

2012 中期業績報告
Interim Report 2012



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簡要綜合收益表
Condensed Consolidated Income Statement

		(未經審核) (Unaudited)	(未經審核) (Unaudited)
		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	3,823,200	2,464,251
利息支出	Interest expense	<u>(1,884,023)</u>	<u>(944,607)</u>
淨利息收入	Net interest income	4 1,939,177	1,519,644
服務費及佣金收入	Fee and commission income	406,947	461,947
服務費及佣金支出	Fee and commission expense	<u>(32,896)</u>	<u>(37,602)</u>
淨服務費及佣金收入	Net fee and commission income	5 374,051	424,345
淨交易性收益	Net trading gain	6 49,397	28,464
界定為以公平值變化計入損益之 金融工具淨收益	Net gain on financial instruments designated at fair value through profit or loss	15,836	8,412
其他金融資產之淨收益	Net gain on other financial assets	7 2,834	53,559
其他經營收入	Other operating income	8 23,335	<u>21,255</u>
提取減值準備前之淨經營收入	Net operating income before impairment allowances	2,404,630	2,055,679
減值準備淨(撥備)/撥回	Net (charge)/reversal of impairment allowances	9 (109,672)	<u>16,723</u>
淨經營收入	Net operating income	2,294,958	2,072,402
經營支出	Operating expenses	10 (890,403)	<u>(306,810)</u>
經營溢利	Operating profit	1,404,555	1,765,592
投資物業出售/公平值調整之淨 收益	Net gain from disposal of/fair value adjustments on investment properties	11 70,493	95,762
出售/重估物業、器材及設備之 淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	12 (1,575)	<u>(670)</u>
除稅前溢利	Profit before taxation	1,473,473	1,860,684
稅項	Taxation	13 (248,308)	<u>(315,062)</u>
期內溢利	Profit for the period	1,225,165	<u>1,545,622</u>
股息	Dividends	14 392,000	<u>-</u>

第 7 至 100 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 100 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited) 半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000	(未經審核) (Unaudited) 半年結算至 2011年 6月30日 Half-year ended 30 June 2011 港幣千元 HK\$'000
期內溢利	Profit for the period	1,225,165	1,545,622
房產：	Premises:		
房產重估	Revaluation of premises	612,006	687,829
遞延稅項	Deferred tax	(97,184)	(103,682)
		514,822	584,147
可供出售證券：	Available-for-sale securities:		
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	233,744	44,257
因出售可供出售證券之轉撥	Release upon disposal of available-for-sale securities	(1,038)	(48,778)
由可供出售證券轉至持有至到期日證券產生之攤銷	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities	(715)	(4,371)
遞延稅項	Deferred tax	(40,691)	2,969
		191,300	(5,923)
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedge	22,595	(41,279)
貨幣換算差額	Currency translation difference	(92,681)	130,619
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	636,036	667,564
期內全面收益總額	Total comprehensive income for the period	1,861,201	2,213,186

第 7 至 100 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 100 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited)	(經審核) (Audited)
		於 2012 年 6 月 30 日	於 2011 年 12 月 31 日
	附註 Notes	At 30 June 2012	At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
資產	ASSETS		
庫存現金及存放銀行及其他 金融機構的結餘	Cash and balances with banks and other financial institutions	15 38,252,446	43,994,333
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	24,669,689	23,169,580
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	16 5,401,550	2,245,761
衍生金融工具	Derivative financial instruments	17 755,912	816,403
貸款及其他賬項	Advances and other accounts	18 136,409,170	132,914,225
證券投資	Investment in securities	19 36,798,084	30,182,604
投資物業	Investment properties	20 917,943	847,948
物業、器材及設備	Properties, plant and equipment	21 5,158,387	4,583,411
應收稅項資產	Current tax assets	1,098	-
遞延稅項資產	Deferred tax assets	27 1,011	57,714
其他資產	Other assets	22 2,147,535	819,477
資產總額	Total assets	250,512,825	239,631,456
負債	LIABILITIES		
銀行及其他金融機構之存款 及結餘	Deposits and balances from banks and other financial institutions	26,185,699	28,066,288
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	23 3,996,035	1,077,896
衍生金融工具	Derivative financial instruments	17 637,474	672,618
客戶存款	Deposits from customers	24 182,655,014	174,469,468
其他賬項及準備	Other accounts and provisions	25 8,403,084	8,396,670
應付稅項負債	Current tax liabilities	317,541	229,927
遞延稅項負債	Deferred tax liabilities	27 712,581	582,393
負債總額	Total liabilities	222,907,428	213,495,260
資本	EQUITY		
股本	Share capital	28 700,000	700,000
儲備	Reserves	29 26,905,397	25,436,196
資本總額	Total equity	27,605,397	26,136,196
負債及資本總額	Total liabilities and equity	250,512,825	239,631,456

第 7 至 100 頁之附註屬本中期財務資料之
組成部分。

The notes on pages 7 to 100 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited)								
						可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities				總計 Total
		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2011 年 1 月 1 日	At 1 January 2011	700,000	2,444,517	605	2,695,267	143,483	1,141,136	421,355	14,943,635	22,489,998
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,545,622	1,545,622
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	584,147	-	-	-	-	584,147
可供出售證券	Available-for-sale securities	-	-	-	-	(1,395)	-	-	(4,528)	(5,923)
淨投資對沖下對沖工具 之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	(41,279)	-	-	(41,279)
貨幣換算差額	Currency translation difference	-	-	-	2,056	(163)	-	128,726	-	130,619
全面收益總額	Total comprehensive income	-	-	-	586,203	(1,558)	-	87,447	1,541,094	2,213,186
因房產出售之轉撥	Release upon disposal of premises	-	-	-	(4,855)	-	-	-	4,855	-
留存盈利轉撥	Transfer from retained earnings	-	-	-	-	-	52,986	-	(52,986)	-
於 2011 年 6 月 30 日	At 30 June 2011	700,000	2,444,517	605	3,276,615	141,925	1,194,122	508,802	16,436,598	24,703,184
於 2011 年 7 月 1 日	At 1 July 2011	700,000	2,444,517	605	3,276,615	141,925	1,194,122	508,802	16,436,598	24,703,184
期內溢利	Profit for the period	-	-	-	-	-	-	-	903,336	903,336
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	456,604	-	-	-	-	456,604
可供出售證券	Available-for-sale securities	-	-	-	-	(37,295)	-	-	(1,193)	(38,488)
淨投資對沖下對沖工具 之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	(50,480)	-	-	(50,480)
貨幣換算差額	Currency translation difference	-	-	-	2,512	(199)	-	159,727	-	162,040
全面收益總額	Total comprehensive income	-	-	-	459,116	(37,494)	-	109,247	902,143	1,433,012
因房產出售之轉撥	Release upon disposal of premises	-	-	-	(62,240)	-	-	-	62,240	-
留存盈利轉撥	Transfer from retained earnings	-	-	-	-	-	164,505	-	(164,505)	-
於 2011 年 12 月 31 日	At 31 December 2011	700,000	2,444,517	605	3,673,491	104,431	1,358,627	618,049	17,236,476	26,136,196

簡要綜合權益變動表
(續)

Condensed Consolidated Statement of Changes in Equity
(continued)

		(未經審核) (Unaudited)								
		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	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2012年1月1日	At 1 January 2012	700,000	2,444,517	605	3,673,491	104,431	1,358,627	618,049	17,236,476	26,136,196
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,225,165	1,225,165
其他全面收益：	Other comprehensive income:									
房產 可供出售證券	Premises Available-for-sale securities	-	-	-	514,822	-	-	-	-	514,822
淨投資對沖下對沖工具 之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	191,839	-	-	(539)	191,300
貨幣換算差額	Currency translation difference	-	-	-	(1,267)	(86)	-	22,595	-	22,595
全面收益總額	Total comprehensive income	-	-	-	513,555	191,753	-	(68,733)	1,224,626	1,861,201
留存盈利轉撥	Transfer to retained earnings	-	-	-	-	-	(24,799)	-	24,799	-
中期股息	Interim dividend	-	-	-	-	-	-	-	(392,000)	(392,000)
於2012年6月30日	At 30 June 2012	700,000	2,444,517	605	4,187,046	296,184	1,333,828	549,316	18,093,901	27,605,397

* 除按香港會計準則第39號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備用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 under HKAS 39.

第7至100頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 100 are an integral part of this interim financial information.

