終止確認相關客戶貸款及減值準備。本集團本期已重新評估該政策，根據新政策，不會終止確認相關客戶貸款及不會確認收回資產。會計政策變更已追溯應用並重述比較數字。對綜合全面收益表沒有影響。綜合財務狀況表中受影響的項目概述如下：

(b) Repossessed assets

In prior years, the Group recognised repossessed assets and derecognised the related loans and advances together with the related impairment allowances at the date of repossession. The Group has reassessed the policy during the current period and under the new policy, the related loans and advances would not be derecognised and no repossessed assets would be recognised accordingly. The change in accounting policy has been applied retrospectively with comparative amounts restated. There is no impact to the consolidated statement of comprehensive income. The affected lines in the consolidated statement of financial position are summarized below:

		(前期列示) (Previously stated)		(重列) (Restated)
		於 2022 年 12 月 31 日 At 31 December 2022	調整 Adjustment	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	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	87,488,723	702,205	88,190,928
其他資產	Other assets	2,005,648	(702,205)	1,303,443
		(前期列示) (Previously stated)		(重列) (Restated)
		於 2021 年 12 月 31 日 At 31 December 2021	調整 Adjustment	於 2021 年 12 月 31 日 At 31 December 2021
		港幣千元 HK\$'000	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	84,145,534	100,722	84,246,256
其他資產	Other assets	673,820	(100,722)	573,098



**中期財務資料附註
(續)**

Notes to the Interim Financial Information (continued)

**39. 符合香港會計準則第
34 號**

截至 2023 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 2023 年 9 月 29 日核准發佈。

39. Compliance with HKAS 34

The unaudited interim financial information for the first half of 2023 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA. The interim financial report was authorised for issue on 29 September 2023.

40. 法定賬目

40. Statutory accounts

被納入本中期業績報告作為比較信息的截至 2022 年 12 月 31 日止年度有關的財務信息，雖然來源於本銀行的法定年度綜合財務報表，但不構成本銀行的法定年度綜合財務報表。按照香港《公司條例》第 436 條要求需就這些法定財務報表披露更多有關的信息如下：

本銀行已按照香港《公司條例》第 662(3)條及附表 6 第 3 部的要求送呈截至 2022 年 12 月 31 日止年度的財務報表予公司註冊處。

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

The financial information relating to the year ended 31 December 2022 that is included in this Interim Report as comparative information does not constitute the Bank's statutory annual consolidated financial statements for that year but is derived from those financial statements. Further information relating to these statutory financial statements required to be disclosed in accordance with section 436 of the Hong Kong Companies Ordinance is as follows:

The Bank has delivered the financial statements for the year ended 31 December 2022 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

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



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 94 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二零二三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《香港審計準則》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。

德勤·關黃陳方會計師行

香港
2023 年 9 月 29 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 94, which comprise the condensed consolidated statement of financial position as of 30 June 2023 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.

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
29 September 2023



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	深圳 2020 年 4 月 17 日	註冊資本 2,000,000 美元	100%*	股權投資業務
	Shenzhen 17 April 2020	Registered capital USD2,000,000	100%*	Equity Investment

*本銀行間接持有股份

* Shares held indirectly by the Bank

集友科技創新（深圳）有限公司
的出售已於 2023 年 6 月
27 日完成交割。

The disposal of 集友科技創新（深圳）有限公司 was completed on 27 June 2023.



其他資料（續）

Additional Information (continued)

2. 符合《銀行業（披露）規則》

2. Compliance with the Banking (Disclosure) Rules

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

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

3. 流動性覆蓋比率

3. Liquidity coverage ratio

		<u>2023</u>	<u>2022</u>
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	205.47%	184.03%
- 第二季度	- Second quarter	176.10%	197.00%

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

		(重列) (Restated)	
		2023	2022
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	123.41%	120.19%
- 第二季度	- Second quarter	125.10%	120.04%

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	於 2023 年 6 月 30 日 At 30 June 2023		(重列) (Restated) 於 2022 年 12 月 31 日 At 31 December 2022	
		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	91,014	84,994	89,392	88,004
集友資產管理有限公司	Chiyu Asset Management Limited	228,770	223,344	238,653	237,592
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	-	30,717	27,411	31,661	30,021
集友科技創新（深圳）有限公司	-	-	-	14,241	3,695

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 2023 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（2022 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 2023 (31 December 2022: Nil).

集友科技創新（深圳）有限公司的出售已於 2023 年 6 月 27 日完成交割。

The disposal of 集友科技創新（深圳）有限公司 was completed on 27 June 2023.



