

2024 中期業績報告

Interim Report 2024



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	(重列) (Restated)		
		2024年6月30日 30 June 2024	2023年6月30日 30 June 2023	2023年12月31日 31 December 2023
		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	1,293,946	1,105,874	2,290,029
經營溢利	Operating profit	144,279	48,725	251,143
除稅前溢利	Profit before taxation	110,516	44,265	241,379
期內／年度溢利	Profit for the period / year	110,866	43,625	176,525
於期／年末	At period / year end			
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資本總額	Total equity	18,158,292	17,860,448	18,269,008
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	184,369,924	185,504,722	184,652,243
財務比率	Financial ratios			
		%	%	%
平均總資產回報率 ¹	Return on average total assets ¹	0.12	0.05	0.10
平均股東權益回報率 ²	Return on average shareholders' equity ²	0.58	-0.24	0.31
成本對收入比率	Cost to income ratio	57.04	55.18	60.28
貸存比率 ³	Loan to deposit ratio ³	56.71	61.94	61.80
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	187.28	205.47	205.47
第二季度	Second quarter	204.63	176.10	176.10
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	128.63	123.47	123.47
第二季度	Second quarter	130.13	125.10	125.10
總資本比率 ⁶	Total capital ratio ⁶	18.12	16.76	17.81

1. 平均總資產回報率 =
$$\frac{\text{期內／年度溢利}}{\text{每日資產總額平均值}} = \frac{\text{Profit for the period / year}}{\text{Daily average balance of total assets}}$$
2. 平均股東權益回報率 =
$$\frac{\text{本銀行股東應佔溢利}}{\text{本銀行股東應佔股本和儲備之期初及期末餘額的平均值}} = \frac{\text{Profit attributable to equity holders of the Bank}}{\text{Average of the beginning and ending balance of capital and reserves attributable to equity holders of the Bank}}$$
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 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	3,680,421	3,268,781
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	3,608,688	3,243,165
其他利息收入	Other interest income	71,733	25,616
利息支出	Interest expense	(2,786,962)	(2,574,160)
淨利息收入	Net interest income	893,459	694,621
服務費及佣金收入	Fee and commission income	212,816	429,469
服務費及佣金支出	Fee and commission expense	(13,463)	(16,372)
淨服務費及佣金收入	Net fee and commission income	199,353	413,097
淨交易性收益	Net trading gain	111,753	90,471
其他金融資產之淨收益／（虧損）	Net gain / (loss) on other financial assets	77,008	(115,784)
其他經營收入	Other operating income	12,373	23,469
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,293,946	1,105,874
減值準備淨撥備	Net charge of impairment allowances	(411,657)	(446,965)
淨經營收入	Net operating income	882,289	658,909
經營支出	Operating expenses	(738,010)	(610,184)
經營溢利	Operating profit	144,279	48,725
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	(33,362)	(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	(401)	(823)
附屬公司出售收益	Gain on disposal of a subsidiary	-	1,459
除稅前溢利	Profit before taxation	110,516	44,265
稅項	Taxation	350	(640)
期內溢利	Profit for the period	110,866	43,625
本銀行股東應佔期內溢利	Profit for the period attributable to Equity holders of the Bank	110,866	43,625

第 8 至 86 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



簡明綜合全面收益表

Condensed Consolidated Statement of Comprehensive Income

		(未經審計) (Unaudited) 半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	(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
期內溢利	Profit for the period	110,866	43,625
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	(25,406)	(1,745)
遞延稅項	Deferred tax	5,815	1,730
		(19,591)	(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:		
公平值變化	Change in fair value	13,897	(85,824)
		(5,694)	(85,839)
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	281,200	328,667
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(126,044)	(54,170)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	5,219	14,034
遞延稅項	Deferred tax	(30,423)	(44,901)
		129,952	243,630
貨幣換算差額	Currency translation difference	(92,366)	(141,965)
因處置附屬公司之轉撥重新分類至收益表	Release upon disposal of a subsidiary reclassified to income statement	-	420
		37,586	102,085
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	31,892	16,246
期內全面收益總額	Total comprehensive income for the period	142,758	59,871
應佔全面收益總額：	Total comprehensive income attributable to:		
本銀行股東	Equity holders of the Bank	142,758	59,871

第 8 至 86 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



簡明綜合財務狀況表

Condensed Consolidated Statement of Financial Position

		(未經審計) (Unaudited) 於 2024 年 6 月 30 日 At 30 June 2024	(經審計) (Audited) 於 2023 年 12 月 31 日 At 31 December 2023
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	ASSETS		
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	16	15,324,389
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	17	5,051,542
衍生金融工具	Derivative financial instruments	18	238,159
客戶貸款及貿易票據	Advances to customers and trade bills	19	84,357,501
證券投資	Investment in securities	20	75,989,545
投資物業	Investment properties	21	783,185
物業、器材及設備	Properties, plant and equipment	22	1,961,042
應收稅項資產	Current tax assets		27,119
遞延稅項資產	Deferred tax assets	26	46,065
其他資產	Other assets	23	591,377
資產總額	Total assets		184,369,924
負債	LIABILITIES		
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions		12,359,660
衍生金融工具	Derivative financial instruments	18	48,506
客戶存款	Deposits from customers	24	149,010,434
其他賬項及準備	Other accounts and provisions	25	2,585,375
應付稅項負債	Current tax liabilities		50,654
遞延稅項負債	Deferred tax liabilities	26	158,450
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	27	1,998,553
負債總額	Total liabilities		166,211,632
資本	EQUITY		
股本	Share capital	28	6,577,871
儲備	Reserves		10,022,609
本銀行股東應佔股本和儲備	Capital and reserves attributable to the equity holders of the Bank		16,600,480
額外資本工具	Additional equity instruments	29	1,557,812
資本總額	Total equity		18,158,292
負債及資本總額	Total liabilities and equity		184,369,924

第 8 至 86 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 86 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 2024 年 1 月 1 日之 列賬	At 1 January 2024	6,577,871	1,169,503	(267,577)	378,163	(180,232)	9,033,468	16,711,196	1,557,812	18,269,008
期內溢利	Profit for the period	-	-	-	-	-	110,866	110,866	-	110,866
其他全面（支出）／ 收益：	Other comprehensive (expense) / income:									
房產	Premises	-	(19,591)	-	-	-	-	(19,591)	-	(19,591)
以公平值變化計入 其他全面收益之 股份權益工具	Equity instruments at fair value through other comprehensive income	-	-	13,897	-	-	-	13,897	-	13,897
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	-	-	129,952	-	-	-	129,952	-	129,952
貨幣換算差額	Currency translation difference	-	-	-	-	(92,366)	-	(92,366)	-	(92,366)
全面（支出）／收益總 額	Total comprehensive (expense) / income	-	(19,591)	143,849	-	(92,366)	110,866	142,758	-	142,758
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(72,058)	-	72,058	-	-	-
股息	Dividends	-	-	-	-	-	(190,768)	(190,768)	-	(190,768)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(62,706)	(62,706)	-	(62,706)
於 2024 年 6 月 30 日	At 30 June 2024	6,577,871	1,149,912	(123,728)	306,105	(272,598)	8,962,918	16,600,480	1,557,812	18,158,292

第 8 至 86 頁之附註屬本中期財務資
料之組成部分。

The notes on pages 8 to 86 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 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)	
因出售附屬公司之 轉撥重新分類至 收益表	Release upon disposal of a subsidiary 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

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價值變化計入其他全面收益證券直至證券被終止確認的累計公平價值變動淨額。
3. 除按香港財務報告準則第 9 號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備作銀行一般風險之用（包括未來損失或其他不可預期風險）。
4. 換算儲備的建立及處理是根據外幣折算所採用的會計政策。

1. Premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for the revaluation of premises.
2. Fair value reserve comprises the cumulative net change in the fair value of fair value through other comprehensive income securities held until the securities are derecognised.
3. In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under Hong Kong Financial Reporting Standard ("HKFRS") 9.
4. Translation reserve has been set up and is dealt with in accordance with the accounting policies adopted for foreign currency translation.



簡明綜合現金流量表

Condensed Consolidated Cash Flow Statement

			(未經審計) (Unaudited) 半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	(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
	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		Operating cash outflow before taxation	30(a) (4,748,824)	(7,005,230)
支付香港利得稅		Hong Kong profits tax paid	(20)	(30,684)
支付海外利得稅		Overseas profits tax paid	(31,777)	(20,766)
經營業務之現金流出淨額		Net cash outflow from operating activities	(4,780,621)	(7,056,680)
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	(43,026)	(26,334)
投資物業之初始費用		Initial cost of investment properties	-	(39,034)
出售附屬公司之現金流入淨額		Net cash inflow from disposal of a subsidiary	-	2,394
投資業務之現金流出淨額		Net cash outflow from investing activities	(43,026)	(62,974)
融資業務之現金流量		Cash flows from financing activities		
發行債務證券及存款證		Issue of debt securities and certificates of deposit	30(d) 261,254	-
支付租賃租金之資本部份		Capital element of lease rentals paid	30(d) (51,444)	(56,047)
支付租賃租金之利息部份		Interest element of lease rentals paid	30(d) (5,134)	(3,873)
支付債務證券及存款證利息		Interest payment for debt securities and certificates of deposit	30(d) (44,962)	(44,988)
支付本銀行股東之末期股息		Final dividend paid to the equity holders of the Bank	15 (190,768)	-
支付額外資本工具持有者利息		Distribution to the holders of the additional equity instruments	15 (62,706)	(62,795)
融資業務之現金流出淨額		Net cash outflow from financing activities	(93,760)	(167,703)
減少現金及等同現金項目		Decrease in cash and cash equivalents	(4,917,407)	(7,287,357)
於 1 月 1 日之現金及等同現金項目		Cash and cash equivalents at 1 January	26,357,091	24,381,213
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	(123,578)	(113,754)
於 6 月 30 日之現金及等同現金項目		Cash and cash equivalents at 30 June	21,316,106	16,980,102

第 8 至 86 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 86 are an integral part of this interim financial information.



中期財務資料附註

Notes to the Interim Financial Information

1. 重要會計政策信息

(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) 重要會計政策信息

此未經審計之中期財務資料所採用之重要會計政策及計算辦法，除預期在 2024 年年報反映的會計政策修訂外，均與截至 2023 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 2023 年之年度報告一併閱覽。

已於 2024 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. Material accounting policy information

(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) Material accounting policy information

The material 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 2023, except for the accounting policy changes that are expected to be reflected in the 2024 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2023.

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2024

準則／修訂 Standards / Amendments	內容 Content
《香港會計準則》第 1 號之修訂 Amendments to HKAS 1	將負債分類為流動或非流動及香港詮釋第 5 號的相關修訂 (2020) Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020)
《香港會計準則》第 1 號之修訂 Amendments to HKAS 1	非流動負債附契約 Non-current Liabilities with Covenants
《香港財務報告準則》第 16 號之修訂 Amendments to HKFRS 16	買入返售之租賃負債 Lease Liability in a Sale and Leaseback
《香港會計準則》第 7 號及《香港財務報告準則》第 7 號之修訂 Amendments to HKAS 7 and HKFRS 7	供應商融資安排 Supplier Finance Arrangements

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. 重要會計政策信息（續）

1. Material accounting policy information (continued)

(b) 重要會計政策信息（續）

已於 2024 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 16 號之修訂買入返售之租賃負債之影響

買入返售之租賃負債交易

集團作為賣方-承租人

對於滿足銷售要求的轉讓，集團作為賣方-承租人，對回租產生的使用權資產按之前資產帳面價值的比例進行計量，並僅確認與買方-出租人的權利轉讓相關的任何收益或損失。使用權資產和租賃負債隨後根據《香港財務報告準則》第 16 號租賃的一般要求進行計量。在計量租賃負債時，集團確定“租賃付款”或“修訂後的租賃付款”（包括固定或可變的租賃付款）的方式，使得集團不會確認與集團保留的使用權資產相關的任何收益或損失金額。

如果銷售的考慮公平價值不等於資產的公平價值，或者租賃付款不是市場利率，集團將進行以下調整以按公平價值計量銷售收益：

- (a) 任何低於市場條件的條款均作為預付租賃付款處理；以及
- (b) 任何高於市場條件的條款均作為買方-出租人向賣方-承租人提供的額外融資處理。

於本期間應用上述修訂對本集團的財務狀況及表現並無重大影響。

應用香港會計準則第 1 號修訂本「將負債分類為流動或非流動」以及香港詮釋第 5 號（2020 年）之相關修訂本（「2020 年修訂本」）及香港會計準則第 1 號修訂本「附帶契諾的非流動負債（「2022 年修訂本」）的影響

可換股債券（換股權不符合「固定對固定條件」）

於釐定可換股債券應分類為流動或非流動時，集團考慮透過現金結算進行贖回及因持有人行使換股權而轉換集團持有之權益工具視為結算可換股債券。

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。

(b) Material accounting policy information (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2024 (continued)

Impacts on application of Amendments to HKFRS 16 Lease Liability in a Sale and Leaseback

Sale and leaseback transactions

The Group as a seller-lessee

For a transfer that satisfies the requirements as a sale, the Group as a seller-lessee measures the right-of-use asset arising from the leaseback at the proportion of the previous carrying amount of the asset and recognises any gain or loss that relates to the rights transferred to the buyer-lessor only. Right-of-use asset and lease liability are subsequently measured in accordance with the general requirements under HKFRS 16 Leases. In measuring the lease liability, the Group determines “lease payments” or “revised lease payments” (including both lease payments that are fixed or variable) in a way that the Group would not recognise any amount of the gain or loss that relates to the right-of-use assets retained by the Group.

