

2018 中期披露報告

Interim disclosure statements 2018



簡要綜合收益表
Condensed Consolidated Income Statement

		半年結算至 2018年 6月30日 Half-year ended 30 June 2018	半年結算至 2017年 6月30日 Half-year ended 30 June 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	6,416,892	4,925,618
利息支出	Interest expense	<u>(3,204,060)</u>	<u>(2,112,244)</u>
淨利息收入	Net interest income	3,212,832	2,813,374
服務費及佣金收入	Fee and commission income	908,573	898,631
服務費及佣金支出	Fee and commission expense	<u>(39,813)</u>	<u>(32,183)</u>
淨服務費及佣金收入	Net fee and commission income	868,760	866,448
淨交易性收益／（虧損）	Net trading gain/(loss)	106,882	(37,103)
以公允價值變化計入損益之金融工 具淨收益／（虧損）	Net gain/(loss) on financial instruments at fair value through profit or loss	277,486	(4,505)
其他金融資產之淨收益	Net gain on other financial assets	75,628	55,258
其他經營收入	Other operating income	<u>11,301</u>	<u>10,354</u>
提取減值準備前之淨經營收入	Net operating income before impairment allowances	4,552,889	3,703,826
減值準備淨撥備	Net charge of impairment allowances	<u>(154,487)</u>	<u>(494,777)</u>
淨經營收入	Net operating income	4,398,402	3,209,049
經營支出	Operating expenses	<u>(1,552,746)</u>	<u>(1,311,778)</u>
經營溢利	Operating profit	2,845,656	1,897,271
投資物業公允價值調整之 淨收益	Net gain from fair value adjustments on investment properties	11,480	9,220
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	<u>4,072</u>	<u>115</u>
除稅前溢利	Profit before taxation	2,861,208	1,906,606
稅項	Taxation	<u>(441,667)</u>	<u>(358,076)</u>
期內溢利	Profit for the period	2,419,541	1,548,530
股息	Dividends	<u>-</u>	<u>-</u>

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

	半年結算至 2018年 6月30日 Half-year ended 30 June 2018	半年結算至 2017年 6月30日 Half-year ended 30 June 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	2,419,541	1,548,530
其後不可重新分類至收益表內的項目：		
公允值變化計入其他全面收益之股份工具：		
公允值變化計入其他全面收益之股份工具的公平值變化	306	-
房產：		
房產重估	240,356	251,865
遞延稅項	(34,044)	(36,518)
	206,312	215,347
	206,618	215,347
其後可重新分類至收益表內的項目：		
公允值變化計入其他全面收益的債務工具：		
公允值變化計入其他全面收益的債務工具之公允值變化	55,020	-
預計信用損失之減值變化	25,493	-
因處置公允值變化計入其他全面收益的債務工具之轉撥重新分類至收益表	(2,644)	-
由公允值變化計入其他全面收益的債務工具轉至以攤餘成本作計量產生之攤銷重新分類至收益表	5,237	-
遞延稅項	(44,342)	-
	38,764	-

**簡要綜合全面收益表
(續)**
**Condensed Consolidated Statement of Comprehensive
Income (continued)**

		半年結算至 2018年 6月30日 Half-year ended 30 June 2018	半年結算至 2017年 6月30日 Half-year ended 30 June 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券：	Available-for-sale securities:		
可供出售證券之公允值變化	Change in fair value of available-for-sale securities	-	95,072
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)
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
遞延稅項	Deferred tax	-	(2,875)
		-	68,653
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
淨投資對沖下對沖工具之公允值變化	Change in fair value of hedging instruments under net investment hedges	58,124	-
貨幣換算差額	Currency translation difference	(198,516)	364,648
		(101,628)	469,328
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	104,990	684,675
期內全面收益總額	Total comprehensive income for the period	2,524,531	2,233,205

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

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		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	49,663,695	67,735,761
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	4,263,130	6,114,423
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	10,979,467	4,142,283
衍生金融工具	Derivative financial instruments	573,565	400,843
貸款及其他賬項	Advances and other accounts	259,507,354	234,696,791
金融投資	Financial investments	102,356,781	111,250,900
投資物業	Investment properties	314,182	302,702
物業、器材及設備	Properties, plant and equipment	7,577,770	7,386,981
遞延稅項資產	Deferred tax assets	209,900	222,516
其他資產	Other assets	1,351,242	2,808,938
資產總額	Total assets	436,797,086	435,062,138
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	20,308,202	27,735,507
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	4,231,874	4,345,543
衍生金融工具	Derivative financial instruments	386,940	397,796
客戶存款	Deposits from customers	332,354,492	325,415,639
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	6,919,024	6,781,208
其他賬項及準備	Other accounts and provisions	17,743,378	17,145,204
應付稅項負債	Current tax liabilities	517,819	362,383
遞延稅項負債	Deferred tax liabilities	732,533	789,778
負債總額	Total liabilities	383,194,262	382,973,058
資本	EQUITY		
股本	Share capital	3,144,517	3,144,517
儲備	Reserves	41,143,417	39,629,673
歸屬於本集團股東資本總額	Total equity attributable to owners of the parent	44,287,934	42,774,190
額外資本工具	Additional equity instruments	9,314,890	9,314,890
資本總額	Total equity	53,602,824	52,089,080
負債及資本總額	Total liabilities and equity	436,797,086	435,062,138

簡要綜合權益變動表

Condensed Consolidated Statement of Changes in Equity

		儲備 Reserves									
		額外資本工具			房產 重估儲備	可供出售 證券公允 價值 變動儲備	現金流 對沖儲備	監管儲備*	換算儲備	留存盈利	總計
		股本 Share capital	Additional equity instruments	資本儲備 Capital reserve	Premises revaluation reserve	Reserve for fair value changes of available- for-sale securities	Cash flow Hedges reserve	Regulatory reserve*	Translation reserve	Retained earnings	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	港幣千元 HK\$'000	港幣千元 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價值變化	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	3,144,517	9,314,890	605	5,885,024	(181,223)	(13,737)	2,269,222	(77,414)	29,891,179	50,233,063
於2017年7月1日	At 1 July 2017	3,144,517	9,314,890	605	5,885,024	(181,223)	(13,737)	2,269,222	(77,414)	29,891,179	50,233,063
期內溢利	Profit for the period	-	-	-	-	-	-	-	-	1,707,702	1,707,702
其他全面收益：	Other comprehensive income:										
房產	Premises	-	-	-	147,296	-	-	-	-	-	147,296
界定利益福利計劃之精算盈餘	Actuarial gains on defined benefit plan	-	-	-	-	-	-	-	-	2,555	2,555
可供出售證券	Available-for-sale securities	-	-	-	-	(228,461)	-	-	-	-	(228,461)
現金流對沖下對沖工具之公允價值變化	Change in fair value of hedging instruments under cash flow hedges	-	-	-	-	-	15,808	-	-	-	15,808
淨投資對沖下對沖工具之公允價值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	-	(77,452)	-	(77,452)
貨幣換算差額	Currency translation difference	-	-	-	9,188	(3,492)	(2,071)	-	519,194	-	522,819
全面收益總額	Total comprehensive income	-	-	-	156,484	(231,953)	13,737	-	441,742	1,710,257	2,090,267
支付額外資本工具票息	Distribution payment for additional equity instruments	-	(234,250)	-	-	-	-	-	-	-	(234,250)
轉撥自留存盈利	Transfer from retained earnings	-	234,250	-	-	-	-	260,566	-	(494,816)	-
於2017年12月31日	At 31 December 2017	3,144,517	9,314,890	605	6,041,508	(413,176)	-	2,529,788	364,328	31,106,620	52,089,080

1. 於2017年內，本銀行發行港幣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。

1. During the year 2017, 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.

簡要綜合權益變動表
(續)

Condensed Consolidated Statement of Changes in Equity
(continued)

		儲備 Reserves								
		股本 Share capital	額外資本工具 Additional equity instruments	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	公允價值 變化計入其他全 面收益儲備 Reserve for fair value through other comprehensive income	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	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	港幣千元 HK\$'000	港幣千元 HK\$'000
於2018年1月1日	At 1 January 2018	3,144,517	9,314,890	605	6,041,508	(413,176)	2,529,788	364,328	31,106,620	52,089,080
早期賬 期初調整	As previously reported Opening adjustments	-	-	-	-	19,226	(186,443)	-	(608,119)	(775,336)
期初調整後餘額	Balance after opening adjustments	3,144,517	9,314,890	605	6,041,508	(393,950)	2,343,345	364,328	30,498,501	51,313,744
期內溢利	Profit for the period	-	-	-	-	-	-	-	2,419,541	2,419,541
其他全面收益：	Other comprehensive income:									
房產 公允價值變化計入其他 全面收益之金融工 具	Premises Financial instruments at fair value through other comprehensive income	-	-	-	206,312	-	-	-	-	206,312
淨投資對沖下對沖工 具之公允價值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	39,070	-	-	-	39,070
貨幣換算差額	Currency translation difference	-	-	-	(3,153)	2,798	-	58,124	-	58,124
		-	-	-	(3,153)	2,798	-	(198,161)	-	(198,516)
全面收益總額	Total comprehensive income	-	-	-	203,159	41,868	-	(140,037)	2,419,541	2,524,531
支付額外資本工具票息	Distribution payment for additional equity instruments	-	(235,451)	-	-	-	-	-	-	(235,451)
轉撥自留存盈利	Transfer from retained earnings	-	235,451	-	-	-	368,254	-	(603,705)	-
於2018年6月30日	At 30 June 2018	3,144,517	9,314,890	605	6,244,667	(352,082)	2,711,599	224,291	32,314,337	53,602,824

* 除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）。

* 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.

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

		半年結算至 2018年 6月30日 Half-year ended 30 June 2018	半年結算至 2017年 6月30日 Half-year ended 30 June 2017
		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（流出）／流入	Operating cash (outflow)/inflow before taxation	(15,777,027)	8,663,719
支付香港利得稅	Hong Kong profits tax paid	(106,900)	(116,096)
支付海外利得稅	Overseas profits tax paid	(43,894)	(161,833)
經營業務之現金（流出）／流入淨額	Net cash (outflow)/inflow from operating activities	(15,927,821)	8,385,790
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	(57,332)	(18,304)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	32	-
投資業務之現金流出淨額	Net cash outflow from investing activities	(57,300)	(18,304)
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	137,816	3,936,622
發行額外股本工具	Issue of additional equity instruments	-	9,314,890
支付額外資本工具票息	Distribution payment for additional equity instruments	(235,451)	-
融資業務之現金（流出）／流入淨額	Net cash (outflow)/inflow from financing activities	(97,635)	13,251,512
現金及等同現金項目（減少）／增加	(Decrease)/increase in cash and cash equivalents	(16,082,756)	21,618,998
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	61,511,114	47,568,728
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	(168,118)	1,073,953
於6月30日之現金及等同現金項目	Cash and cash equivalents at 30 June	45,260,240	70,261,679

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

此中期財務資料，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，除下述受到於2018年1月1日生效的新準則之影響外，均與截至2017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2017年之年度報告一併閱覽。

已強制性地於2018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

(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 2017 and should be read in conjunction with the Group's Annual Report for 2017 except for those impacted by the new standards that became effective on 1 January 2018, as stated below.

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 2018

準則/修訂/詮釋 Standards/Amendments/ Int	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
香港財務報告準則詮釋第 22 號 HK(IFRIC)-Int 22	外幣交易和預付對價 Foreign Currency Transactions and Advance Consideration	2018 年 1 月 1 日 1 January 2018
香港會計準則第 40 號 (經修訂) Amendments to HKAS 40	投資性房地產轉換 Transfers of Investment Property	2018 年 1 月 1 日 1 January 2018

本集團已採用於2018年1月1日起開始的會計年度首次生效的香港財務報告準則第9號、香港財務報告準則第15號、其他修訂及詮釋。本集團並沒有提前採納其他已頒佈但尚未生效之準則、詮釋及修訂。

The Group has applied HKFRS 9, HKFRS15, other amendments and HK(IFRIC) effective for annual periods beginning on or after 1 January 2018, for the first time. The Group has not adopted early any other standard, interpretation or amendment that has been issued but is not yet effective.