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

			(未經審核) (Unaudited)	(未經審核) (Unaudited)
			半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量		Cash flows from operating activities		
除稅前經營現金之流入		Operating cash inflow before taxation	30(a) 1,454,023	15,332,175
支付香港利得稅		Hong Kong profits tax paid	(76,030)	(56,444)
支付海外利得稅		Overseas profits tax paid	(37,282)	(63,152)
經營業務之現金流入淨額		Net cash inflow from operating activities	1,340,711	15,212,579
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	(48,200)	(45,670)
購入投資物業		Purchase of investment properties	-	(11,934)
出售物業、器材及設備所得款項		Proceeds from disposal of properties, plant and equipment	74	4,234
出售投資物業所得款項		Proceeds from disposal of investment properties	-	5,847
投資業務之現金流出淨額		Net cash outflow from investing activities	(48,126)	(47,523)
融資業務之現金流量		Cash flows from financing activities		
支付股息		Dividend paid	-	(483,000)
融資業務之現金流出淨額		Net cash outflow from financing activities	-	(483,000)
現金及等同現金項目增加		Increase in cash and cash equivalents	1,292,585	14,682,056
於1月1日之現金及等同現金項目		Cash and cash equivalents at 1 January	41,732,029	24,585,347
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	(238,385)	566,037
於6月30日之現金及等同現金項目		Cash and cash equivalents at 30 June	42,786,229	39,833,440
			30(b)	

第7至100頁之附註屬本中期財務資料之組成部分。 The notes on pages 7 to 100 are an integral part of this interim financial information.

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

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

主要會計政策

除以下所述外，此未經審核之中期財務資料所採用之主要會計政策及計算辦法，均與截至2011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2011年之年度報告一併閱覽。

已強制性地於2012年1月1日起開始的會計年度首次生效的經修訂之準則及修訂

- 香港會計準則第12號（經修訂）「所得稅」。此會計準則於2010年12月被修訂，於2012年1月1日起開始的會計年度強制生效，並容許提前應用。本集團考慮到修訂準則的處理要求更能反映本集團持有投資物業的相關稅務責任的實況，因此以追溯調整方式自2010年12月31日結算之年度起，提前採納此項經修訂的準則。
- 香港財務報告準則第7號（經修訂）「金融工具：披露 – 資產轉讓」。本修訂對於可全部終止確認或不可全部終止確認的金融資產轉讓引進了新的量化披露要求。當本集團轉讓適用於此範圍的金融資產時，會於財務報表披露有關資訊。

Basis of preparation

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

Significant accounting policies

Except as described below, the significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2011 and should be read in conjunction with the Group's Annual Report for 2011.

Revised standards and amendments to standards that are mandatory for the first time for the financial year beginning on 1 January 2012

- HKAS 12 (Amendment), 'Income Taxes'. The standard which was revised in December 2010 is mandatorily effective for reporting periods beginning on or after 1 January 2012. Earlier application is permitted. The Group considers that the required treatment under the revised standard better reflects the tax position of the investment properties of the Group, and has early adopted the amended standard retrospectively since the year ended 31 December 2010.
- HKFRS 7 (Amendment), 'Financial Instruments: Disclosures – Transfer of Financial Assets'. The amendment introduces new quantitative disclosure requirements for transfers of financial assets that are either fully derecognised or derecognised not in their entirety. The Group will disclose relevant information in the financial statements when the Group undertakes transfers of financial assets that fall within its scope.

**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)
主要會計政策 (續)
Significant accounting policies (continued)

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2012年提前採納之準則及修訂

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2012

準則 Standard	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港會計準則第1號(經修訂) HKAS 1 (Revised)	財務報表的列示 – 其他全面收益項目的列示 Presentation of Financial Statements - Presentation of Items of Other Comprehensive Income	2012年7月1日 1 July 2012
香港會計準則第19號(2011) HKAS 19 (2011)	僱員福利 Employee Benefits	2013年1月1日 1 January 2013
香港會計準則第27號(2011) HKAS 27 (2011)	獨立財務報表 Separate Financial Statements	2013年1月1日 1 January 2013
香港會計準則第28號(2011) HKAS 28 (2011)	聯營公司及合資企業投資 Investments in Associates and Joint Ventures	2013年1月1日 1 January 2013
香港會計準則第32號(經修訂) HKAS 32 (Amendment)	金融工具：列示 – 金融資產及金融負債之抵銷 Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities	2014年1月1日 1 January 2014
香港財務報告準則第7號(經修訂) HKFRS 7 (Amendment)	金融工具：披露 – 金融資產及金融負債之抵銷 Financial Instruments: Disclosures - Offsetting Financial Assets and Financial Liabilities	2013年1月1日 1 January 2013
香港財務報告準則第7號(經修訂) HKFRS 7 (Amendment)	金融工具：披露 – 香港財務報告準則第9號的過渡安排 Financial Instruments: Disclosures - Transition to HKFRS 9	2015年1月1日 1 January 2015
香港財務報告準則第9號 HKFRS 9	金融工具 Financial Instruments	2015年1月1日 1 January 2015
香港財務報告準則第10號 HKFRS 10	綜合財務報表 Consolidated Financial Statements	2013年1月1日 1 January 2013
香港財務報告準則第11號 HKFRS 11	合資安排 Joint Arrangements	2013年1月1日 1 January 2013
香港財務報告準則第12號 HKFRS 12	其他企業投資權益的披露 Disclosure of Interests in Other Entities	2013年1月1日 1 January 2013
香港財務報告準則第13號 HKFRS 13	公平值計量 Fair Value Measurement	2013年1月1日 1 January 2013

● 有關上述準則與修訂的簡介，請參閱本集團2011年之年度報告內財務報表附註2.1(b)項。

● Please refer to Note 2.1 (b) of the Group's Annual Report for 2011 for brief explanations of the above-mentioned standards and amendments.

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

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2012年提前採納之準則及修訂 (續)

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2012 (continued)

● 此外，「完善香港財務報告準則2009至2011年週期」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示與分類方面出現會計變更的修訂。有關修訂於2013年1月1日起開始的會計年度開始生效，其對集團的會計政策沒有重大影響。

● In addition, 'Annual Improvements to HKFRS 2009 - 2011 Cycle' contains numerous amendments to HKFRS which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation and classification. The amendments will be effective for the financial year beginning on or after 1 January 2013, there is no material impact on the Group's accounting policies.

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

2. 應用會計政策時之重大會計估計及判斷 **2. Critical accounting estimates and judgements in applying accounting policies**

本集團會計估計的性質及假設，均與本集團截至 2011 年 12 月 31 日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2011.

3. 金融風險管理

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

3.1 信貸風險**(A) 總貸款及其他賬項****(a) 減值貸款**

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

如有客觀證據反映貸款已出現減值損失，有關損失按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資產持有人知悉發生了損失事件。

3. Financial risk management

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

3.1 Credit Risk**(A) Gross advances and other accounts****(a) Impaired advances**

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

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

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 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		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>256,103</u>	<u>132,853</u>
就上述貸款作個別評估之貸款減值準備	Individually assessed loan impairment allowances made in respect of such advances	<u>100,865</u>	<u>87,615</u>
就上述有抵押品覆蓋之客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	<u>260,737</u>	<u>75,765</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>145,651</u>	<u>35,646</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>110,452</u>	<u>97,207</u>
總減值之客戶貸款對總客戶貸款比率	Gross impaired advances to customers as a percentage of gross advances to customers	<u>0.20%</u>	<u>0.11%</u>

貸款減值準備之撥備已考慮有關貸款之抵押品價值。

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

**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 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
	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	284,508	165,966
總特定分類或減 值之客戶貸款 對總客戶貸款 比率	0.23%	0.14%

特定分類或減值
之客戶貸款乃按
《銀行業條例》
項下《銀行業(披
露)規則》內的
定義界定及按本
集團放款質量分
類的「次級」、
「呆滯」或「虧
損」貸款或已被
個別評估為減值
貸款。

Classified or impaired advances to customers follow the definitions set out in the Banking (Disclosure) Rules under the Banking Ordinance and 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.

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 outside the approved limit that was advised to the borrower.

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2012年6月30日		於2011年12月31日	
	At 30 June 2012		At 31 December 2011	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元		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	95,663	0.08%	11,900	0.01%
- 超過6個月但不超過1年	52,080	0.04%	5,490	0.00%
- 超過1年	86,733	0.07%	88,155	0.08%
逾期超過3個月之貸款	<u>234,476</u>	<u>0.19%</u>	<u>105,545</u>	<u>0.09%</u>
就上述之貸款作個別評估之貸款減值準備				
	<u>89,117</u>		<u>84,606</u>	

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)

	於2012年 6月30日 At 30 June 2012 港幣千元 HK\$'000	於2011年 12月31日 At 31 December 2011 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>256,371</u>	<u>23,582</u>
上述有抵押品覆蓋之客戶貸款	<u>139,588</u>	<u>11,416</u>
上述沒有抵押品覆蓋之客戶貸款	<u>94,888</u>	<u>94,129</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。

Collateral held against overdue or impaired loans is principally represented by charges over business assets such as commercial and residential premises for corporate loans and mortgages over residential properties for personal loans.

於2012年6月30日及2011年12月31日，沒有逾期超過3個月之銀行及其他金融機構貸款。

As at 30 June 2012 and 31 December 2011, there were no advances to banks and other financial institutions overdue for more than three months.