If the fair value of the consideration for the sale does not equal the fair value of the asset, or if the payments for the lease are not at market rates, the Group makes the following adjustments to measure the sale proceeds at fair value:

- (a) any below-market terms is accounted for as a prepayment of lease payments; and
- (b) any above-market terms is accounted for as additional financing provided by the buyer-lessor to the seller-lessee.

The application of the amendments has no material impact on the Group's financial position and performance.

Impacts on application of Amendments to HKAS 1 Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) (the “2020 Amendments”) and Amendments to HKAS 1 Non-current Liabilities with Covenants (the “2022 Amendments”)

Convertible loan notes (with conversion options not meeting “fixed for fixed criterion”)

When determining the classification of convertible loan notes as current or non-current, the Group considers both the redemption through cash settlement and the transfer of the Group's own equity instruments as a result of exercise of conversion options by holders as settlement of the convertible loan notes.

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. 重要會計政策信息（續）

1. Material accounting policy information (continued)

(b) 重要會計政策信息（續）

已於 2024 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂（續）

《香港會計準則》第 7 號及《香港財務報告準則》第 7 號之修訂供應商融資安排之影響

本集團將對《香港會計準則》第 7 號和《香港財務報告準則》第 7 號中有關供應商融資安排的修訂進行應用，該修訂對於集團自 2024 年 1 月 1 日開始的會計年度為強制生效，用於編制集團截至 2024 年 12 月 31 日的年度合併財務報表。

修正案在香港會計準則第 7 號「現金流量表」中增加了一個披露目標，指出實體需要披露有關其供應商融資安排的資訊，以使財務報表的使用者能夠評估這些安排對實體負債和現金流量的影響。此外，香港財務報告準則第 7 號「金融工具：披露」也進行了修正，在要求披露實體面臨流動性風險集中的資訊中，增加了供應商融資安排作為示例。

(b) Material accounting policy information (continued)

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2024 (continued)

Impacts of Amendments to HKAS 7 and HKFRS 7 Supplier Finance Arrangements

The Group will apply amendments to HKAS 7 and HKFRS 7 *Supplier Finance Arrangements* which are mandatorily effective for the Group's annual period beginning on 1 January 2024 for the preparation of the Group's consolidated financial statements for the year ending 31 December 2024.

The amendments add a disclosure objective to HKAS 7 *Statement of Cash Flows* stating that an entity is required to disclose information about its supplier finance arrangements that enables users of financial statements to assess the effects of those arrangements on the entity's liabilities and cash flows. In addition, HKFRS 7 *Financial Instruments: Disclosures* was amended to add supplier finance arrangements as an example within the requirements to disclose information about an entity's exposure to concentration of liquidity risk.



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2023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 2023.

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 2024 年 6 月 30 日 As at 30 June 2024			
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	77,528,577	460,155	-	77,988,732
需要關注	Special Mention	20,581	3,571,962	-	3,592,543
次級	Substandard	-	-	1,646,574	1,646,574
呆滯	Doubtful	-	-	819,762	819,762
虧損	Loss	-	-	463,248	463,248
總額	Gross amount	77,549,158	4,032,117	2,929,584	84,510,859
減值準備	Loss allowance	(256,188)	(105,189)	(294,105)	(655,482)
賬面值	Carrying amount	77,292,970	3,926,928	2,635,479	83,855,377



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 12 月 31 日 As at 31 December 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
合格	Pass	83,635,603	1,271,453	-	84,907,056
需要關注	Special Mention	43,642	3,616,430	-	3,660,072
次級	Substandard	-	-	330,379	330,379
呆滯	Doubtful	-	-	1,459,971	1,459,971
虧損	Loss	-	-	308,366	308,366
總額	Gross amount	83,679,245	4,887,883	2,098,716	90,665,844
減值準備	Loss allowance	(200,054)	(133,842)	(426,658)	(760,554)
賬面值	Carrying amount	83,479,191	4,754,041	1,672,058	89,905,290



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 2024 年 6 月 30 日 As at 30 June 2024			
		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	2,899	-	-	2,899
總額	Gross amount	2,899	-	-	2,899
減值準備	Loss allowance	(2)	-	-	(2)
賬面值	Carrying amount	2,897	-	-	2,897
		於 2023 年 12 月 31 日 As at 31 December 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	-	-	-	-
總額	Gross amount	-	-	-	-
減值準備	Loss allowance	-	-	-	-
賬面值	Carrying amount	-	-	-	-



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 2024 年 6 月 30 日 As at 30 June 2024			
以公平值變化計入其他 全面收益之票據貼現	Discounted bills at fair value through other comprehensive income ("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	499,227	-	-	499,227
賬面值	Carrying amount	499,227	-	-	499,227
減值準備	Loss allowance	2,328	-	-	2,328
		於 2023 年 12 月 31 日 As at 31 December 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	28,388	-	-	28,388
賬面值	Carrying amount	28,388	-	-	28,388
減值準備	Loss allowance	721	-	-	721



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 2024 年 6 月 30 日 As at 30 June 2024			
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	20,182,168	-	-	20,182,168
總額	Gross amount	20,182,168	-	-	20,182,168
減值準備	Loss allowance	(25,148)	-	-	(25,148)
賬面值	Carrying amount	20,157,020	-	-	20,157,020

		於 2023 年 12 月 31 日 As at 31 December 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	20,628,095	-	-	20,628,095
總額	Gross amount	20,628,095	-	-	20,628,095
減值準備	Loss allowance	(14,066)	-	-	(14,066)
賬面值	Carrying amount	20,614,029	-	-	20,614,029



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)

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。

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

The following tables present the credit quality of debt securities mandatorily measured and designated at fair value through profit or loss ("FVTPL"). In the absence of such issue ratings, the ratings designated for the issuers are reported.

於 2024 年 6 月 30 日
As at 30 June 2024

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
300,702	2,738,661	715,306	26,870	25,904	690,458	4,497,901

強制性以公平值
變化計入損益
之金融資產

Financial assets
mandatorily
measured at
FVTPL

於 2023 年 12 月 31 日
As at 31 December 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
39,595	2,578,012	381,757	463,944	16,190	53,290	3,532,788

強制性以公平值
變化計入損益
之金融資產

Financial assets
mandatorily
measured at
FVTPL



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 2024 年 6 月 30 日 As at 30 June 2024			
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	661,184	-	-	661,184
Aa1 至 Aa3	Aa1 to Aa3	828,293	-	-	828,293
A1 至 A3	A1 to A3	3,408,228	-	-	3,408,228
Baa1 至 Baa3	Baa1 to Baa3	533,009	-	-	533,009
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	9,586	-	-	9,586
總額	Gross amount	5,440,300	-	-	5,440,300
減值準備	Loss allowance	(4,081)	-	-	(4,081)
賬面值	Carrying amount	5,436,219	-	-	5,436,219

		於 2023 年 12 月 31 日 As at 31 December 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	1,909,897	-	-	1,909,897
Aa1 至 Aa3	Aa1 to Aa3	1,494,841	-	-	1,494,841
A1 至 A3	A1 to A3	3,906,713	-	-	3,906,713
Baa1 至 Baa3	Baa1 to Baa3	636,738	-	-	636,738
Baa3 以下	Lower than Baa3	-	-	-	-
無評級	Unrated	39,475	-	-	39,475
總額	Gross amount	7,987,664	-	-	7,987,664
減值準備	Loss allowance	(4,125)	-	-	(4,125)
賬面值	Carrying amount	7,983,539	-	-	7,983,539

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 2024 年 6 月 30 日 As at 30 June 2024			
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	4,802,414	-	-	4,802,414
Aa1 至 Aa3	Aa1 to Aa3	24,214,963	-	-	24,214,963
A1 至 A3	A1 to A3	27,642,882	-	-	27,642,882
Baa1 至 Baa3	Baa1 to Baa3	5,691,378	-	-	5,691,378
Baa3 以下	Lower than Baa3	73,417	31,830	-	105,247
無評級	Unrated	1,903,617	-	215,813	2,119,430
賬面值	Carrying amount	64,328,671	31,830	215,813	64,576,314
減值準備	Loss allowance	(47,407)	(41)	(106,731)	(154,179)

		於 2023 年 12 月 31 日 As at 31 December 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	3,419,805	-	-	3,419,805
Aa1 至 Aa3	Aa1 to Aa3	19,751,205	-	-	19,751,205
A1 至 A3	A1 to A3	25,916,485	-	-	25,916,485
Baa1 至 Baa3	Baa1 to Baa3	5,537,386	-	-	5,537,386
Baa3 以下	Lower than Baa3	-	29,111	-	29,111
無評級	Unrated	2,576,696	-	154,777	2,731,473
賬面值	Carrying amount	57,201,577	29,111	154,777	57,385,465
減值準備	Loss allowance	(35,991)	(40)	(113,267)	(149,298)

於 2024 年 6 月 30 日，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 311,981,000 元（2023 年 12 月 31 日：港幣 315,769,000 元）。

As at 30 June 2024, the gross amount of credit-impaired debt securities and certificate of deposits at FVOCI is HK\$311,981,000 (31 December 2023: HK\$315,769,000).

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 2024 年 6 月 30 日 As at 30 June 2024			
		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	410,387	-	-	410,387
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	160	160
呆滯	Doubtful	-	-	256	256
虧損	Loss	-	-	12,213	12,213
總額	Gross amount	410,387	-	12,629	423,016
減值準備	Loss allowance	(379)	-	(7,362)	(7,741)
賬面值	Carrying amount	410,008	-	5,267	415,275

		於 2023 年 12 月 31 日 As at 31 December 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	462,826	-	-	462,826
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	728	728
虧損	Loss	-	-	16,851	16,851
總額	Gross amount	462,826	-	17,579	480,405
減值準備	Loss allowance	(333)	-	(7,244)	(7,577)
賬面值	Carrying amount	462,493	-	10,335	472,828



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 2024 年 6 月 30 日 As at 30 June 2024			
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	12,435,549	23,540	-	12,459,089
需要關注	Special Mention	-	5,385	-	5,385
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	12,435,549	28,925	8,597	12,473,071
減值準備	Loss allowance	(23,498)	(6)	-	(23,504)

		於 2023 年 12 月 31 日 As at 31 December 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	13,498,236	186,600	-	13,684,836
需要關注	Special Mention	4,440	729,960	-	734,400
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
合約金額	Contractual amount	13,502,676	916,560	8,597	14,427,833
減值準備	Loss allowance	(13,088)	(1,594)	-	(14,682)



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 2024 年 6 月 30 日 At 30 June 2024				
		客戶貸款總額 Gross advances to customers	抵押品或其他抵 押覆蓋之百分比 % covered by collateral or other security	減值分類 Impaired	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 2 impairment allowances
		港幣千元 HK\$'000	%	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong					
工商金融業	Industrial, commercial and financial					
- 物業發展	- Property development	3,489,186	50.18	-	-	53,249
- 物業投資	- Property investment	3,015,045	54.86	948,234	2,718	22,427
- 金融業	- Financial concerns	6,045,549	30.64	143,943	-	6,123
- 股票經紀	- Stockbrokers	1,337,235	0.00	-	-	467
- 批發及零售業	- Wholesale and retail trade	5,368,165	59.82	-	-	30,569
- 製造業	- Manufacturing	372,424	4.13	-	-	1,458
- 運輸及運輸設備	- Transport and transport equipment	435,412	0.59	-	-	118
- 休閒活動	- Recreational activities	18,245	100.00	-	-	15
- 資訊科技	- Information technology	1,518,341	21.45	-	-	5,056
- 其他	- Others	5,377,021	75.27	6,862	6,855	6,892
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	42,126	99.45	-	-	5
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,055,846	99.73	1,071	-	1,580
- 其他	- Others	14,646,286	99.78	5,035	2,587	5,779
在香港使用之貸款總額	Total loans for use in Hong Kong	49,720,881	71.53	1,105,145	12,160	133,738
貿易融資	Trade finance	103,806	28.74	-	-	887
在香港以外使用之貸款	Loans for use outside Hong Kong	34,686,172	46.11	1,824,439	281,945	226,752
客戶貸款總額	Gross advances to customers	84,510,859	61.05	2,929,584	294,105	361,377
按攤銷成本的貿易票據	Trade bills at amortised cost	2,899	0.00	-	-	2
以公平值變化計入其他全面收益之票據貼現	Discounted bills at FVOCI	499,227	0.00	-	-	2,328
客戶貸款及貿易票據	Advances to customers and trade bills	85,012,985	60.69	2,929,584	294,105	363,707



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(a) 按行業分類之客戶
貸款總額 (續)