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已強制性地於2018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)

- 香港財務報告準則第9號「金融工具」的最終版本，將金融工具項目的所有階段合併取代香港會計準則第39號及所有先前版本的香港財務報告準則第9號。該準則引入分類及計量，減值及對沖會計的新規定。香港財務報告準則第9號引入的變動列示如下：

(i) 分類及計量

金融資產

金融資產被要求分類為以下其中一種計量類別：
(1) 以攤餘成本作後續計量，(2) 以公允價值變化計入其他全面收益作後續計量 (除了利息的計提和攤銷，及減值外，所有公允價值變動皆計入其他全面收益)，或(3) 以公允價值變化計入損益作後續計量。金融資產的分類應在過渡時確定，之後則在初始確認時確定。該分類取決於企業管理金融工具的業務模型，以及該工具的合約現金流特徵。

(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 2018 (continued)

- HKFRS 9 “Financial Instruments”, bringing together all phases of the financial instruments project to replace HKAS 39 and all previous versions of HKFRS 9. The standard introduces new requirements for classification and measurement, impairment and hedge accounting. The changes introduced in HKFRS 9 are highlighted as follows:

(i) Classification and Measurement

Financial assets

Financial assets are required to be classified into one of the following measurement categories: (1) measured subsequently at amortised cost (AC), (2) measured subsequently at fair value through other comprehensive income (FVOCI, all fair value changes other than interest accrual, amortisation and impairment will be recognised in other comprehensive income) or (3) measured subsequently at fair value through profit or loss (FVPL). Classification is to be made on transition, and subsequently on initial recognition. The classification depends on the entity's business model for managing its financial instruments and the contractual cash flow characteristics of the instruments.

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已強制性地於2018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)

(i) 分類及計量 (續)

金融資產 (續)

如以攤餘成本對一項金融工具進行後續計量，其必須是一項債務工具，及企業的業務模型是持有該資產以收取合約現金流為目的，以及該資產的合約現金流特徵只代表沒有槓桿的本金及利息支付。如持有債務工具的業務模型旨在同時收取合約現金流及出售金融資產，而該工具本身符合合約現金流特徵，則該債務工具會以公允值變化計入其他全面收益進行後續計量。所有其他債務工具需以公允值變化計入損益計量。

股份權益工具一般以公允值作後續計量，除非在罕有的情況下成本乃是合適的估計公允值。持有作交易用途之股份權益工具將以公允值變化計入損益計量。對於所有其他的權益性投資，可於初始確認時作出不可撤回的選擇，將未實現及已實現的公允值收益或虧損確認於其他全面收益。而日後即使出售投資，公允值收益及虧損亦不可轉回收益表內。當收取派息的權利確立，股息將於收益表內確認。

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

(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 2018 (continued)

(i) Classification and Measurement (continued)

Financial assets (continued)

A financial instrument is subsequently measured at amortised cost only if it is a debt instrument, and the objective of the entity's business model is to hold the asset to collect the contractual cash flows, and the asset's contractual cash flows characteristics represent only unleveraged payments of principal and interest. A debt instrument is subsequently measured at fair value through other comprehensive income if it is held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the instrument fulfils the contractual cash flows characteristics. All other debt instruments are to be measured at fair value through profit or loss.

Equity instruments are generally measured subsequently at fair value with limited circumstances that cost may be an appropriate estimate of fair value. Equity instruments that are held for trading will be measured at fair value through profit or loss. For all other equity investments, an irrevocable election can be made at initial recognition to recognise unrealised and realised fair value gains and losses in other comprehensive income without subsequent reclassification of fair value gains and losses to the income statement even upon disposal. Dividend income is recognised in the income statement when the right to receive payment is established.

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

1. 編製基準及主要會計政策 (續)

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

(b) 主要會計政策 (續)

(b) Significant accounting policies (continued)

已強制性地於2018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)

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 2018 (continued)

(i) 分類及計量 (續)

(i) Classification and Measurement (continued)

金融負債

Financial liabilities

除下述兩項主要變化外，金融負債的分類及計量基本上保留了香港會計準則第39號的要求，沒有太多修訂。

Except for the two substantial changes described below, the classification and measurement requirements of financial liabilities have been basically carried forward with minimal amendments from HKAS 39.

為應對自有信貸風險，準則內有關金融負債的公允價值選擇權的處理已被修訂。凡金融負債因其信貸風險的改變而導致的公允價值變動，需列示於其他全面收益。收益或虧損總額的剩餘部分則包括於收益表內。若此要求會產生或擴大損益的會計錯配，則整項公允價值變動需列示於收益表內。對釐定有否存在錯配情況，需在初始確認個別負債時確定，且不能被重新評估。列示於其他全面收益的金額其後不可重新分類至收益表內，但可於權益內撥轉。此做法可消除經選擇以公允價值計量的負債因信貸風險變動而產生的損益波動。亦代表因負債的自有信貸風險轉差而引致的收益將不再於損益反映。

The accounting for fair value option of financial liabilities were changed to address own credit risk. The amount of change in fair value attributable to changes in the credit risk of the financial liabilities will be presented in other comprehensive income. The remaining amount of the total gain or loss is included in the income statement. If this creates or enlarges an accounting mismatch in profit or loss, then the whole fair value change is presented in the income statement. The determination of whether there will be a mismatch will need to be made at initial recognition of individual liabilities and will not be re-assessed. Amounts presented in other comprehensive income are not subsequently reclassified to the income statement but may be transferred within equity. This removes the volatility in profit or loss that was caused by changes in the credit risk of liabilities elected to be measured at fair value. It also means that gains caused by the deterioration of an entity's own credit risk on such liabilities will no longer be recognised in profit or loss.

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

1. 編製基準及主要會計政策 (續)

(b) 主要會計政策 (續)

已強制性地於2018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)

(i) 分類及計量 (續)

金融負債 (續)

如該準則亦取消了載於香港會計準則第 39 號有關與非上市股份權益工具掛鈎及交收的衍生金融工具可豁免以公允值計量的要求。

於 2018 年 1 月 1 日過渡時，本集團已對各金融資產及金融負債進行詳細分析。採用香港會計準則第 39 號及採用 HKFRS 9 之下的各自會計分類情況已於附註 2 - 過渡披露註釋。

(ii) 減值

該準則引入需要更為及時確認預計信用損失的嶄新預期信用損失減值模型。具體而言，該準則要求企業在初始確認金融工具時，需核算 12 個月的預期信用損失。當金融工具在初始確認後出現信用風險顯著增加的情況，則需要及時地針對金融工具的整體年期確認預期信用損失。該準則亦規範以攤餘成本作後續計量的金融工具、以公允值變化計入其他全面收益作後續計量的債務工具、貸款承諾及財務擔保合同的減值處理。

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

(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 2018 (continued)

(i) Classification and Measurement (continued)

Financial liabilities (continued)

The standard also eliminates the exception from fair value measurement contained in HKAS 39 for derivative financial instruments that are linked to and must be settled by delivery of an unquoted equity instrument.

Upon transition, the Group has performed a detailed analysis for each class of the Group's financial assets and financial liabilities on 1 January 2018. The original measurement categories under HKAS 39 and the new measurement categories under HKFRS 9 are explained in Note 2 - Transition disclosures..

(ii) Impairment

The standard introduces a new, expected-loss impairment model that requires more timely recognition of expected credit losses. Specifically, it requires entities to account for 12 months expected credit losses from inception when financial instruments are first recognised and to recognise full lifetime expected credit losses on a more timely basis when there have been significant increases in credit risk since initial recognition. The impairment for financial instruments that are subsequently measured at amortised cost, fair value through other comprehensive income (debt instruments), loan commitments and financial guarantees will be governed by this standard.

中期財務資料附註
(續)

Notes to the Interim Financial information (continued)

1. 編製基準及主要會計政策 (續)

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

(b) 主要會計政策 (續)

(b) Significant accounting policies (continued)

已強制性地於2018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)

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 2018 (continued)

(ii) 減值 (續)

(ii) Impairment (continued)

該準則引入前瞻性預期損失 (ECL) 方法取代香港會計準則第 39 號下的已減值方法。本集團須對客戶貸款、未按公平值計入損益入賬的債務工具、貸款承擔及財務擔保合約計提預期損失準備金。該準備金系以未來十二個月內可能違約事件估計的十二個月預期信用損失記帳，而在自初始確認後信用風險顯著增加時間下，該準備金將以資產整個生命週期內可能違約事件估計的十二個月預期信用損失記帳。

The standard introduces a forward-looking expected loss (ECL) approach. The Group is required to record an allowance for expected losses for all loans and other debt financial assets not held at FVPL, together with loan commitments and financial guarantee contracts. The allowance is based on the expected credit losses associated with the probability of default in the next twelve months unless there has been a significant increase in credit risk since origination, in which case, the allowance is based on the probability of default over the life of the asset.

本集團已制定政策，在每個報告期末透過考慮金融工具剩餘期限內發生違約風險的變化考慮該金融工具自初始確認後信用風險是否顯著增加。本集團將估計金融工具在其預期年期期間發生違約的風險以計算前瞻性預期損失。預期損失準備金是根據以貸款實際利率貼現的金融資產的剩餘預計年期的預期信用損失的現值估計。12 個月的預期損失準備金是資產生命週期準備金的一部分，代表在報告日後的 12 個月內若發生違約導致的生命週期現金缺口（或者如果金融工具的預期壽命低於 12 月），由該違約發生的概率加權。

The Group has established a policy to perform an assessment at the end of each reporting period of whether credit risk has increased significantly since initial recognition by considering the change in the risk of default occurring over the remaining life of the financial instrument. To calculate lifetime ECL, the Group estimates the risk of a default occurring on the financial instrument during its expected life. ECLs are estimated based on the present value of expected credit losses over the remaining expected life of the financial asset discounted at the effective interest rate of the loan. 12-month ECL are a portion of the lifetime ECL and represent the lifetime cash shortfalls that will result if a default occurs in the 12 months after the reporting date (or a shorter period if the expected life of a financial instrument is less than 12 months), weighted by the probability of that default occurring.

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

已強制性地於2018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)

(ii) 減值 (續)

根據所採用的減值方法，貸款被分為第一階段，第二階段和第三階段，具體如下：

- 第一階段 - 履約貸款：首次確認貸款時，根據 12 個月預期信貸損失確認準備金。

- 第二階段 - 不履約貸款：當信用風險貸款顯著增加時，會記錄終身預期信用損失的準備金。

- 第三階段 - 減值貸款：確認這些貸款的終生預期信用損失。

此外，在第三階段，按扣除貸款減值損失後的攤銷成本計算利息收入。

- 前瞻性信息

本集團在前瞻性預期損失的量中納入前瞻性信息。

本集團考慮宏觀經濟因素（如失業率，本地生產總值增長率，利率和房價）和經濟預測等前瞻性信息。為了評估一系列可能的結果，本集團制定三種情況：基本情況，惡化情況和良好的情況。

(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 2018 (continued)

(ii) Impairment (continued)

Loans are grouped into Stage 1, Stage 2 and Stage 3, based on the applied impairment methodology, as described below:

- Stage 1 – Performing loans: when loans are first recognised, an allowance based on 12-month expected credit losses are recognised.

- Stage 2 – Underperforming loans: when a loan shows a significant increase in credit risk, an allowance for the lifetime expected credit loss are recorded.

- Stage 3 – Impaired loans: the lifetime expected credit losses for these loans are recognised.

In addition, interest income is accrued on the amortised cost of the loan net of allowances in Stage 3.

- Forward looking information

The Group incorporates forward-looking information in the measurement of ECLs.

The Group considers forward-looking information such as macroeconomic factors (e.g., unemployment, GDP growth, interest rates and house prices) and economic forecasts. To evaluate a range of possible outcomes, the Group formulates three scenarios: a base case, a worse case and a better case.

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

已強制性地於2018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)

(ii) 減值 (續)

• 前瞻性信息 (續)

基準情景表示本集團的正常財務規劃和預算過程可能導致的較大機率結果，而良好或惡化的情況則表現出更樂觀或悲觀的結果。對於每種情況，本銀行計算前瞻性預期損失並應用概率加權法確定減值準備。

本集團使用私人經濟預測服務公佈的外部資訊。風險和財務管理團隊在應用不同情景之前，均需要審批前瞻性假設。

本集團預計在香港財務報告準則第9號項下的減值準備會更加波動，並導致當前減值準備的總額增加。於2018年1月1日採用HKFRS 9的減值要求的影響已於附註2 - 過渡披露註釋。

(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 2018 (continued)

(ii) Impairment (continued)

• Forward looking information (continued)

The base case scenario represents the more likely outcome resulting from the Group's normal financial planning and budgeting process, while the better and worse case scenarios represent more optimistic or pessimistic outcomes. For each scenario, the Group derives an ECL and apply a probability weighted approach to determine the impairment allowance.