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)
(c) 經重組貸款
(c) Rescheduled advances

	於 2012 年 6 月 30 日 At 30 June 2012		於 2011 年 12 月 31 日 At 31 December 2011	
	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"	<u>13,210</u>	<u>0.01%</u>	<u>20,514</u>	<u>0.02%</u>

於 2012 年 6 月 30 日及 2011 年 12 月 31 日，沒有經重組之銀行及其他金融機構貸款。

As at 30 June 2012 and 31 December 2011, there were no rescheduled advances to banks and other financial institutions.

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 overdue advances.

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

根據在香港境
內或境外以及
借貸人從事之
業務作出分類
之客戶貸款總
額分析如下：

The information concerning gross advances to customers has been analysed into loans used inside or outside Hong Kong by industry sectors of the borrowers as follows:

於 2012 年 6 月 30 日
At 30 June 2012

	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	組合評估之
					貸款減值準備 Individually assessed impairment allowances 港幣千元 HK\$'000	貸款減值準備 Collectively assessed impairment allowances 港幣千元 HK\$'000
在香港使用之貸款						
工商金融業						
- 物業發展	1,911,501	43.05%	-	-	-	6,284
- 物業投資	10,631,332	88.49%	6,423	84,960	170	105,257
- 金融業	1,936,088	49.29%	-	-	-	5,381
- 股票經紀	2,251	100.00%	-	-	-	9
- 批發及零售業	17,607,711	60.53%	25,716	68,238	10,122	113,085
- 製造業	4,716,364	37.87%	10,113	21,283	2,829	36,847
- 運輸及運輸設備	4,306,460	15.60%	1,289	4,023	329	17,700
- 休閒活動	68,118	0.00%	-	-	-	183
- 資訊科技	1,393,554	2.08%	2,136	2,136	571	3,828
- 其他	7,458,962	50.51%	18,913	23,794	1,480	40,126
個人						
- 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	782,115	100.00%	3,926	24,257	-	481
- 購買其他住宅物業之貸 款	11,311,278	99.97%	2,157	69,901	-	4,465
- 其他	2,911,580	74.83%	2,509	16,455	805	1,856
在香港使用之貸款總額	65,037,314	65.14%	73,182	315,047	16,306	335,502
貿易融資	6,603,525	26.38%	31,692	37,882	6,186	57,810
在香港以外使用之貸款	53,541,414	37.29%	179,634	198,868	78,373	404,133
客戶貸款總額	125,182,253	51.19%	284,508	551,797	100,865	797,445

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
(續)

(d) Concentration of advances to customers (continued)

(i) 按行業分類之
客戶貸款總額
(續)

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

		於 2011 年 12 月 31 日 At 31 December 2011					
		客戶貸款 總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期* Overdue*	個別評估之 貸款減值準備 Individually assessed impairment allowances	組合評估之 貸款減值準備 Collectively assessed impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	2,738,332	58.71%	-	-	-	8,510
- 物業投資	- Property investment	10,942,261	79.38%	-	45,685	-	110,811
- 金融業	- Financial concerns	3,005,772	35.70%	-	-	-	8,392
- 股票經紀	- Stockbrokers	3,241	100.00%	-	-	-	12
- 批發及零售業	- Wholesale and retail trade	18,064,963	61.52%	8,032	48,960	2,492	109,024
- 製造業	- Manufacturing	4,412,357	38.10%	9,409	14,854	2,214	39,747
- 運輸及運輸設備	- Transport and transport equipment	3,542,563	10.55%	-	2,466	-	18,360
- 休閒活動	- Recreational activities	70,162	-	-	-	-	194
- 資訊科技	- Information technology	1,091,930	2.48%	2,173	2,173	552	3,215
- 其他	- Others	5,427,639	62.95%	977	30,140	725	39,451
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	861,024	100.00%	4,618	29,248	-	577
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	11,929,257	99.99%	2,422	104,556	-	4,932
- 其他	- Others	2,477,768	83.41%	2,625	10,544	825	2,084
在香港使用之貸款總額	Total loans for use in Hong Kong	64,567,269	66.35%	30,256	288,626	6,808	345,309
貿易融資	Trade finance	5,439,177	33.02%	31,456	39,972	2,971	44,663
在香港以外使用之貸款	Loans for use outside Hong Kong	49,837,783	35.50%	104,254	150,518	77,836	315,160
客戶貸款總額	Gross advances to customers	119,844,229	52.01%	165,966	479,116	87,615	705,132

* 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。

* Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid.

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
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額**
(ii) Geographical analysis of gross advances to customers

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。一般而言，假如客戶貸款之擔保人所處國家與客戶不同，則會確認有關貸款之風險轉移。

The following geographical analysis of advances to customers is based on the location of the counterparties, after taking into account the transfer of risk. In general, such transfer of risk takes place if the advances to customers are guaranteed by a party in a country which is different from that of the customer.

客戶貸款總額
Gross advances to customers

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	66,149,913	65,296,349
中國內地	Mainland China	53,519,461	48,409,389
其他	Others	5,512,879	6,138,491
		125,182,253	119,844,229

**就客戶貸款
總額作組合
評估之貸款
減值準備**
**Collectively assessed loan
impairment allowances in
respect of the gross advances
to customers**

香港	Hong Kong	373,762	374,974
中國內地	Mainland China	376,803	283,920
其他	Others	46,880	46,238
		797,445	705,132

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
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額 (續)**
(ii) Geographical analysis of gross advances to customers (continued)
逾期貸款
Overdue advances

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	331,248	365,467
中國內地	Mainland China	189,273	102,176
其他	Others	31,276	11,473
		<u>551,797</u>	<u>479,116</u>

**就逾期貸款
作個別評
估之貸款
減值準備**
**Individually assessed loan
impairment allowances in respect
of the overdue advances**

香港	Hong Kong	68,839	60,027
中國內地	Mainland China	25,425	24,757
其他	Others	64	89
		<u>94,328</u>	<u>84,873</u>

**就逾期貸款
作組合評
估之貸款
減值準備**
**Collectively assessed loan
impairment allowances in respect
of the overdue advances**

香港	Hong Kong	3,739	5,343
中國內地	Mainland China	989	542
其他	Others	19	48
		<u>4,747</u>	<u>5,933</u>

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
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額 (續)**
(ii) Geographical analysis of gross advances to customers (continued)
**特定分類或減
值貸款**
Classified or impaired advances

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	137,209	107,560
中國內地	Mainland China	147,023	52,448
其他	Others	276	5,958
		284,508	165,966

**就特定分類或
減值貸款作
個別評估之
貸款減值準
備**
**Individually assessed loan
impairment allowances in respect
of the classified or impaired
advances**

香港	Hong Kong	69,983	60,896
中國內地	Mainland China	30,818	24,757
其他	Others	64	1,962
		100,865	87,615

**就特定分類或
減值貸款作
組合評估之
貸款減值準
備**
**Collectively assessed loan
impairment allowances in respect
of the classified or impaired
advances**

香港	Hong Kong	354	362
中國內地	Mainland China	546	214
		900	576

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 2012 年 6 月 30 日持有的收回資產之估值為港幣 5,222,000 元 (2011 年 12 月 31 日: 港幣 2,530,000 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 2012 amounted to HK\$5,222,000 (31 December 2011: HK\$2,530,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the borrowers 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
(C) Debt securities

下表為以發行評級及
信貸風險性質分析之
債務證券賬面值。

The tables below represent an analysis of the carrying value of debt securities by issue rating and credit risk characteristic.

於 2012 年 6 月 30 日

At 30 June 2012

						無評級 Unrated			
		Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	香港政府 及其機構 Hong Kong government and government bodies	其他國家政府 及其機構 Other governments and government agencies	其他 Others	總計 Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
證券投資	Investment in securities								
住房貸款／資產抵押債券	MBS/ABS	-	14,027	-	1,282	-	-	-	15,309
其他債券	Other debt securities	822,253	15,122,017	5,852,219	205,394	1,649,701	1,728,663	11,347,218	36,727,465
小計	Subtotal	822,253	15,136,044	5,852,219	206,676	1,649,701	1,728,663	11,347,218	36,742,774
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
其他債券	Other debt securities	610	2,886,780	579,044	267,198	1,368,657	-	299,261	5,401,550
小計	Subtotal	610	2,886,780	579,044	267,198	1,368,657	-	299,261	5,401,550
總計	Total	822,863	18,022,824	6,431,263	473,874	3,018,358	1,728,663	11,646,479	42,144,324

**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 (續)
(C) Debt securities (continued)

 於 2011 年 12 月 31 日
 At 31 December 2011

		無評級 Unrated							總計 Total
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	香港政府及其機構 Hong Kong government and government bodies	其他國家政府及其機構 Other governments and government agencies	其他 Others	
		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
證券投資	Investment in securities								
住房貸款／資產抵押債券	MBS/ABS	-	20,335	-	1,699	-	-	-	22,034
其他債券	Other debt securities	622,547	10,594,378	3,879,203	202,942	5,005,270	678,604	9,133,727	30,116,671
小計	Subtotal	622,547	10,614,713	3,879,203	204,641	5,005,270	678,604	9,133,727	30,138,705
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
住房貸款／資產抵押債券	MBS/ABS	-	-	5,046	-	-	-	-	5,046
其他債券	Other debt securities	500	521,205	570,501	267,066	587,575	-	293,868	2,240,715
小計	Subtotal	500	521,205	575,547	267,066	587,575	-	293,868	2,245,761
總計	Total	623,047	11,135,918	4,454,750	471,707	5,592,845	678,604	9,427,595	32,384,466

於 2012 年 6 月 30 日無評級之總金額為港幣 16,393,500,000 元 (2011 年 12 月 31 日: 港幣 15,699,044,000 元)，其中沒有發行人評級僅為港幣 3,065,445,000 元 (2011 年 12 月 31 日: 港幣 2,741,631,000 元)，詳情請參閱第 26 頁。

The total amount of unrated issues amounted to HK\$16,393,500,000 (31 December 2011: HK\$15,699,044,000) as at 30 June 2012, of which only HK\$3,065,445,000 (31 December 2011: HK\$2,741,631,000) were without issuer ratings. For details, please refer to page 26.

