

2017 中期披露報告

Interim disclosure statements 2017



簡要綜合收益表
Condensed Consolidated Income Statement

		半年結算至 2017年 6月30日 Half-year ended 30 June 2017	半年結算至 2016年 6月30日 Half-year ended 30 June 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	4,925,618	3,586,298
利息支出	Interest expense	(2,112,244)	(1,407,919)
淨利息收入	Net interest income	2,813,374	2,178,379
服務費及佣金收入	Fee and commission income	898,631	808,620
服務費及佣金支出	Fee and commission expense	(32,183)	(33,484)
淨服務費及佣金收入	Net fee and commission income	866,448	775,136
淨交易性(虧損)/收益	Net trading (loss) /gain	(37,103)	14,951
界定為以公平值變化計入損益之 金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss	(4,505)	(1,651)
其他金融資產之淨收益	Net gain on other financial assets	55,258	117,021
其他經營收入	Other operating income	10,354	11,785
提取減值準備前之淨經營收入	Net operating income before impairment allowances	3,703,826	3,095,621
減值準備淨撥備	Net charge of impairment allowances	(494,777)	(283,728)
淨經營收入	Net operating income	3,209,049	2,811,893
經營支出	Operating expenses	(1,311,778)	(1,297,867)
經營溢利	Operating profit	1,897,271	1,514,026
投資物業公平值調整之 淨收益	Net gain from fair value adjustments on investment properties	9,220	17,120
出售/重估物業、器材及設備之 淨收益	Net gain from disposal/revaluation of properties, plant and equipment	115	2,812
除稅前溢利	Profit before taxation	1,906,606	1,533,958
稅項	Taxation	(358,076)	(273,598)
期內溢利	Profit for the period	1,548,530	1,260,360
股息	Dividends	-	-

簡要綜合全面收益表
Condensed Consolidated Statement of Comprehensive Income

		半年結算至 2017年 6月30日 Half-year ended 30 June 2017 港幣千元 HK\$'000	半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000
期內溢利	Profit for the period	1,548,530	1,260,360
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	251,865	(53,343)
遞延稅項	Deferred tax	(36,518)	35,782
		215,347	(17,561)
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
可供出售證券：	Available-for-sale securities:		
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	95,072	53,787
因處置可供出售證券之轉撥重新分類至收益表	Release upon disposal of available-for-sale securities reclassified to income statement	(26,774)	(77,952)
由可供出售證券轉至持有至到期日證券產生之攤銷重新分類至收益表	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities reclassified to income statement	3,230	514
遞延稅項	Deferred tax	(2,875)	8,832
		68,653	(14,819)
現金流對沖：	Cash flow hedge:		
對沖工具之公允值變化	Change in fair value of hedging instruments	48,036	-
遞延稅項	Deferred tax	(12,009)	-
		36,027	-
貨幣換算差額	Currency translation difference	364,648	(143,137)
		469,328	(157,956)
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	684,675	(175,517)
期內全面收益總額	Total comprehensive income for the period	2,233,205	1,084,843

簡要綜合資產負債表 Condensed Consolidated Balance Sheet

		於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
		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	65,965,424	52,327,583
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	14,233,798	14,679,699
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	4,900,819	3,680,401
衍生金融工具	Derivative financial instruments	408,650	896,476
貸款及其他賬項	Advances and other accounts	213,091,915	192,119,592
金融投資	Financial investments	94,235,296	76,935,082
投資物業	Investment properties	347,740	383,830
物業、器材及設備	Properties, plant and equipment	7,170,928	6,929,407
遞延稅項資產	Deferred tax assets	130,573	100,652
其他資產	Other assets	2,357,243	879,987
資產總額	Total assets	402,842,386	348,932,709
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	26,388,102	30,450,210
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	4,415,452	3,223,456
衍生金融工具	Derivative financial instruments	410,681	934,244
客戶存款	Deposits from customers	301,369,171	257,527,530
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	5,032,559	1,095,937
其他賬項及準備	Other accounts and provisions	13,727,005	15,908,708
應付稅項負債	Current tax liabilities	472,303	371,981
遞延稅項負債	Deferred tax liabilities	794,050	735,675
負債總額	Total liabilities	352,609,323	310,247,741
資本	EQUITY		
股本	Share capital	3,144,517	3,144,517
儲備	Reserves	37,773,656	35,540,451
歸屬於本集團股東資本總額	Total equity attributable to owners of the parent	40,918,173	38,684,968
額外資本工具	Additional equity instruments	9,314,890	-
資本總額	Total equity	50,233,063	38,684,968
負債及資本總額	Total liabilities and equity	402,842,386	348,932,709

簡要綜合權益變動表
Condensed Consolidated Statement of Changes in Equity

		儲備 Reserves								
		股本 Share capital	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	現金流 對沖儲備 Cash flow Hedges reserve	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
於2016年1月1日	At 1 January 2016	3,144,517	605	5,854,810	213,754	-	2,255,673	180,522	25,448,889	37,098,770
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,260,360	1,260,360
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	(17,561)	-	-	-	-	-	(17,561)
可供出售證券	Available-for-sale securities	-	-	-	(14,819)	-	-	-	-	(14,819)
貨幣換算差額	Currency translation difference	-	-	(2,406)	(1,140)	-	-	(139,591)	-	(143,137)
全面收益總額	Total comprehensive income	-	-	(19,967)	(15,959)	-	-	(139,591)	1,260,360	1,084,843
因房產出售之轉撥	Release upon disposal of premises	-	-	(161,704)	-	-	-	-	161,704	-
轉撥至留存盈利	Transfer to retained earnings	-	-	-	-	-	(11,855)	-	11,855	-
於2016年6月30日	At 30 June 2016	<u>3,144,517</u>	<u>605</u>	<u>5,673,139</u>	<u>197,795</u>	<u>-</u>	<u>2,243,818</u>	<u>40,931</u>	<u>26,882,808</u>	<u>38,183,613</u>
於2016年7月1日	At 1 July 2016	3,144,517	605	5,673,139	197,795	-	2,243,818	40,931	26,882,808	38,183,613
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,487,017	1,487,017
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	(3,295)	-	-	-	-	-	(3,295)
界定利益福利計劃之 精算虧損	Actuarial losses on defined benefit plan	-	-	-	-	-	-	-	(1,420)	(1,420)
可供出售證券	Available-for-sale securities	-	-	-	(441,108)	-	-	-	-	(441,108)
現金流對沖下對沖 工具之公平值變 化	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	(48,098)	-	-	-	(48,098)
貨幣換算差額	Currency translation difference	-	-	(7,915)	(3,552)	-	-	(480,274)	-	(491,741)
全面收益總額	Total comprehensive income	-	-	(11,210)	(444,660)	(48,098)	-	(480,274)	1,485,597	501,355
因房產出售之轉撥	Release upon disposal of premises	-	-	352	-	-	-	-	(352)	-
轉撥至留存盈利	Transfer to retained earnings	-	-	-	-	-	(232,595)	-	232,595	-
於2016年12月31日	At 31 December 2016	<u>3,144,517</u>	<u>605</u>	<u>5,662,281</u>	<u>(246,865)</u>	<u>(48,098)</u>	<u>2,011,223</u>	<u>(439,343)</u>	<u>28,600,648</u>	<u>38,684,968</u>

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

		儲備									
		Reserves									
		股本	額外資本工具	資本儲備	房產	可供出售	現金流	監管儲備*	換算儲備	留存盈利	總計
		Share	Additional	Capital	Premises	Reserve for	Cash flow	Regulatory	Translation	Retained	Total
		capital	equity	reserve	revaluation	fair value	Hedges	reserve*	reserve	earnings	
		instruments	changes of	reserve	reserve	changes of	reserve	reserve	reserve	reserve	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	available-	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	for-sale	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	securities	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於2017年1月1日	At 1 January 2017	3,144,517	-	605	5,662,281	(246,865)	(48,098)	2,011,223	(439,343)	28,600,648	38,684,968
期內溢利	Profit for the period	-	-	-	-	-	-	-	-	1,548,530	1,548,530
其他全面收益：	Other comprehensive income:										
房產	Premises	-	-	-	215,347	-	-	-	-	-	215,347
可供出售證券	Available-for-sale securities	-	-	-	-	68,653	-	-	-	-	68,653
現金流對沖下對沖工具之公允值變化	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	-	36,027	-	-	-	36,027
貨幣換算差額	Currency translation difference	-	-	-	7,396	(3,011)	(1,666)	-	361,929	-	364,648
全面收益總額	Total comprehensive income	-	-	-	222,743	65,642	34,361	-	361,929	1,548,530	2,233,205
發行額外資本工具 ¹	Issue of additional equity instruments ¹	-	9,314,890	-	-	-	-	-	-	-	9,314,890
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	-	-	257,999	-	(257,999)	-
於2017年6月30日	At 30 June 2017	<u>3,144,517</u>	<u>9,314,890</u>	<u>605</u>	<u>5,885,024</u>	<u>(181,223)</u>	<u>(13,737)</u>	<u>2,269,222</u>	<u>(77,414)</u>	<u>29,891,179</u>	<u>50,233,063</u>

1. 年內，本行發行港幣 93.15 億元(美元 12 億)永久非累計次級額外一級資本證券「額外資本工具」。直接發行成本港幣 3,611 萬元經已入賬，並從額外資本工具中扣除。

* 除按香港會計準則第 39 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)。

1. During the year, the Bank issued HK\$9,315 million (US\$1,200 million) perpetual non-cumulative subordinated additional tier 1 capital securities ("additional equity instruments"). Direct issuance costs of HK\$36.11 million are accounted for as a deduction from the additional equity instruments.

* 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 HKAS 39.

簡要綜合現金流量表
Condensed Consolidated Cash Flow Statement

		半年結算至 2017年 6月30日 Half-year ended 30 June 2017	半年結算至 2016年 6月30日 Half-year ended 30 June 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之流入	Operating cash inflow before taxation	8,663,719	977,573
支付香港利得稅	Hong Kong profits tax paid	(116,096)	(121,670)
支付海外利得稅	Overseas profits tax paid	(161,833)	(50,345)
經營業務之現金流入淨額	Net cash inflow from operating activities	8,385,790	805,558
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	(18,304)	(77,580)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	-	188,216
投資業務之現金（流出）／流入淨額	Net cash (outflow)/inflow from investing activities	(18,304)	110,636
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	3,936,622	-
發行額外股本工具	Issue of additional equity instruments	9,314,890	-
融資業務之現金流入淨額	Net cash inflow from financing activities	13,251,512	-
現金及等同現金項目增加	Increase in cash and cash equivalents	21,618,998	916,194
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	47,568,728	53,822,409
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	1,073,953	(208,090)
於6月30日之現金及等同現金項目	Cash and cash equivalents at 30 June	70,261,679	54,530,513

1. 編製基準及主要會計政策 1. Basis of preparation and significant accounting policies**(a) 編製基準**

此中期財務資料，乃按照香港會計師公會所頒佈之香港會計準則第34號「中期財務報告」而編製。

(b) 主要會計政策

此中期財務資料所採用之主要會計政策及計算辦法，均與截至2016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2016年之年度報告一併閱覽。

已強制性地於2017年1月1日起開始的會計年度首次生效之與本集團相關的準則及修訂

- 對《香港會計準則第7號》的修訂要求實體作出披露以使財務報表使用者可評估融資活動所產生的負債變動，包括現金流量及非現金流量產生的變動。該等修訂將導致須於財務報表作出額外的披露。本集團在其中期簡明綜合財務報表無須提供額外披露，惟將會在截至2017年12月31日止的年度綜合財務報表中披露額外資料。

(a) Basis of preparation

The interim financial information has been prepared in accordance with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

(b) Significant accounting policies

The significant accounting policies adopted and methods of computation used in the preparation of the interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2016 and should be read in conjunction with the Group's Annual Report for 2016.

Standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2017

- Amendments to HKAS 7 require an entity to provide disclosures that enable users of financial statements to evaluate changes in liabilities arising from financing activities, including both changes arising from cash flows and non-cash changes. The amendments will result in additional disclosure to be provided in the financial statements. The Group is not required to provide additional disclosure in its interim condensed consolidated financial statements, but will disclose additional information in its annual consolidated financial statements for the year ending 31 December 2017.

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
1. 編製基準及主要會計政策 (續)
1. Basis of preparation and significant accounting policies (continued)
(b) 主要會計政策 (續)

已強制性地於2017年1月1日起開始的會計年度首次生效之與本集團相關的準則及修訂 (續)

- 「完善香港財務報告準則」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示、確認或計量方面出現會計變更的修訂，以及多項與個別香港財務報告準則相關之術語或編輯上的修訂。該等修訂已於2017年1月1日起開始的會計年度生效。採納有關修訂對本集團的財務報表沒有重大影響。

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2017年提前採納之準則及修訂
(b) Significant accounting policies (continued)

Standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2017 (continued)

- “Improvements to HKFRSs” contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRSs. The amendments are already effective for annual periods beginning on 1 January 2017. The adoption of these improvements does not have a material impact on the Group's financial statements.

(c) Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2017

準則／修訂 Standards/Amendments	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港財務報告準則第 9 號 HKFRS 9	金融工具 Financial Instruments	2018 年 1 月 1 日 1 January 2018
香港財務報告準則第 15 號 HKFRS 15	源於客戶合同的收入 Revenue from Contracts with Customers	2018 年 1 月 1 日 1 January 2018
香港財務報告準則第 15 號 (經修訂) Amendments to HKFRS 15	對香港財務報告準則第 15 號源於客戶合同的收入的澄清 Clarifications to HKFRS 15 Revenue from Contracts with Customers	2018 年 1 月 1 日 1 January 2018
香港財務報告準則第 16 號 HKFRS 16	租賃 Leases	2019 年 1 月 1 日 1 January 2019

- 有關上述準則與修訂的簡介，請參閱本集團2016年之年度報告內財務報表附註2.1(b)項。

- Please refer to Note 2.1(b) of the Group's Annual Report for 2016 for brief explanations of the above-mentioned standards and amendments.

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

2. 金融風險管理

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。

2.1 信貸風險

(A) 總貸款及其他賬項

(a) 減值貸款

當有客觀證據反映貸款出現一項或多項損失事件，經過評估有關損失事件已影響其預期可靠的未來現金流，則該貸款已出現減值損失。

如有客觀證據反映貸款已出現減值損失，有關損失按該貸款賬面值與未來現金流折現值兩者間之差額計量；貸款已出現減值損失的客觀證據包括那些已有明顯訊息令本集團知悉的損失事件。

2. Financial risk management

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.

2.1 Credit Risk

(A) Gross advances and other accounts

(a) Impaired advances

Advances are impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events that occurred and that loss event(s) has an impact on the estimated future cash flows of the advances that can be reliably estimated.

If there is objective evidence that an impairment loss on advances has been incurred, the amount of loss is measured as the difference between the carrying amount and the present value of estimated future cash flows generated by the advances. Objective evidence that advances are impaired includes observable data that comes to the attention of the Group about the loss events.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
2. 金融風險管理 (續) **2. Financial risk management (continued)**
2.1 信貸風險 (續)
2.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
(a) 減值貸款 (續)
(a) Impaired advances (continued)

		於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	<u>940,318</u>	<u>668,215</u>
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	<u>736,912</u>	<u>474,566</u>
就上述有抵押品覆蓋的客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	<u>309,258</u>	<u>287,366</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>206,178</u>	<u>113,048</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>734,140</u>	<u>555,167</u>

減值準備已考慮上述貸款之抵押品價值。

The impairment allowances were made after taking into account the value of collateral in respect of such advances.

於 2017 年 6 月 30 日，沒有減值之貿易票據 (2016 年 12 月 31 日：無)。

As at 30 June 2017, there were no impaired trade bills (31 December 2016: Nil).

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(a) 減值貸款 (續)

特定分類或減值之客戶貸款分析如下：

2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(a) Impaired advances (continued)

Classified or impaired advances to customers are analysed as follows:

	於 2017 年 6 月 30 日 At 30 June 2017 港幣千元 HK\$'000	於 2016 年 12 月 31 日 At 31 December 2016 港幣千元 HK\$'000
特定分類或減值之客戶貸款總額	1,197,393	740,215
特定分類或減值之客戶貸款總額對客戶貸款總額比率	0.57%	0.39%
就上述貸款作個別評估之減值準備	736,706	474,147

特定分類或減值之客戶貸款是指按本集團貸款質量分類的「次級」、「呆滯」或「虧損」貸款或個別評估為減值的貸款。

Classified or impaired advances to customers represent advances which are either classified as “substandard”, “doubtful” or “loss” under the Group’s classification of loan quality, or individually assessed to be impaired.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**2. 金融風險管理 (續)** **2. Financial risk management (continued)****2.1 信貸風險 (續)****(A) 總貸款及其他賬項
(續)****(b) 逾期超過3個月之
貸款**

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。

2.1 Credit Risk (continued)**(A) Gross advances and other accounts (continued)****(b) Advances overdue for more than three months**

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.

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
2.1 Credit Risk (continued)
(A) 總貸款及其他賬項 (續)
(A) Gross advances and other accounts (continued)
(b) 逾期超過3個月之貸款 (續)
(b) Advances overdue for more than three months (continued)

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 2017 年 6 月 30 日		於 2016 年 12 月 31 日	
	At 30 June 2017		At 31 December 2016	
	金額	佔客戶貸款總額百分比	金額	佔客戶貸款總額百分比
	Amount	% of gross advances to customers	Amount	% of gross advances to customers
	港幣千元		港幣千元	
	HK\$'000		HK\$'000	
客戶貸款總額，已逾期：				
- 超過 3 個月但不超過 6 個月	242,348	0.12%	205,766	0.11%
- 超過 6 個月但不超過 1 年	240,322	0.11%	121,647	0.07%
- 超過 1 年	404,982	0.19%	339,655	0.18%
逾期超過 3 個月之貸款	887,652	0.42%	667,068	0.36%
就上述貸款作個別評估之減值準備	636,266		421,834	

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(b) 逾期超過3個月之貸款 (續)
2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(b) Advances overdue for more than three months (continued)

	於2017年 6月30日 At 30 June 2017 港幣千元 HK\$'000	於2016年 12月31日 At 31 December 2016 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	370,072	320,355
上述有抵押品覆蓋之客戶貸款	230,289	136,249
上述沒有抵押品覆蓋之客戶貸款	657,363	530,819

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。

於2017年6月30日，沒有逾期超過3個月之貿易票據(2016年12月31日：無)。

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.

As at 30 June 2017, there were no trade bills overdue for more than three months (31 December 2016: Nil).

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(c) 經重組貸款
2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(c) Rescheduled advances

	於 2017 年 6 月 30 日 At 30 June 2017		於 2016 年 12 月 31 日 At 31 December 2016	
	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額 (已扣減包含於「逾期超過 3 個月之貸款」部分)				
Rescheduled advances to customers net of amounts included in "Advances overdue for more than three months"	339	0.00%	2,292	0.00%

經重組貸款乃指客戶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".

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度
(i) 按行業分類之客戶貸款總額

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。

2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers
(i) Sectoral analysis of gross advances to customers

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 2017 年 6 月 30 日
At 30 June 2017

	客戶貸款總額 Gross advances to customers	抵押品覆蓋之百分比 % Covered by collateral or other security	特定分類或減值 Classified or impaired	逾期 Overdue	個別評估之減值準備	組合評估之減值準備
					Individually assessed impairment allowances	Collectively assessed impairment allowances
	港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	12,305,354	9.77%	-	-	-	30,888
- 物業投資	11,008,326	88.98%	31,709	39,925	14,493	96,456
- 金融業	13,027,339	3.94%	-	-	-	26,724
- 股票經紀	700,503	0.00%	63,153	-	-	1,343
- 批發及零售業	7,868,735	43.16%	24,700	80,928	52,163	53,384
- 製造業	11,071,787	17.09%	-	38,340	15,804	36,961
- 運輸及運輸設備	4,928,387	11.63%	-	1,262	-	12,634
- 休閒活動	1,698	58.91%	-	-	-	5
- 資訊科技	3,590,791	0.81%	-	-	-	7,165
- 其他	15,058,497	48.61%	202,711	234,657	5,478	80,687
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	284,830	100.00%	625	6,555	-	186
- 購買其他住宅物業之貸款	13,363,393	99.92%	8,005	70,512	-	5,808
- 其他	9,235,306	76.27%	1,028	6,261	-	4,103
在香港使用之貸款總額	102,444,946	44.32%	331,931	478,440	87,938	356,344
貿易融資	8,649,581	23.42%	99,516	101,809	53,101	52,793
在香港以外使用之貸款	99,301,047	35.72%	765,946	1,115,843	595,667	667,685
客戶貸款總額	210,395,574	39.40%	1,197,393	1,696,092	736,706	1,076,822

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

2. 金融風險管理 (續)

2. Financial risk management (continued)

2.1 信貸風險 (續)

2.1 Credit Risk (continued)

(A) 總貸款及其他賬項
(續)

(A) Gross advances and other accounts (continued)

(d) 客戶貸款集中度
(續)

(d) Concentration of advances to customers (continued)

(i) 按行業分類之
客戶貸款總額
(續)

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

		於 2016 年 12 月 31 日 At 31 December 2016					
		客戶貸款總額 Gross advances to customers 港幣千元 HK\$'000	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 or impaired	逾期 Overdue 港幣千元 HK\$'000	個別評估之 減值準備 Individually assessed impairment allowances 港幣千元 HK\$'000	組合評估之 減值準備 Collectively assessed impairment allowances 港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	9,395,050	6.41%	-	-	-	21,917
- 物業投資	- Property investment	10,775,101	84.72%	29,680	26,154	762	94,939
- 金融業	- Financial concerns	11,037,686	3.70%	-	-	-	23,910
- 批發及零售業	- Wholesale and retail trade	8,029,810	43.50%	75,789	102,065	52,168	53,357
- 製造業	- Manufacturing	8,334,113	20.75%	35,676	33,786	15,582	31,662
- 運輸及運輸設備	- Transport and transport equipment	5,973,029	11.14%	-	360	-	39,465
- 休閒活動	- Recreational activities	3,437	29.82%	-	-	-	18
- 資訊科技	- Information technology	2,272,628	1.14%	-	-	-	4,733
- 其他	- Others	12,915,062	56.98%	10,631	47,460	5,528	71,099
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	293,571	99.79%	751	9,536	-	210
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	13,105,671	99.93%	6,995	84,233	-	6,049
- 其他	- Others	8,782,704	71.29%	1,864	28,094	186	5,058
在香港使用之貸款總額	Total loans for use in Hong Kong	90,917,862	47.37%	161,386	331,688	74,226	352,417
貿易融資	Trade finance	7,596,230	23.78%	75,083	81,499	58,242	42,275
在香港以外使用之貸款	Loans for use outside Hong Kong	89,266,870	37.67%	503,746	795,102	341,679	457,685
客戶貸款總額	Gross advances to customers	187,780,962	41.81%	740,215	1,208,289	474,147	852,377

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
2. 金融風險管理 (續) **2. Financial risk management (continued)**
2.1 信貸風險 (續)
**(A) 總貸款及其他賬項
(續)**
**(d) 客戶貸款集中度
(續)**

- (ii) 按地理區域分類之客戶貸款總額

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。

客戶貸款總額

香港
中國內地
其他

**就客戶貸款
總額作組合
評估之減值
準備**

香港
中國內地
其他

2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers (continued)

- (ii) Geographical analysis of gross advances to customers

The following geographical analysis of advances to customers is based on the location 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.