The Group uses published external information from private economic forecasting services. Both the risk and finance management teams will need to approve the forward-looking assumptions before they are applied for different scenarios.

The Group expects the impairment charge under HKFRS 9 to be more volatile and to result in an increase in the total level of current impairment allowances. The impact of adoption of HKFRS 9's impairment requirements as at 1 January 2018 is explained in Note 2 - Transition disclosures.

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

已強制性地於2018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)

(iii) 對沖會計

有關對沖會計的規定將令會計處理與風險管理活動更趨一致，財務報表更能反映該等活動的情況。有關規定放寬對沖有效性評估的要求，使對沖會計或會適用於更多的風險管理策略，並將對沖工具的可使用範圍擴闊至非衍生金融工具，以及提高可被對沖項目的彈性。用家將能從財務報表獲取更多有關風險管理的資訊，及掌握對沖會計對財務報表的影響。

本集團選擇不重列比較資料，並於2018年1月1日確認任何轉換調整於資本權益期初結餘。採納香港財務報告第9號令本集團於2018年1月1日的期初資本權益結餘減少約港幣775,336,000元（扣除遞延稅項）。總資本比率減少約28個基點。

- 香港財務報告準則第15號「源於客戶合同的收入」建立一個新的模型以計入客戶合約產生的收益。根據香港財務報告準則第15號，收入按反映實體預期有權換取向客戶轉讓貨品或服務的代價確認。香港財務報告準則第15號的原則為計量及確認收益提供較為結構化的方法。香港財務報告準則第15號亦包括一套有關源於客戶合同收入的披露要求。本集團以經修訂的追溯模式採用香港財務報告準則第15號，應用此準則對本集團的財務報表不會產生重大影響。

1. Basis of preparation and significant accounting policies (continued)**(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 2018 (continued)

(iii) Hedge accounting

The requirements related to hedge accounting would better align the accounting treatments with risk management activities and enable entities to better reflect these activities in their financial statements. It relaxes the requirements for assessing hedge effectiveness which more risk management strategies may be eligible for hedge accounting. It also relaxes the rules on using non-derivative financial instruments as hedging instruments and allows greater flexibility on hedged items. Users of the financial statements will be provided with more relevant information about risk management and the effect of hedge accounting on the financial statements.

The Group has chosen not to restate comparative information and has recognised the transitional adjustments against the opening balance of equity at 1 January 2018. Total estimated transitional adjustment (net of deferred tax) of the adoption of HKFRS 9 reduces the opening balance of the Group's equity at 1 January 2018 by approximately HK\$775,336,000. The total capital ratio decreased by around 28 basis points.

- The HKFRS 15, "Revenue from Contracts with Customers", establishes a new model to account for revenue arising from contracts with customers. Under HKFRS 15, revenue is recognised at an amount that reflects the consideration to which an entity expects to be entitled in exchange for transferring goods or services to a customer. The principles in HKFRS 15 provide a more structured approach for measuring and recognising revenue. HKFRS 15 also includes a set of disclosure requirements about revenue from customer contracts. The Group adopted HKFRS 15 using the modified retrospective method of adoption. The application of this standard does not have a material impact on the Group's financial statements.

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

已強制性地於2018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)

- 香港財務報告準則詮釋第22號「外幣交易及預付對價」。該詮釋列明以付出或收到現金當日的兌換率應用於涉及預付或預收外幣對價的交易。應用該詮釋對本集團的財務報表沒有重大影響。

- 於2017年4月頒布的香港會計準則第40號修訂「投資性房地產轉換」澄清主體何時應將包括在建或開發中的房地產轉入投資性房地產或自投資性房地產轉出。該修訂規定用途的改變是指房地產滿足或不再滿足投資性房地產的定義，且有證據表明房地產的用途發生改變。應用該修訂對本集團的財務報表沒有重大影響。

(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 2018 (continued)

- HK (IFRIC) – Int 22, “Foreign Currency Transactions and Advance Consideration”. The interpretation specifies that the exchange rate on the date of cash payment or receipt is used for transactions that involve advance consideration paid or received in a foreign currency. The application of this interpretation does not have a material impact on the Group’s financial statements.

- Amendments to HKAS 40, “Transfers of Investment Property”, issued in April 2017, clarify when an entity should transfer property, including property under construction or development, into or out of investment property. The amendments state that a change in use occurs when the property meets, or ceases to meet, the definition of investment property and there is evidence of the change in use. The application of these amendments do not have a material impact on the Group’s financial statements.

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

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2018年提前採納之準則及修訂

(b) Significant accounting policies (continued)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2018

準則/修訂/詮釋 Standards/Amendments/ Int	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港會計準則第 19 號 (經修訂) HKAS 19 (Amendments)	計劃修正、縮減或結算 Plan Amendment, Curtailment or Settlement	2019 年 1 月 1 日 1 January 2019
香港財務報告準則第 9 號 (經修訂) Amendments to HKFRS 9	具有反向補償的提前還款特征 Prepayment Features with Negative Compensation	2019 年 1 月 1 日 1 January 2019
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
香港財務報告準則詮釋第 23 號 HK(IFRIC)-Int 23	所得稅處理的不確定性 Uncertainty over Income Tax Treatments (new interpretation)	2019 年 1 月 1 日 1 January 2019

- 香港會計準則第19號 (經修訂)「計劃修正、縮減或結算」。該項修訂闡明企業若計劃產生變化後，需使用更新的精算假設來確定於報表餘下期間的現有服務成本及淨利率。此項修訂亦闡明計劃修改、縮減或結算影響資產上限於會計方面的要求。該詮釋可於2019年1月1日前前瞻性地應用。應用該修訂對本集團的財務報表沒有重大影響。

- 有關其他準則與修訂的簡介，請參閱本集團2017年之年度報告內財務報表附註2.1(b)項。

- HKAS 19 (Amendments), "Plan Amendment, Curtailment or Settlement". The amendments require entities to use the updated actuarial assumptions to determine current service cost and net interest for the remainder of the reporting period after a change is made to a plan. The amendments also clarify how the requirements for accounting for a plan amendment, curtailment or settlement affect the asset ceiling requirements. The amendments shall be applied prospectively for annual periods beginning on or after 1 January 2019. The application of these amendments will not have a material impact on the Group's financial statements.

- Please refer to Note 2.1(b) of the Group's Annual Report for 2017 for brief explanations of the other standards and amendments.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
2. 過渡披露
2. Transition disclosures

於 2018 年 1 月 1 日根據香港會計準則第 39 號的賬面值和採用香港財務報告準則第 9 號的結餘之對賬如下：

A reconciliation between the carrying amounts under HKAS 39 to the balances reported under HKFRS 9 as of 1 January 2018 is, as follows:

註 Ref	香港會計準則第 39 號 HKAS 39		重新分類 Re-classification	重新計量 Remeasurement		香港財務報告準則第 9 號 HKFRS 9			
	分類 Category	港幣千元 HK\$'000		前瞻 ECL	其他 Other	港幣千元 HK\$'000	分類 Category		
								港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產		Financial 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	L&R	67,735,761	-	(191)	-	67,735,570	AC
	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	L&R	6,114,423	-	(1,169)	-	6,113,254	AC
	以攤餘成本作計量的金融投資	Financial investments at AC		-	-	-	-	-	
	由：金融投資-持有至到期日	From: Financial investments - HTM	A	-	3,457,187	(931)	-	3,456,256	
	由：金融投資-貸款及應收款	From: Financial investments - L&R	A	-	3,753,086	(88,696)	-	3,664,390	
				-	7,210,273	(89,627)	-	7,120,646	AC
	貸款及其他賬項	Advances and other accounts		234,696,791	-	(732,424)	30,718	233,995,085	
	至：公允價值變化計入損益之金融資產	To: Financial assets at FVPL	B	-	(701,001)	-	-	(701,001)	
			L&R	234,696,791	(701,001)	(732,424)	30,718	233,294,084	AC
	其他資產	Other assets	L&R	2,808,938	-	(610)	-	2,808,328	AC
			L&R	311,355,913	6,509,272	(824,021)	30,718	317,071,882	AC
	公允價值變化計入損益之金融資產	Financial assets at FVPL		4,142,283	-	-	-	4,142,283	
	由：貸款及其他賬項	From: Advances and other accounts	B	-	701,001	-	(69)	700,932	
	由：金融投資-可供出售	From: Financial investments - AFS	C	-	17,430,518	-	(5,875)	17,424,643	
			FVPL	4,142,283	18,131,519	-	(5,944)	22,267,858	FVPL
	衍生金融工具	Derivative financial instruments	FVPL	400,843	-	-	-	400,843	FVPL
			FVPL	4,543,126	18,131,519	-	(5,944)	22,668,701	FVPL
	金融投資-可供出售	Financial investments - AFS		104,040,627	-	-	-	104,040,627	
	至：公允價值變化計入損益之金融資產	To: Financial assets at FVPL	C	-	(17,430,518)	-	-	(17,430,518)	
	至：公允價值變化計入其他全面收益的債務工具	To: Debt instruments at FVOCI	D	-	(86,594,953)	-	-	(86,594,953)	
	至：公允價值變化計入其他全面收益的股份工具	To: Equity instruments at FVOCI	E	-	(15,156)	-	-	(15,156)	
	至：以攤餘成本作計量的金融投資	To: Financial investments at AC		-	-	-	-	-	
			AFS	104,040,627	(104,040,627)	-	-	-	
	金融投資-持有至到期日	Financial investments- HTM		3,457,187	-	-	-	3,457,187	
	至：以攤餘成本作計量的金融投資	To: Financial investments at AC	A	-	(3,457,187)	-	-	(3,457,187)	
			HTM	3,457,187	(3,457,187)	-	-	-	

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

2. 過渡披露 (續)

2. Transition disclosures (continued)

註 Ref	香港會計準則第 39 號 HKAS 39	重新分類 Re-classification	重新計量 Remeasurement		香港財務報告準則第 9 號 HKFRS 9	分類 Category						
			分類 Category	港幣千元 HK\$'000			重新分類 Re-classification	港幣千元 HK\$'000	前瞻性預期損失 ECL	其他 Other	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		
	金融投資-貸款及應收款 至:公允價值變化計入損益 之金融資產	Financial investments - L&R To: Financial assets at AC	A	3,753,086	-	-	-	-	-	3,753,086		
				-	(3,753,086)	-	-	-	-	(3,753,086)		
			L&R	3,753,086	(3,753,086)	-	-	-	-	-		
	公允價值變化計入其他 全面收益的債務工具 由:金融投資-可供出售	Debt instruments at FVOCI From: Financial investments - AFS	D	-	86,594,953	(23,664)	23,664	-	-	86,594,953		
				-	86,594,953	(23,664)	23,664	-	-	86,594,953	FVOCI	
	公允價值變化計入其他全 面收益的股份工具 由:金融投資-可供出售	Equity instruments at FVOCI From: Financial investments - AFS	E	-	15,156	-	-	-	-	15,156		
				-	15,156	-	-	-	-	15,156	FVOCI	
				-	86,610,109	(23,664)	23,664	-	-	86,610,109	FVOCI	
											FVOCI	
	非金融資產資產	Non-financial assets										
	遞延稅項資產	Deferred tax assets		222,516	-	222,239	600	-	-	445,355		
	資產總額	Total assets		427,372,455	-	(625,446)	49,038	-	-	426,796,047		
	金融負債	Financial 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	AC	27,735,507	-	-	-	-	-	27,735,507	AC	
	客戶存款	Deposits from customers	AC	325,415,639	-	-	-	-	-	325,415,639	AC	
	已發行債務證券及存款 證	Debt securities and certificates of deposit in issue	AC	6,781,208	-	-	-	-	-	6,781,208	AC	
			AC	359,932,354	-	-	-	-	-	359,932,354	AC	
	公允價值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss	FVPL	4,345,543	-	-	-	-	-	4,345,543	FVPL	
	衍生金融工具	Derivative financial instruments	FVPL	397,796	-	-	-	-	-	397,796	FVPL	
			FVPL	4,743,339	-	-	-	-	-	4,743,339	FVPL	
	非金融負債	Non-financial liabilities										
	其他賬項及準備	Other accounts and provisions		17,145,204	-	233,551	-	-	-	17,378,755		
	應付稅項負債	Current tax liabilities		362,383	-	-	-	-	-	362,383		
	遞延稅項負債	Deferred tax liabilities		789,778	-	(34,623)	-	-	-	755,155		
				18,297,365	-	198,928	-	-	-	18,496,293		
	負債總額	Total liabilities		382,973,058	-	198,928	-	-	-	383,171,986		