其他資料（續）

Additional Information (continued)

5. 資本管理（續）

5. Capital management (continued)

5.2 資本比率

5.2 Capital ratios

		於 2023 年 6 月 30 日 At 30 June 2023	(重列) (Restated) 於 2022 年 12 月 31 日 At 31 December 2022
普通股權一級資本比率	CET1 capital ratio	13.16%	13.19%
一級資本比率	Tier 1 capital ratio	14.52%	14.31%
總資本比率	Total capital ratio	16.76%	16.29%

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 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	15,992,123	15,629,898
槓桿比率風險承擔	Leverage ratio exposure	187,132,084	183,580,507
槓桿比率	Leverage ratio	8.55%	8.51%

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。

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

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

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

		於 2023 年 6 月 30 日 At 30 June 2023				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland China	14,585,000	2,867,000	1,778,000	19,728,000	38,958,000
香港	Hong Kong	602,000	821,000	4,871,000	7,330,000	13,624,000
		於 2022 年 12 月 31 日 At 31 December 2022				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland China	16,452,000	1,854,000	2,186,000	20,111,000	40,603,000
香港	Hong Kong	2,305,000	211,000	4,925,000	5,649,000	13,090,000



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 2023 年 6 月 30 日 At 30 June 2023			
	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	14,131,732	101,067	14,232,799
地方政府、地方政府持有的機 構、其附屬公司及合資企業	Local governments, local government- owned entities and their subsidiaries and joint ventures	2	15,895,411	531	15,895,942
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	22,640,606	700,791	23,341,397
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	2,416,573	127,964	2,544,537
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	993,758	192,935	1,186,693
中國籍境外居民或在境外註 冊的機構，其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	9,295,109	82,053	9,377,162
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	3,306,059	-	3,306,059
總計	Total	8	68,679,248	1,205,341	69,884,589
扣減準備金後的資產總額	Total assets after provision	9	185,685,761		
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	37.64%		



其他資料（續）

Additional Information (continued)

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

		於 2022 年 12 月 31 日 At 31 December 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	16,318,603	137,024	16,455,627
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	14,488,540	254,242	14,742,782
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	26,264,741	443,513	26,708,254
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	2,459,088	147,256	2,606,344
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	1,026,970	182,482	1,209,452
中國籍境外居民或在境外註 冊的機構、其用於境內的信 貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	7,633,884	148,290	7,782,174
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	3,369,753	-	3,369,753
總計	Total	8	71,561,579	1,312,807	72,874,386
扣減準備金後的資產總額	Total assets after provision	9	181,778,759		
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	40.09%		



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:

		(重列) (Restated)	
於 2023 年 6 月 30 日 At 30 June 2023		於 2022 年 12 月 31 日 At 31 December 2022	
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	563	0.00%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	176,040	0.20%
- 超過 1 年	- over one year	96,462	0.11%
逾期超過 3 個月之貸款	Advances overdue for over three months	273,065	0.31%
就上述之貸款作個別評估 之減值準備	Specific provisions made in respect of such advances	55,883	



其他資料（續）

Additional Information (continued)

8. 信貸風險（續）

8. Credit Risk (continued)

8.1 逾期超過 3 個月之貸款 （續）

8.1 Advances overdue for more than three months (continued)

		(重列) (Restated)
	於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
	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	1,915,940	100,000
上述有抵押品覆蓋之客戶貸款	1,323,524	87,738
上述沒有抵押品覆蓋之客戶貸款	212,455	185,327

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 2023 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據(2022 年 12 月 31 日：無)。

As at 30 June 2023, there were no trade bills overdue for more than three months (31 December 2022: Nil).

8.2 經重組貸款

8.2 Rescheduled advances

	於 2023 年 6 月 30 日 At 30 June 2023	於 2022 年 12 月 31 日 At 31 December 2022
	佔客戶貸款總額 金額 百分比 % of gross advances to customers	佔客戶貸款總額 金額 百分比 % of gross advances to customers
	Amount 港幣千元 HK\$'000	Amount 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)	372,869 0.40%	372,697 0.42%

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".



其他資料（續）

Additional Information (continued)

8. 信貸風險（續）

8. Credit Risk (continued)

8.3 收回資產

本集團於 2023 年 6 月 30 日持有收回資產為港幣 725,689,000 元（2022 年 12 月 31 日：港幣 702,626,000 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\$725,689,000 repossessed assets held by the Group as at 30 June 2023 (31 December 2022: HK\$702,626,000). 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.