Gross advances to customers

	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
Hong Kong	112,919,560	99,595,734
Mainland of China	85,293,216	78,467,343
Others	12,182,798	9,717,885
	210,395,574	187,780,962

Collectively assessed impairment allowances in respect of the gross advances to customers

Hong Kong	427,797	399,995
Mainland of China	596,994	414,707
Others	52,031	37,675
	1,076,822	852,377

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度 (續)
(ii) 按地理區域分類之客戶貸款總額 (續)
逾期貸款

 香港
 中國內地
 其他

就逾期貸款作個別評估之減值準備

 香港
 中國內地
 其他

就逾期貸款作組合評估之減值準備

 香港
 中國內地
 其他

2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers (continued)
(ii) Geographical analysis of gross advances to customers (continued)
Overdue advances

 Hong Kong
 Mainland of China
 Others

Individually assessed impairment allowances in respect of the overdue advances

 Hong Kong
 Mainland of China
 Others

Collectively assessed impairment allowances in respect of the overdue advances

 Hong Kong
 Mainland of China
 Others

 於 2017 年
 6 月 30 日
 At 30 June
 2017
 港幣千元
 HK\$'000

 於 2016 年
 12 月 31 日
 At 31 December
 2016
 港幣千元
 HK\$'000

462,861	303,149
1,221,914	895,663
11,317	9,477
1,696,092	1,208,289

44,204	36,869
667,467	412,222
273	301
711,944	449,392

8,387	3,105
277	12,749
2	134
8,666	15,988

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
2. 金融風險管理 (續) **2. Financial risk management (continued)**
2.1 信貸風險 (續)
**(A) 總貸款及其他賬項
(續)**
**(d) 客戶貸款集中度
(續)**

 (ii) 按地理區域分
類之客戶貸款
總額 (續)

**特定分類或減
值貸款**
**就特定分類
或減值貸款
作個別評估
之減值準備**

 香港
中國內地
其他

**就特定分類
或減值貸款
作組合評估
之減值準備**

 香港
中國內地

2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers (continued)

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

Classified or impaired advances

於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
港幣千元 HK\$'000	港幣千元 HK\$'000

Hong Kong	320,150	121,649
Mainland of China	876,473	617,750
Others	770	816

1,197,393	740,215
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**Individually assessed impairment
allowances in respect of the
classified or impaired advances**

Hong Kong	57,376	37,167
Mainland of China	679,057	436,679
Others	273	301

736,706	474,147
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**Collectively assessed impairment
allowances in respect of the
classified or impaired advances**

Hong Kong	6,273	705
Mainland of China	437	731

6,710	1,436
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中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)

2. 金融風險管理 (續) **2. Financial risk management (continued)**

2.1 信貸風險 (續)

2.1 Credit Risk (continued)

(B) 收回資產

(B) Repossessed assets

本集團於 2017 年 6 月 30 日持有的收回資產之估值為港幣 113,016,000 元 (2016 年 12 月 31 日:港幣 109,837,000 元)。這包括本集團通過對抵押取得處置或控制權的物業(如通過法律程序或業主自願交出抵押資產方式取得)而對借款人的債務進行全數或部分減除。

The estimated market value of repossessed assets held by the Group as at 30 June 2017 amounted to HK\$113,016,000 (31 December 2016: HK\$109,837,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
2.1 Credit Risk (continued)
(C) 債務投資及存款證
(C) Debt investments and certificates of deposit

下表為以發行評級分析之債務投資及存款證賬面值。在無發行評級的情況下，則會按發行人的評級報告。

The following tables present an analysis of the carrying value of debt investments and certificates of deposit by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2017 年 6 月 30 日 At 30 June 2017					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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
可供出售證券	Available-for-sale securities	200,390	37,118,686	25,204,638	8,242,314	14,832,746	85,598,774
持有至到期日證券	Held-to-maturity securities	188,190	381,900	3,262,570	-	-	3,832,660
貸款及應收款	Loans and receivables	-	848,040	399,972	-	3,540,793	4,788,805
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	4,662,164	238,655	-	-	4,900,819
總計	Total	388,580	43,010,790	29,105,835	8,242,314	18,373,539	99,121,058
		於 2016 年 12 月 31 日 At 31 December 2016					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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
可供出售證券	Available-for-sale securities	13,616,860	23,809,336	15,150,997	7,729,268	9,791,483	70,097,944
持有至到期日證券	Held-to-maturity securities	207,630	1,856,312	-	-	-	2,063,942
貸款及應收款	Loans and receivables	-	842,909	397,410	-	3,519,496	4,759,815
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	3,233,647	205,116	241,638	-	-	3,680,401
總計	Total	17,058,137	26,713,673	15,790,045	7,729,268	13,310,979	80,602,102

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
2.1 Credit Risk (continued)
(C) 債務投資及存款證 (續)
(C) Debt investments and certificates of deposit (continued)

下表為非逾期或減值之債務投資及存款證於6月30日按發行評級之分析。在無發行評級的情況下，則會按發行人的評級報告。

The following tables present an analysis of debt investments and certificates of deposit neither overdue nor impaired as at 30 June by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於2017年6月30日 At 30 June 2017					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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
可供出售證券	Available-for-sale securities	200,390	37,118,686	25,204,638	8,242,314	14,832,746	85,598,774
持有至到期日證券	Held-to-maturity securities	188,190	381,900	3,262,570	-	-	3,832,660
貸款及應收款	Loans and receivables	-	848,040	399,972	-	-	1,248,012
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	4,662,164	238,655	-	-	4,900,819
		388,580	43,010,790	29,105,835	8,242,314	14,832,746	95,580,265
		於2016年12月31日 At 31 December 2016					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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
可供出售證券	Available-for-sale securities	13,616,860	23,809,336	15,150,997	7,729,268	9,791,483	70,097,944
持有至到期日證券	Held-to-maturity securities	207,630	1,856,312	-	-	-	2,063,942
貸款及應收款	Loans and receivables	-	842,909	397,410	-	-	1,240,319
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	3,233,647	205,116	241,638	-	-	3,680,401
		17,058,137	26,713,673	15,790,045	7,729,268	9,791,483	77,082,606

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.1 信貸風險 (續)
(C) 債務投資及存款證 (續)

下表為減值債務投資之發行評級分析。在無發行評級的情況下，則會按發行人的評級報告。

2.1 Credit Risk (continued)
(C) Debt investments and certificates of deposit (continued)

The following tables present an analysis of impaired debt investments by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2017 年 6 月 30 日 At 30 June 2017						
		賬面值 Carrying values					其中： 累計減值準備 Of which accumulated impairment allowances	
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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	
貸款及應收款	Loans and receivables	-	-	-	-	3,540,793	3,540,793	16,055
其中：累計減值準備	Of which accumulated impairment allowances	-	-	-	-	16,055	16,055	

於 2017 年 6 月 30 日，沒有減值之存款證及沒有逾期之債務投資及存款證。

As at 30 June 2017, there were no impaired certificates of deposit and no overdue debt investments and certificates of deposit.

		於 2016 年 12 月 31 日 At 31 December 2016						
		賬面值 Carrying values					其中： 累計減值準備 Of which accumulated impairment allowances	
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	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	
貸款及應收款	Loans and receivables	-	-	-	-	3,519,496	3,519,496	15,424
其中：累計減值準備	Of which accumulated impairment allowances	-	-	-	-	15,424	15,424	

於 2016 年 12 月 31 日，沒有減值之存款證及沒有逾期之債務投資及存款證。

As at 31 December 2016, there were no impaired certificates of deposit and no overdue debt investments and certificates of deposit.

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****2. 金融風險管理 (續)****2. Financial risk management (continued)****2.2 市場風險****2.2 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、風險值及壓力測試限額）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 managed at an acceptable level, risk limits (e.g. Position, VAR and stress test 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.

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.2 市場風險 (續)
(A) 外匯風險 (續)

下表列出本集團因自營交易、非自營交易及結構性倉盤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。

2.2 Market Risk (continued)
(A) Currency risk (continued)

The following is a summary of the Group's major foreign currency exposures arising from trading, non-trading and structural positions and is prepared with reference to the completion instructions for the HKMA return of foreign currency position.

		於 2017 年 6 月 30 日 At 30 June 2017			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	91,611,494	128,313,569	11,762,307	231,687,370
現貨負債	Spot liabilities	(93,143,563)	(122,382,501)	(10,710,608)	(226,236,672)
遠期買入	Forward purchases	14,196,054	5,930,428	2,409,664	22,536,146
遠期賣出	Forward sales	(12,793,559)	(12,564,128)	(3,413,967)	(28,771,654)
長盤 / (短盤) 淨額	Net long/(short) position	(129,574)	(702,632)	47,396	(784,810)
結構性倉盤淨額	Net structural position	9,437,497	9,315,612	-	18,753,109

		於 2016 年 12 月 31 日 At 31 December 2016			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	89,820,749	116,285,504	8,951,419	215,057,672
現貨負債	Spot liabilities	(73,408,148)	(114,083,563)	(6,962,887)	(194,454,598)
遠期買入	Forward purchases	24,235,532	18,169,822	2,851,778	45,257,132
遠期賣出	Forward sales	(38,954,759)	(20,994,854)	(4,819,645)	(64,769,258)
長盤 / (短盤) 淨額	Net long/(short) position	1,693,374	(623,091)	20,665	1,090,948
結構性倉盤淨額	Net structural position	121,810	8,554,006	-	8,675,816

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.2 市場風險 (續)
2.2 Market Risk (continued)
(B) 利率風險
(B) Interest rate risk