L&R : 貸款及應收款

AC : 攤銷成本

FVPL : 公允價值變化計入損益

AFS : 可供出售

HTM : 持有至到期日

FVOCI : 公允價值變化計入其他全面收益

L&R : Loans and receivables

AC : Amortised cost

FVPL : Fair value through profit or loss

AFS : Available-for-sale

HTM : Held-to-maturity

FVOCI : Fair value through other comprehensive income

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****2. 過渡披露 (續)****2. Transition disclosures (continued)**

- A: 於2018年1月1日，本集團沒有任何持有至到期日及貸款及應收款的金融投資不符合僅為本金及未償付本金金額之利息的支付標準。因此，本集團選擇將所有這些工具分類為以攤餘成本作計量的債務工具。
- B: 於2018年1月1日，本集團已將轉貼現及福費廷作為以公允值變化計入損益之金融資產，因為這些工具是以收取合同現金流量和出售金融資產的業務模式下進行管理。
- C: 於2018年1月1日，本集團將同業投資分類為以公允值變化計入損益之金融資產，因為付款不符合僅為本金及未償付本金金額之利息的支付標準。
- D: 於2018年1月1日，本集團已對其先前被歸類為可供出售債務工具的流動性分析進行了評估。本集團的結論是，這些工具以收取合同現金流量和出售金融資產的業務模式中進行管理。因此，本集團已將該等投資分類為以公允值變化計入其他全面收益的債務工具。
- E: 本集團選擇以不可撤銷的方式將其先前可供出售的股份工具指定為以公允值變化計入其他全面收益的股份工具。
- A: As of 1 January 2018, the group did not have any financial investments that did not meet the Solely Payments of Principal and Interest (SPPI) criterion within its held-to-maturity and loans and receivables portfolio. Therefore, it elected to classify all of these instruments as debt instruments measured at amortised cost.
- B: As of 1 January 2018, the group has classified the rediscounted bills and forfeiting as financial assets at FVPL, as these instruments are managed within business model of collecting contractual cash flows and selling the financial assets.
- C: As of 1 January 2018, the group has classified inter-bank investment as financial assets measured at FVPL as the payment did not meet the SPPI criterion.
- D: As of 1 January 2018, the group has assessed its liquidity portfolio which had previously been classified as AFS debt instruments. The Group concluded that these instruments are managed within a business model of collecting contractual cash flows and selling the financial assets. Accordingly, the Group has classified these investments as debt instruments measured at FVOCI.
- E: The Group has elected the opinion to irrevocably designate its previous AFS equity instruments as equity instruments at FVOCI.

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

2. 過渡披露 (續) 2. Transition disclosures (continued)

儲備和留存盈利過渡至香港財務報告準則第 9 號之影響如下：

The impact of transition to HKFRS 9 on reserves and retained earnings is, as follow:

	港幣千元 HK\$'000
可供出售證券公允值變動 / 公允值變動至其他全面收益儲備	
於 2017 年 12 月 31 日根據香港會計準則第 39 號的年末結餘	(413,176)
由可供出售金融投資重新分類至以公允值變化計入損益之金融資產	23,664
與上述項目相關的遞延稅項	<u>(4,438)</u>
於 2018 年 1 月 1 日根據香港財務報告準則第 9 號的年初結餘	<u>(393,950)</u>
留存盈利	
於 2017 年 12 月 31 日根據香港會計準則第 39 號的年末結餘	31,106,620
轉撥自監管儲備	186,443
根據香港財務報告準則第 9 號重新分類之調整以攤餘成本作計量至以公允值變化計入損益之金融資產重新計量的影響	30,718
由可供出售金融投資至以公允值變化計入損益金融資產	(69)
根據香港財務報告準則第 9 號進行確認的前瞻性預期損失(包括以公允值變化計入其他全面收益)	(5,875)
與上述項目相關的遞延稅項	(1,081,236)
於 2018 年 1 月 1 日根據香港財務報告準則第 9 號的年初結餘	<u>261,900</u>
監管儲備	
於 2017 年 12 月 31 日根據香港會計準則第 39 號的年末結餘	2,529,788
轉撥至留存盈利	(186,443)
於 2018 年 1 月 1 日根據香港財務報告準則第 9 號的年初結餘	<u>2,343,345</u>
採用香港財務報告準則第 9 號之權益變動總額	<u>(775,336)</u>
Reserve for fair value changes of available-for-sale securities / through other comprehensive income	
Closing balance under HKAS 39 at 31 December 2017	(413,176)
Reclassification of financial investment from AFS to FVOCI	23,664
Deferred tax in relation to the above	<u>(4,438)</u>
Opening balance under HKFRS 9 at 1 January 2018	<u>(393,950)</u>
Retained earnings	
Closing balance under HKAS 39 at 31 December 2017	31,106,620
Transfer from regulatory reserve	186,443
Reclassification adjustments in relation to adopting HKFRS 9	30,718
Re-measurement impact of reclassifying financial assets held at amortised cost to FVPL	(69)
Financial investment from AFS to FVPL	(5,875)
Recognition of HKFRS 9 ECLs including those measured at FVOCI	(1,081,236)
Deferred tax in relation to the above	<u>261,900</u>
Opening balance under HKFRS 9 at 1 January 2018	<u>30,498,501</u>
Regulatory reserve	
Closing balance under HKAS 39 at 31 December 2017	2,529,788
Transfer to retained earnings	(186,443)
Opening balance under HKFRS 9 at 1 January 2018	<u>2,343,345</u>
Total change in equity due to adopting HKFRS 9	<u>(775,336)</u>

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

2. 過渡披露 (續)

2. Transition disclosures (continued)

下表核對根據香港會計準則第39號之貸款虧損準備及香港會計準則第37號之貸款承擔和財務擔保準備和根據香港財務報告準則第9號之前瞻性預期損失。

The following table reconciles the aggregate opening loan loss provision allowances under HKAS 39 and provisions for loan commitments and financial guarantee contracts in accordance with HKAS 37 Provisions Contingent Liabilities and Contingent Assets to the ECL allowances under HKFRS 9.

	於 2017 年 12 月 31 日 根據香港會計準則 第 39 / 37 號貸款虧損 準備 Loan loss provision under HKAS 39/HKAS 37 at 31 December 2017	重新計量 Remeasurement	於 2018 年 1 月 1 日 根據香港財務報告 準則第 9 號之前 瞻性預期損失 ECLs under HKFRS 9 at 1 January 2018
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
提取減值準備之			
根據香港會計準則第 39 號的貸款及應收款項和持有至到期日的金融資產/根據香港財務報告準則第 9 號以攤銷或成本計量的金融資產	2,060,230	824,021	2,884,251
根據香港會計準則第 39 號的可供出售的金融投資/根據香港財務報告準則第 9 號以公允價值變化計入其他全面收益之金融投資	-	23,664	23,664
	2,060,230	847,685	2,907,915
財務擔保	-	200,210	200,210
貸款承擔	-	33,341	33,341
其他承擔	10,190	-	10,190
	10,190	233,551	243,741
	2,070,420	1,081,236	3,151,656

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****3. 金融風險管理****3. Financial risk management**

本集團因從事各類業務而涉及金融風險。主要金融風險包括信貸風險、市場風險（包括外匯風險及利率風險）及流動資金風險。本附註概述本集團的這些風險承擔。

The Group is exposed to financial risks as a result of engaging in a variety of business activities. The principal financial risks are credit risk, market risk (including currency risk and interest rate risk) and liquidity risk. This note summarises the Group's exposures to these risks.

3.1 信貸風險**3.1 Credit Risk****(A) 總貸款及其他賬項****(A) Gross advances and other accounts****(a) 減值貸款****(a) Impaired advances**

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。

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.

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。

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 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
(A) 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		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>1,321,993</u>	<u>1,023,495</u>
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	<u>1,067,453</u>	819,992
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>305,866</u>	<u>132,475</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>174,002</u>	<u>118,175</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>1,147,991</u>	<u>905,320</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 2018 年 6 月 30 日，沒有減值之貿易票據 (2017 年 12 月 31 日：無)。

As at 30 June 2018, there were no impaired trade bills (31 December 2017: Nil).

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 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)

特定分類或減值
之客戶貸款分析
如下：

Classified or impaired advances to customers are analysed as follows:

	於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
特定分類或減值 之客戶貸款總 額	1,324,319	1,129,546
特定分類或減值 之客戶貸款總 額對客戶貸款 總額比率	0.51%	0.48%
第三階段之減值 準備	1,067,453	-
就上述貸款作個 別評估之減值 準備	-	819,789

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)

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

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

**(A) 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**

(b) Advances overdue for more than three months

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

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

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
(A) 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 2018 年 6 月 30 日		於 2017 年 12 月 31 日	
	At 30 June 2018		At 31 December 2017	
	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	23,036	0.01%	157,953	0.07%
- 超過 6 個月但不超過 1 年	135,078	0.05%	321,281	0.13%
- 超過 1 年	655,779	0.25%	583,352	0.25%
逾期超過 3 個月之貸款	813,893	0.31%	1,062,586	0.45%
第三階段之減值準備	664,669		-	
就上述貸款作個別評估之減值準備	-		805,993	

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

	於2018年 6月30日 At 30 June 2018	於2017年 12月31日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
就上述有抵押品覆蓋之客戶貸款之抵押品市值	<u>192,222</u>	<u>287,524</u>
上述有抵押品覆蓋之客戶貸款	<u>130,957</u>	<u>170,879</u>
上述沒有抵押品覆蓋之客戶貸款	<u>682,936</u>	<u>891,707</u>

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2018年6月30日，沒有逾期超過3個月之貿易票據（2017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 2018, there were no trade bills overdue for more than three months (31 December 2017: Nil).

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(c) 經重組貸款
3.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(c) Rescheduled advances

	於 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
	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"	6,877	0.00%	8,506	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)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(A) 總貸款及其他賬項
(續)

(A) Gross advances and other accounts (continued)

(d) 客戶貸款集中度

(d) Concentration of advances to customers

(i) 按行業分類之
客戶貸款總額

(i) Sectoral analysis of gross advances to customers

以下關於客戶貸款總額之行業分類分析，其行業分類乃參照有關貸款及墊款之金管局報表的填報指示而編製。

The following analysis of the gross advances to customers by industry sector is based on the categories with reference to the completion instructions for the HKMA return of loans and advances.