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 2023 年 6 月 30 日							
		At 30 June 2023							
		港幣千元等值							
		Equivalent in thousand of HK\$							
		美元	歐元	英鎊	加元	新西蘭元	人民幣	其他外幣	外幣總額
		US	Euro	Pound	Canadian	New	Renminbi	Other	Total
		Dollars	Dollars	Sterling	Dollars	Zealand		foreign	foreign
						Dollars		currencies	currencies
現貨資產	Spot assets	39,453,882	1,006,580	1,268,372	143,553	110,862	47,955,401	3,185,781	93,124,431
現貨負債	Spot liabilities	(40,897,349)	(418,433)	(616,177)	(143,466)	(189,785)	(40,728,087)	(1,013,009)	(84,006,306)
遠期買入	Forward purchases	3,708,640	5,944	20,012	1,676	78,373	210,191	67,477	4,092,313
遠期賣出	Forward sales	(1,884,159)	(599,565)	(670,661)	(295)	(1,677)	(6,775,109)	(2,237,303)	(12,168,769)
(短) / 長盤淨額	Net (short) / long position	381,014	(5,474)	1,546	1,468	(2,227)	662,396	2,946	1,041,669

		於 2022 年 12 月 31 日							
		At 31 December 2022							
		港幣千元等值							
		Equivalent in thousand of HK\$							
		美元	歐元	英鎊	加元	新西蘭元	人民幣	其他外幣	外幣總額
		US	Euro	Pound	Canadian	New	Renminbi	Other	Total
		Dollars	Dollars	Sterling	Dollars	Zealand		foreign	foreign
						Dollars		currencies	currencies
現貨資產	Spot assets	48,094,220	631,425	179,098	122,102	194,120	50,086,650	2,181,779	101,489,394
現貨負債	Spot liabilities	(42,164,594)	(558,928)	(187,760)	(115,463)	(198,628)	(46,603,716)	(924,548)	(90,753,637)
遠期買入	Forward purchases	3,358,074	11,020	46,066	-	1,854	190,024	113,738	3,720,776
遠期賣出	Forward sales	(9,200,409)	(86,977)	(36,759)	(6,051)	(1,977)	(2,976,101)	(1,371,945)	(13,680,219)
長 / (短) 盤淨額	Net long / (short) position	87,291	(3,460)	645	588	(4,631)	696,857	(976)	776,314



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

2023 年上半年，本集團錄得股東應佔溢利為港幣 43,625,000 元，較去年同期減少 71.49%。平均股東權益回報率及平均總資產回報率分別為 -0.24% 及 0.05%。

期內淨利息收入為港幣 694,702,000 元，較 2022 年上半年減少 17.53%，而淨利息收益率亦較去年同期下跌 23 個點子至 0.78%。淨服務費及佣金收入較去年上半年下跌 1.73% 至港幣 396,241,000 元。經營支出為港幣 592,590,000 元，同比減少 0.74%，而成本對收入比率則較去年同期上升 11.31% 至 54.42%。

期內錄得減值準備淨撥備為港幣 446,965,000 元，比去年同期減少港幣 157,886,000 元。特定分類貸款比率較 2022 年底上升 0.06 個百分點至 2.22%。

截至 2023 年 6 月 30 日止，本集團綜合總資產為港幣 185,504,722,000 元，較 2022 年底增加 2.00%。客戶貸款為港幣 92,675,221,000 元，較去年底上升 4.58%。客戶存款為港幣 148,510,019,000 元，較去年底上升 5.45%。

Financial Review

For the first half of 2023, the Group recorded a profit attributable to shareholders of HK\$43,625,000, decreased by 71.49% from same period last year. The return on average shareholders' equity and the return on average total assets were -0.24% and 0.05% respectively.

Compared with the first half of 2022, net interest income was HK\$694,702,000, decreased by 17.53% and the net interest margin decreased by 23 basis point to 0.78%. Net fee and commission income decreased by 1.73% to HK\$396,241,000. Operating expenses decreased by 0.74% to HK\$592,590,000, yet the cost to income ratio increased by 11.31 percentage points to 54.42%.

For the first half of 2023, net charge of impairment allowances was HK\$446,965,000, decreased by HK\$157,886,000 compared with the same period last year. The classified loan ratio increased by 0.06 percentage points to 2.22% compared with the end of 2022.

As of 30 June 2023, the total consolidated assets of the Group increased by 2.00% to HK\$185,504,722,000 compared with the end of 2022. Advances to customers increased by 4.58% to HK\$92,675,221,000. Customer deposits increased by 5.45% to HK\$148,510,019,000.



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
廈門集美支行 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) 585 6258
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 Province, 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 Province, China	(86-591) 3810 1555
深圳分行 Shenzhen Br.	中國廣東省深圳市福田區益田路 6003 號榮超商務中心 A 棟 1 層 01 單元、32 層、33 層 Unit 1, Level 1, Block A, 32F-33F Rongchao Business Center, No. 6003 Yitian Road, Futian District, Shenzhen, Guangdong Province, China	(86-755) 3690 8888
深圳南山支行 Shenzhen Nanshan Sub-Br	中國廣東省深圳市南山區粵海高新區填海六區高技術示範大廈 01 層 01-a 單元、04 層 02-a 單元 Unit 01-A, Floor 01, Unit 02-A, Floor 04, Hi-tech Demonstration Building, Reclamation Zone 6, Yuehai Hi-Tech Zone, Nanshan District, Shenzhen, Guangdong Province, China	(86-755) 3293 5336