下表概述了本集團於 2017 年 6 月 30 日及 2016 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 2017 and 31 December 2016. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2017 年 6 月 30 日 At 30 June 2017						
		一至 一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	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
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	63,411,897	-	-	-	-	2,553,527	65,965,424
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	-	10,349,755	3,884,043	-	-	-	14,233,798
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	604,431	1,799,712	2,496,676	-	-	-	4,900,819
衍生金融工具	Derivative financial instruments	-	-	-	-	-	408,650	408,650
貸款及其他賬項	Advances and other accounts	105,902,457	54,154,426	49,115,461	3,853,438	66,133	-	213,091,915
金融投資	Financial investments							
- 可供出售	- Available-for-sale	15,405,567	20,029,829	28,253,880	21,908,408	1,090	15,057	85,613,831
- 持有至到期日	- Held-to-maturity	117,992	142,482	531,834	3,040,352	-	-	3,832,660
- 貸款及應收款	- Loans and receivables	399,972	1,077,983	746,802	2,564,048	-	-	4,788,805
投資物業	Investment properties	-	-	-	-	-	347,740	347,740
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	7,170,928	7,170,928
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	-	2,487,816	2,487,816
資產總額	Total assets	185,842,316	87,554,187	85,028,696	31,366,246	67,223	12,983,718	402,842,386

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.2 市場風險 (續)
2.2 Market Risk (continued)
(B) 利率風險 (續)
(B) Interest rate risk (continued)

於 2017 年 6 月 30 日

At 30 June 2017

		一至 一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	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
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	10,973,508	7,986,503	7,243,013	-	-	185,078	26,388,102
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	818,956	2,261,915	1,334,581	-	-	-	4,415,452
衍生金融工具	Derivative financial instruments	-	-	-	-	-	410,681	410,681
客戶存款	Deposits from customers	158,549,649	58,757,752	68,118,914	4,483,416	-	11,459,440	301,369,171
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	57,457	910,398	569,120	3,495,584	-	-	5,032,559
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)	2,539,999	1,452,343	3,697,950	368,781	25,380	6,908,905	14,993,358
負債總額	Total liabilities	172,939,569	71,368,911	80,963,578	8,347,781	25,380	18,964,104	352,609,323
利率敏感度缺口	Interest sensitivity gap	12,902,747	16,185,276	4,065,118	23,018,465	41,843	(5,980,386)	50,233,063

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

2. 金融風險管理 (續) **2. Financial risk management (continued)**

2.2 市場風險 (續)

2.2 Market Risk (continued)

(B) 利率風險 (續)

(B) Interest rate risk (continued)

於 2016 年 12 月 31 日

At 31 December 2016

		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 Total
		Up to 1 month	3 to 12 months	1 to 5 years	Over 5 years	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	50,470,449	-	-	-	1,857,134	52,327,583
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	4,552,714	10,126,985	-	-	14,679,699
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	210,443	2,217,212	1,252,746	-	-	3,680,401
衍生金融工具	Derivative financial instruments	-	-	-	-	896,476	896,476
貸款及其他賬項	Advances and other accounts	126,655,688	26,491,174	34,357,922	4,455,523	157,070	192,119,592
金融投資	Financial investments						
- 可供出售	- Available-for-sale	11,387,979	15,290,801	20,667,974	22,009,605	741,585	70,111,325
- 持有至到期日	- Held-to-maturity	-	475,559	426,416	1,161,967	-	2,063,942
- 貸款及應收款	- Loans and receivables	115,373	-	1,461,965	3,182,477	-	4,759,815
投資物業	Investment properties	-	-	-	-	383,830	383,830
物業、器材及設備	Properties, plant and equipment	-	-	-	-	6,929,407	6,929,407
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	980,639	980,639
資產總額	Total assets	188,839,932	49,027,460	68,294,008	30,809,572	898,655	348,932,709

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.2 市場風險 (續)
2.2 Market Risk (continued)
(B) 利率風險 (續)
(B) Interest rate risk (continued)

於 2016 年 12 月 31 日

At 31 December 2016

		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	
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non- interest bearing	總計
		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
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	12,774,352	5,311,595	11,947,531	-	-	416,732	30,450,210
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,880,498	816,180	526,778	-	-	-	3,223,456
衍生金融工具	Derivative financial instruments	-	-	-	-	-	934,244	934,244
客戶存款	Deposits from customers	143,254,320	48,321,171	46,879,361	1,631,983	-	17,440,695	257,527,530
已發行債券證券及存款證	Debt securities and certificates of deposit in issue	-	-	541,378	554,559	-	-	1,095,937
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)	8,046,649	804,515	1,839,269	22,513	5,615	6,297,803	17,016,364
負債總額	Total liabilities	165,955,819	55,253,461	61,734,317	2,209,055	5,615	25,089,474	310,247,741
利率敏感度缺口	Interest sensitivity gap	22,884,113	(6,226,001)	6,559,691	28,600,517	893,040	(14,026,392)	38,684,968

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.3 流動資金風險
2.3 Liquidity Risk
(A) 流動性覆蓋比率
(A) Liquidity coverage ratio

	季度結算至 2017年 6月30日 Quarter ended 30 June 2017	季度結算至 2017年 3月31日 Quarter ended 31 March 2017	季度結算至 2016年 6月30日 Quarter ended 30 June 2016	季度結算至 2016年 3月31日 Quarter ended 31 March 2016	
流動性覆蓋比率 的平均值	Average value of liquidity coverage ratio	171.71%	138.03%	145.26%	130.84%

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。

流動性覆蓋比率是以綜合基礎計算，並根據《銀行業（流動性）規則》由本銀行及其部分金管局指定之附屬公司組成。

有關流動性覆蓋比率披露的補充資料可於本銀行網頁 www.ncb.com.hk 中「監管披露」一節瀏覽。

本集團制訂了集團內部流動資金風險管理指引，管理集團內各成員之間的流動資金，避免相互間在資金上過度依賴。

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.

The liquidity coverage ratio is computed on the consolidated basis which comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Liquidity) Rules.

The additional information of liquidity coverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at www.ncb.com.hk.

The Group has established intra-group liquidity risk management guideline to manage the liquidity funding among different entities within the Group, and to restrict their reliance of funding on each other.

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

下表為本集團於2017年6月30日及2016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 2017 and 31 December 2016 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於2017年6月30日								
		At 30 June 2017								
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計	
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	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	港幣千元	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
資產	Assets									
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	20,722,353	45,243,071	-	-	-	-	-	65,965,424	
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	-	-	10,349,755	3,884,043	-	-	-	14,233,798	
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss									
- 交易性	- held for trading									
- 債務證券	- debt securities	-	604,431	1,799,712	2,258,021	-	-	-	4,662,164	
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss									
- 債務證券	- debt securities	-	-	-	238,655	-	-	-	238,655	
衍生金融工具	Derivative financial instruments	329,044	7,814	4,143	20,295	47,354	-	-	408,650	
貸款及其他賬項	Advances and other accounts									
- 客戶貸款	- advances to customers	10,294,393	7,022,957	19,621,141	43,160,429	90,726,869	37,204,602	551,655	208,582,046	
- 貿易票據	- trade bills	57,467	722,927	1,128,390	2,170,310	430,775	-	-	4,509,869	
金融投資	Financial investments									
- 可供出售	- available-for-sale									
- 債務證券	- debt securities	-	8,544,646	8,442,066	14,094,392	25,828,392	524,576	-	57,434,072	
- 存款證	- certificates of deposit	-	858,293	1,876,524	9,132,157	2,761,532	-	-	14,628,506	
- 其他	- others	-	3,957,579	4,071,285	5,507,332	-	-	-	13,536,196	
- 持有至到期日	- held-to-maturity									
- 債務證券	- debt securities	-	117,992	143,897	537,581	2,875,981	-	-	3,675,451	
- 存款證	- certificates of deposit	-	1,020	1,370	-	154,819	-	-	157,209	
- 貸款及應收款	- loans and receivables									
- 債務證券	- debt securities	-	399,972	848,040	-	-	-	-	1,248,012	
- 其他	- others	-	-	229,943	746,802	2,564,048	-	-	3,540,793	
- 股份證券	- equity securities	-	-	-	-	-	-	15,057	15,057	
投資物業	Investment properties	-	-	-	-	-	-	-	347,740	347,740
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	-	7,170,928	7,170,928
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	454,003	1,691,593	3,202	324,826	(84,629)	-	98,821	2,487,816	
資產總額	Total assets	31,857,260	69,172,295	48,519,468	82,074,843	125,305,141	37,729,178	8,184,201	402,842,386	

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.3 流動資金風險 (續) 2.3 Liquidity Risk (continued)
(B) 到期日分析 (續) (B) Maturity analysis (continued)

		於 2017 年 6 月 30 日 At 30 June 2017							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,177,513	10,043,663	7,986,503	7,180,423	-	-	-	26,388,102
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	818,956	2,261,915	1,334,581	-	-	-	4,415,452
衍生金融工具	Derivative financial instruments	101,886	91,080	103,185	84,651	29,879	-	-	410,681
客戶存款	Deposits from customers	110,893,572	58,218,733	59,324,406	68,449,044	4,483,416	-	-	301,369,171
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	57,457	910,398	569,120	3,495,584	-	-	5,032,559
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)	4,583,992	3,437,524	1,605,016	4,039,273	1,296,452	31,088	13	14,993,358
負債總額	Total liabilities	116,756,963	72,667,413	72,191,423	81,657,092	9,305,331	31,088	13	352,609,323
流動資金缺口	Net liquidity gap	(84,899,703)	(3,495,118)	(23,671,955)	417,751	115,999,810	37,698,090	8,184,188	50,233,063

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.3 流動資金風險 (續) 2.3 Liquidity Risk (continued)
(B) 到期日分析 (續) (B) Maturity analysis (continued)

		於 2016 年 12 月 31 日 At 31 December 2016							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	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	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	22,715,971	29,611,612	-	-	-	-	-	52,327,583
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	4,552,714	10,126,985	-	-	-	14,679,699
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- held for trading								
- 債務證券	- debt securities	-	210,443	2,217,212	1,011,108	-	-	-	3,438,763
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss								
- 債務證券	- debt securities	-	-	-	241,638	-	-	-	241,638
衍生金融工具	Derivative financial instruments	336,361	62,105	150,734	347,276	-	-	-	896,476
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	6,757,582	6,710,603	10,567,311	36,092,176	85,944,627	39,903,860	478,279	186,454,438
- 貿易票據	- trade bills	1,780	1,427,406	1,967,532	2,268,436	-	-	-	5,665,154
金融投資	Financial investments								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	3,884,572	10,733,506	9,178,135	22,886,731	739,120	-	47,422,064
- 存款證	- certificates of deposit	-	4,504,881	11,055	7,612,342	2,778,873	-	-	14,907,151
- 其他	- others	-	1,673,061	1,679,707	4,415,961	-	-	-	7,768,729
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	348,456	553,519	1,161,967	-	-	2,063,942
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	-	-	1,240,319	-	-	-	1,240,319
- 其他	- others	-	115,373	-	221,646	3,182,477	-	-	3,519,496
- 股份證券	- equity securities	-	-	-	-	-	-	13,381	13,381
投資物業	Investment properties	-	-	-	-	-	-	383,830	383,830
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	6,929,407	6,929,407
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	357,748	328,403	157,587	85,150	(41,271)	-	93,022	980,639
資產總額	Total assets	30,169,442	48,528,459	32,385,814	73,394,691	115,913,404	40,642,980	7,897,919	348,932,709

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.3 流動資金風險 (續) 2.3 Liquidity Risk (continued)
(B) 到期日分析 (續) (B) Maturity analysis (continued)