於 2018 年 6 月 30 日
At 30 June 2018

	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	第三階段之 減值準備 Impairment allowances- Stage 3	第一和第二
						階段之 減值準備 Impairment allowances- Stage 1 and 2
	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	- Property development	14,275,853	16.74%	-	-	55,992
- 物業投資	- Property investment	16,862,777	76.31%	12,178	23,906	20,558
- 金融業	- Financial concerns	17,938,282	3.61%	-	-	90,822
- 批發及零售業	- Wholesale and retail trade	7,683,588	62.80%	22,009	41,442	42,634
- 製造業	- Manufacturing	11,529,524	18.06%	24,654	29,063	73,887
- 運輸及運輸設備	- Transport and transport equipment	5,179,774	11.51%	-	-	14,670
- 休閒活動	- Recreational activities	9,419	10.09%	-	-	38
- 資訊科技	- Information technology	3,620,433	1.28%	-	-	12,708
- 其他	- Others	19,711,800	52.93%	71,559	78,734	89,416
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	250,045	99.34%	339	4,053	27
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	12,797,605	99.60%	2,208	97,581	2,217
- 其他	- Others	10,624,414	79.53%	2,015	37,379	31,359
在香港使用之貸款總額	Total loans for use in Hong Kong	120,483,514	45.78%	134,962	312,158	434,328
貿易融資	Trade finance	11,134,351	16.81%	55,293	55,979	62,151
在香港以外使用之貸款	Loans for use outside Hong Kong	129,081,736	37.48%	1,134,064	1,277,034	1,330,468
客戶貸款總額	Gross advances to customers	260,699,601	40.43%	1,324,319	1,645,171	1,826,947

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度 (續)
(i) 按行業分類之客戶貸款總額 (續)
3.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers (continued)
(i) Sectoral analysis of gross advances to customers (continued)

		於 2017 年 12 月 31 日 At 31 December 2017					
		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 Classified or impaired 港幣千元 HK\$'000	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	13,314,714	14.94%	-	-	-	38,388
- 物業投資	- Property investment	11,619,518	91.75%	17,266	13,598	12,958	84,720
- 金融業	- Financial concerns	14,241,301	3.27%	-	-	-	39,958
- 股票經紀	- Stockbrokers	235	100.00%	-	-	-	2
- 批發及零售業	- Wholesale and retail trade	8,933,689	54.41%	64,104	211,546	50,606	47,909
- 製造業	- Manufacturing	11,387,243	19.72%	24,235	29,619	14,885	41,452
- 運輸及運輸設備	- Transport and transport equipment	4,472,168	13.74%	-	366	-	13,678
- 休閒活動	- Recreational activities	15,453	6.31%	-	-	-	118
- 資訊科技	- Information technology	3,602,709	1.07%	-	-	-	14,047
- 其他	- Others	16,785,387	56.65%	150,236	175,532	78,110	82,927
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	269,153	100.00%	390	5,784	-	137
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	13,108,084	99.90%	5,286	74,123	-	5,730
- 其他	- Others	9,483,433	77.35%	1,903	28,425	-	4,126
在香港使用之貸款總額	Total loans for use in Hong Kong	107,233,087	47.64%	263,420	538,993	156,559	373,192
貿易融資	Trade finance	9,538,676	20.30%	94,677	100,438	51,024	61,053
在香港以外使用之貸款	Loans for use outside Hong Kong	118,435,573	34.05%	771,449	888,506	612,206	782,780
客戶貸款總額	Gross advances to customers	235,207,336	39.69%	1,129,546	1,527,937	819,789	1,217,025

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
**(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
總額作第
一和第二
階段之減
值準備**

香港
中國內地
其他

3.1 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
Hong Kong	130,486,423	119,688,483
Mainland of China	114,280,261	101,473,976
Others	15,932,917	14,044,877
	260,699,601	235,207,336

**Impairment allowances – stage 1
and 2 in respect of the gross
advances to customers**

於 2018 年
6 月 30 日

At 30 June
2018

港幣千元
HK\$'000

Hong Kong
Mainland of China
Others

500,393
1,178,328
148,226

1,826,947

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
**(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)

**客戶貸款總額
(續)**
**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

3.1 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)

Gross advances to customers (continued)
**Collectively assessed impairment
allowances in respect of the
gross advances to customers**

 Hong Kong
Mainland of China
Others

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

 459,189
704,174
53,662

1,217,025

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
**(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
作第三階
段之減值
準備**

 香港
 中國內地
 其他

**就逾期貸款
作第一和
第二階段
之減值準
備**

 香港
 中國內地
 其他

3.1 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

**Impairment allowances – Stage 3 in
respect of the overdue advances**

 Hong Kong
 Mainland of China
 Others

**Impairment allowances – Stage 1
and 2 in respect of the overdue
advances**

 Hong Kong
 Mainland of China
 Others

 於 2018 年
 6 月 30 日
**At 30 June
2018**
 港幣千元
HK\$'000

 於 2017 年
 12 月 31 日
**At 31 December
2017**
 港幣千元
HK\$'000
545,519
1,069,347
30,305

 507,437
 1,013,598
 6,902

1,645,171
1,527,937

 於 2018 年
 6 月 30 日
**At 30 June
2018**
 港幣千元
HK\$'000
121,045
600,852
312
722,209
3,234
9,485
347
13,066

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
**(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
(續)**
**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

3.1 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 (continued)
**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
12 月 31 日

 At 31 December
2017

 港幣千元
HK\$'000

154,289

652,800

245

807,334

1,826

7,022

148

8,996

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 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

3.1 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	144,336	296,008
中國內地	Mainland of China	1,178,095	832,797
其他	Others	1,888	741
		1,324,319	1,129,546
			於 2018 年 6 月 30 日
			At 30 June 2018
			港幣千元 HK\$'000
			於 2018 年 6 月 30 日
			At 30 June 2018
			港幣千元 HK\$'000
就特定分類或減值貸款作第三階段之減值準備	Impairment allowances – Stage 3 in respect of the classified or impaired advances		於 2018 年 6 月 30 日
			At 30 June 2018
			港幣千元 HK\$'000
香港	Hong Kong		122,429
中國內地	Mainland of China		944,765
其他	Others		259
			1,067,453

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
**(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 (續)**
**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

3.1 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 (continued)
**Individually assessed impairment
allowances in respect of the
classified or impaired advances**

 Hong Kong
Mainland of China
Others

**Collectively assessed impairment
allowances in respect of the
classified or impaired advances**

 Hong Kong
Mainland of China

 於 2017 年
12 月 31 日

 At 31 December
2017

 港幣千元
HK\$'000

165,468

654,077

244

819,789

774

593

1,367

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

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

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(B) 收回資產

(B) Repossessed assets

本集團於 2018 年 6 月 30 日持有的收回資產之估值為港幣 112,264,000 元 (2017 年 12 月 31 日:港幣 164,266,000 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 2018 amounted to HK\$112,264,000 (31 December 2017: HK\$164,266,000). 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)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
(C) 債務證券及存款證
(C) Debt securities and certificates of deposit

下表為以發行評級分析之債務證券及存款證賬面值。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 securities and certificates of deposit by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2018 年 6 月 30 日 At 30 June 2018					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	17,697,521	16,615,841	53,593,556	3,590,462	4,116,709	95,614,089
以攤餘成本作計量	At amortised cost	-	-	3,091,705	-	-	3,091,705
以公允值變化計入損益	At fair value through profit or loss	1,628,389	2,883,255	610,977	24,136	48,665	5,195,422
總計	Total	19,325,910	19,499,096	57,296,238	3,614,598	4,165,374	103,901,216
		於 2017 年 12 月 31 日 At 31 December 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	22,088,001	9,404,952	45,057,460	8,385,055	19,090,003	104,025,471
持有至到期日證券	Held-to-maturity securities	-	-	3,457,187	-	-	3,457,187
貸款及應收款	Loans and receivables	-	-	-	-	3,753,086	3,753,086
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	3,530,667	311,582	-	-	300,034	4,142,283
總計	Total	25,618,668	9,716,534	48,514,647	8,385,055	23,143,123	115,378,027

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
(C) 債務證券及存款證 (續)
(C) Debt securities and certificates of deposit (continued)

下表為非逾期或減值之債務證券及存款證於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 securities 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2018年6月30日 At 30 June 2018					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	17,697,521	16,615,841	53,593,556	3,590,462	4,116,709	95,614,089
以攤餘成本作計量	At amortised cost	-	-	3,091,705	-	-	3,091,705
以公允值變化計入損益	At fair value through profit or loss	1,628,389	2,883,255	610,977	24,136	48,665	5,195,422
		19,325,910	19,499,096	57,296,238	3,614,598	4,165,374	103,901,216
		於2017年12月31日 At 31 December 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	22,088,001	9,404,952	45,057,460	8,385,055	19,090,003	104,025,471
持有至到期日證券	Held-to-maturity securities	-	-	3,457,187	-	-	3,457,187
貸款及應收款	Loans and receivables	-	-	-	-	-	-
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	3,530,667	311,582	-	-	300,034	4,142,283
		25,618,668	9,716,534	48,514,647	8,385,055	19,390,037	111,624,941

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(C) 債務證券及存款證 (續)

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

於 2018 年 6 月 30 日，沒有減值或逾期之債務證券及存款證。

3.1 Credit Risk (continued)
(C) Debt securities and certificates of deposit (continued)

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

As at 30 June 2018, there were no impaired or overdue debt securities or certificates of deposit.

		於 2017 年 12 月 31 日 At 31 December 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	港幣千元 HK\$'000
貸款及應收款	Loans and receivables	-	-	-	-	3,753,086	3,753,086	23,416
其中：累計減值準備	Of which accumulated impairment allowances	-	-	-	-	23,416	23,416	

於 2017 年 12 月 31 日，沒有減值之存款證及沒有逾期之債務證券及存款證。

As at 31 December 2017, there were no impaired certificates of deposit and no overdue debt securities and certificates of deposit.

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****3. 金融風險管理 (續)****3. Financial risk management (continued)****3.2 市場風險****3.2 Market Risk****(A) 外匯風險****(A) Currency risk**

本集團的資產及負債集中在港元、美元及人民幣等主要貨幣。為確保外匯風險承擔保持在可接受水平，本集團利用風險限額（例如頭盤、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)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.2 市場風險 (續)
3.2 Market Risk (continued)
(A) 外匯風險 (續)
(A) Currency risk (continued)

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。

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 2018 年 6 月 30 日 At 30 June 2018			
		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	86,899,141	145,706,966	11,923,861	244,529,968
現貨負債	Spot liabilities	(88,762,976)	(142,399,682)	(12,366,172)	(243,528,830)
遠期買入	Forward purchases	22,995,884	10,762,039	3,599,980	37,357,903
遠期賣出	Forward sales	(21,795,499)	(11,856,268)	(3,169,287)	(36,821,054)
(短) / 長盤淨額	Net (short)/long position	(663,450)	2,213,055	(11,618)	1,537,987
結構性倉盤淨額	Net structural position	9,438,150	9,473,458	-	18,911,608
		於 2017 年 12 月 31 日 At 31 December 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	87,459,891	154,080,434	11,661,967	253,202,292
現貨負債	Spot liabilities	(89,716,626)	(146,133,803)	(12,057,840)	(247,908,269)
遠期買入	Forward purchases	14,502,233	4,537,116	3,693,458	22,732,807
遠期賣出	Forward sales	(12,446,022)	(11,196,755)	(3,269,094)	(26,911,871)
(短) / 長盤淨額	Net (short)/long position	(200,524)	1,286,992	28,491	1,114,959
結構性倉盤淨額	Net structural position	9,437,640	9,577,159	-	19,014,799

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.2 市場風險 (續)
3.2 Market Risk (continued)
(B) 利率風險 (續)
(B) Interest rate risk (continued)

於 2018 年 6 月 30 日

At 30 June 2018

		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	15,955,115	1,524,126	2,624,718	-	-	204,243	20,308,202
公允價值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	2,726,376	1,007,653	497,845	-	-	-	4,231,874
衍生金融工具	Derivative financial instruments	-	-	-	-	-	386,940	386,940
客戶存款	Deposits from customers	160,881,613	71,179,209	76,986,794	10,970,744	-	12,336,132	332,354,492
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	1,407,288	1,910,337	3,601,399	-	-	6,919,024
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)	2,606,300	3,418,344	6,263,362	1,246,655	47,509	5,411,560	18,993,730
負債總額	Total liabilities	182,169,404	78,536,620	88,283,056	15,818,798	47,509	18,338,875	383,194,262
利率敏感度缺口	Interest sensitivity gap	8,562,670	26,971,334	(14,854,248)	37,079,411	3,001,250	(7,157,593)	53,602,824

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.2 市場風險 (續)
3.2 Market Risk (continued)
(B) 利率風險 (續)
(B) Interest rate risk (continued)

於 2017 年 12 月 31 日

At 31 December 2017

		一 至 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	總 計
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non- interest bearing	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	66,413,742	-	-	-	-	1,322,019	67,735,761
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	-	5,621,865	492,558	-	-	-	6,114,423
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss	565,482	652,170	2,888,736	35,895	-	-	4,142,283
衍生金融工具	Derivative financial instruments	-	-	-	-	-	400,843	400,843
貸款及其他賬項	Advances and other accounts	142,272,107	52,264,644	34,966,908	4,878,812	314,320	-	234,696,791
金融投資	Financial investments							
- 可供出售	- Available-for-sale	23,016,250	19,360,064	31,118,265	29,812,306	718,586	15,156	104,040,627
- 持有至到期日	- Held-to-maturity	-	-	365,318	3,091,869	-	-	3,457,187
- 貸款及應收款	- Loans and receivables	-	-	620,824	3,132,262	-	-	3,753,086
投資物業	Investment properties	-	-	-	-	-	302,702	302,702
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	7,386,981	7,386,981
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	-	3,031,454	3,031,454
資產總額	Total assets	232,267,581	77,898,743	70,452,609	40,951,144	1,032,906	12,459,155	435,062,138