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 (續)

(C) Debt securities (continued)

就以上沒有評級的債務證券，按發行人之評級分析如下：

For the above debt securities with no issue rating, their issuer ratings are analysed as follows:

		於 2012 年 6 月 30 日 At 30 June 2012					
		Aaa	Aa1 至 Aa3	A1 至 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	55,440	5,108,725	4,874,366	-	3,065,195	13,103,726
持有至到期日證券	Held-to-maturity securities	-	309,143	1,312,463	-	250	1,621,856
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	1,368,657	-	299,261	-	1,667,918
總計	Total	<u>55,440</u>	<u>6,786,525</u>	<u>6,186,829</u>	<u>299,261</u>	<u>3,065,445</u>	<u>16,393,500</u>
		於 2011 年 12 月 31 日 At 31 December 2011					
		Aaa	Aa1 至 Aa3	A1 至 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	-	8,069,695	1,699,982	-	2,741,381	12,511,058
持有至到期日證券	Held-to-maturity securities	-	204,679	225,695	-	250	430,624
貸款及應收款	Loans and receivables	-	-	1,875,919	-	-	1,875,919
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	587,575	293,868	-	-	881,443
總計	Total	-	<u>8,861,949</u>	<u>4,095,464</u>	-	<u>2,741,631</u>	<u>15,699,044</u>

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(C) 債務證券 (續)

(C) Debt securities (continued)

於2012年6月30日及2011年12月31日，沒有減值債務證券。

As at 30 June 2012 and 31 December 2011, there were no impaired debt securities.

於2012年6月30日及2011年12月31日，沒有逾期之債務證券。

As at 30 June 2012 and 31 December 2011, there were no overdue debt securities.

**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**

本集團的資產及負債均以主要貨幣為主，尤其集中在港元、美元及人民幣。為確保外匯風險承擔保持在可接受水平，集團利用風險限額（例如頭盤限額）作為監控工具。此外，集團致力於減少相同貨幣資產與負債的錯配，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。

(A) Currency risk

The Group's assets and liabilities are denominated in major currencies, particularly the HK dollar, the US dollar and Renminbi. To ensure the currency risk exposure of the Group is kept to an acceptable level, risk limits (e.g. Position limit) are used to serve as a monitoring tool. Moreover, the Group seeks to minimise the gap between asset and liability in the same currency. Foreign exchange contracts (e.g. FX swap) 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)

下表概述了本集團於2012年6月30日及2011年12月31日之外幣匯率風險承擔。表內以折合港元賬面值列示資產及負債，並按原幣分類。

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2012 and 31 December 2011. Included in the tables are the assets and liabilities at carrying amounts in HK dollars equivalent, categorised by the original currency.

於2012年6月30日

At 30 June 2012

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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	25,298,848	4,941,409	6,196,139	317,954	42,357	697,943	757,796	38,252,446
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	18,410,893	5,306,628	952,168	-	-	-	-	24,669,689
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	769,228	4,555,308	-	-	-	77,014	5,401,550
衍生金融工具	Derivative financial instruments	76,366	2,561	676,985	-	-	-	-	755,912
貸款及其他賬項	Advances and other accounts	32,846,569	39,006,349	63,223,282	506,979	226,355	13,489	586,147	136,409,170
證券投資	Investment in securities								
- 可供出售證券	- Available-for-sale securities	10,118,077	7,047,591	9,927,207	361,025	2,161,526	109,394	4,456,545	34,181,365
- 持有至到期日證券	- Held-to-maturity securities	1,170,071	1,114,674	15,559	-	-	-	316,415	2,616,719
投資物業	Investment properties	45,263	-	872,680	-	-	-	-	917,943
物業、器材及設備	Properties, plant and equipment	456,811	3,146	4,698,430	-	-	-	-	5,158,387
其他資產(包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	202,599	4,114	1,938,282	425	16	5	4,203	2,149,644
資產總額	Total assets	88,625,497	58,195,700	93,056,040	1,186,383	2,430,254	820,831	6,198,120	250,512,825

**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)

 於 2012 年 6 月 30 日
 At 30 June 2012

	人民幣 Renminbi 港幣千元 HK\$'000	美元 US Dollars 港幣千元 HK\$'000	港元 HK Dollars 港幣千元 HK\$'000	歐羅 Euro 港幣千元 HK\$'000	日圓 Japanese Yen 港幣千元 HK\$'000	英鎊 Pound Sterling 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	總計 Total 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							
	9,312,721	15,388,894	1,099,177	197,662	172,517	1,143	13,585	26,185,699
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	3,996,035	-	-	-	-	3,996,035
衍生金融工具	Derivative financial instruments							
	63,537	158,834	415,103	-	-	-	-	637,474
客戶存款	Deposits from customers							
	66,682,613	31,787,617	76,215,438	2,724,918	145,144	797,694	4,301,590	182,655,014
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)							
	4,766,903	808,684	3,108,095	50,605	530,971	10,016	157,932	9,433,206
負債總額	Total liabilities							
	80,825,774	48,144,029	84,833,848	2,973,185	848,632	808,853	4,473,107	222,907,428
資產負債表頭寸淨值	Net on-balance sheet position							
	7,799,723	10,051,671	8,222,192	(1,786,802)	1,581,622	11,978	1,725,013	27,605,397
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(465,754)	(8,014,713)	10,268,281	1,789,719	(1,580,676)	(11,100)	(1,705,313)	280,444
或然負債及承擔	Contingent liabilities and commitments							
	20,911,086	24,491,258	20,908,331	361,959	305,348	12,372	13,055	67,003,409

**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)

 於 2011 年 12 月 31 日
 At 31 December 2011

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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							
	31,755,587	3,875,707	6,247,430	1,137,543	134,900	100,390	742,776	43,994,333
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							
	20,433,570	1,495,263	1,240,747	-	-	-	-	23,169,580
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss							
	-	766,259	1,403,148	-	-	-	76,354	2,245,761
衍生金融工具	Derivative financial instruments							
	65,299	6,001	745,103	-	-	-	-	816,403
貸款及其他賬項	Advances and other accounts							
	26,669,960	40,465,402	64,321,827	272,602	297,283	-	887,151	132,914,225
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities							
	6,381,679	6,339,356	11,184,833	511,059	-	93,761	2,245,297	26,755,985
- 持有至到期日證券	- Held-to-maturity securities							
	980,163	121,596	104,580	225,695	-	-	118,666	1,550,700
- 貸款及應收款	- Loans and receivables							
	-	-	-	1,875,919	-	-	-	1,875,919
投資物業	Investment properties							
	45,688	-	802,260	-	-	-	-	847,948
物業、器材及設備	Properties, plant and equipment							
	463,161	1,065	4,119,185	-	-	-	-	4,583,411
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)							
	165,459	57,198	649,071	-	1,316	1	4,146	877,191
資產總額	Total assets							
	86,960,566	53,127,847	90,818,184	4,022,818	433,499	194,152	4,074,390	239,631,456

**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)

 於 2011 年 12 月 31 日
 At 31 December 2011

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
	10,925,158	16,001,440	861,463	132	211,516	2,619	63,960	28,066,288
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	1,077,896	-	-	-	-	1,077,896
衍生金融工具	Derivative financial instruments							
	55,771	165,291	451,556	-	-	-	-	672,618
客戶存款	Deposits from customers							
	64,244,114	27,651,490	72,832,671	4,007,694	143,143	1,100,153	4,490,203	174,469,468
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)							
	5,188,863	681,887	3,073,162	87,096	114,537	2,046	61,399	9,208,990
負債總額	80,413,906	44,500,108	78,296,748	4,094,922	469,196	1,104,818	4,615,562	213,495,260
資產負債表頭寸淨值	Net on-balance sheet position							
	6,546,660	8,627,739	12,521,436	(72,104)	(35,697)	(910,666)	(541,172)	26,136,196
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(2,216,052)	(7,515,536)	8,491,862	74,164	36,636	911,189	533,472	315,735
或然負債及承擔	Contingent liabilities and commitments							
	19,225,118	29,009,786	19,190,225	386,957	255,138	2,741	2,182	68,072,147

* 表外資產負債頭寸淨值指外匯衍生金融工具的名義合約數額淨值。外匯衍生金融工具主要用來減低本集團之匯率變動風險。

* Off-balance sheet net notional position represents the net notional amounts of foreign currency derivative financial instruments, which are principally used to reduce the Group's exposure to currency movements.