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

		於 2023 年 12 月 31 日 As at 31 December 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	3,594,120	53.82	-	-	32,464
- 物業投資	- Property investment	3,560,967	54.72	700,959	120,286	10,240
- 金融業	- Financial concerns	5,786,822	32.09	-	-	5,648
- 股票經紀	- Stockbrokers	1,346,101	0.00	-	-	343
- 批發及零售業	- Wholesale and retail trade	4,969,015	60.48	78,788	20,440	16,983
- 製造業	- Manufacturing	151,782	11.27	-	-	480
- 運輸及運輸設備	- Transport and transport equipment	435,988	0.61	-	-	104
- 休閒活動	- Recreational activities	156,927	79.17	-	-	183
- 資訊科技	- Information technology	1,523,515	21.93	-	-	3,806
- 其他	- Others	6,093,582	73.53	10,739	6,612	8,358
個人	Individuals					
- 購買居有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	41,406	99.22	-	-	8
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	8,046,258	99.81	1,048	-	1,607
- 其他	- Others	15,606,464	99.77	7,109	3,027	12,015
在香港使用之貸款總額	Total loans for use in Hong Kong	51,312,947	72.78	798,643	150,365	92,239
貿易融資	Trade finance	210,783	50.00	97,073	41,356	513
在香港以外使用之貸款	Loans for use outside Hong Kong	39,142,114	42.59	1,203,000	234,937	241,144
客戶貸款總額	Gross advances to customers	90,665,844	59.70	2,098,716	426,658	333,896
按攤銷成本的貿易票據	Trade bills at amortised cost	-	-	-	-	-
以公平值變化計入其他全面收益之票據貼現	Discounted bills at FVOCI	28,388	0.00	-	-	721
客戶貸款及貿易票據	Advances to customers and trade bills	90,694,232	59.68	2,098,716	426,658	334,617



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 2024 年 6 月 30 日 30 June 2024				
		客戶貸款總額	逾期貸款	信貸減值 分類貸款總額 Gross amount of credit- impaired advances to customers	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二 階段之 減值準備 Stage 1 & 2 impairment allowances
		Total advances to customers	Overdue advances			
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	48,712,671	2,014,656	2,150,141	173,777	128,814
中國內地	Mainland China	30,550,136	544,789	584,934	116,997	220,395
其他	Others	5,248,052	194,509	194,509	3,331	12,168
		84,510,859	2,753,954	2,929,584	294,105	361,377

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

3.47%

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

4,494,507

於 2024 年 6 月 30 日，
分類貸款中的
1,176,018,000 港元
已獲全額抵押，且未
確認預期信用損失
(2023 年 12 月 31
日：249,563,000 港
元)。

As at 30 June 2024, HK\$1,176,018,000 of the classified loans are fully
collateralised with no ECL was recognised (31 December 2023:
HK\$249,563,000).



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)

B. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客
戶貸款總額 (續)

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

		於 2023 年 12 月 31 日 31 December 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	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	53,118,639	682,382	1,144,833	172,218	138,548
中國內地	Mainland China	31,527,951	658,298	541,613	121,784	174,609
其他	Others	6,019,254	373,275	412,270	132,656	20,739
		<u>90,665,844</u>	<u>1,713,955</u>	<u>2,098,716</u>	<u>426,658</u>	<u>333,896</u>
佔客戶貸款總額百分比	% of classified advances to total advances to customers			<u>2.31%</u>		
減值貸款的抵押品市值	Market value of collateral held against impaired advances to customers			<u>2,173,190</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 2024 年 1 月 1 日至 6 月 30 日及 2023 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 2024 and full year 2023 at transaction level.

		於 2024 年 6 月 30 日 As at 30 June 2024			
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	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 1 月 1 日	Balance at 1 January	200,054	133,842	426,658	760,554
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	6,292	(6,292)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(2,303)	22,743	(20,440)	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	(48,694)	48,694	-
新購入的金融資產	New financial assets originated	53,553	5,324	-	58,877
已終止確認的金融資產	Financial assets that have been derecognised	(47,914)	(325)	(583)	(48,822)
註銷	Write-offs	-	-	(503,443)	(503,443)
外匯調整及其他變動	Foreign exchange and other movements	(1,094)	(1,570)	(3,294)	(5,958)
減值準備的重新計量	Net remeasurement of loss allowance	47,600	161	346,513	394,274
於 6 月 30 日	Balance at 30 June	256,188	105,189	294,105	655,482



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 12 月 31 日 As at 31 December 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	457	(457)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(3,927)	3,927	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(457)	(19,709)	20,166	-
新購入的金融資產	New financial assets originated	8,353	4,409	41,354	54,116
已終止確認的金融資產	Financial assets that have been derecognised	(88,646)	(24)	(5,522)	(94,192)
註銷	Write-offs	-	-	(357,314)	(357,314)
外匯調整及其他變動	Foreign exchange and other movements	7,411	(590)	(2,030)	4,791
減值準備的重新計量	Net remeasurement of loss allowance	(74,762)	121,775	634,760	681,773
於 12 月 31 日	Balance at 31 December	200,054	133,842	426,658	760,554



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 2024 年 6 月 30 日 As at 30 June 2024			
		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	1,774,411	(1,774,411)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(917,957)	996,745	(78,788)	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(6)	(1,882,973)	1,882,979	-
新購入的金融資產	New financial assets originated	11,767,033	470,666	-	12,237,699
已終止確認的金融資產	Financial assets that have been derecognised	(13,989,225)	(297,641)	(541,067)	(14,827,933)
註銷	Write-offs	-	-	(503,443)	(503,443)
		於 2023 年 12 月 31 日 As at 31 December 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	85,170	(85,170)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(2,428,581)	2,428,581	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(254,720)	(235,331)	490,051	-
新購入的金融資產	New financial assets originated	37,116,211	2,310,469	41,356	39,468,036
已終止確認的金融資產	Financial assets that have been derecognised	(33,000,148)	(1,079,251)	(127,917)	(34,207,316)
註銷	Write-offs	-	-	(357,314)	(357,314)



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 2024 年 6 月 30 日 As at 30 June 2024			
		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	-	-	-	-
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	-	-	2
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 6 月 30 日	Balance at 30 June	2	-	-	2

		於 2023 年 12 月 31 日 As at 31 December 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	-	-	-	-
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 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 2024 年 6 月 30 日 As at 30 June 2024			
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	721	-	-	721
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,782	-	-	1,782
已終止確認的金融資產	Financial assets that have been derecognised	(719)	-	-	(719)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(18)	-	-	(18)
減值準備的重新計量	Net remeasurement of loss allowance	562	-	-	562
於 6 月 30 日	Balance at 30 June	2,328	-	-	2,328

		於 2023 年 12 月 31 日 As at 31 December 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	841	-	-	841
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	1	-	-	1
減值準備的重新計量	Net remeasurement of loss allowance	(121)	-	-	(121)
於 12 月 31 日	Balance at 31 December	721	-	-	721



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 2024 年 6 月 30 日 As at 30 June 2024			
以攤銷成本計量之債務證券及 存款證	Debt securities and certificate of deposits at amortised cost	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	4,125	-	-	4,125
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	(901)	-	-	(901)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1	-	-	1
減值準備的重新計量	Net remeasurement of loss allowance	856	-	-	856
於 6 月 30 日	Balance at 30 June	4,081	-	-	4,081

		於 2023 年 12 月 31 日 As at 31 December 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
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	1,477	-	-	1,477
已終止確認的金融資產	Financial assets that have been derecognised	(3,064)	-	-	(3,064)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	15	-	-	15
減值準備的重新計量	Net remeasurement of loss allowance	(3,790)	-	-	(3,790)
於 12 月 31 日	Balance at 31 December	4,125	-	-	4,125



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 2024 年 6 月 30 日 As at 30 June 2024			
		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	35,991	40	113,267	149,298
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	27,258	-	-	27,258
已終止確認的金融資產	Financial assets that have been derecognised	(23,563)	-	-	(23,563)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(357)	-	19	(338)
減值準備的重新計量	Net remeasurement of loss allowance	8,078	1	(6,555)	1,524
於 6 月 30 日	Balance at 30 June	47,407	41	106,731	154,179

		於 2023 年 12 月 31 日 As at 31 December 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	(2)	2	-	-
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	26,000	-	-	26,000
已終止確認的金融資產	Financial assets that have been derecognised	(20,537)	-	-	(20,537)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(38)	-	(53)	(91)
減值準備的重新計量	Net remeasurement of loss allowance	(10,125)	38	43,784	33,697
於 12 月 31 日	Balance at 31 December	35,991	40	113,267	149,298



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 2024 年 6 月 30 日 As at 30 June 2024			
		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	54,530,152	-	-	54,530,152
已終止確認的金融資產	Financial assets that have been derecognised	(47,147,672)	-	-	(47,147,672)
註銷	Write-offs	-	-	-	-
		於 2023 年 12 月 31 日 As at 31 December 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	(33,678)	33,678	-	-
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	66,626,936	-	-	66,626,936
已終止確認的金融資產	Financial assets that have been derecognised	(57,638,874)	-	-	(57,638,874)
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 2024 年 6 月 30 日 As at 30 June 2024			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL 港幣千元 HK\$'000	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired 港幣千元 HK\$'000	信貸減值的終身預期虧損 Lifetime ECL credit-impaired 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 1 月 1 日	Balance at 1 January	14,066	-	-	14,066
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	14,409	-	-	14,409
已終止確認的金融資產	Financial assets that have been derecognised	(8,666)	-	-	(8,666)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(124)	-	-	(124)
減值準備的重新計量	Net remeasurement of loss allowance	5,463	-	-	5,463
於 6 月 30 日	Balance at 30 June	25,148	-	-	25,148

		於 2023 年 12 月 31 日 As at 31 December 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
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	15,382	-	-	15,382
已終止確認的金融資產	Financial assets that have been derecognised	(8,037)	-	-	(8,037)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	135	-	-	135
減值準備的重新計量	Net remeasurement of loss allowance	(1,463)	-	-	(1,463)
於 12 月 31 日	Balance at 31 December	14,066	-	-	14,066



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 2024 年 6 月 30 日 As at 30 June 2024			
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	333	-	7,244	7,577
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	20	-	-	20
已終止確認的金融資產	Financial assets that have been derecognised	-	-	-	-
註銷	Write-offs	-	-	(1,547)	(1,547)
外匯調整及其他變動	Foreign exchange and other movements	66	-	(2)	64
減值準備的重新計量	Net remeasurement of loss allowance	(40)	-	1,667	1,627
於 6 月 30 日	Balance at 30 June	379	-	7,362	7,741

		於 2023 年 12 月 31 日 As at 31 December 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	-	-	1,093	1,093
已終止確認的金融資產	Financial assets that have been derecognised	(4)	-	-	(4)
註銷	Write-offs	-	-	(507)	(507)
外匯調整及其他變動	Foreign exchange and other movements	4	-	(2,380)	(2,376)
減值準備的重新計量	Net remeasurement of loss allowance	170	-	3,785	3,955
於 12 月 31 日	Balance at 31 December	333	-	7,244	7,577



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 2024 年 6 月 30 日 As at 30 June 2024			
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
於 1 月 1 日	Balance at 1 January	13,088	1,594	-	14,682
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1,593	(1,593)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(5)	5	-	-
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	2,799	-	-	2,799
已終止確認的金融資產	Financial assets that have been derecognised	(532)	-	-	(532)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(4)	(1)	-	(5)
減值準備的重新計量	Net remeasurement of loss allowance	6,559	1	-	6,560
於 6 月 30 日	Balance at 30 June	23,498	6	-	23,504

		於 2023 年 12 月 31 日 As at 31 December 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
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	87	(87)	-	-
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	399	1,594	-	1,993
已終止確認的金融資產	Financial assets that have been derecognised	(17,301)	-	-	(17,301)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	675	(2)	-	673
減值準備的重新計量	Net remeasurement of loss allowance	(11,515)	2	-	(11,513)
於 12 月 31 日	Balance at 31 December	13,088	1,594	-	14,682



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 2024 年 6 月 30 日		
As at 30 June 2024		
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		
1,551,230	2,365,999	3,917,229

結構性倉盤淨額

Net structural position

於 2023 年 12 月 31 日		
As at 31 December 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		
1,551,125	2,458,984	4,010,109



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2024年6月30日及2023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 2024 and 31 December 2023. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2024年6月30日 At 30 June 2024						
		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		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	9,043,709	-	-	-	-	6,280,680	15,324,389
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	3,053,744	1,997,798	-	-	-	5,051,542
衍生金融工具	Derivative financial instruments	-	401	-	-	-	237,758	238,159
客戶貸款及貿易票據	Advances to customers and trade bills	57,986,550	12,726,043	11,258,194	2,354,898	31,807	9	84,357,501
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	1,070,833	2,265,373	1,071,609	70,409	19,677	526,049	5,023,950
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	4,362,709	14,024,733	21,454,921	21,743,332	2,990,619	953,062	65,529,376
– 以攤餘成本計量之證券	– securities at amortised cost	147,682	1,090,917	2,823,264	1,374,356	-	-	5,436,219
投資物業	Investment properties	-	-	-	-	-	783,185	783,185
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,961,042	1,961,042
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)	34,901	-	-	-	-	629,660	664,561
資產總額	Total assets	72,646,384	33,161,211	38,605,786	25,542,995	3,042,103	11,371,445	184,369,924
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(4,366,429)	(1,581,544)	(2,311,522)	-	-	(4,100,165)	(12,359,660)
衍生金融工具	Derivative financial instruments	-	(414)	-	-	-	(48,092)	(48,506)
客戶存款	Deposits from customers	(54,550,896)	(58,107,544)	(29,705,869)	(3,120,604)	-	(3,525,521)	(149,010,434)
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)	(134,667)	(11,474)	(50,068)	(157,765)	-	(2,440,505)	(2,794,479)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	(53,430)	-	(369,863)	-	(1,575,260)	-	(1,998,553)
負債總額	Total liabilities	(59,105,422)	(59,700,976)	(32,437,322)	(3,278,369)	(1,575,260)	(10,114,283)	(166,211,632)
利率敏感度缺口	Interest sensitivity gap	13,540,962	(26,539,765)	6,168,464	22,264,626	1,466,843	1,257,162	18,158,292