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.2 市場風險 (續)
3.2 Market Risk (continued)
(B) 利率風險 (續)
(B) Interest rate risk (continued)

於 2017 年 12 月 31 日

At 31 December 2017

		一 至 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	總 計
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non- interest bearing	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	22,242,224	2,961,712	2,122,584	-	-	408,987	27,735,507
公允價值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	2,092,997	2,225,148	27,398	-	-	-	4,345,543
衍生金融工具	Derivative financial instruments	-	-	-	-	-	397,796	397,796
客戶存款	Deposits from customers	188,163,251	54,607,277	61,810,259	8,643,710	71,964	12,119,178	325,415,639
已發行債券證券及存款證	Debt securities and certificates of deposit in issue	-	2,960,347	116,337	3,704,524	-	-	6,781,208
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)	3,003,407	1,002,744	7,374,876	630,846	29,972	6,255,520	18,297,365
負債總額	Total liabilities	215,501,879	63,757,228	71,451,454	12,979,080	101,936	19,181,481	382,973,058
利率敏感度缺口	Interest sensitivity gap	16,765,702	14,141,515	(998,845)	27,972,064	930,970	(6,722,326)	52,089,080

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.3 流動資金風險
3.3 Liquidity Risk
**(A) 流動性覆蓋比率及淨
穩定資金比率**
(A) Liquidity coverage ratio and net stable funding ratio

	季度結算至 2018年 6月30日 Quarter ended 30 June 2017	季度結算至 2018年 3月31日 Quarter ended 31 March 2017	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	
流動性覆蓋比率 的平均值	Average value of liquidity coverage ratio	136.13%	142.76%	171.71%	138.03%

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

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

淨穩定資金比率
Net stable funding ratio

		2018
季末淨穩定資金比率	Quarter end value of net stable funding ratio	
- 第一季度	- First quarter	114.10%
- 第二季度	- Second quarter	112.99%

每季末的淨穩定資金比率是基於有關穩定資金狀況之金管局報表列明的計算方法及指示計算。

Quarter end value of net stable funding ratio is calculated based on the calculation methodology and instructions set out in the HKMA return of stable funding position.

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****3. 金融風險管理 (續)****3. Financial risk management (continued)****3.3 流動資金風險 (續)****3.3 Liquidity Risk (continued)****(A) 流動性覆蓋比率及淨
穩定資金比率 (續)****(A) Liquidity coverage ratio and net stable funding ratio (continued)**

流動性覆蓋比率及淨穩定資金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。

The liquidity coverage ratio and net stable funding ratio are 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.

有關流動性覆蓋比率及淨穩定資金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 liquidity coverage ratio and net stable funding ratio disclosures are available under section "Regulatory Disclosures" on the Bank's website at www.ncb.com.hk.

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 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)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.3 流動資金風險 (續)
3.3 Liquidity Risk (continued)
(B) 到期日分析
(B) Maturity analysis

下表為本集團於2018年6月30日及2017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 2018 and 31 December 2017 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於2018年6月30日							
		At 30 June 2018							
		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	21,463,640	28,200,055	-	-	-	-	-	49,663,695
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	-	-	4,103,379	159,751	-	-	-	4,263,130
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- Trading								
- 債務證券	- Debt securities	-	49,956	2,651,045	1,883,444	610,977	-	-	5,195,422
- 非交易性	- Non trading								
- 貨幣市場基金	- Money market fund	-	2,748,141	-	-	-	-	-	2,748,141
- 其他	- Others	-	825,098	1,263,220	947,586	-	-	-	3,035,904
衍生金融工具	Derivative financial instruments	319,591	87,881	21,580	112,092	32,421	-	-	573,565
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- Advances to customers	19,249,489	13,442,088	21,699,984	51,099,103	109,230,845	42,436,812	646,880	257,805,201
- 貿易票據	- Trade bills	-	719,534	687,306	295,313	-	-	-	1,702,153
金融投資	Financial investments								
- 以公允價值變化計入其他全面收益	- At fair value through other comprehensive income								
- 債務證券	- Debt securities	-	7,594,996	8,767,068	17,027,172	47,131,601	1,875,829	-	82,396,666
- 存款證	- Certificates of deposit	-	852,966	5,705,997	2,349,344	4,309,116	-	-	13,217,423
- 股份證券	- Equity securities	-	-	-	-	-	-	31,854	31,854
- 以攤銷成本計量	- At amortised cost								
- 債務證券	- Debt securities	-	1,422	-	372,398	2,559,729	-	-	2,933,549
- 存款證	- Certificates of deposit	-	1,019	1,378	-	155,759	-	-	158,156
- 其他	- Others	-	474,893	142,632	-	3,001,608	-	-	3,619,133
投資物業	Investment properties	-	-	-	-	-	-	314,182	314,182
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,577,770	7,577,770
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	566,628	551,556	3,059	132,358	210,045	151	97,345	1,561,142
資產總額	Total assets	41,599,348	55,549,605	45,046,648	74,378,561	167,242,101	44,312,792	8,668,031	436,797,086

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.3 流動資金風險 (續) 3.3 Liquidity Risk (continued)
(B) 到期日分析 (續) (B) Maturity analysis (continued)

		於 2018 年 6 月 30 日 At 30 June 2018							
		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	7,003,200	9,283,840	1,398,474	2,622,688	-	-	-	20,308,202
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	2,726,376	1,007,653	497,845	-	-	-	4,231,874
衍生金融工具	Derivative financial instruments	97,324	55,009	77,075	127,074	30,458	-	-	386,940
客戶存款	Deposits from customers	117,150,732	52,925,895	70,232,127	78,334,050	13,711,688	-	-	332,354,492
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	-	1,401,076	1,916,549	3,601,399	-	-	6,919,024
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)	4,534,362	1,833,039	3,628,034	6,697,826	2,183,909	5,115	111,445	18,993,730
負債總額	Total liabilities	128,785,618	66,824,159	77,744,439	90,196,032	19,527,454	5,115	111,445	383,194,262
流動資金缺口	Net liquidity gap	(87,186,270)	(11,274,554)	(32,697,791)	(15,817,471)	147,714,647	44,307,677	8,556,586	53,602,824

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

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

3.3 流動資金風險 (續) 3.3 Liquidity Risk (continued)

(B) 到期日分析 (續) (B) Maturity analysis (continued)

		於 2017 年 12 月 31 日 At 31 December 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	28,898,808	38,836,953	-	-	-	-	-	67,735,761
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	-	-	5,501,781	612,642	-	-	-	6,114,423
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- Trading								
- 債務證券	- Debt securities	-	505,774	592,845	2,830,221	35,895	-	-	3,964,735
- 存款證	- Certificates of deposit	-	59,708	59,325	58,515	-	-	-	177,548
衍生金融工具	Derivative financial instruments	320,883	9,175	34,941	35,844	-	-	-	400,843
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- Advances to customers	15,435,181	10,490,128	10,551,107	56,215,184	99,351,743	40,689,875	437,304	233,170,522
- 貿易票據	- Trade bills	52	215,679	349,354	528,684	432,500	-	-	1,526,269
金融投資	Financial investments								
- 可供出售	- Available-for-sale								
- 債務證券	- Debt securities	-	9,630,379	4,960,998	18,118,138	33,855,225	718,586	-	67,283,326
- 存款證	- Certificates of deposit	-	1,110,485	1,903,627	13,115,663	3,181,852	-	-	19,311,627
- 其他	- Others	-	10,037,544	6,302,142	1,090,832	-	-	-	17,430,518
- 持有至到期日	- Held-to-maturity								
- 債務證券	- Debt securities	-	1,417	-	371,071	2,927,971	-	-	3,300,459
- 存款證	- Certificates of deposit	-	1,041	-	600	155,087	-	-	156,728
- 貸款及應收款	- Loans and receivables								
- 債務證券	- Debt securities	-	-	-	-	-	-	-	-
- 其他	- Others	-	-	-	620,824	3,132,262	-	-	3,753,086
- 股份證券	- Equity securities	-	-	-	-	-	-	15,156	15,156
投資物業	Investment properties	-	-	-	-	-	-	302,702	302,702
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,386,981	7,386,981
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	322,577	2,240,547	2,399	223,227	102,674	-	140,030	3,031,454
資產總額	Total assets	44,977,501	73,138,830	30,258,519	93,821,445	143,175,209	41,408,461	8,282,173	435,062,138

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.3 流動資金風險 (續) 3.3 Liquidity Risk (continued)
(B) 到期日分析 (續) (B) Maturity analysis (continued)

 於 2017 年 12 月 31 日
 At 31 December 2017

		三至							
		即期	一個月內	一至	十二個月	一至五年	五年以上	不確定	總計
		On	Up to	三個月	3 to 12	1 to 5	Over	日期	Total
		demand	1 month	1 to 3 months	months	years	5 years	Indefinite	
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	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	1,252,775	17,791,352	2,960,550	2,619,318	2,456,925	654,587	-	27,735,507
公允價值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	2,092,997	2,225,148	27,398	-	-	-	4,345,543
衍生金融工具	Derivative financial instruments	99,166	155,539	74,467	68,624	-	-	-	397,796
客戶存款	Deposits from customers	125,552,531	74,369,470	54,918,461	60,348,321	10,154,892	71,964	-	325,415,639
已發行債券證券及存款證	Debt securities and certificates of deposit in issue	-	-	2,960,347	116,337	3,704,524	-	-	6,781,208
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)	4,097,624	3,777,774	1,281,587	7,524,167	1,580,162	36,037	14	18,297,365
負債總額	Total liabilities	131,002,096	98,187,132	64,420,560	70,704,165	17,896,503	762,588	14	382,973,058
流動資金缺口	Net liquidity gap	(86,024,595)	(25,048,302)	(34,162,041)	23,117,280	125,278,706	40,645,873	8,282,159	52,089,080

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****3. 金融風險管理 (續)****3. Financial risk management (continued)****3.3 流動資金風險 (續)****3.3 Liquidity Risk (continued)****(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)****3. 金融風險管理 (續)****3. Financial risk management (continued)****3.4 資本管理****3.4 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。證券化類別風險承擔及小部分非證券化類別風險承擔則按標準(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. Securitisation exposures and a small residual non-securitisation exposures are 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)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 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 2018 年 6 月 30 日 At 30 June 2018		於 2017 年 12 月 31 日 At 31 December 2017	
		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	16,529	16,420	16,509	16,399
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,150	4,023	4,752	4,024
南洋商業銀行（代理人）有限公司	Nanyang Commercial Bank (Nominees) Limited	1,457	1,457	1,463	1,463

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
(A) 監管綜合基礎 (續)
(A) Basis of regulatory consolidation (continued)

於 2018 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（2017 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 2018 (31 December 2017: Nil).

於 2018 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（2017 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 2018 (31 December 2017: Nil).