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

(B) 利率風險

(B) Interest rate risk

下表概述了本集團於 2012 年 6 月 30 日及 2011 年 12 月 31 日的利率風險承擔。表內以賬面值列示資產及負債，並按合約重定息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's exposure to interest rate risk as at 30 June 2012 and 31 December 2011. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2012 年 6 月 30 日 At 30 June 2012						
		一 至 一 個 月 內 Up to 1 month	一 至 三 個 月 1-3 months	三 至 十 二 個 月 3-12 months	一 至 五 年 1-5 years	五 年 以 上 Over 5 years	不 計 息 Non- interest bearing	總 計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	36,128,869	-	-	-	-	2,123,577	38,252,446
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	-	12,105,216	12,564,473	-	-	-	24,669,689
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	1,094,998	3,050,925	557,389	439,853	258,385	-	5,401,550
衍生金融工具	Derivative financial instruments	-	-	-	-	-	755,912	755,912
貸款及其他賬項	Advances and other accounts	73,919,992	30,915,679	28,731,698	2,826,910	14,891	-	136,409,170
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities	6,441,596	9,409,978	5,291,127	9,498,292	3,485,062	55,310	34,181,365
- 持有至到期日證券	- Held-to-maturity securities	723,916	1,024,464	321,730	546,609	-	-	2,616,719
投資物業	Investment properties	-	-	-	-	-	917,943	917,943
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	5,158,387	5,158,387
其他資產（包括應收稅項及遞延稅項資產）	Other assets (including current and deferred tax assets)	-	-	-	-	-	2,149,644	2,149,644
資產總額	Total assets	118,309,371	56,506,262	47,466,417	13,311,664	3,758,338	11,160,773	250,512,825

**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2012年6月30日
At 30 June 2012

	一 個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 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						
	9,274,602	8,018,945	8,091,386	-	-	800,766	26,185,699
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss						
	499,988	2,575,604	920,443	-	-	-	3,996,035
衍生金融工具	Derivative financial instruments						
	-	-	-	-	-	637,474	637,474
客戶存款	Deposits from customers						
	100,533,837	33,918,070	34,948,739	5,828,594	37,042	7,388,732	182,655,014
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)						
	1,893,807	835,132	1,770,408	63,367	-	4,870,492	9,433,206
負債總額	112,202,234	45,347,751	45,730,976	5,891,961	37,042	13,697,464	222,907,428
利率敏感度缺口	Interest sensitivity gap						
	6,107,137	11,158,511	1,735,441	7,419,703	3,721,296	(2,536,691)	27,605,397

**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 2011 年 12 月 31 日
 At 31 December 2011

	一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	41,830,459	-	-	-	2,163,874	43,994,333
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	-	9,635,651	13,533,929	-	-	23,169,580
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	99,989	1,011,057	373,002	513,813	247,900	2,245,761
衍生金融工具	Derivative financial instruments	-	-	-	-	816,403	816,403
貸款及其他賬項	Advances and other accounts	74,162,458	27,424,388	25,002,509	6,324,626	244	132,914,225
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	6,444,004	7,053,021	5,138,085	6,277,450	1,799,526	43,899
- 持有至到期日證券	- Held-to-maturity securities	247,729	241,049	503,474	558,448	-	1,550,700
- 貸款及應收款	- Loans and receivables	1,875,919	-	-	-	-	1,875,919
投資物業	Investment properties	-	-	-	-	847,948	847,948
物業、器材及設備	Properties, plant and equipment	-	-	-	-	4,583,411	4,583,411
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	877,191	877,191
資產總額	Total assets	124,660,558	45,365,166	44,550,999	13,674,337	2,047,670	9,332,726
							239,631,456

**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 2011 年 12 月 31 日 At 31 December 2011						
		一至 一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 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	12,962,586	4,011,804	10,741,870	-	-	350,028	28,066,288
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	299,981	389,850	388,065	-	-	-	1,077,896
衍生金融工具	Derivative financial instruments	-	-	-	-	-	672,618	672,618
客戶存款	Deposits from customers	96,775,799	33,370,694	29,479,124	7,432,118	162,148	7,249,585	174,469,468
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)	1,190,610	1,001,353	2,848,635	-	-	4,168,392	9,208,990
負債總額	Total liabilities	111,228,976	38,773,701	43,457,694	7,432,118	162,148	12,440,623	213,495,260
利率敏感度缺口	Interest sensitivity gap	13,431,582	6,591,465	1,093,305	6,242,219	1,885,522	(3,107,897)	26,136,196

**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) 流動資金比率
(A) Liquidity ratio

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
平均流動資金比率	Average liquidity ratio	<u>43.03%</u>	<u>39.39%</u>

平均流動資金比率是以本銀行期內每月平均流動資金比率的簡單平均值計算。

The average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of the Bank for the period.

流動資金比率是根據《銀行業條例》附表四及以單獨基準（即只包括香港辦事處）計算。

The liquidity ratio is computed on the solo basis (the Hong Kong offices only) and is in accordance with the Fourth Schedule to the Banking Ordinance.

**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

下表為本集團之資產及負債於 2012 年 6 月 30 日及 2011 年 12 月 31 日的到期日分析，並按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

Tables below analyse assets and liabilities of the Group as at 30 June 2012 and 31 December 2011 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於 2012 年 6 月 30 日 At 30 June 2012							
		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	1-3 months	3-12 months	1-5 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
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	16,549,870	21,702,576	-	-	-	-	-	38,252,446
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	-	-	12,105,216	12,564,473	-	-	-	24,669,689
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性債務證券	- debt securities held for trading								
- 其他	- others	-	1,017,983	2,751,664	485,790	610	-	-	4,256,047
- 界定為以公平值變化計入損益之債務證券	- debt securities designated at fair value through profit or loss								
- 其他	- others	-	-	299,261	71,599	516,258	258,385	-	1,145,503
衍生金融工具	Derivative financial instruments	547,452	32,257	34,201	128,431	13,571	-	-	755,912
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	5,104,975	4,677,839	10,914,815	33,084,272	46,335,022	23,970,708	196,312	124,283,943
- 貿易票據	- trade bills	27,939	3,707,287	6,079,054	2,310,947	-	-	-	12,125,227
證券投資	Investment in securities								
- 可供出售之債務證券	- debt securities held for available-for-sale								
- 持有之存款證	- certificates of deposit held	-	1,210	156,766	1,758,510	489,720	-	-	2,406,206
- 其他	- others	-	4,275,337	5,810,044	5,350,407	12,798,999	3,485,062	-	31,719,849
- 持有至到期日之債務證券	- debt securities held for held-to-maturity								
- 持有之存款證	- certificates of deposit held	-	708,607	603,856	-	-	-	-	1,312,463
- 其他	- others	-	-	301,981	440,357	561,668	250	-	1,304,256
- 股份證券	- equity securities	-	-	-	-	-	-	55,310	55,310
投資物業	Investment properties	-	-	-	-	-	-	-	917,943
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	-	5,158,387
其他資產 (包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	181,131	1,922,071	1,847	40,364	1,393	-	2,838	2,149,644
資產總額	Total assets	22,411,367	38,045,167	39,058,705	56,235,150	60,717,241	27,714,405	6,330,790	250,512,825

**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 2012 年 6 月 30 日 At 30 June 2012							
		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	總計
		On demand	Up to 1 month	1-3 months	3-12 months	1-5 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
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	2,792,148	7,283,222	8,018,943	8,091,386	-	-	-	26,185,699
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss								
- 其他	- others	-	499,988	2,575,604	920,443	-	-	-	3,996,035
衍生金融工具	Derivative financial instruments	227,963	81,309	33,979	147,654	98,123	48,446	-	637,474
客戶存款	Deposits from customers	57,775,493	47,621,962	32,550,233	36,545,207	8,125,070	37,049	-	182,655,014
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)	2,673,201	2,015,194	1,536,582	2,483,922	724,307	-	-	9,433,206
負債總額	Total liabilities	63,468,805	57,501,675	44,715,341	48,188,612	8,947,500	85,495	-	222,907,428
流動資金缺口	Net liquidity gap	(41,057,438)	(19,456,508)	(5,656,636)	8,046,538	51,769,741	27,628,910	6,330,790	27,605,397