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		於 2023 年 12 月 31 日 At 31 December 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
		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	12,164,127	-	-	-	-	6,705,048
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	-	1,119,366	827,147	-	-	-
衍生金融工具	Derivative financial instruments	-	1,253	-	-	-	191,370
客戶貸款及貿易票據	Advances to customers and trade bills	61,052,669	13,097,236	11,973,057	3,618,830	191,886	-
證券投資	Investment in securities						
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	1,191,235	1,903,956	334,342	83,974	19,281	589,777
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	7,482,006	10,933,013	18,874,708	17,166,588	2,929,150	759,665
– 以攤餘成本計量之證券	– securities at amortised cost	792,333	627,203	4,288,478	2,275,525	-	-
投資物業	Investment properties	-	-	-	-	-	817,051
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	1,993,405
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)	13,633	-	-	-	-	634,931
資產總額	Total assets	82,696,003	27,682,027	36,297,732	23,144,917	3,140,317	11,691,247
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	(6,726,003)	(3,188,638)	(743,100)	-	-	(4,086,940)
衍生金融工具	Derivative financial instruments	-	(1,263)	-	-	-	(92,085)
客戶存款	Deposits from customers	(54,797,998)	(49,903,249)	(35,583,214)	(3,413,664)	-	(3,019,476)
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)	(89,184)	(10,001)	(49,086)	(166,546)	(19,120)	(2,757,858)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	-	(161,026)	-	(1,574,784)	-
負債總額	Total liabilities	(61,613,185)	(53,103,151)	(36,536,426)	(3,580,210)	(1,593,904)	(9,956,359)
利率敏感度缺口	Interest sensitivity gap	21,082,818	(25,421,124)	(238,694)	19,564,707	1,546,413	1,734,888



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 2024 年 6 月 30 日及 2023 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 2024 and 31 December 2023 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2024 年 6 月 30 日 At 30 June 2024						
		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
		總計 Total						
		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	6,453,314	1,121,165	7,749,910	-	-	-	15,324,389
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	-	3,053,744	1,997,798	-	5,051,542
衍生金融工具	Derivative financial instruments	25,221	-	10,653	99,453	102,832	-	238,159
客戶貸款及貿易票據	Advances to customers and trade bills	29,040,753	-	1,134,249	6,565,808	15,240,534	22,081,612	10,294,545
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	2,641	526,049	1,068,468	2,266,379	1,071,676	69,265	19,472
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	215,813	953,062	2,102,250	7,212,763	22,472,688	29,605,167	2,967,633
- 以攤餘成本計量之證券	- securities at amortised cost	-	-	155,418	1,095,708	2,823,835	1,361,258	-
投資物業	Investment properties	-	783,185	-	-	-	-	-
物業、器材及設備	Properties, plant and equipment	-	1,961,042	-	-	-	-	-
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)	303,469	46,065	253,044	34,481	16,913	7,774	2,815
資產總額	Total assets	36,041,211	5,390,568	12,473,992	20,328,336	43,726,276	53,125,076	13,284,465
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	(748,655)	-	(7,717,939)	(1,581,544)	(2,311,522)	-	-
衍生金融工具	Derivative financial instruments	(9,305)	-	(16,974)	(7,681)	(14,546)	-	-
客戶存款	Deposits from customers	(29,093,746)	-	(28,982,671)	(58,107,544)	(29,705,869)	(3,120,604)	-
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)	(351,698)	(190,064)	(1,717,657)	(61,429)	(244,741)	(158,514)	(70,376)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	-	(53,430)	-	(390,817)	-	(1,554,306)
負債總額	Total liabilities	(30,203,404)	(190,064)	(38,488,671)	(59,758,198)	(32,667,495)	(3,279,118)	(1,624,682)
流動資金缺口	Net liquidity gap	5,837,807	5,200,504	(26,014,679)	(39,429,862)	11,058,781	49,845,958	11,659,783



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity risk (continued)

A. 到期日分析 (續)

A. Maturity analysis (continued)

		於 2023 年 12 月 31 日 At 31 December 2023						
		即期 On demand	不確定 Indefinite	一個月內 Up to 1 month	一至三個月 1 to 3 months	三至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
		總計 Total						
		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	7,921,282	1,330,481	9,617,412	-	-	-	18,869,175
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	-	-	-	1,119,366	827,147	-	1,946,513
衍生金融工具	Derivative financial instruments	22,200	-	91,378	54,107	24,938	-	192,623
客戶貸款及貿易票據	Advances to customers and trade bills	28,834,521	-	1,882,380	3,555,032	15,182,319	29,831,605	10,647,821
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	2,010	589,777	1,189,225	1,903,955	334,603	83,943	19,052
- 以公平值變化計入其他 全面收益之證券	- securities at FVOCI	154,777	759,665	6,097,264	7,456,955	19,566,813	21,226,555	2,883,101
- 以攤餘成本計量之證券	- securities at amortised cost	-	-	806,452	637,115	4,284,481	2,255,491	-
投資物業	Investment properties	-	817,051	-	-	-	-	-
物業、器材及設備	Properties, plant and equipment	-	1,993,405	-	-	-	-	-
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)	222,491	35,830	366,543	536	16,913	3,298	2,953
資產總額	Total assets	37,157,281	5,526,209	20,050,654	14,727,066	40,237,214	53,400,892	13,552,927
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	(720,791)	-	(10,092,152)	(3,188,638)	(743,100)	-	-
衍生金融工具	Derivative financial instruments	(7,458)	-	(36,369)	(32,465)	(17,056)	-	-
客戶存款	Deposits from customers	(26,698,101)	-	(31,119,373)	(49,903,249)	(35,583,214)	(3,413,664)	-
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)	(446,252)	(187,983)	(1,995,986)	(38,889)	(236,578)	(166,928)	(19,179)
已發行債務證券及存款 證	Debt securities and certificates of deposit in issue	-	-	-	-	(181,979)	-	(1,553,831)
負債總額	Total liabilities	(27,872,602)	(187,983)	(43,243,880)	(53,163,241)	(36,761,927)	(3,580,592)	(1,573,010)
流動資金缺口	Net liquidity gap	9,284,679	5,338,226	(23,193,226)	(38,436,175)	3,475,287	49,820,300	11,979,917

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)

債務證券及存款證

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

衍生工具

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

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。

Debt securities and certificates of deposit

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

Derivatives

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

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 2024 年 6 月 30 日 At 30 June 2024			
		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 (附註 19)	Discounted bills at FVOCI (Note 19)	-	-	499,227	499,227
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	39,139	3,554,849	-	3,593,988
- 存款證	- Certificates of deposit	-	903,913	-	903,913
- 股份證券	- Equity securities	457,574	20,998	19,750	498,322
- 基金	- Fund	-	-	27,727	27,727
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	238,159	-	238,159
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	1,484,780	46,649,858	-	48,134,638
- 存款證	- Certificates of deposit	-	16,441,676	-	16,441,676
- 股份證券	- Equity securities	-	487,897	465,165	953,062
其他資產	Other assets				
- 應收股票	- Share receivables	-	-	35,679	35,679
		<u>1,981,493</u>	<u>68,297,350</u>	<u>1,047,548</u>	<u>71,326,391</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(48,506)	-	(48,506)



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 2023 年 12 月 31 日 At 31 December 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 (附註 19)	Discounted bills at FVOCI (Note 19)	-	-	28,388	28,388
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	39,594	2,653,696	-	2,693,290
- 存款證	- Certificates of deposit	-	839,498	-	839,498
- 股份證券	- Equity securities	512,773	20,158	19,751	552,682
- 基金	- Fund	-	-	37,095	37,095
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	192,623	-	192,623
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	663,423	45,826,928	-	46,490,351
- 存款證	- Certificates of deposit	-	10,895,114	-	10,895,114
- 股份證券	- Equity securities	-	481,581	278,084	759,665
其他資產	Other assets				
- 應收股票	- Share receivables	-	-	33,293	33,293
		<u>1,215,790</u>	<u>60,909,598</u>	<u>396,611</u>	<u>62,521,999</u>
金融負債	Financial liabilities				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(93,348)	-	(93,348)

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 (2023 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 2023: 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 2024 年 1 月 1 日	At 1 January 2024	19,751	37,095	278,084	28,388	33,293	396,611
(虧損) / 收益	(Losses) / gains						
- 收益表	- Income statement						
- 淨交易性 (虧損) / 收益	- Net trading (loss) / gain	(1)	(453)	-	-	2,386	1,932
- 其他全面收益	- Other comprehensive income						
- 公平值變化	- Change in fair value	-	-	7,581	-	-	7,581
增置 / 買入	Additions / Purchases	-	-	179,500	499,227	-	678,727
到期	Maturity	-	(8,915)	-	(28,388)	-	(37,303)
於 2024 年 6 月 30 日	At 30 June 2024	19,750	27,227	465,165	499,227	35,679	1,047,548

		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	(20)	(7,428)	-	-	(1,199)	(8,647)
- 其他全面支出	- Other comprehensive expense						
- 公平值變化	- Change in fair value	-	-	(114,046)	-	-	(114,046)
增置 / 買入	Additions / Purchases	4,203	10,969	-	28,388	-	43,560
到期	Maturity	-	(10,886)	-	-	-	(10,886)
於 2023 年 12 月 31 日	At 31 December 2023	19,751	37,095	278,084	28,388	33,293	396,611



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 2024 年 6 月 30 日及 2023 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 2024 and 31 December 2023, 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 22,124,000 元(2023 年 12 月 31 日：港幣 13,150,000 元)及增加／減少港幣 988,000 元(2023 年 12 月 31 日：港幣 988,000 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 961,000 元(2023 年 12 月 31 日：港幣 599,000 元)或港幣 1,063,000 元(2023 年 12 月 31 日：港幣 662,000 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. For those unlisted equity shares whose fair value is estimated using net asset value, 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\$22,124,000 (31 December 2023: HK\$13,150,000) and HK\$988,000 (31 December 2023: HK\$988,000), respectively. For those unlisted equity shares whose fair value is estimated using discounted cash flow model, 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\$961,000 (31 December 2023: HK\$599,000) or HK\$1,063,000 (31 December 2023: HK\$662,000) 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 1,386,000 元（2023 年 12 月 31 日：港幣 1,855,000 元）。

The fair values of unlisted fund are estimated using net asset value 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\$1,386,000 (31 December 2023: HK\$1,855,000).

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 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
賬面值 Carrying value	公平值 Fair value	賬面值 Carrying value	公平值 Fair value
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000

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)

5,436,219	5,358,264	7,983,539	7,856,611
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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

		(重列) (Restated)
	半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 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	
	244,578	274,793
客戶貸款及貿易票據	Advances to customers and trade bills	
	2,128,425	2,037,348
證券投資	Investment in securities	
	1,305,069	954,700
其他	Others	
	2,349	1,940
	3,680,421	3,268,781
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	
	(141,475)	(162,915)
客戶存款	Deposits from customers	
	(2,587,734)	(2,360,271)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	
	(50,445)	(45,435)
租賃負債	Lease liabilities	
	(5,134)	(3,873)
其他	Others	
	(2,174)	(1,666)
	(2,786,962)	(2,574,160)
淨利息收入	Net interest income	
	893,459	694,621

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 3,608,687,000 元
(2023 年上半年：港幣
3,243,165,000 元)及港幣
2,786,962,000 元(2023 年
上半年：港幣 2,574,160,000
元)。

Included within interest income and interest expense are HK\$3,608,687,000 (first half of 2023: HK\$3,243,165,000) and HK\$2,786,962,000 (first half of 2023: HK\$2,574,160,000) 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 2024 年 6 月 30 日 Half-year ended 30 June 2024		
		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			
保險經紀	Insurance brokerage	95,072	-	95,072
證券經紀	Securities brokerage	28,347	-	28,347
貸款佣金	Loan commissions	39,864	1,315	41,179
繳款服務	Payment services	16,876	-	16,876
匯票佣金	Bills commissions	1,291	-	1,291
保管箱服務	Safe deposit box services	-	10,765	10,765
基金代理	Funds agency	5,622	-	5,622
財務專業服務	Financial consultancy services	4,158	-	4,158
其他	Others	9,506	-	9,506
		200,736	12,080	212,816
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(4,987)
其他	Others			(8,476)
				(13,463)
淨服務費及佣金收入	Net fee and commission income			199,353
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			42,469
- 服務費及佣金支出	- Fee and commission expense			(34)
				42,435
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			3,255
- 服務費及佣金支出	- Fee and commission expense			(581)
				2,674



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)

		(重列) (Restated)		
		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			
保險經紀	Insurance brokerage	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	3,040	-	3,040
保管箱服務	Safe deposit box services	-	10,208	10,208
基金代理	Funds agency	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	-	16,857	16,857
其他	Others	10,405	-	10,405
		400,488	28,981	429,469
服務費及佣金支出	Fee and commission expense			
證券經紀	Securities brokerage			(6,427)
其他	Others			(9,945)
				(16,372)
淨服務費及佣金收入	Net fee and commission income			413,097
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)