(B) 資本比率
(B) Capital ratio

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
普通股權一級資本比率	CET1 capital ratio	<u>12.85%</u>	<u>12.60%</u>
一級資本比率	Tier 1 capital ratio	<u>16.30%</u>	<u>16.09%</u>
總資本比率	Total capital ratio	<u>18.04%</u>	<u>17.86%</u>

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 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 2018 年 6 月 30 日 At 30 June 2018 港幣千元 HK\$'000	於 2017 年 12 月 31 日 At 31 December 2017 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	32,361,411	31,153,712
已披露的儲備	Disclosed reserves	<u>8,774,633</u>	<u>8,468,546</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>44,280,561</u>	<u>42,766,775</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(20,735)	(11,037)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(209,900)	(222,516)
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	(1,343)	(277)
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)	(6,614,432)	(6,431,695)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(2,711,599)</u>	<u>(2,529,788)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(9,558,009)</u>	<u>(9,195,313)</u>
普通股權一級資本	CET1 capital	<u>34,722,552</u>	33,571,462
額外一級資本	Additional Tier 1 capital	<u>9,314,890</u>	9,314,890
一級資本	Tier 1 capital	<u>44,037,442</u>	<u>42,886,352</u>

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
(B) 資本比率 (續)
(B) Capital ratio (continued)

		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
		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 體減值準備抵及一般銀 行風險監管儲備	Tier 2 capital: instruments and provisions Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>1,745,555</u>	<u>1,815,512</u>
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<u>1,745,555</u>	<u>1,815,512</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>2,976,494</u>	2,894,262
對二級資本的監管調整總額	Total regulatory adjustments to Tier 2 capital	<u>2,976,494</u>	2,894,262
二級資本	Tier 2 capital	<u>4,722,049</u>	<u>4,709,774</u>
總監管資本	Total regulatory capital	<u>48,759,491</u>	<u>47,596,126</u>
防護緩衝資本比率分析如 下：	The capital buffer ratios are analysed as follows:		
		於 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
防護緩衝資本比率	Capital conservation buffer ratio	<u>1.875%</u>	<u>1.250%</u>
逆周期緩衝資本比率	Countercyclical capital buffer ratio	<u>0.98%</u>	<u>0.61%</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 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2017年1月1日及2018年1月1日起分別為風險加權資產之1.25%及1.875%，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 1.25% and 1.875% of RWAs from 1 January 2017 and 1 January 2018 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2018年 6月30日 At 30 June 2018	於2017年 12月31日 At 31 December 2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	44,037,442	42,886,352
槓桿比率風險承擔	Leverage ratio exposure	459,130,193	463,397,438
槓桿比率	Leverage ratio	9.59%	9.25%

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)

4. 金融資產和負債的公允價值 4. Fair values of financial assets and liabilities

所有以公允價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「公允價值計量」的定義，於公允價值層級表內分類。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，並基於對整體公允價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（同時需對整體公允價值計量有重大影響）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（同時需對整體公允價值計量有重大影響）屬不可被觀察。此層級包括有重大不可觀察因素的股份投資及債務工具。

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

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

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**4. 金融資產和負債的公允** **4. 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（基於對整體公允價值計量有重大影響之最低層級因素），以確定有否在公允價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.

4.1 以公允價值計量的金融工具**4.1 Financial instruments measured at fair value**

本集團建立了完善的公允價值管治及控制架構，公允價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允價值數據。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
(續)****Notes to the Interim Financial information (continued)****4. 金融資產和負債的公允價值 (續)****4. Fair values of financial assets and liabilities (continued)****4.1 以公允價值計量的金融工具 (續)****4.1 Financial instruments measured at fair value (continued)**

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允價值。

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.

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。

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.

用以釐定以下金融工具公允價值的估值方法如下：

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

債務工具、存款證、轉貼現、福費廷**Debt instruments, certificates of deposit, rediscounted bills and forfeiting**

此類工具的公允價值由交易所、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一般以月末同樣產品成交利率為基準，同時參考同業詢價形成最後的貼現率。這些參數是市場上可觀察或由可觀察或不可觀察的市場數據證實。

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

同業投資

同業投資主要包括保本類、非保本類同業理財產品以及基金。此類工具的公允價值主要由貼現現金流模型釐定。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及底層資產價格。一些複雜的同業投資，公允價值將按交易商之報價為基礎。

Inter-bank investments

Interbank investments mainly include guaranteed and non-guaranteed financial products and funds. The fair value of these instruments is determined by using discounted cash flow technique. The inputs applied are observable or can be corroborated by observable or unobservable market data. Observable inputs include interest rate and market price of the underlying assets. For certain complex interbank investments, the fair values are determined based on dealer price quotations.

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**4. 金融資產和負債的公允價值 (續)** **4. Fair values of financial assets and liabilities (continued)****4.1 以公允價值計量的金融工具 (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，公允價值將按經紀／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。

4.1 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)
4. 金融資產和負債的公允價值 (續) 4. Fair values of financial assets and liabilities (continued)
4.1 以公允價值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)
(A) 公允價值的等級
(A) Fair value hierarchy

		於 2018 年 6 月 30 日 At 30 June 2018			
		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				
公允價值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性	- Trading				
- 債務證券	- Debt securities	-	5,195,422	-	5,195,422
- 非交易性	- Non trading				
- 貨幣市場基金	- Money market fund			2,748,141	2,748,141
- 其他	- Others	-	-	3,035,904	3,035,904
衍生金融工具	Derivative financial instruments	321,551	252,014	-	573,565
以公允價值變化計入其他 全面收益的金融投資	Financial investments at fair value through other comprehensive income				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	95,614,089	-	95,614,089
- 股份證券	- Equity securities	-	-	31,854	31,854
金融負債	Financial liabilities				
公允價值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss				
- 交易性	- Trading	-	4,231,874	-	4,231,874
衍生金融工具	Derivative financial instruments	117,846	269,094	-	386,940

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
4. 金融資產和負債的公允價值 (續) 4. Fair values of financial assets and liabilities (continued)
4.1 以公允價值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)
(A) 公允價值的等級 (續)
(A) Fair value hierarchy (continued)

		於 2017 年 12 月 31 日 At 31 December 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				
公允價值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性	- Trading				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	4,142,283	-	4,142,283
衍生金融工具	Derivative financial instruments	327,009	73,834	-	400,843
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	-	86,594,953	-	86,594,953
- 股份證券	- Equity securities	-	-	15,156	15,156
- 其他	- Others	-	-	17,430,518	17,430,518
金融負債	Financial liabilities				
公允價值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss				
- 交易性	- Trading	-	4,345,543	-	4,345,543
衍生金融工具	Derivative financial instruments	100,377	297,419	-	397,796

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 (2017 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 2017: Nil).

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
4. 金融資產和負債的公允價值 (續) 4. Fair values of financial assets and liabilities (continued)
4.1 以公允價值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)
(B) 第三層級的項目變動 (B) Reconciliation of level 3 items

		於 2018 年 6 月 30 日 At 30 June 2018		
		金融資產 Financial assets		
		非交易性 Non trading		
		貨幣市場基金 Money market fund	其他 Others	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以公允價值計入 其他全面收益 的金融投資 Financial investments at fair value through other comprehensive income				
於 2018 年 1 月 1 日	At 1 January 2018			
早期列賬	As previously reported	-	-	-
期初調整	Opening adjustments			
- 轉撥自貸款及其他 賬項	- Transfer from advances and other accounts	-	-	700,932
- 轉撥自金融投資-可 供出售	- Transfer from financial investments - available-for-sale	15,156	6,096,906	11,327,738
期初調整後餘額	Balance after opening adjustments	15,156	6,096,906	12,028,670
收益	Gains			
- 收益表	- Income statement	-	(35,519)	(276,559)
- 其他全面收益	- Other comprehensive income			
- 以公允價值計入其 他全面收益的 金融資產之公 允價值變化	- Change in fair value of financial assets at fair value through other comprehensive income	306	-	-
買入	Purchases	16,392	1,303,455	3,271,857
賣出	Sales	-	(4,616,701)	(11,988,064)
於 2018 年 6 月 30 日	At 30 June 2018	31,854	2,748,141	3,035,904
於 2018 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 2018	-	-	-

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
4. 金融資產和負債的公允價值 (續) 4. Fair values of financial assets and liabilities (continued)
4.1 以公允價值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)
(B) 第三層級的項目變動 (續) (B) Reconciliation of level 3 items (continued)

		於 2017 年 12 月 31 日 At 31 December 2017		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售 Available-for-sale	其他 Others
		港幣千元 HK\$'000	股份證券 Equity securities 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	-	-	749,775
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之公允價值變化	- Change in fair value of available-for-sale securities	-	1,775	-
買入	Purchases	-	-	34,255,958
賣出、贖回及到期	Sales, redemptions and maturity	-	-	(25,343,944)
轉出第三層級	Transfer out of Level 3	(85)	-	-
於 2017 年 12 月 31 日	At 31 December 2017	-	15,156	17,430,518
於 2017 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 gains for the year included in income statement for financial assets held as at 31 December 2017	-	-	-

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**4. 金融資產和負債的公允** **4. Fair values of financial assets and liabilities (continued)**
值 (續)**4.1 以公允值計量的金融工具**
(續)**4.1 Financial instruments measured at fair value (continued)****(B) 第三層級的項目變動**
(續)**(B) Reconciliation of level 3 items (continued)**

於 2018 年 6 月 30 日，分類為第三層級的金融工具主要為以公允值變化計入損益之金融資產及非上市股權。

As at 30 June 2018, financial instruments categorised as level 3 are mainly comprised of financial assets at fair value through profit or loss and unlisted equity shares.

於 2017 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 31 December 2017, financial instruments categorised as level 3 are mainly comprised of available for sale financial assets.

對於某些低流動性債務工具及同業投資，本集團從交易對手處詢價；其公允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 and inter-bank investment, 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 4. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

非上市股權的公允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。公允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 1,593,000 元（2017 年 12 月 31 日：港幣 758,000 元）。

The fair values of unlisted equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables, or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$1,593,000 (31 December 2017: HK\$758,000).

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

4. 金融資產和負債的公允價值 (續) **4. Fair values of financial assets and liabilities (continued)**

4.2 非以公允價值計量的金融工具

公允價值是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允價值。

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，其賬面值與公允價值相若。

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，其賬面值與公允價值相若。

4.2 Financial instruments not measured at fair value

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

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

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

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
4. 金融資產和負債的公允值 (續) 4. Fair values of financial assets and liabilities (continued)
4.2 非以公允值計量的金融工具 (續)
以攤餘成本作計量的債務工具

以攤餘成本作計量的債務工具之公允值釐定與附註 4.1 內以公允值計量的債務工具採用之方法相同。

客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公允值相若。

已發行債務證券及存款證

此類工具之公允值釐定與附註 4.1 內以公允值計量的債務工具及存款證採用之方法相同。

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

4.2 Financial instruments not measured at fair value (continued)
Debt instruments at amortised cost

The fair value of debt instruments at amortisation cost is determined by using the same approach as those debt instruments measured at fair value as described in Note 4.1.

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 4.1.

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 2018 年 6 月 30 日		於 2017 年 12 月 31 日	
	At 30 June 2018		At 31 December 2017	
	賬面值 Carrying value	公允值 Fair value	賬面值 Carrying value	公允值 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			
以攤餘成本作計量的債務工具	Debt instruments at amortised cost			
持有至到期日證券	-	-	3,457,187	3,452,680
貸款及應收款	-	-	3,753,086	3,776,502
	6,710,838	6,796,521	-	-
金融負債	Financial liabilities			
已發行債務證券及存款證	Debt securities and certificates of deposit in issue			
	6,919,024	6,931,713	6,781,208	6,686,616

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
5. 或然負債及承擔
5. 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 2018 年 6 月 30 日 At 30 June 2018	於 2017 年 12 月 31 日 At 31 December 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	10,107,001	9,884,212
與交易有關之或然負債	1,984,200	1,548,920
與貿易有關之或然負債	15,057,261	14,018,162
有追索權的資產出售	3,457,621	9,279,111
不需事先通知的無條件 撤銷之承諾	71,517,388	75,424,409
其他承擔，原到期日為		
- 1 年或以下	2,455,735	1,984,229
- 1 年以上	12,804,297	10,920,331
	117,383,503	123,059,374
信貸風險加權數額	17,384,340	22,519,889

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)****6. 分類報告****6. 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)