**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 2011 年 12 月 31 日
 At 31 December 2011

	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	1-3 months	3-12 months	1-5 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	27,545,031	16,449,302	-	-	-	-	43,994,333	
在銀行及其他金融機構一至十二個月內到期的定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	9,635,651	13,533,929	-	-	23,169,580	
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性債務證券	- debt securities held for trading								
- 其他	- others	-	99,989	635,789	373,002	500	-	1,109,280	
- 界定為以公平值變化計入損益之債務證券	- debt securities designated at fair value through profit or loss								
- 其他	- others	-	-	-	293,869	594,712	247,900	1,136,481	
衍生金融工具	Derivative financial instruments	587,300	11,605	32,901	116,818	67,779	-	816,403	
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	2,846,884	6,935,770	11,001,742	35,122,628	38,924,531	24,124,709	95,218	
- 貿易票據	- trade bills	115	1,617,566	4,995,685	6,705,121	-	-	13,318,487	
- 銀行及其他金融機構貸款	- advances to banks and other financial institutions	-	-	-	544,256	-	-	544,256	
證券投資	Investment in securities								
- 可供出售之債務證券	- debt securities held for available-for-sale								
- 持有之存款證	- certificates of deposit held	-	-	269,994	112,756	968,039	-	1,350,789	
- 其他	- others	-	5,275,152	3,685,012	6,247,984	8,353,623	1,799,526	25,361,297	
- 持有至到期日之債務證券	- debt securities held for held-to-maturity								
- 持有之存款證	- certificates of deposit held	-	225,695	-	-	-	-	225,695	
- 其他	- others	-	-	122,383	503,474	697,199	1,949	1,325,005	
- 貸款及應收款之債務證券	- debt securities held for loans and receivables	-	1,875,919	-	-	-	-	1,875,919	
- 股份證券	- equity securities	-	-	-	-	-	43,899	43,899	
投資物業	Investment properties	-	-	-	-	-	-	847,948	
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	4,583,411	
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	157,936	638,654	9,348	27,823	40,899	-	2,531	
資產總額	Total assets	31,137,266	33,129,652	30,388,505	63,581,660	49,647,282	26,174,084	5,573,007	239,631,456

**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 2011 年 12 月 31 日 At 31 December 2011							
		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	1-3 months	3-12 months	1-5 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	740,877	12,571,737	4,005,861	10,747,813	-	-	-	28,066,288
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss								
- 其他	- others	-	299,981	389,850	388,065	-	-	-	1,077,896
衍生金融工具	Derivative financial instruments	247,907	59,349	28,939	122,358	166,556	47,509	-	672,618
客戶存款	Deposits from customers	56,822,738	44,447,805	32,384,158	31,577,957	9,074,613	162,197	-	174,469,468
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)	3,209,830	826,097	1,190,525	3,397,758	584,780	-	-	9,208,990
負債總額	Total liabilities	61,021,352	58,204,969	37,999,333	46,233,951	9,825,949	209,706	-	213,495,260
流動資金缺口	Net liquidity gap	(29,884,086)	(25,075,317)	(7,610,828)	17,347,709	39,821,333	25,964,378	5,573,007	26,136,196

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申報為「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申報，但假若對該資產之償還能力有疑慮，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符合《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 "Repayable 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.

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理
3.4 Capital Management

本集團由 2011 年 1 月 1 日起，採用基礎內部評級基準計算法計算大部分非證券化風險承擔的信用風險資本要求。而對於證券化風險承擔，使用內部評級基準（證券化）計算法計算證券化風險承擔的信用風險資本要求。小部分信貸風險承擔則按標準（信用風險）計算法計算。本集團採用標準（市場風險）計算法及標準（業務操作風險）計算法計算市場風險及操作風險最低資本要求。以上之計算方法在 2012 年 6 月 30 日沒有改變。

From 1 January 2011, 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 and the internal ratings-based (securitisation) approach to calculate the credit risk capital charge for its securitisation exposures. A small residual credit exposures has adopted standardised (credit risk) ("STC") approach. The Group adopts standardised (market risk) ("STM") approach and standardised (operational risk) ("STO") approach to calculate the minimum capital charge for market risk and operational risk. There are no changes in the above approaches on 30 June 2012.

為配合巴塞爾協定二優化措施的實施，《2011 年銀行業（資本）（修訂）規則》自 2012 年 1 月 1 日起生效。新規則主要涉及市場風險框架的修訂及優化巴塞爾協定二框架中的其他規定。本集團已根據有關監管規定計算風險資本要求。

In response to the implementation of Basel II Enhancements, the Banking (Capital) (Amendment) Rules 2011 became effective on 1 January 2012. The amendments were mainly to revise the market risk framework and incorporate other enhancements to the Basel II framework. The Group has calculated the capital charge according to the related regulatory requirements.

(A) 資本充足比率
(A) Capital adequacy ratio

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
資本充足比率	Capital adequacy ratio	<u>16.37%</u>	<u>17.06%</u>
核心資本比率	Core capital ratio	<u>15.66%</u>	<u>16.42%</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)****(A) 資本充足比率 (續)****(A) Capital adequacy ratio (continued)**

資本比率乃根據《銀行業(資本)規則》及按金管局就監管規定要求以綜合基準計算本銀行及其指定之附屬公司財務狀況的比率。

按會計及監管要求所採用不同之綜合基礎，對其差異之描述見於第 104 頁「其他資料 - 本銀行之附屬公司」。

The capital ratios are computed on the consolidated basis that comprises the positions of the Bank and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

The differences between the basis of consolidation for accounting and regulatory purposes are described in “Additional Information – Subsidiaries of the Bank” on page 104.

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) 扣減後的資本基礎成份
(B) Components of capital base after deductions

用於計算以上2012年6月30日及2011年12月31日之資本充足比率及已匯報金管局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 adequacy ratio as at 30 June 2012 and 31 December 2011 and reported to the HKMA is analysed as follows:

	於2012年 6月30日 At 30 June 2012	於2011年 12月31日 At 31 December 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
核心資本：		
繳足股款的普通股股本	700,000	700,000
儲備	19,264,706	17,334,150
損益賬	1,140,597	2,319,287
可扣減項目	-	-
	21,105,303	20,353,437
核心資本之扣減	(29,786)	(23,795)
核心資本	21,075,517	20,329,642
附加資本：		
重估可供出售證券之公平值收益	156,449	51,862
重估界定為以公平值變化計入損益之證券公平值收益	17,847	10,768
按組合評估之貸款減值準備	37,839	25,260
監管儲備	63,010	49,961
過剩準備	705,605	668,424
	980,750	806,275
附加資本之扣減	(29,787)	(23,795)
附加資本	950,963	782,480
扣減後的資本基礎總額	22,026,480	21,112,122

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) 扣減後的資本基礎成份 (續)****(B) Components of capital base after deductions (continued)**

不納入計算資本充足比率之附屬公司見於第104頁「其他資料 – 本銀行之附屬公司」。該等附屬公司之投資成本會從資本基礎中扣減。

Subsidiaries which are not included in the consolidation group for the calculation of capital adequacy ratios are denoted in “Additional Information – Subsidiaries of the Bank” on page 104. Investment costs in such subsidiaries are deducted from the capital base.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
4. 淨利息收入
4. Net interest income

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		
存放於同業及其他 金融機構的款項	Due from banks and other financial institutions	1,299,946	477,809
客戶貸款	Advances to customers	2,038,502	1,610,154
上市證券投資	Listed investments	155,819	146,095
非上市證券投資	Unlisted investments	317,330	197,930
其他	Others	11,603	32,263
		3,823,200	2,464,251
利息支出	Interest expense		
同業及其他金融機構 存放的款項	Due to banks and other financial institutions	(345,554)	(126,314)
客戶存款	Deposit from customers	(1,464,121)	(769,761)
其他	Others	(74,348)	(48,532)
		(1,884,023)	(944,607)
淨利息收入	Net interest income	1,939,177	1,519,644

2012年上半年之利息收入包括港幣3,069,000元(2011年上半年:港幣417,000元)被界定為減值貸款的確認利息。無減值證券投資產生的利息收入(2011年上半年:港幣31,000元)。

非以公平值變化計入損益之金融資產與金融負債所產生的利息收入及利息支出分別為港幣3,793,074,000元(2011年上半年:港幣2,436,007,000元)及港幣1,879,225,000元(2011年上半年:港幣943,582,000元)。

Included within interest income is HK\$3,069,000 (first half of 2011: HK\$417,000) of interest with respect to income recognised on advances classified as impaired for the first half of 2012. None of interest income accrued on impaired investment in securities (first half of 2011: HK\$31,000).