		於2016年12月31日 At 31 December 2016							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,331,420	10,457,704	4,835,461	11,125,398	2,700,227	-	-	30,450,210
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	1,880,498	816,180	526,778	-	-	-	3,223,456
衍生金融工具	Derivative financial instruments	110,954	25,609	138,511	535,864	123,306	-	-	934,244
客戶存款	Deposits from customers	102,970,686	55,417,442	50,119,358	47,365,113	1,654,931	-	-	257,527,530
已發行債券證券及存款證	Debt securities and certificates of deposit in issue	-	-	-	541,378	554,559	-	-	1,095,937
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)	8,633,899	1,373,150	1,181,545	4,878,344	948,759	667	-	17,016,364
負債總額	Total liabilities	113,046,959	69,154,403	57,091,055	64,972,875	5,981,782	667	-	310,247,741
流動資金缺口	Net liquidity gap	(82,877,517)	(20,625,944)	(24,705,241)	8,421,816	109,931,622	40,642,313	7,897,919	38,684,968

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****2. 金融風險管理 (續)****2. Financial risk management (continued)****2.3 流動資金風險 (續)****2.3 Liquidity Risk (continued)****(B) 到期日分析 (續)****(B) Maturity analysis (continued)**

上述到期日分類乃按照《銀行業(披露)規則》之相關條文而編製。本集團將逾期不超過 1 個月之資產，例如貸款及債務證券列為「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，但假若對該資產之償還存有疑慮，則將該等款項列為「不確定日期」。上述列示之資產已扣除任何相關準備(如有)。

按尚餘到期日對債務證券之分析是為遵循《銀行業(披露)規則》之相關條文而披露的。所作披露不代表此等證券將持有至到期日。

The above maturity classifications have been prepared in accordance with relevant provisions under the Banking (Disclosure) Rules. The Group has reported assets such as advances and debt securities which have been overdue for not more than one month 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 unless the repayment of the asset is in doubt in which case the amount is reported as "Indefinite". The above assets are stated after deduction of provisions, if any.

The analysis of debt securities by remaining period to maturity is disclosed in order to comply with relevant provisions under the Banking (Disclosure) Rules. The disclosure does not imply that the securities will be held to maturity.

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****2. 金融風險管理 (續)****2. Financial risk management (continued)****2.4 資本管理****2.4 Capital Management**

本集團已採用基礎內部評級基準計算法計算大部分非證券化類別風險承擔的信貸風險資本要求。小部分信貸風險承擔則繼續按標準（信貸風險）計算法計算。本集團採用標準信貸估值調整方法，計算具有信貸估值調整風險的交易對手資本要求。本集團繼續採用內部模式計算法計算外匯及利率的一般市場風險資本要求，並根據《銀行業（資本）規則》第317C條獲金管局批准豁免計算結構性外匯敞口產生的市場風險資本要求。本集團繼續採用標準（市場風險）計算法計算其餘市場風險資本要求。本集團繼續採用標準（業務操作風險）計算法計算操作風險資本要求。

The Group has adopted the foundation internal ratings-based (“FIRB”) approach to calculate the credit risk capital charge for the majority of its non-securitisation exposures. A small residual credit exposures are remained under the standardised (credit risk) (“STC”) approach. The Group has adopted the standardised credit valuation adjustment (“CVA”) method to calculate the capital charge for the CVA risk of the counterparty. The Group continues to adopt the internal models (“IMM”) approach to calculate the general market risk capital charge for foreign exchange and interest rate exposures and, with the approval from the HKMA, exclude its structural FX positions pursuant to section 317C of the Banking (Capital) Rules in the calculation of the market risk capital charge. The Group continues to adopt the standardised (market risk) (“STM”) approach to calculate the market risk capital charge for the remaining exposures. The Group continues to adopt the standardised (operational risk) (“STO”) approach to calculate the operational risk capital charge.

(A) 監管綜合基礎**(A) Basis of regulatory consolidation**

監管規定的綜合基礎乃根據《銀行業（資本）規則》由本銀行及其部分金管局指定之附屬公司組成。在會計處理方面，則按照香港財務報告準則綜合附屬公司。

The consolidation basis for regulatory purposes comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRSs.

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.4 資本管理 (續)
2.4 Capital Management (continued)
(A) 監管綜合基礎 (續)
(A) Basis of regulatory consolidation (continued)

包括在會計準則綜合範圍，而不包括在監管規定綜合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 consolidation are as follows:

名稱	Name	於 2017 年 6 月 30 日 At 30 June 2017		於 2016 年 12 月 31 日 At 31 December 2016	
		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	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
南洋商業銀行信託有限公司	Nanyang Commercial Bank Trustee Limited	16,470	16,360	16,450	16,341
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,151	4,024	4,137	4,026
南洋商業銀行（代理人）有限公司	Nanyang Commercial Bank (Nominees) Limited	1,466	1,466	1,469	1,469

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.4 資本管理 (續)
2.4 Capital Management (continued)
(A) 監管綜合基礎 (續)
(A) Basis of regulatory consolidation (continued)

於 2017 年 6 月 30 日，並無任何附屬公司只包括在監管規定綜合範圍，而不包括在會計準則綜合範圍（2016 年 12 月 31 日：無）。

There were no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation as at 30 June 2017 (31 December 2016: Nil).

於 2017 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綜合範圍而使用不同綜合方法（2016 年 12 月 31 日：無）。

Neither were there any subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of consolidation where the methods of consolidation differ as at 30 June 2017 (31 December 2016: Nil).

(B) 資本比率
(B) Capital ratio

		於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
普通股權一級資本比率	CET1 capital ratio	12.58%	13.97%
一級資本比率	Tier 1 capital ratio	16.21%	13.97%
總資本比率	Total capital ratio	17.97%	15.85%

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.4 資本管理 (續)
2.4 Capital Management (continued)
(B) 資本比率 (續)
(B) Capital ratio (continued)

用於計算以上資本比率之扣減後的綜合資本基礎分析如下：

The consolidated capital base after deductions used in the calculation of the above capital ratios is analysed as follows:

		於 2017 年 6 月 30 日 At 30 June 2017 港幣千元 HK\$'000	於 2016 年 12 月 31 日 At 31 December 2016 港幣千元 HK\$'000
普通股權一級資本：票據及儲備	CET1 capital: instruments and reserves		
直接發行的合資格普通股權一級資本票據	Directly issued qualifying CET1 capital instruments	3,144,517	3,144,517
保留溢利	Retained earnings	29,938,308	28,648,761
已披露的儲備	Disclosed reserves	<u>7,828,173</u>	<u>6,885,557</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>40,910,998</u>	<u>38,678,835</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(10,079)	(18,800)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(130,573)	(100,652)
現金流對沖儲備	Cash flow hedge reserve	13,737	48,098
按公平價值估值的負債因本身的信用風險變動所產生的損益	Gains and losses due to changes in own credit risk on fair valued liabilities	(240)	(2,983)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	(6,258,778)	(6,026,176)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(2,269,222)</u>	<u>(2,011,223)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(8,655,155)</u>	<u>(8,111,736)</u>
普通股權一級資本	CET1 capital	<u>32,255,843</u>	30,567,099
額外一級資本	Additional Tier 1 capital	<u>9,314,890</u>	-
一級資本	Tier 1 capital	<u>41,570,733</u>	<u>30,567,099</u>

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
2. 金融風險管理 (續) 2. Financial risk management (continued)
2.4 資本管理 (續) 2.4 Capital Management (continued)
(B) 資本比率 (續) (B) Capital ratio (continued)

		於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集 體減值備抵及一般銀行 風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>1,701,088</u>	<u>1,416,318</u>
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<u>1,701,088</u>	<u>1,416,318</u>
二級資本：監管扣減 加回合資格計入二級資本 的因對土地及建築物 (自用及投資用途) 進 行價值重估而產生的累 積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	<u>2,816,450</u>	<u>2,711,779</u>
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<u>2,816,450</u>	<u>2,711,779</u>
二級資本	Tier 2 capital	<u>4,517,538</u>	<u>4,128,097</u>
總資本	Total capital	<u>46,088,271</u>	<u>34,695,196</u>
防護緩衝資本比率分析如 下：	The capital buffer ratios are analysed as follows:	於 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
防護緩衝資本比率	Capital conservation buffer ratio	<u><u>1.25%</u></u>	<u><u>0.625%</u></u>
逆周期緩衝資本比率	Countercyclical capital buffer ratio	<u><u>0.66%</u></u>	<u><u>0.32%</u></u>

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
2. 金融風險管理 (續)
2. Financial risk management (continued)
2.4 資本管理 (續)
2.4 Capital Management (continued)
(B) 資本比率 (續)
(B) Capital ratio (continued)

根據《銀行業(資本)規則》，於2016至2019年間分階段引入防護緩衝資本(「CCB比率」)，目的是確保銀行在受壓期外，建立風險加權資產之2.5%之資本。逆周期緩衝資本(「CCyB比率」)則是由個別司法管轄區設置，用以在信貸增長過度時期抵禦未來的損失。香港金融管理局公佈香港地區適用的逆周期緩衝資本，由2016年1月1日及2017年1月1日起分別為風險加權資產之0.625%及1.25%，而當《巴塞爾協定三》全面實施時則為風險加權資產之2.5%。

In accordance with the Banking (Capital) Rules, the phase-in from 2016 to 2019 of the Capital Conservation Buffer (“CCB”) is designed to ensure banks build up capital outside periods of stress of 2.5% of risk-weighted assets (“RWAs”). The countercyclical Capital Buffer (“CCyB”) which is set on an individual country basis and is built up during periods of excess credit growth to protect against future losses. The HKMA announced a CCyB for Hong Kong of 0.625% and 1.25% of RWAs from 1 January 2016 and 1 January 2017 respectively under the phase in arrangements of Basel III, equivalent to 2.5% once fully phased in.

有關資本披露的補充資料可於本銀行網頁 www.ncb.com.hk 中「監管披露」一節瀏覽。

The additional information of capital disclosures is available under section “Regulatory Disclosures” on the Bank’s website at www.ncb.com.hk.

(C) 槓桿比率
(C) Leverage ratio

		於2017年 6月30日 At 30 June 2017	於2016年 12月31日 At 31 December 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	41,570,733	30,567,099
槓桿比率風險承擔	Leverage ratio exposure	432,037,094	379,536,120
槓桿比率	Leverage ratio	9.62%	8.05%

有關槓桿比率披露的補充資料可於本銀行網頁 www.ncb.com.hk 中「監管披露」一節瀏覽。

The additional information of leverage ratio disclosures is available under section “Regulatory Disclosures” on the Bank’s website at www.ncb.com.hk.