6. 分類報告 (續) **6. 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							
2018年6月30日	30 June 2018							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(15,197)	2,305,337	922,692	-	-	3,212,832	-	3,212,832
- 跨業務	465,010	(2,911)	(462,099)	-	-	-	-	-
	449,813	2,302,426	460,593	-	-	3,212,832	-	3,212,832
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
	379,826	466,979	22,852	20	(917)	868,760	-	868,760
淨交易性收益/(虧損)	Net trading gain/(loss)							
	16,441	51,190	60,525	(21,185)	(89)	106,882	-	106,882
以公允價值變化計入損益 之金融工具淨收益	Net gain on financial instruments at fair value through profit or loss							
	-	-	277,486	-	-	277,486	-	277,486
其他金融資產之淨收益	Net gain on other financial assets							
	-	72,985	2,643	-	-	75,628	-	75,628
其他經營 (支出)/收入	Other operating (expense)/income							
	(1)	-	(7)	71,826	4,342	76,160	(64,859)	11,301
提取減值準備前之淨 經營收入	Net operating income before impairment allowances							
	846,079	2,893,580	824,092	50,661	3,336	4,617,748	(64,859)	4,552,889
減值準備淨撥備	Net charge of impairment allowances							
	(5,750)	(121,438)	(26,475)	-	(824)	(154,487)	-	(154,487)
淨經營收入	Net operating income							
	840,329	2,772,142	797,617	50,661	2,512	4,463,261	(64,859)	4,398,402
經營支出	Operating expenses							
	(521,524)	(914,228)	(52,513)	(92,672)	(36,668)	(1,617,605)	64,859	(1,552,746)
經營溢利/(虧損)	Operating profit/(loss)							
	318,805	1,857,914	745,104	(42,011)	(34,156)	2,845,656	-	2,845,656
投資物業公允價值調整之 淨收益	Net gain from fair value adjustments on investment properties							
	-	-	-	11,480	-	11,480	-	11,480
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							
	-	-	-	4,072	-	4,072	-	4,072
除稅前溢利/(虧損)	Profit/(loss) before taxation							
	318,805	1,857,914	745,104	(26,459)	(34,156)	2,861,208	-	2,861,208
於2018年6月30日 資產	At 30 June 2018 Assets							
分部資產	Segment assets							
	45,098,403	216,530,662	166,904,846	7,951,018	312,157	436,797,086	-	436,797,086
負債	Liabilities							
分部負債	Segment liabilities							
	120,249,482	227,620,509	32,962,320	3,550	2,358,401	383,194,262	-	383,194,262
半年結算至	Half-year ended							
2018年6月30日	30 June 2018							
其他資料	Other information							
資本性支出	Capital expenditure							
	-	-	-	57,332	-	57,332	-	57,332
折舊	Depreciation							
	4,007	2,239	203	92,664	3,840	102,953	-	102,953
證券攤銷	Amortisation of securities							
	-	-	221,550	-	-	221,550	-	221,550

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

6. 分類報告 (續) **6. 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 2017年6月30日	Half-year ended 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	<u>546,176</u>	<u>(472,003)</u>	<u>(74,173)</u>	-	-	-	-	-
	607,900	1,567,094	638,380	-	-	2,813,374	-	2,813,374
淨服務費及佣金收入/ (支出)	320,935	477,784	68,942	20	(1,233)	866,448	-	866,448
淨交易性收益/(虧損)	14,978	320,035	(324,791)	(47,344)	19	(37,103)	-	(37,103)
界定為以公允價值變化計 入損益之金融工具淨 虧損	-	-	(4,505)	-	-	(4,505)	-	(4,505)
其他金融資產之淨收益	-	28,485	26,773	-	-	55,258	-	55,258
其他經營收入	55	-	-	69,935	2,663	72,653	(62,299)	10,354
提取減值準備前之淨經 營收入	943,868	2,393,398	404,799	22,611	1,449	3,766,125	(62,299)	3,703,826
減值準備淨撥備	<u>(27,921)</u>	<u>(466,714)</u>	<u>(142)</u>	-	-	<u>(494,777)</u>	-	<u>(494,777)</u>
淨經營收入	915,947	1,926,684	404,657	22,611	1,449	3,271,348	(62,299)	3,209,049
經營支出	<u>(513,119)</u>	<u>(650,027)</u>	<u>(88,186)</u>	<u>(89,340)</u>	<u>(33,405)</u>	<u>(1,374,077)</u>	62,299	<u>(1,311,778)</u>
經營溢利/(虧損)	402,828	1,276,657	316,471	(66,729)	(31,956)	1,897,271	-	1,897,271
投資物業公允價值調整之 淨收益	-	-	-	9,220	-	9,220	-	9,220
出售/重估物業、器材 及設備之淨收益	-	-	-	115	-	115	-	115
除稅前溢利/(虧損)	<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>1,906,606</u>
於2017年12月31日	At 31 December 2017							
資產	Assets							
分部資產	<u>43,562,710</u>	<u>193,081,724</u>	<u>190,352,353</u>	<u>7,733,493</u>	<u>331,858</u>	<u>435,062,138</u>	-	<u>435,062,138</u>
負債	Liabilities							
分部負債	<u>108,471,515</u>	<u>231,197,241</u>	<u>41,049,841</u>	<u>3,053</u>	<u>2,251,408</u>	<u>382,973,058</u>	-	<u>382,973,058</u>
半年結算至 2017年6月30日	Half-year ended 30 June 2017							
其他資料	Other information							
資本性支出	-	-	-	18,304	-	18,304	-	18,304
折舊	4,181	2,258	227	89,335	2,738	98,739	-	98,739
證券攤銷	-	-	32,602	-	-	32,602	-	32,602

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
6. 分類報告 (續)
6. 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 2018 年 6 月 30 日 Half-year ended 30 June 2018		半年結算至 2017 年 6 月 30 日 Half-year ended 30 June 2017	
		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	2,805,944	2,000,222	2,283,006	1,506,064
中國內地	Mainland of China	1,746,945	860,986	1,420,820	400,542
合計	Total	4,552,889	2,861,208	3,703,826	1,906,606

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
6. 分類報告 (續) 6. Segmental reporting (continued)
(b) 按地理區域劃分(續) (b) By geographical area (continued)

		於 2018 年 6 月 30 日 At 30 June 2018			
		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	265,353,106	227,669,248	7,053,349	51,091,940
中國內地	Mainland of China	171,443,980	155,525,014	929,508	66,291,563
合計	Total	436,797,086	383,194,262	7,982,857	117,383,503
		於 2017 年 12 月 31 日 At 31 December 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	260,457,002	223,835,403	6,923,364	49,902,361
中國內地	Mainland of China	174,605,136	159,137,655	895,593	73,157,013
合計	Total	435,062,138	382,973,058	7,818,957	123,059,374

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****7. 已抵押資產****7. Assets pledged as security**

於2018年6月30日，本集團之負債港幣2,638,687,000元（2017年12月31日：港幣5,258,501,000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2,753,881,000元（2017年12月31日：港幣3,208,148,000元）。本集團為擔保此等負債而質押之資產金額為港幣5,504,644,000元（2017年12月31日：港幣8,579,860,000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 2018, the liabilities of the Group amounting to HK\$2,638,687,000 (31 December 2017: HK\$5,258,501,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$2,753,881,000 (31 December 2017: HK\$3,208,148,000) 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\$5,504,644,000 (31 December 2017: HK\$8,579,860,000) 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)**

8. 主要之有關連人士交易 8. 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。

(a) 與母公司及母公司控制之其他公司進行的交易

本集團之直接控股公司是信達金控，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").

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

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)**8. 主要之有關連人士交易** **8. 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2018年6月30日，本集團相關款項總額為港幣29,051,833,000元（2017年12月31日：港幣27,487,883,000元）。2018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285,413,000元（2017年上半年：港幣117,863,000元）。

大部分與信達香港進行的交易源自客戶存款。於2018年6月30日，本集團相關款項總額為港幣10,862,864,000元（2017年12月31日：港幣6,378,915,000元）。2018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79,079,000元（2017年上半年：港幣25,863,000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 2018, the related aggregate amount of the Group was HK\$29,051,833,000 (31 December 2017: HK\$27,487,883,000). The aggregate amount of expenses of the Group arising from these transactions with China Cinda for the first half of 2018 was HK\$285,413,000 (first half of 2017: HK\$117,863,000).

The majority of transactions with Cinda Hong Kong arises from deposits from customers. As at 30 June 2018, the related aggregate amount of the Group was HK\$10,862,864,000 (31 December 2017: HK\$6,378,915,000). The aggregate amount of expenses of the Group arising from these transactions with Cinda Hong Kong for the first half of 2018 was HK\$79,079,000 (first half of 2017: HK\$ 25,863,000).

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**8. 主要之有關連人士交易** **8. 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 2018 年 6 月 30 日，本集團相關款項總額為港幣 3,619,133,000 元 (2017 年 12 月 31 日：港幣 4,859,435,000 元)。2018 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 123,428,000 元 (2017 年上半年：港幣 115,238,000 元)。

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 2018 年 6 月 30 日，本集團相關款項總額分別為港幣 1,083,401,000 元 (2017 年 12 月 31 日：港幣 1,213,388,000 元) 及港幣 7,525,394,000 元 (2017 年 12 月 31 日：港幣 15,632,964,000 元)。2018 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 33,441,000 元 (2017 年上半年：港幣 19,969,000 元) 及港幣 268,713,000 元 (2017 年上半年：港幣 70,486,000 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 2018, the related aggregate amount of the Group was HK\$3,619,133,000 (31 December 2017: HK\$4,859,435,000). 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 2018 was HK\$123,428,000 (first half of 2017: HK\$115,238,000).

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 2018, the related aggregate amount of the Group was HK\$1,083,401,000 (31 December 2017: HK\$1,213,388,000) and HK\$7,525,394,000 (31 December 2017: HK\$15,632,964,000) 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 2018 was HK\$33,441,000 (first half of 2017: HK\$19,969,000) and HK\$268,713,000 (first half of 2017: HK\$70,486,000) respectively.

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

8. 主要之有關連人士交易 (續) **8. Significant related party transactions (continued)**

(a) 與母公司及母公司控制之其他公司進行的交易 (續)

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)

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)**8. 主要之有關連人士交易** **8. 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**

中華人民共和國財政部對本集團實施控制，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 of the PRC Government, 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)
8. 主要之有關連人士交易 8. 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 2018年 6月30日 Half-year ended 30 June 2018	半年結算至 2017年 6月30日 Half-year ended 30 June 2017
	港幣千元 HK\$'000	港幣千元 HK\$'000
薪酬及其他短期員工福利	46,732	28,839
退休福利	1,068	882
	47,800	29,721

(d) 與附屬公司的結餘

於2018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593,437,000元（2017年12月31日：港幣297,746,000元）及港幣258,429,000元（2017年12月31日：港幣185,478,000元）。

(d) Balances with subsidiaries

As at 30 June 2018, 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\$593,437,000 (31 December 2017: HK\$297,746,000) and HK\$258,429,000 (31 December 2017: HK\$185,478,000) respectively.

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
9. 國際債權
9. 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 2018 年 6 月 30 日 At 30 June 2018				
		非銀行私人機構 Non-bank private sector				
		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	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
中國內地	Mainland of China	44,692,727	1,765,799	1,234,476	42,627,128	90,320,130
香港	Hong Kong	498,186	68,067	6,330,517	35,644,288	42,541,058
		於 2017 年 12 月 31 日 At 31 December 2017				
		非銀行私人機構 Non-bank private sector				
		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	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
中國內地	Mainland of China	49,317,277	9,534,250	212,539	38,767,290	97,831,356
香港	Hong Kong	2,629,913	443,739	4,739,648	35,321,601	43,134,901

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
10. 非銀行的內地風險承擔

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。

10. Non-bank Mainland exposures

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 2018 年 6 月 30 日 At 30 June 2018			
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	55,692,173	4,583,393	60,275,566
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	28,188,571	6,553,713	34,742,284
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	80,535,112	14,211,213	94,746,325
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	5,197,471	2,966	5,200,437
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	287,512	-	287,512
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	11,225,294	2,281,394	13,506,688
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	5,135,276	562,129	5,697,405
總計	Total	8	<u>186,261,409</u>	<u>28,194,808</u>	<u>214,456,217</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>446,629,507</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>41.70%</u>		

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
10. 非銀行的內地風險承擔 (續) 10. Non-bank Mainland exposures (continued)

		於 2017 年 12 月 31 日 At 31 December 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 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
中央政府、中央政府持有的 機構、其附屬公司及合資 企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	47,506,686	5,511,590	53,018,276
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	21,617,740	4,703,027	26,320,767
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	74,038,354	15,195,181	89,233,535
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	4,936,451	3,398	4,939,849
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	253,003	-	253,003
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	13,218,282	1,983,472	15,201,754
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	5,131,429	13,906	5,145,335
總計	Total	8	166,701,945	27,410,574	194,112,519
扣減準備金後的資產總額	Total assets after provision	9	445,101,340		
資產負債表內的風險承擔 佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	37.45%		