Included within interest income and interest expense are HK\$3,793,074,000 (first half of 2011: HK\$2,436,007,000) and HK\$1,879,225,000 (first half of 2011: HK\$943,582,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
5. 淨服務費及佣金收入
5. Net fee and commission income

	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000	半年結算至 2011年 6月30日 Half-year ended 30 June 2011 港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income	
貸款佣金	101,303	113,370
證券經紀	80,545	117,584
匯票佣金	71,702	85,504
保險	41,536	41,481
繳款服務	36,028	38,003
基金分銷	30,693	24,375
保管箱	10,197	9,603
信用卡	483	320
買賣貨幣	319	371
其他	34,141	31,336
	406,947	461,947
服務費及佣金支出	Fee and commission expense	
證券經紀	(14,528)	(20,130)
繳款服務	(3,231)	(3,290)
其他	(15,137)	(14,182)
	(32,896)	(37,602)
淨服務費及佣金收入	374,051	424,345
其中源自	Of which arise from	
- 非以公平值變化計入損益之 金融資產或金融負債	- financial assets or financial liabilities not at fair value through profit or loss	
- 服務費及佣金收入	113,741	133,648
- 服務費及佣金支出	(278)	(358)
	113,463	133,290
- 信託及其他受託活動	- trust and other fiduciary activities	
- 服務費及佣金收入	6,197	7,218
- 服務費及佣金支出	(580)	(530)
	5,617	6,688

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
6. 淨交易性收益
6. Net trading gain

	半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益／(虧損)源自：		
- 外匯交易及外匯交易產品	52,567	69,021
- 利率工具	(3,170)	(40,557)
	49,397	28,464

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
7. 其他金融資產之淨收益 7. Net gain on other financial assets

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
出售可供出售證券之淨收益	Net gain from disposal of available-for-sale securities	1,038	53,559
其他	Others	1,796	-
		2,834	53,559

8. 其他經營收入
8. Other operating income

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 非上市證券投資	- unlisted investments	4,086	3,358
投資物業之租金總收入	Gross rental income from investment properties	19,108	15,555
減：有關投資物業之支出	Less: Outgoings in respect of investment properties	(1,156)	(655)
其他	Others	1,297	2,997
		23,335	21,255

「有關投資物業之支出」包括港幣 60,000 元(2011 年上半年：港幣 45,000 元)屬於期內未出租投資物業之直接經營支出。

Included in the "Outgoings in respect of investment properties" is HK\$60,000 (first half of 2011: HK\$45,000) of direct operating expenses related to investment properties that were not let during the period.

9. 減值準備淨 (撥備) / 撥回 **9. Net (charge)/reversal of impairment allowances**

	半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
客戶貸款		
個別評估		
- 新提準備	(23,089)	(2,476)
- 撥回	5,445	1,279
- 收回已撇銷賬項	3,568	11,137
按個別評估貸款減值準備淨 (撥備) / 撥回	(14,076)	9,940
組合評估		
- 新提準備	(95,596)	-
- 撥回	-	6,728
按組合評估貸款減值準備淨 (撥備) / 撥回	(95,596)	6,728
貸款減值準備淨 (撥備) / 撥回	(109,672)	16,668
持有至到期日證券		
持有至到期日證券減值準備淨撥回		
- 個別評估	-	55
減值準備淨 (撥備) / 撥回	(109,672)	16,723

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
10. 經營支出
10. Operating expenses

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用（包括董事酬金）	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- salaries and other costs	418,928	362,639
- 退休成本	- pension cost	51,658	42,973
		470,586	405,612
房產及設備支出（不包括折舊）	Premises and equipment expenses (excluding depreciation)		
- 房產租金	- rental of premises	94,672	79,532
- 資訊科技	- information technology	53,113	50,360
- 其他	- others	19,321	18,373
		167,106	148,265
折舊	Depreciation	78,736	54,784
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	670	650
- 非審計服務	- non-audit services	260	304
雷曼兄弟相關產品*	Lehman Brothers related products*	687	(452,177)
其他經營支出	Other operating expenses	172,358	149,372
		890,403	306,810

*有關若干雷曼迷債系列的最終處理方案已於2011年6月15日公佈。本集團扣除特惠款項及對受託人的撥備支出後，從雷曼迷債的相關押品取回的淨額為港幣454,296,000元，並於2011年上半年經營支出內沖回。

* The final resolution of certain series of Lehman Brothers minibonds was announced on 15 June 2011. The net amount of HK\$454,296,000 recovered by the Group from the underlying collateral of the Lehman Brothers minibonds, after deducting the ex gratia payments and provision for trustee expenses, was credited to operating expenses for the first half of 2011.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
**11. 投資物業出售／公平
值調整之淨收益**
**11. Net gain from disposal of/fair value adjustments on investment
properties**

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
出售投資物業之淨虧損	Net loss from disposal of investment properties	-	(209)
投資物業公平值調整之淨收 益	Net gain from fair value adjustments on investment properties	<u>70,493</u>	<u>95,971</u>
		<u>70,493</u>	<u>95,762</u>

**12. 出售／重估物業、器材
及設備之淨虧損**
**12. Net loss from disposal/revaluation of properties, plant and
equipment**

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
出售房產之淨收益	Net gain from disposal of premises	-	31
出售其他固定資產之淨虧損	Net loss from disposal of other fixed assets	(16)	(311)
重估房產之淨虧損	Net loss from revaluation of premises	<u>(1,559)</u>	<u>(390)</u>
		<u>(1,575)</u>	<u>(670)</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
13. 稅項
13. Taxation

簡要綜合收益表內之稅項組成如下：

Taxation in the condensed consolidated income statement represents:

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港利得稅	Hong Kong profits tax		
本期稅項	Current tax		
- 期內計入稅項	- current period taxation	186,583	264,891
- 往期(超額)/不足撥備	- (over)/under-provision in prior periods	(226)	149
遞延稅項計入	Deferred tax charge	48,480	3,517
		234,837	268,557
海外稅項	Overseas taxation	13,471	46,505
		248,308	315,062

香港利得稅乃按照截至2012年上半年估計應課稅溢利依稅率16.5% (2011年: 16.5%) 提撥準備。海外溢利之稅款按照2012年上半年估計應課稅溢利依集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2011: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2012. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2012 at the rates of taxation prevailing in the countries in which the Group operates.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
13. 稅項 (續)
13. Taxation (continued)

本集團除稅前溢利產生的實際稅項，與根據香港利得稅率計算的稅項差異如下：

The taxation on the Group's profit before taxation that differs from the theoretical amount that would arise using the taxation rate of Hong Kong is as follows:

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012	半年結算至 2011年 6月30日 Half-year ended 30 June 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
除稅前溢利	Profit before taxation	<u>1,473,473</u>	<u>1,860,684</u>
按稅率 16.5% (2011 年：16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2011: 16.5%)	243,123	307,013
其他國家稅率差異的影響	Effect of different taxation rates in other countries	12,151	17,809
無需課稅之收入	Income not subject to taxation	(24,888)	(16,471)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	13,916	4,863
未確認的稅務虧損	Tax losses not recognised	362	1
往期(超額)/不足撥備	(Over)/under-provision in prior periods	(226)	149
海外預提稅	Foreign withholding tax	<u>3,870</u>	<u>1,698</u>
計入稅項	Taxation charge	<u>248,308</u>	<u>315,062</u>
實際稅率	Effective tax rate	<u>16.85%</u>	<u>16.93%</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
14. 股息
14. Dividends

	半年結算至 2012年6月30日 Half-year ended 30 June 2012		半年結算至 2011年6月30日 Half-year ended 30 June 2011	
	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000
中期股息	56	392,000	-	-
Interim dividend				

根據 2012 年 6 月 12 日所召開之會議，董事會宣告派發 2012 年上半年每股普通股港幣 56 元中期股息，總額為港幣 392,000,000 元。

At a meeting held on 12 June 2012, the Board declared an interim dividend of HK\$56 per ordinary share for the first half of 2012 amounting to HK\$392,000,000.