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

3. 金融資產和負債的公平價值 3. Fair values of financial assets and liabilities

所有以公平值計量或在財務報表內披露的金融工具，均按香港財務報告準則第13號「公平值計量」的定義，於公平值層級表內分類。該等分類乃參照估值方法所採用的因素之可觀察性及重大性，並基於對整體公平值計量有重大影響之最低層級因素來釐定：

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整）。此層級包括若干場內交易的衍生合約。
- 第二層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）可被直接或間接地觀察。此層級包括大部分場外交易的衍生合約、從估值服務供應商獲取價格的債務證券及存款證。
- 第三層級：乃基於估值技術所採用的最低層級因素（同時需對整體公平值計量有重大影響）屬不可被觀察。此層級包括有重大不可觀察因素的股份投資、衍生金融工具及債務工具。

All financial instruments for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy as defined in HKFRS 13, "Fair value measurement". The categorisation are determined with reference to the observability and significance of the inputs used in the valuation methods and based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1: based on quoted prices (unadjusted) in active markets for identical assets or liabilities. This category includes certain exchange-traded derivative contracts.
- Level 2: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is observable, either directly or indirectly. This category includes majority of the over-the-counter ("OTC") derivative contracts, debt securities and certificates of deposit with quote from pricing services vendors.
- Level 3: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. This category includes equity investment, derivative financial instruments and debt instruments with significant unobservable components.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**3. 金融資產和負債的公平** **3. Fair values of financial assets and liabilities (continued)**
值 (續)

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。

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.

3.1 以公平值計量的金融工具**3.1 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。重大估值事項將向管理人員匯報。

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. Significant valuation issues are reported to Management.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**3. 金融資產和負債的公平** **3. Fair values of financial assets and liabilities (continued)**
值 (續)**3.1 以公平值計量的金融工具**
(續)

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、匯率及權益價格、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：

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。

3.1 Financial instruments measured at fair value (continued)

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 prices, volatilities, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

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

Debt securities and certificates of deposit

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

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**3. 金融資產和負債的公平** **3. Fair values of financial assets and liabilities (continued)**
值 (續)**3.1 以公平值計量的金融工具**
(續)衍生工具

場外交易的衍生工具合約包括外匯、利率或商品的遠期、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、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產品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。

3.1 Financial instruments measured at fair value (continued)Derivatives

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate 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, commodity prices and volatilities. Unobservable inputs such as volatility surface may be used for less commonly traded option products which are embedded in structured products. 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 Notes to the Interim Financial information (continued)
(續)
3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)
3.1 以公平值計量的金融工具 (續) 3.1 Financial instruments measured at fair value (continued)
(A) 公平值的等級
(A) Fair value hierarchy

		於 2017 年 6 月 30 日 At 30 June 2017			
		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				
公平值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	4,662,164	-	4,662,164
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	238,655	-	238,655
衍生金融工具	Derivative financial instruments	332,880	75,770	-	408,650
可供出售金融資產	Available-for-sale financial assets				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	72,062,578	-	72,062,578
- 股份證券	- Equity securities	-	-	15,057	15,057
- 其他	- Others	-	-	13,536,196	13,536,196
金融負債	Financial liabilities				
公平值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss				
- 交易性負債	- Trading liabilities	-	4,415,452	-	4,415,452
衍生金融工具	Derivative financial instruments	104,460	306,221	-	410,681

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)
3.1 以公平值計量的金融工具 (續) 3.1 Financial instruments measured at fair value (continued)
(A) 公平值的等級 (續)
(A) Fair value hierarchy (continued)

		於 2016 年 12 月 31 日 At 31 December 2016			
		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				
公平值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	3,438,763	-	3,438,763
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	241,638	-	241,638
衍生金融工具	Derivative financial instruments	344,483	551,908	85	896,476
可供出售金融資產	Available-for-sale financial assets				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	62,329,215	-	62,329,215
- 股份證券	- Equity securities	-	-	13,381	13,381
- 其他	- Others	-	-	7,768,729	7,768,729
金融負債	Financial liabilities				
公平值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss				
- 交易性負債	- Trading liabilities	-	3,223,456	-	3,223,456
衍生金融工具	Derivative financial instruments	123,638	810,606	-	934,244

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 (2016 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 2016: Nil).

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

3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)

3.1 以公平值計量的金融工具 (續) 3.1 Financial instruments measured at fair value (continued)

(B) 第三層級的項目變動 (B) Reconciliation of level 3 items

		於 2017 年 6 月 30 日 At 30 June 2017		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售金融資產 Available-for-sale financial assets	其他 Others
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2017 年 1 月 1 日	At 1 January 2017	85	13,381	7,768,729
收益	Gains			
- 收益表	- Income statement	-	-	252,198
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之 公平值變化	- Change in fair value of available-for-sale securities	-	1,676	-
買入	Purchases	-	-	13,742,654
賣出	Sales	-	-	(8,227,385)
轉入第三層級	Transfers into level 3	-	-	-
轉出第三層級	Transfers out of level 3	(85)	-	-
於 2017 年 6 月 30 日	At 30 June 2017	-	15,057	13,536,196
於 2017 年 6 月 30 日持 有的金融資產於期內 計入收益表的未實現 收益總額	Total unrealised gain for the period included in income statement for financial assets held as at 30 June 2017	-	-	-

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)
3.1 以公平值計量的金融工具 (續) 3.1 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 2016 年 12 月 31 日 At 31 December 2016		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售金融資產 Available-for-sale financial assets	其他 Others
		股份證券 Equity securities		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2016 年 1 月 1 日	At 1 January 2016	-	4,613	472,067
收益	Gains			
- 收益表	- Income statement	85	-	(26,305)
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之 公平值變化	- Change in fair value of available-for-sale securities	-	(516)	-
減值準備	Impairment allowance	-	-	-
買入	Purchases	-	9,284	12,229,735
賣出	Sales	-	-	(4,906,768)
結算	Settlements	-	-	-
於 2016 年 12 月 31 日	At 31 December 2016	85	13,381	7,768,729
於 2016 年 12 月 31 日 持有的金融資產於年 內計入收益表的未實 現收益總額	Total unrealised gain for the year included in income statement for financial assets held as at 31 December 2016	-	-	-

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**3. 金融資產和負債的公平** **3. Fair values of financial assets and liabilities (continued)**
值 (續)**3.1 以公平值計量的金融工具**
(續)**3.1 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 2017 年 6 月 30 日及 2016 年 12 月 31 日，分類為第三層級的金融工具主要為可供出售金融資產。

As at 30 June 2017 and 31 December 2016, financial instruments categorised as level 3 are mainly comprised of available for sale financial asset.

對於某些低流動性債務工具，本集團從交易對手處詢價；其公平值的計量可能採用了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。本集團已建立相關內部控制程序監控集團對此類金融工具的敞口。

For certain illiquid debt instruments, 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. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

非上市可供出售股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業資產淨值增長／減少 5%，則本集團其他全面收益將增加／減少港幣 753,000 元 (2016 年 12 月 31 日：港幣 669,000 元)。

The fair values of unlisted available-for-sale equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables, or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$753,000 (31 December 2016: HK\$669,000).

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

3. 金融資產和負債的公平值 (續) **3. Fair values of financial assets and liabilities (continued)**

3.2 非以公平值計量的金融工具

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

存放／尚欠銀行及其他金融機構之結餘及貿易票據

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

持有至到期日證券

持有至到期日證券之公平值釐定與附註 3.1 內以公平值計量的債務證券採用之方法相同。

貸款及應收款

貸款及應收款的公平值釐定與附註 3.1 內以公平值計量的金融資產採用之方法相同。

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。

已發行債務證券及存款證

此類工具之公允值釐定與附註 3.1 內以公允值計量的債務工具及存款證採用之方法相同。

3.2 Financial instruments not measured at fair value

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

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

Substantially all the financial assets and liabilities mature within one year from the balance sheet 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.

Held-to-maturity securities

The fair value of held-to-maturity securities is determined by using the same approach as those debt securities measured at fair value as described in Note 3.1.

Loans and receivables

The fair value of loans and receivables is determined by using the same approach as those financial asset measured at fair value as described in Note 3.1.

Deposits from customers

Substantially all the deposits from customers mature within one year from the balance sheet date and their carrying value approximates fair value.

Debt securities and certificates of deposit in issue

The fair value of these instruments is determined by using the same approach as those debt instruments and certificates of deposit measured at fair value as described in Note 3.1.

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)
3.2 非以公平值計量的金融工具 (續)

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 and 公平值。

3.2 Financial instruments not measured at fair value (continued)

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 2017 年 6 月 30 日 At 30 June 2017		於 2016 年 12 月 31 日 At 31 December 2016	
	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
金融資產	Financial assets			
持有至到期日證券	3,832,660	3,858,421	2,063,942	2,109,576
貸款及應收款	4,788,805	4,804,806	4,759,815	4,773,057
金融負債	Financial liabilities			
已發行債務證券及存款證	5,032,559	5,085,948	1,095,937	1,104,033

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
4. 或然負債及承擔
4. 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 2017 年 6 月 30 日 At 30 June 2017	於 2016 年 12 月 31 日 At 31 December 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	9,577,594	16,555,219
與交易有關之或然負債	1,459,653	1,540,154
與貿易有關之或然負債	12,850,680	12,158,792
有追索權的資產出售	10,557,851	4,796,235
不需事先通知的無條件 撤銷之承諾	84,979,677	81,546,051
其他承擔，原到期日為		
- 1 年或以下	1,621,346	1,210,783
- 1 年以上	8,664,068	8,884,742
	129,710,869	126,691,976
信貸風險加權數額	19,448,017	21,302,109

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)****5. 分類報告****5. Segmental reporting****(a) 按營運分類****(a) By operating segment**

本集團業務拆分為四個主要分類，分別為個人銀行、企業銀行、財資業務及投資。

The Group divides its business into four major segments, Personal Banking, Corporate Banking, Treasury and Investment.

個人銀行和企業銀行業務線均會提供全面的銀行服務，個人銀行業務線是服務個人客戶，而企業銀行業務線是服務非個人客戶。至於財資業務線，除了自營買賣外，還負責管理本集團的資本、流動資金、利率和外匯敞口。財資業務部門管理本集團的融資活動和資本，為其他業務線提供資金，並接收從個人銀行和企業銀行業務線的吸收存款活動中所取得的資金。這些業務線之間的資金交易主要按集團內部資金轉移價格機制釐定。在本附註呈列的財資業務損益資料，已包括上述業務線之間的收支交易，但其資產負債資料並未反映業務線之間的借貸（換言之，不可以把財資業務的損益資料與其資產負債資料比較）。

Both Personal Banking and Corporate Banking provide general banking services. Personal Banking serves individual customers while Corporate Banking deals with non-individual customers. The Treasury segment is responsible for managing the capital, liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. It provides funds to other business segments and receives funds from deposit taking activities of Personal Banking and Corporate Banking. These inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group. The assets and liabilities of Treasury have not been adjusted to reflect the effect of inter-segment borrowing and lending (i.e. the profit and loss information in relation to Treasury is not comparable to the assets and liabilities information about Treasury).

投資包括本集團的房地產和支援單位所使用的設備。對於佔用本集團的物業，其他業務線需要按照每平方呎的市場價格向投資業務線支付費用。由本集團附屬公司－南商（中國）之資本金所產生及已於其收益賬確認的貨幣換算差額，已包括於此業務分類內。

Investment includes bank premises and equipment used by supporting units. Charges are paid to this segment from other business segments based on market rates per square foot for their occupation of the Group's premises. The exchange difference arising from capital of our subsidiary, NCB (China), which is recognised in its income statement, is also included in this class.

「其他」為集團其他營運及主要包括有關本集團整體但與其餘四個業務線無關的項目。

“Others” refers to other group operations and mainly comprises of items related to the Group as a whole and totally independent of the other four business segments.