7. 淨交易性收益

7. Net trading gain

		半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益／（虧損）源自：	Net gain / (loss) from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	117,658	83,505
強制性以公平值變化計入損益之證券淨（虧損）／收益	Net (loss) / gain on investment in securities mandatorily measured at fair value through profit or loss	(5,930)	6,930
利率工具	Interest rate instruments	(3)	(5)
商品	Commodities	28	41
		<u>111,753</u>	<u>90,471</u>

8. 其他金融資產之淨收益／（虧損）

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

		半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
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)	(49,036)	(169,954)
以公平值變化計入其他全面收益之證券處置淨收益	Net gain on disposal of investment in securities measured at FVOCI	126,044	54,170
		<u>77,008</u>	<u>(115,784)</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交易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 trading 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 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
	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	8,358
- 非上市證券投資	- Unlisted investments	976
投資物業之租金收入	Rental income from investment properties	1,433
有關投資物業之其他收入	Other income in respect of investment properties	247
其他	Others	1,359
	12,373	23,469

10. 減值準備淨撥備

10. Net charge of impairment allowances

		半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
		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	384,803	422,413
證券投資	Investment in securities	5,174	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	11,206	1,758
其他金融資產	Other financial assets	1,647	11,787
財務擔保及信用承諾	Financial guarantees and credit commitments	8,827	5,190
		411,657	446,965



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

11. 經營支出

11. Operating expenses

		(重列) (Restated)	
		半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用 (包括董事酬金)	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- Salaries and other costs	390,603	329,881
- 退休成本	- Pension cost	62,624	16,152
		453,227	346,033
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	1,028	195
- 資訊科技	- Information technology	14,699	8,390
- 其他	- Others	12,353	10,209
		28,080	18,794
折舊 (附註 22)	Depreciation (Note 22)	76,209	83,593
- 自置物業、器材及設備	- Owned properties, plant and equipment	26,176	25,308
- 使用權資產	- Right-of-use assets	50,033	58,285
核數師酬金	Auditor's remuneration	2,987	3,373
- 審計服務	- Audit services	2,957	3,308
- 非審計服務	- Non-audit services	30	65
其他經營支出	Other operating expenses	177,507	158,391
		738,010	610,184

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 2024 年 6 月 30 日 Half-year ended 30 June 2024	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	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)	(33,362)	(5,096)



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 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000
出售設備、固定設施及裝備的淨虧損	(2)	-
重估房產之淨虧損	(399)	(823)
	(401)	(823)

14. 稅項

14. Taxation

簡明綜合收益表內之稅項組成如下：

Taxation in the condensed consolidated income statement represents:

	半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000
本期稅項		
香港利得稅		
- 期內計入稅項	63	102
- 往年超額撥備	-	-
	63	102
海外稅項		
- 期內計入稅項	34,341	25,777
- 往年不足撥備	-	101
	34,404	25,980
遞延稅項		
暫時性差額之產生及撥回 (附註 26)		
	(34,754)	(25,340)
	(350)	640

香港利得稅乃按照截至 2024 年上半年估計應課稅溢利依稅率 16.5% (2023 年：16.5%) 提撥。海外溢利之稅款按照 2024 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% (2023: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2024. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2024 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以前年度股息

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

半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	
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以前年度末期股息

Final dividend in respect of the previous financial year, approved and paid during the interim period

0.086	190,768	-	-
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- (ii) 永久非累計次級額外一級資本證券支付的股息為港幣 62,706,000 元 (2023 年上半年：港幣 62,795,000 元)。

- (ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$62,706,000 (first half of 2023: HK\$62,795,000).



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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	218,911	201,659
存放中央銀行的結餘	Balances with central banks	5,736,812	7,248,054
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	1,620,530	1,803,823
在銀行及其他金融機構一個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	7,759,716	9,624,240
		15,335,969	18,877,776
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(11,580)	(8,601)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		15,324,389	18,869,175

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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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 and twelve months	5,065,110	1,951,978
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(13,568)	(5,465)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		5,051,542	1,946,513



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 OTC 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 2024 年 6 月 30 日及 2023 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 2024 and 31 December 2023:

		於 2024 年 6 月 30 日 At 30 June 2024		
		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	584,945	28,658	(10,967)
掉期	Swaps	16,775,044	209,098	(37,123)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	302	2	-
- 賣出期權	- Options written	302	-	(2)
		17,360,593	237,758	(48,092)
利率合約	Interest rate contracts			
掉期	Swaps	75,710	401	(414)
		17,436,303	238,159	(48,506)
		於 2023 年 12 月 31 日 At 31 December 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	679,742	26,615	(10,424)
掉期	Swaps	9,403,743	164,721	(81,625)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	1,502	34	-
- 賣出期權	- Options written	1,502	-	(36)
		10,086,489	191,370	(92,085)
利率合約	Interest rate contracts			
掉期	Swaps	141,058	1,253	(1,263)
		10,227,547	192,623	(93,348)



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

19. 客戶貸款及貿易票據

19. Advances to customers and trade bills

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	23,108,977	24,086,627
公司貸款	Corporate loans and advances	61,401,882	66,579,217
客戶貸款	Advances to customers	84,510,859	90,665,844
客戶貸款減值準備	Advances to customers impairment allowances		
- 按第一階段	- Stage 1	(256,188)	(200,054)
- 按第二階段	- Stage 2	(105,189)	(133,842)
- 按第三階段	- Stage 3	(294,105)	(426,658)
		83,855,377	89,905,290
按攤銷成本貿易票據	Trade bills at amortised cost	2,899	-
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(2)	-
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		2,897	-
以公平值變化計入其他全面 收益票據貼現	Discounted bills at FVOCI	499,227	28,388
		84,357,501	89,933,678

於 2024 年 6 月 30 日，客戶貸款包括應計利息港幣 520,606,000 元 (2023 年 12 月 31 日：港幣 492,734,000 元)。

As at 30 June 2024, advances to customers included accrued interest of HK\$520,606,000 (31 December 2023: HK\$492,734,000).

合約金額為港幣 503,443,000 元 (2023 年 12 月 31 日：港幣 357,314,000 元) 的客戶貸款在報告期內已核銷，其中港幣 357,269,000 元 (2023 年 12 月 31 日：港幣 342,676,000 元) 本集團仍有權進行追償。

A contractual amount of HK\$503,443,000 (31 December 2023: HK\$357,314,000) was written off during the reporting period of which HK\$357,269,000 (31 December 2023: HK\$342,676,000) 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 2024 年 6 月 30 日 As at 30 June 2024			
		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	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
存款證：	Certificates 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	903,913	16,441,676	228,744	17,574,333
		903,913	16,441,676	228,744	17,574,333
債務證券：	Debt securities:				
- 於香港上市	- Listed in Hong Kong	26,573	7,182,058	2,322,976	9,531,607
- 於香港以外上市	- Listed outside Hong Kong	116,614	9,276,827	1,560,958	10,954,399
- 非上市	- Unlisted	3,450,801	31,675,753	1,327,622	36,454,176
		3,593,988	48,134,638	5,211,556	56,940,182
		4,497,901	64,576,314	5,440,300	74,514,515
減值準備	Impairment allowances				
- 按第一階段	- Stage 1			(4,081)	(4,081)
- 按第二階段	- Stage 2			-	-
- 按第三階段	- Stage 3			-	-
				(4,081)	(4,081)
存款證及債務證券	Total debt securities and certificates of deposit	4,497,901	64,576,314	5,436,219	74,510,434
股份證券：	Equity securities:				
- 於香港上市	- Listed in Hong Kong	425,242	487,897	-	913,139
- 於香港以外上市	- Listed outside Hong Kong	53,330	-	-	53,330
- 非上市	- Unlisted	19,750	465,165	-	484,915
股份證券總額	Total equity securities	498,322	953,062	-	1,451,384
基金	Fund				
- 非上市	- Unlisted	27,727	-	-	27,727
		5,023,950	65,529,376	5,436,219	75,989,545
按發行機構之分類 如下：	Analysed by type of issuer as follows:				
官方實體	Sovereigns	2,593,297	14,777,914	812,443	18,183,654
公營單位	Public sector entities	-	4,006,369	481,691	4,488,060
銀行及 其他金融機構	Banks and other financial institutions	2,203,000	43,249,692	2,702,394	48,155,086
公司企業	Corporate entities	227,653	3,495,401	1,439,691	5,162,745
		5,023,950	65,529,376	5,436,219	75,989,545



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

20. 證券投資 (續)

20. Investment in securities (continued)

		於 2023 年 12 月 31 日 As at 31 December 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	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
存款證：	Certificates 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	839,498	10,895,114	235,758	11,970,370
		839,498	10,895,114	235,758	11,970,370
債務證券：	Debt securities:				
- 於香港上市	- Listed in Hong Kong	30,613	8,088,728	3,102,432	11,221,773
- 於香港以外上市	- Listed outside Hong Kong	62,570	11,276,002	4,126,883	15,465,455
- 非上市	- Unlisted	2,600,107	27,125,621	522,591	30,248,319
		2,693,290	46,490,351	7,751,906	56,935,547
		3,532,788	57,385,465	7,987,664	68,905,917
減值準備	Impairment allowances				
- 按第一階段	- Stage 1			(4,125)	(4,125)
- 按第二階段	- Stage 2			-	-
- 按第三階段	- Stage 3			-	-
				(4,125)	(4,125)
存款證及債務證券	Total debt securities and certificates of deposit	3,532,788	57,385,465	7,983,539	68,901,792
股份證券：	Equity securities:				
- 於香港上市	- Listed in Hong Kong	487,039	481,581	-	968,620
- 於香港以外上市	- Listed outside Hong Kong	45,892	-	-	45,892
- 非上市	- Unlisted	19,751	278,084	-	297,835
股份證券總額	Total equity securities	552,682	759,665	-	1,312,347
基金	Fund				
- 非上市	- Unlisted	37,095	-	-	37,095
		4,122,565	58,145,130	7,983,539	70,251,234
按發行機構之分類 如下：	Analysed by type of issuer as follows:				
官方實體	Sovereigns	2,617,607	13,949,887	2,516,447	19,083,941
公營單位	Public sector entities	-	4,178,272	473,547	4,651,819
銀行及 其他金融機構	Banks and other financial institutions	1,271,768	37,908,102	3,510,832	42,690,702
公司企業	Corporate entities	233,190	2,108,869	1,482,713	3,824,772
		4,122,565	58,145,130	7,983,539	70,251,234



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(續)

Notes to the Interim Financial Information (continued)

21. 投資物業

21. Investment properties

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	817,051	146,110
增置	Additions	-	655,408
公平值調整之淨虧損 (附註 12)	Net loss from fair value adjustment (Note 12)	(33,362)	(9,767)
由物業、器材及設備重新 分類 (附註 22)	Reclassification from properties, plant and equipment (Note 22)	-	25,300
匯兌差額	Exchange difference	(504)	-
於期／年末	At period / year end	783,185	817,051

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 2024 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2024	242,595	1,559,265	191,545	1,993,405
增置	Additions	31,486	1,008	42,018	74,512
出售	Disposals	(1,215)	-	(2)	(1,217)
重估	Revaluation	-	(25,806)	-	(25,806)
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(50,033)	(12,094)	(14,082)	(76,209)
匯兌差額	Exchange difference	(2,829)	-	(814)	(3,643)
於 2024 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2024	220,004	1,522,373	218,665	1,961,042
於 2024 年 6 月 30 日 按成本值	At 30 June 2024 At cost	414,928	-	388,665	803,593
按估值	At valuation	-	1,522,373	-	1,522,373
		414,928	1,522,373	388,665	2,325,966
累計折舊及減值	Accumulated depreciation and impairment	(194,924)	-	(170,000)	(364,924)
於 2024 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2024	220,004	1,522,373	218,665	1,961,042



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

22. 物業、器材及設備
(續)

22. Properties, plant and equipment (continued)

		房產使用權 資產 Right-of-use assets of premises	房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 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	172,518	1,265	103,397	277,180
出售	Disposals	(4,518)	-	(7,606)	(12,124)
重估	Revaluation	-	(26,748)	-	(26,748)
本年折舊	Depreciation for the year	(115,093)	(23,922)	(25,254)	(164,269)
重新分類至投資物業 (附註 21)	Reclassification to investment properties (Note 21)	-	(25,300)	-	(25,300)
匯兌差額	Exchange difference	(1,576)	-	(911)	(2,487)
於 2023 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2023	<u>242,595</u>	<u>1,559,265</u>	<u>191,545</u>	<u>1,993,405</u>
於 2023 年 12 月 31 日 按成本值	At 31 December 2023 At cost	403,455	-	351,739	755,194
按估值	At valuation	-	1,559,265	-	1,559,265
		<u>403,455</u>	<u>1,559,265</u>	<u>351,739</u>	<u>2,314,459</u>
累計折舊及減值	Accumulated depreciation and impairment	<u>(160,860)</u>	<u>-</u>	<u>(160,194)</u>	<u>(321,054)</u>
於 2023 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2023	<u>242,595</u>	<u>1,559,265</u>	<u>191,545</u>	<u>1,993,405</u>