一個業務線的收入及支出，主要包括直接歸屬於該業務線的項目。至於管理費用，會根據合理基準攤分。

Revenues and expenses of any business segment mainly include items directly attributable to the segment. For management overheads, allocations are made on reasonable bases.

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
5. 分類報告 (續)
5. Segmental reporting (continued)
(a) 按營運分類 (續)
(a) By operating segment (continued)

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2017年6月30日	30 June 2017							
淨利息收入/(支出)	Net interest income/(expense)							
- 外來	61,724	2,039,097	712,553	-	-	2,813,374	-	2,813,374
- 跨業務	546,176	(472,003)	(74,173)	-	-	-	-	-
	<u>607,900</u>	<u>1,567,094</u>	<u>638,380</u>	<u>-</u>	<u>-</u>	<u>2,813,374</u>	<u>-</u>	<u>2,813,374</u>
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
淨交易性收益/(虧損)	Net trading gain/(loss)							
界定為以公平值變化計 入損益之金融工具淨 虧損	Net loss on financial instruments designated at fair value through profit or loss							
其他金融資產之淨收益	Net gain on other financial assets							
其他經營收入	Other operating income							
	320,935	477,784	68,942	20	(1,233)	866,448	-	866,448
	14,978	320,035	(324,791)	(47,344)	19	(37,103)	-	(37,103)
	-	-	(4,505)	-	-	(4,505)	-	(4,505)
	-	28,485	26,773	-	-	55,258	-	55,258
	55	-	-	69,935	2,663	72,653	(62,299)	10,354
提取減值準備前之淨經 營收入	Net operating income before impairment allowances							
減值準備淨撥備	Net charge of impairment allowances							
	943,868	2,393,398	404,799	22,611	1,449	3,766,125	(62,299)	3,703,826
	<u>(27,921)</u>	<u>(466,714)</u>	<u>(142)</u>	<u>-</u>	<u>-</u>	<u>(494,777)</u>	<u>-</u>	<u>(494,777)</u>
淨經營收入	Net operating income							
經營支出	Operating expenses							
經營溢利/(虧損)	Operating profit/(loss)							
投資物業公平值調整之 淨收益	Net gain from fair value adjustments on investment properties							
出售/重估物業、器材 及設備之淨收益	Net gain from disposal/ revaluation of properties, plant and equipment							
	402,828	1,276,657	316,471	(66,729)	(31,956)	1,897,271	-	1,897,271
	-	-	-	9,220	-	9,220	-	9,220
	-	-	-	115	-	115	-	115
除稅前溢利/(虧損)	Profit/(loss) before taxation							
	<u>402,828</u>	<u>1,276,657</u>	<u>316,471</u>	<u>(57,394)</u>	<u>(31,956)</u>	<u>1,906,606</u>	<u>-</u>	<u>1,906,606</u>
於2017年6月30日	At 30 June 2017							
資產	Assets							
分部資產	Segment assets							
	43,547,887	172,235,994	179,261,564	7,548,763	248,178	402,842,386	-	402,842,386
負債	Liabilities							
分部負債	Segment liabilities							
	103,663,484	207,846,544	39,043,315	3,465	2,052,515	352,609,323	-	352,609,323
半年結算至	Half-year ended							
2017年6月30日	30 June 2017							
其他資料	Other information							
資本性支出	Capital expenditure							
折舊	Depreciation							
證券攤銷	Amortisation of securities							
	-	-	-	18,304	-	18,304	-	18,304
	4,181	2,258	227	89,335	2,738	98,739	-	98,739
	-	-	32,602	-	-	32,602	-	32,602

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
5. 分類報告 (續)
5. Segmental reporting (continued)
(a) 按營運分類 (續)
(a) By operating segment (continued)

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2016年6月30日	Half-year ended 30 June 2016							
淨利息收入/(支出)	Net interest income/(expense)							
- 外來	167,366	1,425,757	585,256	-	-	2,178,379	-	2,178,379
- 跨業務	313,033	62,185	(375,218)	-	-	-	-	-
	480,399	1,487,942	210,038	-	-	2,178,379	-	2,178,379
淨服務費及佣金收入/ (支出)	350,984	381,889	43,353	22	(1,112)	775,136	-	775,136
淨交易性收益/(虧損)	20,061	41,886	(74,262)	27,772	(506)	14,951	-	14,951
界定為以公平價值計 入損益之金融工具淨 虧損	-	-	(1,651)	-	-	(1,651)	-	(1,651)
其他金融資產之淨收益	-	39,053	77,968	-	-	117,021	-	117,021
其他經營收入	76	-	-	69,074	4,760	73,910	(62,125)	11,785
提取減值準備前之淨經 營收入	851,520	1,950,770	255,446	96,868	3,142	3,157,746	(62,125)	3,095,621
減值準備淨撥備	(59,047)	(224,681)	-	-	-	(283,728)	-	(283,728)
淨經營收入	792,473	1,726,089	255,446	96,868	3,142	2,874,018	(62,125)	2,811,893
經營支出	(479,771)	(536,740)	(142,794)	(95,482)	(105,205)	(1,359,992)	62,125	(1,297,867)
經營溢利/(虧損)	312,702	1,189,349	112,652	1,386	(102,063)	1,514,026	-	1,514,026
投資物業公平價值調整之 淨收益	-	-	-	17,120	-	17,120	-	17,120
出售/重估物業、器材 及設備之淨收益	-	-	-	2,812	-	2,812	-	2,812
除稅前溢利/(虧損)	312,702	1,189,349	112,652	21,318	(102,063)	1,533,958	-	1,533,958
於2016年12月31日	At 31 December 2016							
資產	Assets							
分部資產	39,800,947	153,986,068	147,613,051	7,353,037	179,606	348,932,709	-	348,932,709
負債	Liabilities							
分部負債	96,078,909	173,305,873	38,952,505	4,123	1,906,331	310,247,741	-	310,247,741
半年結算至 2016年6月30日	Half-year ended 30 June 2016							
其他資料	Other information							
資本性支出	-	-	-	77,580	-	77,580	-	77,580
折舊	8,005	4,113	170	95,478	(5,195)	102,571	-	102,571
證券攤銷	-	-	144,024	-	-	144,024	-	144,024

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
5. 分類報告 (續)
5. Segmental reporting (continued)
(b) 按地理區域劃分
(b) By geographical area

以下資料是根據附屬公司的主要營業地點分類，如屬本銀行之資料，則依據負責申報業績或將資產記賬之分行所在地分類：

The following information is presented based on the principal places of operations of the subsidiaries, or in the case of the Bank, on the locations of the branches responsible for reporting the results or booking the assets:

		半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017		半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016	
		提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation	提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	2,283,006	1,506,064	1,919,029	1,277,830
中國內地	Mainland of China	1,420,820	400,542	1,137,099	226,483
其他	Others	-	-	39,493	29,645
合計	Total	3,703,826	1,906,606	3,095,621	1,533,958

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
5. 分類報告 (續) **5. Segmental reporting (continued)**
(b) 按地理區域劃分(續) **(b) By geographical area (continued)**

		於 2017 年 6 月 30 日 At 30 June 2017			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		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	253,113,013	213,056,283	6,775,226	44,633,367
中國內地	Mainland of China	149,729,373	139,553,040	830,843	85,077,502
合計	Total	402,842,386	352,609,323	7,606,069	129,710,869
		於 2016 年 12 月 31 日 At 31 December 2016			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		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	213,536,801	185,711,520	6,584,651	40,740,121
中國內地	Mainland of China	135,395,908	124,536,221	814,200	85,951,855
合計	Total	348,932,709	310,247,741	7,398,851	126,691,976

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****6. 已抵押資產****6. Assets pledged as security**

於2017年6月30日，本集團之負債港幣6,532,811,000元（2016年12月31日：港幣3,140,124,000元）是以存放於中央保管系統以方便結算之資產作抵押。此外，本集團通過售後回購協議的債務證券及票據抵押之負債為港幣891,549,000元（2016年12月31日：港幣889,830,000元）。本集團為擔保此等負債而質押之資產金額為港幣7,419,576,000元（2016年12月31日：港幣4,058,932,000元），並主要於「交易性資產」、「金融投資」及「貿易票據」內列賬。

As at 30 June 2017, the liabilities of the Group amounting to HK\$6,532,811,000 (31 December 2016: HK\$3,140,124,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$891,549,000 (31 December 2016: HK\$889,830,000) were secured by debt securities and bills related to sale and repurchase arrangements. The amount of assets pledged by the Group to secure these liabilities was HK\$7,419,576,000 (31 December 2016: HK\$4,058,932,000) mainly included in "Trading assets", "Financial investments" and "Trade bills".

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

7. 主要之有關連人士交易 7. Significant related party transactions

母公司的基本資料：

本集團直接控股公司為信達金融控股有限公司（「信達金控」），最終控股公司為中國信達資產管理股份有限公司（「中國信達」），而中國信達是由中華人民共和國財政部（「財政部」）在中華人民共和國（「中國」）成立的國有金融企業，其股份亦在香港聯合交易所有限公司（「香港聯交所」）上市交易。

本集團前直接控股公司中國銀行（香港）有限公司（「中銀香港」）將持有本集團的全部股權出售予中國信達的非直接持有全資子公司信達金融，並已於2016年5月30日（「生效日」）進行交割，本集團股權轉讓自該日起正式生效。

(a) 與母公司及母公司控制之其他公司進行的交易

- (i) 本集團之直接控股公司是信達金控，而信達金控是受中國信達（香港）控股有限公司（「信達香港」）控制。中國信達是信達香港之控股公司，其主要股東及實際控制人為財政部，財政部是中華人民共和國國務院的組成部門，主要負責國家財政收支和稅收政策等。

中國信達於某些內地實體均擁有控制權益。

General information of the parent companies:

The Group's immediate holding company is Cinda Financial Holdings Co., Limited ("Cinda Financial Holdings"), the Group's ultimate holding company is China Cinda Asset Management Co., Ltd. ("China Cinda") which is a state-owned financial enterprise established in the People's Republic of China (the "PRC") by the Ministry of Finance (the "MOF") and its shares are listed on the Main Board of The Stock Exchange of Hong Kong Limited ("Hong Kong Stock Exchange").

The Group's former immediate holding company is Bank of China (Hong Kong) Limited ("BOCHK"), which disposed all its interests in the Group to Cinda Financial Holdings, a indirectly wholly owned subsidiary of China Cinda. The transaction was completed and the share transfer of the Group effected on 30 May 2016 (the "effective date").

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

- (i) The Group's immediate holding company is Cinda Financial Holdings which is in turn controlled by China Cinda (HK) Holdings Company Limited ("Cinda Hong Kong"). China Cinda is the controlling entity of Cinda Hong Kong and its major shareholder and de facto controller is MOF, which is one of the ministries under the State Council of the PRC Government, primarily responsible for state fiscal revenue and expenditures, and taxation policies.