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

23. 其他資產

23. Other assets

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	70,489	58,232
應收賬項及預付費用	Accounts receivable and prepayments	528,629	537,999
		599,118	596,231
應收賬項減值準備	Impairment allowances of accounts receivable		
- 按第一階段	- Stage 1	(379)	(333)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(7,362)	(7,244)
		591,377	588,654

24. 客戶存款

24. Deposits from customers

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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	9,261,884	6,489,599
儲蓄存款	Savings deposits	19,616,205	19,952,419
定期、短期及通知存款	Time, call and notice deposits	120,132,345	120,275,583
		149,010,434	146,717,601



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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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	2,321,589	2,611,806
租賃負債	Lease liabilities	226,984	250,986
準備	Provisions	13,298	12,943
		2,561,871	2,875,735
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	23,498	13,088
- 按第二階段	- Stage 2	6	1,594
- 按第三階段	- Stage 3	-	-
		2,585,375	2,890,417

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負債／（資產）主要組合，以及其在2024年上半年及截至2023年12月31日止年度之變動如下：

The major components of deferred tax liabilities / (assets) recorded in the statement of financial position, and the movements during the first half of 2024 and the year ended 31 December 2023 are as follows:

		於 2024 年 6 月 30 日 At 30 June 2024						
		加速折舊 免稅額	房產重估	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	Premises 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 2024 年 1 月 1 日	At 1 January 2024	49,860	199,053	(24,298)	(56,967)	(25,651)	(21,458)	120,539
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	6,712	(7,794)	(8,049)	(5,722)	-	(19,901)	(34,754)
（貸記）／借 記其他全面 收益	(Credited) / charged to other comprehensive income	-	(5,815)	-	-	30,423	-	24,608
匯兌差額	Exchange difference	-	-	-	1,385	73	534	1,992
於 2024 年 6 月 30 日	At 30 June 2024	56,572	185,444	(32,347)	(61,304)	4,845	(40,825)	112,385



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Notes to the Interim Financial Information (continued)

26. 遞延稅項 (續)

26. Deferred taxation (continued)

		於 2023 年 12 月 31 日 At 31 December 2023						
		加速折舊 免稅額 Accelerated tax depreciation	房產重估 Premises 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 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	Charged / (credited) to income statement	14,061	(1,589)	8,932	4,848	-	(19,855)	6,397
（貸記）／借 記其他全面 收益	(Credited) / charged to other comprehensive income	-	(10,614)	-	-	103,086	-	92,472
匯兌差額	Exchange difference	-	-	623	1,504	543	29	2,699
於 2023 年 12 月 31 日	At 31 December 2023	49,860	199,053	(24,298)	(56,967)	(25,651)	(21,458)	120,539

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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(46,065)	(35,830)
遞延稅項負債	Deferred tax liabilities	158,450	156,369
		112,385	120,539



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(續)

Notes to the Interim Financial Information (continued)

27. 已發行債務證券及
存款證

27. Debt securities and certificates of deposit in issue

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本列賬之存款證 按攤銷成本列賬於 2032 年到期之 200,000,000 美元定息後償票據 (附註 i)	Certificate of deposit at amortised cost US\$200 million fixed rate subordinated notes issued due 2032 at amortised cost (Note i) 423,293	161,026 1,574,784
	1,575,260	1,574,784
	1,998,553	1,735,810

附註

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

Note

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



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Notes to the Interim Financial Information (continued)

28. 股本

28. Share capital

普通股持有人有權不時收取已宣告派發的股息，並在銀行剩餘淨資產會議上投票。

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

		2024	
		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

		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 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.



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(續)

Notes to the Interim Financial Information (continued)

29. 額外資本工具

29. Additional equity instruments

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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
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。 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。 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。 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。 2024年4月23日派發此額外資本工具利息港幣62,706,000元。	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. 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. 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. 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. On 23 April 2024, the coupons of this additional equity instruments were paid with the amount of HK\$62,706,000.		



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註

30. Notes to consolidated cash flow statement

(a) 除稅前溢利與除稅前
經營現金之流出對賬

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

		(重列) (Restated)
	半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000
除稅前溢利	110,516	44,265
投資物業公平值調整之淨虧損	33,362	5,096
出售／重估物業、器材及設備之淨虧損	401	823
附屬公司出售收益	-	(1,459)
租賃負債之利息支出	5,134	3,873
債務證券及存款證之利息支出	50,445	45,435
折舊	76,209	83,593
減值準備淨撥備	411,657	446,965
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	301,410	(491,795)
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	(792,849)	409,816
衍生金融工具之變動	(90,378)	(467,358)
客戶貸款及貿易票據之變動	5,191,374	(4,663,130)
證券投資之變動	(9,690,208)	(6,275,997)
其他資產之變動	(2,887)	180,149
銀行及其他金融機構之存款及結餘之變動	(2,385,021)	(3,364,967)
客戶存款之變動	2,292,833	7,675,195
其他賬項及準備之變動	(289,867)	(610,278)
匯率變動之影響	29,045	(25,456)
除稅前經營現金之流出	(4,748,824)	(7,005,230)
經營業務之現金流量中包括		
– 已收利息	3,768,895	3,171,607
– 已付利息	(3,016,869)	(2,121,182)
– 已收股息	9,334	15,009



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註
(續)

30. Notes to consolidated cash flow statement (continued)

(b) 現金及等同現金項目結存
分析

(b) Analysis of the balances of cash and cash equivalents

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 6 月 30 日 At 30 June 2023
	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	13,892,901	12,706,756
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	2,724,664	1,527,361
原到期日在 3 個月內之債務證券	4,059,245	2,151,737
原到期日在 3 個月內之存款證	639,296	594,248
	21,316,106	16,980,102

(c) 與綜合財務狀況表的對賬

(c) Reconciliation with the consolidated statement of financial position

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 6 月 30 日 At 30 June 2023
	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	15,324,389	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	5,051,542	3,781,484
證券投資		
其中：強制性以公平值變化計入損益之證券	4,497,901	4,566,102
其中：以公平值變化計入其他全面收益之證券	64,576,314	53,103,472
其中：攤銷成本證券	5,436,219	11,482,303
在綜合財務狀況表列示的金額	94,886,365	87,730,809
減：原本期限為 3 個月以上的金額	(72,449,094)	(69,515,374)
減：受規管限制的中央銀行的現金結存	(1,121,165)	(1,235,333)
在綜合現金流量表內的現金及等同現金項目	21,316,106	16,980,102



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

30. 綜合現金流量表附註
(續)

30. Notes to consolidated cash flow statement (continued)

(d) 融資活動產生的負債對賬表

(d) Reconciliation of liabilities arising from financing activities

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 6 月 30 日 At 30 June 2023
		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	250,986	198,860
匯兌差額	Exchange difference	(2,829)	(2,486)
增加	Additions	31,486	52,863
出售	Disposal	(1,215)	(4,522)
利息支出	Interest expense	5,134	3,873
支付	Payment	(56,578)	(59,920)
於 6 月 30 日	At 30 June	226,984	188,668
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	253,474	62,795
本期支付	Paid during the period	(253,474)	(62,795)
於 6 月 30 日	At 30 June	-	-
已發行債務證券及存款證	Debt securities and certificates of deposit in issue		
於 1 月 1 日	At 1 January	1,735,810	1,572,167
本年度發行	Issuance during the year	261,254	-
利息支出	Interest expense	50,445	45,435
支付	Payment	(44,962)	(44,988)
匯兌差額	Exchange difference	(3,994)	7,252
於 6 月 30 日	At 30 June	1,998,553	1,579,866



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

31. 或然負債及承擔

31. Contingent liabilities and commitments

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

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

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	1,898	1,913
與交易有關之或然負債	Transaction-related contingencies	12,129	12,726
與貿易有關之或然負債	Trade-related contingencies	76,272	41,614
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	9,698,452	11,299,841
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	64,985	107,502
- 1 年以上	- over one year	2,619,335	2,964,237
		12,473,071	14,427,833
信貸風險加權數額	Credit risk-weighted amount	1,033,077	1,058,043

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

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



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

32. 資本承擔

32. Capital commitments

本集團未於本中期財務資料中撥備之資本承擔金額如下：

The Group has the following outstanding capital commitments not provided for in this interim financial information:

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	13,687	128,601
已批准但未簽約	449	-
	14,136	128,601

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.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告

33. Segmental reporting

(a) 按業務劃分

本集團業務分為三個業務分類，它們分別是個人銀行業務、企業銀行業務和財資業務。業務線的分類是基於不同客戶層及產品種類。

個人銀行和企業銀行業務線均會提供全面的銀行服務，包括各類存款、透支、貸款、與貿易相關的產品及其他信貸服務、投資及保險產品、外幣業務及衍生產品。個人銀行業務線主要是服務個人客戶，而企業銀行業務線主要是服務公司客戶。至於財資業務線，除了自營買賣外，還負責管理集團的流動資金、利率和外匯敞口。「其他」這一欄，主要包括本集團持有房地產、投資物業及股權投資。

業務線的資產、負債、收入、支出、經營成果及資本性支出是基於本集團會計政策進行計量。分類資料包括直接屬於該業務線的績效以及可以合理攤分至該業務線的績效。跨業務線資金的定價，按本集團內部資金轉移價格機制釐定，主要是以市場利率為基準，並考慮有關產品的特性。

本集團的主要收入來源為利息收入，並且高級管理層主要按淨利息收入來管理業務，因此所有業務分類的利息收入及支出以淨額列示。

(a) Operating segments information

The Group divides its businesses into three business segments. They are Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type.

Both Personal Banking and Corporate Banking provide general banking services including various deposit products, overdrafts, loans, trade related products and other credit facilities, investment and insurance products, and foreign currency and derivative products. Personal Banking mainly serves retail customers, while Corporate Banking mainly deals with corporate customers. Treasury manages the funding and liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" mainly represents the Group's holdings of premises, investment properties and equity investments.

Measurement of segment assets, liabilities, income, expenses, results and capital expenditure is based on the Group's accounting policies. The segment information includes items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group, which is primarily based on market rates with the consideration of specific features of the product.

As the Group derives a majority of revenue from interest and the senior management relies primarily on net interest income in managing the business, interest income and expense for all reportable segments are presented on a net basis.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	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 2024 年 6 月 30 日	Half-year ended 30 June 2024							
淨利息 (支出) / 收入	Net interest (expense) / income							
- 外來	- external	(1,351,110)	622,924	1,621,645	893,459	-	-	893,459
- 跨業務	- inter-segment	1,713,492	(149,789)	(1,563,703)	-	-	-	-
		362,382	473,135	57,942	893,459	-	-	893,459
淨服務費及佣金收入 / (支出)	Net fee and commission income / (expense)	139,761	83,006	(304)	222,463	(23,110)	-	199,353
淨交易性收益 / (虧損)	Net trading gain / (loss)	8,874	33,624	(29,407)	13,091	98,662	-	111,753
其他金融資產之淨收益 / (虧損)	Net gain / (loss) on other financial assets	-	89,057	36,987	126,044	(49,036)	-	77,008
其他經營收入 / (支出)	Other operating income / (expense)	-	1,262	291	1,553	37,767	(26,947)	12,373
提取減值準備前之淨經 營收入 / (支出)	Net operating income / (expense) before impairment allowances	511,017	680,084	65,509	1,256,610	64,283	(26,947)	1,293,946
減值準備淨撥回 / (撥備)	Net reversal / (charge) of impairment allowances	10,484	(128,291)	(5,174)	(122,981)	(288,676)	-	(411,657)
淨經營收入 / (支出)	Net operating income / (expense)	521,501	551,793	60,335	1,133,629	(224,393)	(26,947)	882,289
經營 (支出) / 收入	Operating (expenses) / income	(304,536)	(227,224)	(46,184)	(577,944)	(187,013)	26,947	(738,010)
經營溢利 / (虧損)	Operating profit / (loss)	216,965	324,569	14,151	555,685	(411,406)	-	144,279
投資物業公平值調整之 淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	-	(33,362)	-	(33,362)
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	-	-	-	-	(401)	-	(401)
除稅前溢利 / (虧損)	Profit / (loss) before taxation	216,965	324,569	14,151	555,685	(445,169)	-	110,516
於 2024 年 6 月 30 日	At 30 June 2024							
資產	Assets							
分部資產	Segment assets	23,221,415	68,918,666	88,407,978	180,548,059	3,821,865	-	184,369,924
負債	Liabilities							
分部負債	Segment liabilities	96,414,272	62,395,593	6,881,422	165,691,287	520,345	-	166,211,632
半年結算至 2024 年 6 月 30 日	Half-year ended 30 June 2024							
其他資料	Other information							
資本性支出	Capital expenditure	(473)	(568)	-	(1,041)	(73,471)	-	(74,512)
折舊	Depreciation	(5,222)	(23,011)	(1,245)	(29,478)	(46,731)	-	(76,209)
證券攤銷	Amortisation of securities	-	-	138,472	138,472	139	-	138,611