China Cinda has controlling equity interests in certain other entities in the PRC.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**7. 主要之有關連人士交易** **7. Significant related party transactions (continued)**
(續)**(a) 與母公司及母公司
控制之其他公司進
行的交易 (續)**

大部分與中國信達進行的交易源自客戶存款。於2017年6月30日，本集團相關款項總額為港幣29,374,557,000元（2016年12月31日：港幣28,854,437,000元）。2017年上半年與中國信達做此類業務過程中產生的支出總額為港幣117,863,000元（自生效日起至2016年6月30日：港幣443,000元）。

大部分與信達香港進行的交易源自客戶存款。於2017年6月30日，本集團相關款項總額為港幣14,579,081,000元（2016年12月31日：港幣18,219,000元）。2017年上半年與信達香港做此類業務過程中產生的支出總額為港幣25,863,000元（自生效日起至2016年6月30日：港幣1,692,000元）。

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

The majority of transactions with China Cinda arises from deposits from customers. As at 30 June 2017, the related aggregate amount of the Group was HK\$29,374,557,000 (31 December 2016: HK\$28,854,437,000). The aggregate amount of expenses of the Group arising from these transactions with China Cinda for the first half of 2017 was HK\$117,863,000 (from effective date to 30 June 2016: HK\$443,000).

The majority of transactions with Cinda Hong Kong arises from deposits from customers. As at 30 June 2017, the related aggregate amount of the Group was HK\$14,579,081,000 (31 December 2016: HK\$18,219,000). The aggregate amount of expenses of the Group arising from these transactions with Cinda Hong Kong for the first half of 2017 was HK\$25,863,000 (from effective date to 30 June 2016: HK\$1,692,000).

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**7. 主要之有關連人士交易** **7. Significant related party transactions (continued)**
(續)**(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

大部分與母公司控制之其他公司的交易源自金融投資。於2017年6月30日，本集團相關款項總額為港幣3,542,503,000元（2016年12月31日：港幣3,696,629,000元）。2017年上半年與母公司控制之其他公司做此類業務過程中產生的收入總額為港幣115,238,000元（自生效日起至2016年6月30日：無）。

大部分與母公司控制之其他公司的交易源自客戶貸款及客戶存款。於2017年6月30日，本集團相關款項總額分別為港幣429,585,000元（2016年12月31日：港幣732,259,000元）及港幣7,846,393,000元（2016年12月31日：港幣6,171,802,000元）。2017年上半年與母公司控制之其他公司做此類業務過程中產生的收入及支出總額分別為港幣19,969,000元（自生效日起至2016年6月30日：港幣4,274,000元）及港幣70,486,000元（自生效日起至2016年6月30日：港幣326,000元）。

(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 arises from financial investments. As at 30 June 2017, the related aggregate amount of the Group was HK\$3,542,503,000 (31 December 2016: HK\$3,696,629,000). The aggregate amount of income of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 2017 was HK\$115,238,000 (from effective date to 30 June 2016: nil).

The majority of transactions with other companies controlled by the parent companies arises from advances to customers and deposits from customers. As at 30 June 2017, the related aggregate amount of the Group was HK\$429,585,000 (31 December 2016: HK\$732,259,000) and HK\$7,846,393,000 (31 December 2016: HK\$6,171,802,000) respectively. The aggregate amount of income and expenses of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 30 June 2017 was HK\$19,969,000 (from effective date to 30 June 2016: HK\$4,274,000) and HK\$70,486,000 (from effective date to 30 June 2016: HK\$326,000) respectively.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**7. 主要之有關連人士交易** **7. Significant related party transactions (continued)**
(續)**(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

- (ii) 本集團生效日之前之直接控股公司是中銀香港，而中銀香港是受中國銀行股份有限公司（「中國銀行」）控制。中央匯金投資有限責任公司（「匯金」）是中國銀行之控股公司，亦是中國投資有限責任公司（「中投」）的全資附屬公司，而中投是從事外匯資金投資管理業務的國有獨資公司。

匯金於某些內地實體均擁有控制權益。

大部分與中國銀行進行的交易源自貨幣市場活動。由2016年1月1日至生效日與中國銀行做此類業務過程中產生的收入及支出總額分別為港幣13,387,000元及港幣45,056,000元。

大部分與中銀香港進行的交易源自貨幣市場活動。由2016年1月1日至生效日與中銀香港做此類業務過程中產生的收入及支出總額分別為港幣1,700,000元及港幣55,251,000元。

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

- (ii) The Group's former immediate holding company is BOCHK, which is in turn controlled by Bank of China Limited ("BOC"). Central Huijin Investment Ltd. ("Central Huijin") is the controlling entity of BOC, and it is a wholly-owned subsidiary of China Investment Corporation ("CIC") which is a wholly state-owned company engaging in foreign currency investment management.

Central Huijin has controlling equity interests in certain other entities in the PRC.

The majority of transactions with BOC arises from money market activities. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC from 1 January 2016 to effective date were HK\$13,387,000 and HK\$45,056,000 respectively.

The majority of transactions with BOCHK arises from money market activities. The aggregate amounts of income and expenses of the Group arising from these transactions with BOCHK from 1 January 2016 to effective date were HK\$1,700,000 and HK\$55,251,000 respectively.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**7. 主要之有關連人士交易** **7. Significant related party transactions (continued)**
(續)**(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

由 2016 年 1 月 1 日至生效日，本集團出售若干房產予中銀香港，出售價為港幣 187,012,000 元，相關出售房產之淨收益約為港幣 1,105,000 元，交易按市場一般商業條款進行。

大部分與生效日前之母公司控制之其他公司的交易源自客戶存款。由 2016 年 1 月 1 日至生效日前該做此類業務過程中產生的支出總額為港幣 39,799,000 元。

除上述披露外，與其他母公司及母公司控制之其他公司進行的交易並不重大。

本集團在正常業務中與此等實體進行銀行業務交易，包括貸款、金融投資及貨幣市場交易。

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

From 1 January 2016 to effective date, the Group sold certain premises to BOCHK with selling price amounting to HK\$187,012,000. The gain from disposal of premises were approximately HK\$1,105,000. The transactions were entered on normal commercial terms.

The majority of transactions with other companies controlled by the former parent companies arises from deposits from customers. The aggregate amount of expenses arising from these transactions from 1 January 2016 to effective date was HK\$39,799,000.

Save as disclosed above, transactions with other parent companies and the other companies controlled by the parent companies are not considered material.

The Group enters into banking transactions with these entities in the normal course of business which include loans, financial investments and money market transactions.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**7. 主要之有關連人士交易** **7. Significant related party transactions (continued)**
(續)**(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易**

中華人民共和國國務院通過中投及匯金、財政部對本集團實施控制，二者亦通過政府機構、代理機構、附屬機構及其他國有控制實體直接或間接控制大量其他實體。本集團按一般商業條款與政府機構、代理機構、附屬機構及其他國有控制實體進行常規銀行業務交易。

這些交易包括但不局限於下列各項：

- 借貸、提供授信及擔保和接受存款；
- 銀行同業之存放及結餘；
- 出售、購買、包銷及贖回由其他國有控制實體所發行之債券；
- 提供外匯、匯款及相關投資服務；
- 提供信託業務；及
- 購買公共事業、交通工具、電信及郵政服務。

(b) Transactions with government authorities, agencies, affiliates and other state controlled entities

The Group is subject to the control of the MOF and the control of State Council of the PRC Government through CIC and Central Huijin, which also directly or indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Group enters into banking transactions with government authorities, agencies, affiliates and other state controlled entities in the normal course of business at commercial terms.

These transactions include, but are not limited to, the following:

- lending, provision of credits and guarantees, and deposit taking;
- inter-bank balance taking and placing;
- sales, purchase, underwriting and redemption of bonds issued by other state controlled entities;
- rendering of foreign exchange, remittance and investment related services;
- provision of fiduciary activities; and
- purchase of utilities, transport, telecommunication and postage services.

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
7. 主要之有關連人士交易 7. Significant related party transactions (continued)
(續)
(c) 主要高層人員

主要高層人員是指某些能直接或間接擁有權力及責任來計劃、指導及掌管集團業務之人士，包括董事及高層管理人員。本集團在正常業務中會接受主要高層人員存款及向其提供貸款及信貸融資。於期內及往期，本集團並沒有與本銀行及其控股公司之主要高層人員或其有關連人士進行重大交易。

主要高層人員之薪酬如下：

(c) Key management personnel

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

The compensation of key management personnel is detailed as follows:

	半年結算至 2017年 6月30日 Half-year ended 30 June 2017	半年結算至 2016年 6月30日 Half-year ended 30 June 2016
	港幣千元 HK\$'000	港幣千元 HK\$'000
薪酬及其他短期員工福利	28,839	17,634
退休福利	882	853
	29,721	18,487

(d) 與附屬公司的結餘

於2017年6月30日，本銀行在日常業務過程中按一般商業條款進行交易產生的應收及應付附屬公司款項總額分別為港幣62,631,000元(2016年12月31日：港幣777,815,000元)及港幣925,152,000元(2016年12月31日：港幣277,885,000元)。

(d) Balances with subsidiaries

As at 30 June 2017, the aggregate sums of amounts due from subsidiaries and amounts due to subsidiaries of the Bank arising from transactions entered into during the normal course of business at commercial terms are HK\$62,631,000 (31 December 2016: HK\$777,815,000) and HK\$925,152,000 (31 December 2016: HK\$277,885,000) respectively.

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
8. 國際債權
8. International claims

以下分析乃參照有關國際銀行業統計之金管局報表的填報指示而編製。國際債權按照交易對手所在地計入風險轉移後以交易對手之最終風險承擔的地區分佈。其總和包括所有貨幣之跨國債權及本地之外幣債權。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。

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

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

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

		於 2017 年 6 月 30 日 At 30 June 2017				
		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 of China	54,686,343	4,365,775	97,538	32,435,485	91,585,141
香港	Hong Kong	2,212,497	250,772	3,558,834	34,359,274	40,381,377
		於 2016 年 12 月 31 日 At 31 December 2016				
		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 of China	48,470,053	1,820,537	216,198	31,209,791	81,716,579
香港	Hong Kong	2,368,664	14,781	3,929,130	34,635,628	40,948,203

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
9. 非銀行的內地風險承擔 9. 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及其從事銀行業務之附屬公司之內地風險承擔。

The analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type 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 and its banking subsidiary.

		於 2017 年 6 月 30 日 At 30 June 2017			
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	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure		
	港幣千元 HK\$'000	港幣千元 HK\$'000	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	35,641,245	2,180,213	37,821,458
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	16,082,047	3,865,289	19,947,336
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	67,813,600	20,199,543	88,013,143
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	4,252,426	1,527	4,253,953
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	12,013	-	12,013
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	11,650,798	1,669,316	13,320,114
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	5,187,280	-	5,187,280
總計	Total	8	<u>140,639,409</u>	<u>27,915,888</u>	<u>168,555,297</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>410,368,273</u>		
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	<u>34.27%</u>		

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
9. 非銀行的內地風險承擔 9. Non-bank Mainland exposures (continued)
(續)

		於 2016 年 12 月 31 日 At 31 December 2016			
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	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	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	28,854,624	1,044,272	29,898,896
地方政府、地方政府持有的 機構、其附屬公司及合資 企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	13,366,609	3,841,924	17,208,533
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	61,933,453	27,467,692	89,401,145
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	4,213,992	-	4,213,992
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	11,889	-	11,889
中國籍境外居民或在境外註 冊的機構，其用於境內的 信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	10,974,129	2,089,606	13,063,735
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	4,902,964	-	4,902,964
總計	Total	8	<u>124,257,660</u>	<u>34,443,494</u>	<u>158,701,154</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>356,683,339</u>		
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	<u>34.84%</u>		