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	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							
2023年6月30日	30 June 2023							
淨利息(支出)／收入	Net interest (expense) / income							
- 外來	- external	(1,074,470)	437,610	1,331,481	694,621	-	-	694,621
- 跨業務	- inter-segment	1,423,440	334,518	(1,757,958)	-	-	-	-
		348,970	772,128	(426,477)	694,621	-	-	694,621
淨服務費及佣金收入	Net fee and commission income	161,802	234,847	580	397,229	15,868	-	413,097
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	(172,472)	-	(115,784)
其他經營收入／ (支出)	Other operating income / (expense)	-	6,607	320	6,927	43,764	(27,222)	23,469
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	(593,731)	971,870	161,226	(27,222)	1,105,874
減值準備淨撥回／ (撥備)	Net reversal / (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	(599,548)	533,685	152,446	(27,222)	658,909
經營(支出)／收入	Operating (expenses) / income	(234,357)	(155,479)	(20,925)	(410,761)	(226,645)	27,222	(610,184)
經營溢利／(虧損)	Operating profit / (loss)	318,643	424,754	(620,473)	122,924	(74,199)	-	48,725
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)
附屬公司出售收益	Gain on disposal of a subsidiary	-	-	-	-	1,459	-	1,459
除稅前溢利／(虧損)	Profit / (loss) before taxation	318,643	424,754	(620,473)	122,924	(78,659)	-	44,265
於2023年12月31日	At 31 December 2023							
資產	Assets							
分部資產	Segment assets	24,630,737	73,384,909	82,930,168	180,945,814	3,706,429	-	184,652,243
負債	Liabilities							
分部負債	Segment liabilities	92,164,353	67,848,473	5,870,257	165,883,083	500,152	-	166,383,235
半年結算至	Half-year ended							
2023年6月30日	30 June 2023							
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)	(47,093)	-	(83,593)
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)

33. 分類報告 (續)

33. Segmental reporting (continued)

(b) 按地理區域劃分

(b) By geographical area

以下資料是根據主要
營業地點分類：

The following information is presented based on the principal places of operations:

		(重列) (Restated)	
半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	
提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 (虧損) ／溢利 Loss / (profit) before taxation	提取減值 準備前之 淨經營收入 Net operating income before impairment allowances	除稅前 (虧損) ／溢利 Loss / (profit) before taxation
港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	757,048	(102,427)
中國內地	Mainland China	348,826	146,692
1,293,946	110,516	1,105,874	44,265

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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	153,478,712	149,458,438
中國內地	Mainland China	30,891,212	35,193,805
		184,369,924	184,652,243



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

34. 已抵押資產

34. 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 2024 年 6 月 30 日，本集團通過票據抵押之負債為港幣 105,497,311 元 (2023 年 12 月 31 日：港幣 27,223,779 元)。本集團為擔保此等負債而質押之資產金額為港幣 105,416,651 元 (2023 年 12 月 31 日：港幣 27,295,843 元)，並於「貿易票據」內列賬。

As at 30 June 2024, the liabilities of the Group amounting to HK\$105,497,311 (31 December 2023: HK\$27,223,779) 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\$105,416,651 (31 December 2023: HK\$27,295,843) included in "Discounted bills".

於 2024 年 6 月 30 日，本集團通過債券抵押之負債為港幣 5,062,241,005 元 (2023 年 12 月 31 日：港幣 8,037,979,681 元)。本集團為擔保此等負債而質押之資產金額為港幣 5,148,925,888 元 (2023 年 12 月 31 日：港幣 8,539,908,974 元)，並於「證券投資」內列賬。

As at 30 June 2024, the liabilities of the Group amounting to HK\$5,062,241,005 (31 December 2023: HK\$8,037,979,681) 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\$5,148,925,888 (31 December 2023: HK\$8,539,908,974) included in "investment in securities".



中期財務資料附註（續）

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易

35. Significant related party transactions

母公司的基本資料：

General information of the parent companies:

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

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

(a) 與母公司及母公司控制之其他公司進行的交易

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

本集團之直接控股公司是集友國際金融控股有限公司（「集友國際金控」），集友國際金控是廈門國際投資有限公司全資附屬公司，廈門國際投資有限公司由廈門國際銀行全資擁有。

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

大部分與廈門國際銀行及其附屬公司澳門國際銀行進行的交易源自貨幣市場活動。於2024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855,651,000元（2023年12月31日：港幣658,237,000元）及港幣46,127,000元（2023年12月31日：港幣32,627,000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1,511,000元（2023年12月31日：港幣1,511,000元）及港幣6,243,000元（2023年12月31日：港幣19,005,000元）。2024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港幣14,106,000元（2023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（2023年上半年：無）。2024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（2023年上半年：無）。

The majority of transactions with Xiamen International Bank Co., Ltd. and its subsidiary, Luso International Banking Limited, arise from money market activities. As at 30 June 2024, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$855,651,000 (31 December 2023: HK\$658,237,000) and HK\$46,127,000 (31 December 2023: HK\$32,627,000) respectively. As at 30 June 2024, the related aggregate amount due from and to Luso International Banking Limited of the Group were HK\$1,511,000 (31 December 2023: HK\$1,511,000) and HK\$6,243,000 (31 December 2023: HK\$19,005,000) respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2024 was HK\$14,106,000 (first half of 2023: 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 2024 (first half of 2023: Nil). 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 2024 (first half of 2023: Nil).



中期財務資料附註（續）

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易（續）

35. Significant related party transactions (continued)

(a) 與母公司及母公司控制之其他公司進行的交易（續）

大部分與母公司控制之其他公司的交易來自客戶存款。於 2024 年 6 月 30 日，本集團相關款項總額為港幣 731,947,000 元（2023 年 12 月 31 日：港幣 183,757,000 元）。2023 年上半年與母公司控制之其他公司敍做此業務過程中產生的支出總額為港幣 4,393,000 元（2023 年上半年：港幣 4,481,000 元）。

部份與母公司控制之其他公司的交易來自租賃服務。2024 年上半年與母公司控制之其他公司敍做此業務過程中產生的收入總額為港幣 1,155,000 元（2023 年上半年：港幣 779,000 元）。

截至 2024 年 6 月 30 日止，本集團沒有持有由澳門國際銀行發行的債務證券（2023 年 12 月 31 日：無），持有港幣 110,600,000 元（2023 年 12 月 31 日：港幣 110,290,000 元）由廈門國際銀行發行的債務證券。2023 年上半年，沒有因敍做此類業務而從澳門國際銀行賺取利息收入（2023 年上半年：港幣 4,463,000 元），因敍做此類業務而從廈門國際銀行賺取港幣 1,530,000 元利息收入（2023 年上半年：無）。

部份與母公司及其控制之其他公司的交易來自外包服務。2024 年上半年，沒有與母公司及其控制之其他公司敍做此業務過程中產生的收入（2023 年上半年：港幣 4,712,000 元），與母公司及其控制之其他公司敍做此業務過程中產生的支出總額為港幣 27,135,000 元（2023 年上半年：港幣 11,964,000 元）。

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。有關詳細資料請見其他資料 1. 本銀行之附屬公司。

(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 2024, the related aggregate amount of the Group was HK\$731,947,000 (31 December 2023: HK\$183,757,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2024 was HK\$4,393,000 (first half of 2023: HK\$4,481,000).

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 2024 was HK\$1,155,000 (first half of 2023: HK\$779,000).

As at 30 June 2024, there were no debt securities issued by Luso International Banking Limited invested by the Group (31 December 2023: Nil). The related aggregate amount of the Group invested in debt securities issued by Xiamen International Bank were HK\$110,600,000 (31 December 2023: HK\$110,290,000). There were no interest income arising from these transactions during first half 2024 gained from Luso International Banking Limited (first half of 2023: HK\$4,463,000). The interest income arising from these transactions during the first half 2024 gained from Xiamen International Bank were HK\$1,530,000 (first half of 2023: Nil).

There are transactions with parent companies and the other companies controlled by the parent companies that arise from outsourcing service. There were no income arising from these transactions during the first half 2024 (first half of 2023: HK\$4,712,000). The aggregate amount of expenses of the Group arising from these transactions during first half 2024 were HK\$27,135,000 (first half of 2023: HK\$11,964,000).

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. For details please refer to additional information 1. Subsidiaries of the Bank.



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易
(續)

35. Significant related party transactions (continued)

(b) 主要高層人員

(b) Key management personnel

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

	半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	36,509	36,579

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



中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

36. 比較數字

36. Comparative figures

若干比較數字經已重報以符合本年度的呈報方式。

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

37. 符合香港會計準則第34號

37. Compliance with HKAS 34

截至 2024 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 2024 年 9 月 26 日核准發佈。

The unaudited interim financial information for the first half of 2024 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA. The interim financial report was authorised for issue on 26 September 2024.

38. 法定賬目

38. Statutory accounts

被納入本中期業績報告作為比較信息的截至 2023 年 12 月 31 日止年度有關的財務信息，雖然來源於本銀行的法定年度綜合財務報表，但不構成本銀行的法定年度綜合財務報表。按照香港《公司條例》第 436 條要求需就這些法定財務報表披露更多有關的信息如下：

The financial information relating to the year ended 31 December 2023 that is included in this Interim Report as comparative information does not constitute the Bank's statutory annual consolidated financial statements for that year but is derived from those financial statements. Further information relating to these statutory financial statements required to be disclosed in accordance with section 436 of the Hong Kong Companies Ordinance is as follows:

本銀行已按照香港《公司條例》第 662(3)條及附表 6 第 3 部的要求送呈截至 2023 年 12 月 31 日止年度的財務報表予公司註冊處。

The Bank has delivered the financial statements for the year ended 31 December 2023 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

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

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



中期財務資料審閱報告

Deloitte.

致集友銀行有限公司董事會

引言

本行已審閱列載於第 2 頁至第 86 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二零二四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
2024 年 9 月 26 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 86, which comprise the condensed consolidated statement of financial position as of 30 June 2024 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 notes to the interim financial information. 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
26 September 2024



其他資料

Additional Information

1. 本銀行之附屬公司

於 2024 年 6 月 30 日及 2023 年 12 月 31 日本銀行直接及間接附屬公司的具體情況列示如下：

1. Subsidiaries of the Bank

The particulars of direct and indirect subsidiaries of the Bank as at 30 June 2024 and 31 December 2023 are as follows:

名稱 Name	註冊／營業 地點及日期 Place and date of incorporation / operation	已發行並繳足股本／ 註冊資本 Issued share capital / Registered capital	持有權益 Interest held		主要業務 Principal activities
			2024	2023	
集友銀行（代理人）有限公司 Chiyu Banking Corporation (Nominees) Limited	香港 1981 年 11 月 3 日 Hong Kong 3 November 1981	普通股份 100,000 港元 Ordinary shares HK\$100,000	100%	100%	代理服務及投資控股 Nominee service and investment holding
誠信置業有限公司 Seng Sun Development Company, Limited	香港 1961 年 12 月 11 日 Hong Kong 11 December 1961	普通股份 2,800,000 港元 Ordinary shares HK\$2,800,000	100%	100%	投資控股及集團間物業 租賃 Investment holding and leasing of properties to group companies
欣澤有限公司 Grace Charter Limited	香港 2001 年 5 月 4 日 Hong Kong 4 May 2001	普通股份 2 港元 Ordinary shares HK\$2	100%*	100%*	投資控股 Investment holding
集友國際資本有限公司 Chiyu International Capital Limited	香港 2017 年 3 月 13 日 Hong Kong 13 March 2017	普通股份 10,000,000 港元 # Ordinary shares HK\$10,000,000 #	100%	100%	提供企業融資顧問服務 Corporate finance advisory
集友資產管理有限公司 Chiyu Asset Management Limited	香港 2017 年 3 月 13 日 Hong Kong 13 March 2017	普通股份 356,800,000 港元 Ordinary shares HK\$356,800,000	100%	100%	資產管理業務 Asset management
Sun King Limited	香港 2018 年 3 月 29 日 Hong Kong 29 March 2018	普通股份 1 港元 Ordinary shares HK\$1	100%*	100%*	持有物業 Property holding
集友基金獨立投資組合公司 Chiyu Fund Segregated Portfolio Company	開曼群島 2019 年 1 月 22 日 Cayman Islands 22 January 2019	管理股份 100 美元 Management shares USD100	100%*	100%*	基金工具公司 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 Shenzhen 17 April 2020	註冊資本 2,000,000 美元 Registered capital USD2,000,000	100%*	100%*	股權投資業務 Equity Investment
海森堡企業有限公司 [^] Heisenberg Enterprise Limited [^]	香港 2023 年 12 月 14 日 Hong Kong 14 December 2023	普通股份 1 港元 Ordinary shares HK\$1	100%*	-	投資控股 Investment holding

* 本銀行間接持有股份

註冊資本於 2024 年 4 月 17 日由港幣 500 萬元增加至港幣 1,000 萬元。

[^] 本銀行於 2024 年 6 月 26 日收購了海森堡企業有限公司的全部普通股份。於本次收購完成後，海森堡企業有限公司成為本銀行的全資附屬公司。

* Shares held indirectly by the Bank

Registered capital was increased from HK\$5,000,000 to HK\$10,000,000 on 17 April 2024.

[^] The Bank acquired all ordinary shares of Heisenberg Enterprise Limited On 26 June 2024. Upon completion of the acquisition, Heisenberg Enterprise Limited became a wholly-owned subsidiary of the Bank.



其他資料（續）

Additional Information (continued)

**1. 本銀行之附屬公司
（續）**

1. Subsidiaries of the Bank (continued)

名稱 Name	註冊／營業 地點及日期 Place and date of incorporation / operation	已發行並繳足股本／ 註冊資本 Issued share capital / Registered capital	持有權益 Interest held		主要業務 Principal activities
			2024	2023	
錦欣叁號(廊坊)會展服務有限公司	廊坊 2024年1月18日 Lang Fang 18 January 2024	註冊資本 695,455.55 人民幣元 Registered capital RMB695,455.55	100%*	-	會議及展覽服務；企業 管理；企業管理諮詢 Provision of conference and exhibition services, business management and business management consultancy

*本銀行間接持有股份

* Shares held indirectly by the Bank



其他資料（續）

Additional Information (continued)

1. 本銀行之附屬公司（續）

1. Subsidiaries of the Bank (continued)

出售集友科技創新（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。

有關附屬公司於出售日的淨資產如下：

Disposal of 集友科技創新（深圳）有限公司

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.

The net assets of the concerned subsidiary at the date of disposal were as follows:

		半年結算至 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 港幣千元 HK\$'000
出售資產淨值	Net assets disposed of	-	3,049
因處置附屬公司之轉撥重新分類至收益表	Release upon disposal of a subsidiary 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 2024 年 6 月 30 日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023 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



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>2024</u>	<u>2023</u>
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	187.28%	205.47%
- 第二季度	- Second quarter	204.63%	176.10%

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)	
		2024	2023
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	128.63%	123.47%
- 第二季度	- Second quarter	130.13%	125.10%

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 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
		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	86,131	79,710	79,448	77,414
集友資產管理有限公司	Chiyu Asset Management Limited	208,400	202,353	214,648	212,512
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	-	35,364	33,994	37,488	29,388
海森堡企業有限公司	Heisenberg Enterprise Limited	747	-	-	-
錦欣叁號(廊坊)會展服務有限公司	-	179,500	744	-	-

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 2024 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（2023 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 2024 (31 December 2023: Nil).



其他資料（續）

Additional Information (continued)

5. 資本管理（續）

5. Capital management (continued)

5.2 資本比率

5.2 Capital ratios

資本比率分析如下：

The capital ratios are analysed as follows:

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
普通股權一級資本比率	CET1 capital ratio	13.97%	13.87%
一級資本比率	Tier 1 capital ratio	15.44%	15.33%
總資本比率	Total capital ratio	18.12%	17.81%

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 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000	於 2023 年 12 月 31 日 At 31 December 2023 港幣千元 HK\$'000
一級資本	Tier 1 capital	16,422,611	16,395,767
槓桿比率風險承擔	Leverage ratio exposure	185,435,988	186,069,687
槓桿比率	Leverage ratio	8.86%	8.81%

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 2024 年 6 月 30 日 At 30 June 2024				
		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	20,186,000	1,543,000	1,776,000	18,496,000	42,001,000
香港	Hong Kong	1,063,000	626,000	4,986,000	8,884,000	15,559,000
		於 2023 年 12 月 31 日 At 31 December 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	16,167,000	1,576,000	2,096,000	19,319,000	39,158,000
香港	Hong Kong	657,000	577,000	3,582,000	8,421,000	13,237,000



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 2024 年 6 月 30 日			
		At 30 June 2024			
	金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的機 構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	9,346,431	-	9,346,431
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	14,504,939	531	14,505,470
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	18,758,875	297,247	19,056,122
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	2,128,069	156,000	2,284,069
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	929,785	26,600	956,385
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	8,976,824	30,426	9,007,250
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	3,488,113	62,472	3,550,585
總計	Total	8	58,133,036	573,276	58,706,312
扣減準備金後的資產總額	Total assets after provision	9	184,323,662		
資產負債表內的風險承擔佔 資產總額百分比	On-balance sheet exposures as percentage of total assets	10	31.54%		



其他資料（續）

Additional Information (continued)

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

		於 2023 年 12 月 31 日 At 31 December 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	12,424,987	669	12,425,656
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	14,983,861	7,736	14,991,597
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	21,967,759	339,454	22,307,213
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	2,083,468	-	2,083,468
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	1,082,135	17,036	1,099,171
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	9,683,925	37,536	9,721,461
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	3,424,223	-	3,424,223
總計	Total	8	65,650,358	402,431	66,052,789
扣減準備金後的資產總額	Total assets after provision	9	184,522,417		
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	35.58%		



其他資料（續）

Additional Information (continued)

8. 信貸風險

8. Credit Risk

8.1 逾期超過 3 個月之貸款

8.1 Advances overdue for more than three months

有明確到期日之貸款，若其本金或利息已逾期及仍未償還，則列作逾期貸款。須定期分期償還之貸款，若其中一次分期還款已逾期及仍未償還，則列作逾期處理。須即期償還之貸款若已向借款人送達還款通知，但借款人未按指示還款，或貸款一直超出借款人獲通知之批准貸款限額，亦列作逾期處理。

Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is past due and remains unpaid. Advances repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction or when the advances have remained continuously exceeded the approved limit that was advised to the borrower.

逾期超過 3 個月之貸款總額分析如下：

The gross amount of advances overdue for more than three months is analysed as follows:

於 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
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	
724,553	0.86%	128,756	0.14%
- 超過 6 個月但不超過 1 年		- one year or less but over six months	
46	0.00%	6,474	0.01%
- 超過 1 年		- over one year	
465,611	0.56%	837,722	0.92%
逾期超過 3 個月之貸款		Advances overdue for over three months	
1,190,210	1.42%	972,952	1.07%
就上述之貸款作個別評估 之減值準備		Specific provisions made in respect of such advances	
54,925		266,444	



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)

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	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	1,575,964	880,420
上述有抵押品覆蓋之客戶貸款	1,102,399	826,483
上述沒有抵押品覆蓋之客戶貸款	87,811	146,469

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 2024 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據(2023 年 12 月 31 日：無)。

As at 30 June 2024, there were no trade bills overdue for more than three months (31 December 2023: Nil).

8.2 經重組貸款

8.2 Rescheduled advances

	於 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額(已扣減包含於「逾期超過 3 個月之貸款」部分)	812,868	0.96%	815,296	0.90%

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 2024 年 6 月 30 日持有收回資產為港幣 378,152,000 元（2023 年 12 月 31 日：港幣 636,353,000 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）。

8.3 Repossessed assets

There were HK\$378,152,000 repossessed assets held by the Group as at 30 June 2024 (31 December 2023: HK\$636,353,000). 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).

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 2024 年 6 月 30 日

At 30 June 2024

港幣千元等值

Equivalent in thousand of HK\$

		美元	歐元	日元	澳元	英鎊	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Japanese Yen	Australian Dollars	Pound Sterling	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	38,885,296	2,232,538	329,160	6,389,856	1,269,146	46,130,391	256,417	95,492,804
現貨負債	Spot liabilities	(42,204,196)	(359,189)	(308,903)	(1,365,595)	(207,401)	(37,199,574)	(422,751)	(82,067,609)
遠期買入	Forward purchases	4,489,846	6,674	26,160	538,190	14,553	187,244	195,733	5,458,400
遠期賣出	Forward sales	(785,431)	(1,876,496)	(45,007)	(5,553,847)	(1,074,344)	(8,507,763)	(29,454)	(17,872,342)
長／（短）盤淨額	Net long / (short) position	385,515	3,527	1,410	8,604	1,954	610,298	(55)	1,011,253

於 2023 年 12 月 31 日

At 31 December 2023

港幣千元等值

Equivalent in thousand of HK\$

		美元	歐元	日元	澳元	英鎊	人民幣	其他外幣	外幣總額
		US Dollars	Euro Dollars	Japanese Yen	Australian Dollars	Pound Sterling	Renminbi	Other foreign currencies	Total foreign currencies
現貨資產	Spot assets	44,531,241	380,802	386,537	3,159,464	1,295,698	48,451,223	232,865	98,437,830
現貨負債	Spot liabilities	(46,887,789)	(385,372)	(378,081)	(785,887)	(856,165)	(41,799,793)	(407,686)	(91,500,773)
遠期買入	Forward purchases	3,181,082	7,987	24,977	20,106	14,423	220,088	219,059	3,687,722
遠期賣出	Forward sales	(774,597)	(4,764)	(32,279)	(2,388,942)	(451,980)	(6,356,542)	(43,747)	(10,052,851)
長／（短）盤淨額	Net long / (short) position	49,937	(1,347)	1,154	4,741	1,976	514,976	491	571,928



其他資料 (續)

Additional Information (continued)

10. 管理層討論及分析

10. Management's Discussion and Analysis

財務表現

Financial Review

2024 年上半年，本集團錄得股東應佔溢利為港幣 110,866,000 元，較去年同期增加 154.13%。平均股東權益回報率及平均總資產回報率分別為 0.58% 及 0.12%。

For the first half of 2024, the Group recorded a profit attributable to shareholders of HK\$110,866,000, increased by 154.13% from same period last year. The return on average shareholders' equity and the return on average total assets were 0.58% and 0.12% respectively.

期內淨利息收入為港幣 893,459,000 元，較 2023 年上半年增加 28.63%，而淨利息收益率亦較去年同期上升 26 個點子至 1.04%。淨服務費及佣金收入較去年上半年下跌 51.74% 至港幣 199,353,000 元。經營支出為港幣 738,010,000 元，同比增加 20.95%，而成本對收入比率則較去年同期上升 1.86% 至 57.04%。

Compared with the first half of 2023, net interest income was HK\$893,459,000, increased by 28.63% and the net interest margin increased by 26 basis point to 1.04%. Net fee and commission income decreased by 51.74% to HK\$199,353,000. Operating expenses increased by 20.95% to HK\$738,010,000, and the cost to income ratio increased by 1.86 percentage points to 57.04%.

期內錄得減值準備淨撥備為港幣 411,657,000 元，比去年同期減少港幣 35,308,000 元。特定分類貸款比率較 2023 年底上升 1.16 個百分點至 3.47%。

For the first half of 2024, net charge of impairment allowances was HK\$411,657,000, decreased by HK\$35,308,000 compared with the same period last year. The classified loan ratio increased by 1.16 percentage points to 3.47% compared with the end of 2023.

截至 2024 年 6 月 30 日止，本集團綜合總資產為港幣 184,369,924,000 元，較 2023 年底減少 0.15%。客戶貸款為港幣 84,510,859,000 元，較去年底下跌 6.79%。客戶存款為港幣 149,010,434,000 元，較去年底上升 1.56%。

As of 30 June 2024, the total consolidated assets of the Group decreased by 0.15% to HK\$184,369,924,000 compared with the end of 2023. Advances to customers decreased by 6.79% to HK\$84,510,859,000. Customer deposits increased by 1.56% to HK\$149,010,434,000.



分行網絡

Branch Network

分行名稱 <u>BRANCH (Br.)</u>	地址 <u>ADDRESS</u>	電話 <u>TELEPHONE</u>
香港島 <u>HONG KONG ISLAND</u>		
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.	香港皇后大道西 518 及 520 號聯華大廈地下 G/F, Luen Wah Mansion, No.518 & 520 Queen's Road West, 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 <u>KOWLOON</u>		
紅磡分行 Hung Hom Br.	九龍紅磡機利士南路 23-25 號地下 G/F, No. 23-25 Gillies Avenue South, Hung Hom, Kln.	(852) 3556 9732
觀塘分行 Kwun Tong Br.	九龍觀塘道 398-402 號地下 A 單位 Unit A, G/F, No. 398-402 Kwun Tong Road, Kln.	(852) 3556 9733
深水埗分行 Sham Shui Po Br.	九龍深水埗荔枝角道 235-237 號地下 G/F, No. 235-237 Laichikok Road, Sham Shui Po, Kln.	(852) 3556 9735
新蒲崗分行 San Po Kong Br.	九龍新蒲崗康強街 61-63 號地下 G/F, No. 61-63 Hong Keung Street, San Po Kong, Kln.	(852) 3556 9736
油麻地分行 Yau Ma Tei Br.	九龍油麻地上海街 117-119 號地下 G/F, No. 117-119 Shanghai Street, Yaumatei, Kln.	(852) 3556 9738
青山道分行 Castle Peak Road Br.	九龍深水埗青山道 226-228 號地下 G/F, No. 226-228 Castle Peak Road, Sham Shui Po, Kln.	(852) 3556 9740
九龍灣分行 Kowloon Bay Br.	九龍九龍灣啓業邨啟樂樓地下 10 及 10A 號舖 Shop 10 & 10A, G/F, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kln.	(852) 3556 9741
土瓜灣分行 Tokwawan Br.	九龍土瓜灣道 78-80W 號地下 11-13 號舖 Shop 11-13, G/F, No. 78-80W To Kwa Wan Road, Kln.	(852) 3556 9742
慈雲山分行 Tsz Wan Shan Br.	九龍慈雲山中心 7 樓 703A 號舖 Shop 703A, 7/F, Tsz Wan Shan Shopping Centre, Kln.	(852) 3556 9751



分行網絡 (續)

Branch Network (continued)

分行名稱 BRANCH (Br.)	地址 ADDRESS	電話 TELEPHONE
新界 NEW TERRITORIES		
屯門分行 Tuen Mun Br.	新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 號舖 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龍亭六裡 1 號 119-121 及 220 單元 Units 119-121&220, No.1 Longting Liuli, 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-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蓮花街道益田路 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, Lianhua Street, 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街道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, Yuehai Street, Nanshan District, Shenzhen, Guangdong Province, China	(86-755) 3293 5336