15. 庫存現金及存放銀行及其他金融機構的結餘
15. Cash and balances with banks and other financial institutions

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	546,600	590,818
存放中央銀行的結餘	Balances with central banks	13,745,124	10,554,122
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	11,897,734	16,400,091
在銀行及其他金融機構一個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	12,062,988	16,449,302
		38,252,446	43,994,333

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
16. 公平值變化計入損益之金融資產 16. Financial assets at fair value through profit or loss

		交易性證券 Trading securities		界定為以公平值變化計入損益之金融資產 Financial assets designated at fair value through profit or loss		總計 Total	
		於2012年 6月30日 At 30 June 2012	於2011年 12月31日 At 31 December 2011	於2012年 6月30日 At 30 June 2012	於2011年 12月31日 At 31 December 2011	於2012年 6月30日 At 30 June 2012	於2011年 12月31日 At 31 December 2011
		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
按公平值入賬	At fair value						
債務證券	Debt securities						
- 於香港上市	- Listed in Hong Kong	-	-	258,385	247,900	258,385	247,900
- 於海外上市	- Listed outside Hong Kong	-	-	510,843	518,359	510,843	518,359
		-	-	769,228	766,259	769,228	766,259
- 非上市	- Unlisted	4,256,047	1,109,280	376,275	370,222	4,632,322	1,479,502
總計	Total	4,256,047	1,109,280	1,145,503	1,136,481	5,401,550	2,245,761

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
16. 公平值變化計入損益之金融資產 (續)

公平值變化計入損益之金融資產按發行機構之分類如下:

Financial assets at fair value through profit or loss are analysed by type of issuer as follows:

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	4,255,437	1,108,780
公營單位*	Public sector entities*	610	500
銀行及其他金融機構	Banks and other financial institutions	299,261	293,869
公司企業	Corporate entities	846,242	842,612
		5,401,550	2,245,761

* 包括在公平值變化計入損益之金融資產港幣 610,000 元 (2011 年 12 月 31 日: 港幣 500,000 元) 在《銀行業 (資本) 規則》內認可為公營單位。

* Included financial assets at fair value through profit or loss of HK\$610,000 (31 December 2011: HK\$500,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

公平值變化計入損益之金融資產分類如下:

Financial assets at fair value through profit or loss are analysed as follows:

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	4,255,437	1,108,780
其他公平值變化計入損益之金融資產	Other financial assets at fair value through profit or loss	1,146,113	1,136,981
		5,401,550	2,245,761

17. 衍生金融工具

本集團訂立下列匯率、利率、貴金屬及股份權益相關的衍生金融工具合約用作買賣及風險管理之用：

遠期外匯合約是指於未來某一日期買或賣外幣的承諾。

貨幣及利率掉期是指交換不同現金流量的承諾。掉期的結果是不同貨幣、利率（如固定利率與浮動利率）的交換或以上的所有組合（如交叉貨幣利率掉期）。除某些貨幣掉期合約外，該等交易無需交換本金。

外匯及股份權益期權是指期權的賣方（出讓方）為買方（持有方）提供在未來某一特定日期或未來一定時期內按約定的價格買進（認購期權）或賣出（認沽期權）一定數量的金融工具的權利（而非承諾）的一種協定。考慮到外匯風險，期權的賣方從購買方收取一定的期權費。本集團期權合約是與對手方在場外協商達成協定的或透過交易所進行（如於交易所進行買賣之期權）。

17. Derivative financial instruments

The Group enters into the following exchange rate, interest rate, precious metal and equity related derivative financial instrument contracts for trading and risk management purposes:

Currency forwards represent commitments to purchase and sell foreign currency on a future date.

Currency and interest rate swaps are commitments to exchange one set of cash flows for another. Swaps result in an exchange of currencies, interest rates (for example, fixed rate for floating rate), or a combination of all these (for example, cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

Foreign currency and equity options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of the financial instrument at a predetermined price. In consideration for the assumption of foreign exchange, the seller receives a premium from the purchaser. Options are negotiated over-the-counter (“OTC”) between the Group and its counterparty or traded through the stock exchange (for example, exchange-traded stock option).

17. 衍生金融工具 (續)**17. Derivative financial instruments (continued)**

本集團之衍生金融工具合約／名義合約數額及其公平值詳列於下表。資產負債表日各類型金融工具的合約／名義合約數額僅顯示了於資產負債表日之未完成交易量，而若干金融工具之合約／名義合約數額則提供了一個與簡要綜合資產負債表內所確認的公平值資產或負債的對比基礎。但是，這並不代表所涉及的未來的現金流量或當前的公平值，因而也不能反映本集團所面臨的信用風險或市場風險。隨著與衍生金融工具合約條款相關的匯率、市場利率、貴金屬價格或股份權益價格的波動，衍生金融工具的估值可能產生對銀行有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

The contract/notional amounts and fair values of derivative financial instruments held by the Group are set out in the following tables. The contract/notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet dates and certain of them provide a basis for comparison with fair value instruments recognised on the condensed consolidated balance sheet. However, they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Group's exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in foreign exchange rates, market interest rates, metal prices or equity prices relative to their terms. The aggregate fair values of derivative financial instruments assets and liabilities can fluctuate significantly from time to time.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
17. 衍生金融工具 (續)
17. Derivative financial instruments (continued)

下表概述各類衍生金融工具於2012年6月30日及2011年12月31日之合約／名義合約數額：

The following tables summarise the contract/notional amounts of each class of derivative financial instrument as at 30 June 2012 and 31 December 2011:

		於2012年6月30日 At 30 June 2012		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	36,859,243	-	36,859,243
掉期	Swaps	16,624,963	-	16,624,963
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	15,298	-	15,298
- 賣出期權	- Options written	15,298	-	15,298
		<u>53,514,802</u>	<u>-</u>	<u>53,514,802</u>
利率合約	Interest rate contracts			
掉期	Swaps	40,671,353	720,518	41,391,871
貴金屬合約	Bullion contracts	157,520	-	157,520
股份權益合約	Equity contracts	3,339	-	3,339
其他合約	Other contracts	5,655	-	5,655
總計	Total	<u>94,352,669</u>	<u>720,518</u>	<u>95,073,187</u>

不符合採用對沖會計法：為符合《銀行業(披露)規則》要求，需分別披露不符合採用對沖會計法資格，但與指定以公平價值經收益表入賬的金融工具一併管理的衍生金融工具。

Not qualified for hedge accounting: derivative transactions which do not qualify as hedges for accounting purposes but are managed in conjunction with the financial instruments designated at fair value through profit or loss are separately disclosed in compliance with the requirements set out in the Banking (Disclosure) Rules.

17. 衍生金融工具 (續) 17. Derivative financial instruments (continued)

		於 2011 年 12 月 31 日 At 31 December 2011		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	38,126,849	-	38,126,849
掉期	Swaps	12,343,293	-	12,343,293
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	17,165	-	17,165
- 賣出期權	- Options written	17,165	-	17,165
		<u>50,504,472</u>	<u>-</u>	<u>50,504,472</u>
利率合約	Interest rate contracts			
掉期	Swaps	<u>28,510,868</u>	<u>721,698</u>	<u>29,232,566</u>
貴金屬合約	Bullion contracts	<u>305,772</u>	<u>-</u>	<u>305,772</u>
其他合約	Other contracts	<u>5,705</u>	<u>-</u>	<u>5,705</u>
總計	Total	<u>79,326,817</u>	<u>721,698</u>	<u>80,048,515</u>

17. 衍生金融工具 (續) 17. Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2012 年 6 月 30 日及 2011 年 12 月 31 日之公平值：

The following tables summarise the fair values of each class of derivative financial instrument as at 30 June 2012 and 31 December 2011:

		於 2012 年 6 月 30 日 At 30 June 2012					
		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total	買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	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
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	692,142	-	692,142	(349,447)	-	(349,447)
掉期	Swaps	12,719	-	12,719	(65,143)	-	(65,143)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	71	-	71	-	-	-
- 賣出期權	- Options written	-	-	-	(71)	-	(71)
		704,932	-	704,932	(414,661)	-	(414,661)
利率合約	Interest rate contracts						
掉期	Swaps	48,752	-	48,752	(138,109)	(83,546)	(221,655)
貴金屬合約	Bullion contracts	2,202	-	2,202	(1,136)	-	(1,136)
股份權益合約	Equity contracts	22	-	22	(22)	-	(22)
其他合約	Other contracts	4	-	4	-	-	-
總計	Total	755,912	-	755,912	(553,928)	(83,546)	(637,474)

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
17. 衍生金融工具 (續) 17. Derivative financial instruments (continued)

於 2011 年 12 月 31 日

At 31 December 2011

		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total	買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	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
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	760,384	-	760,384	(400,191)	-	(400,191)
掉期	Swaps	10,841	-	10,841	(57,385)	-	(57,385)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	72	-	72	-	-	-
- 賣出期權	- Options written	-	-	-	(72)	-	(72)
		<u>771,297</u>	<u>-</u>	<u>771,297</u>	<u>(457,648)</u>	<u>-</u>	<u>(457,648)</u>
利率合約	Interest rate contracts						
掉期	Swaps	40,998	-	40,998	(120,847)	(91,464)	(212,311)
貴金屬合約	Bullion contracts	4,095	-	4,095	(2,659)	-	(2,659)
其他合約	Other contracts	13	-	13	-	-	-
總計	Total	<u>816,403</u>	<u>-</u>	<u>816,403</u>	<u>(581,154)</u>	<u>(91,464)</u>	<u>(672,618)</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
17. 衍生金融工具 (續) 17. Derivative financial instruments (continued)

上述衍生金融工具之信貸
風險加權數額如下：

The credit risk weighted amounts of the above derivative financial instruments are as follows:

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts		
遠期	Forwards	345,013	619,563
掉期	Swaps	35,765	25,906
利率合約	Interest rate contracts		
掉期	Swaps	35,428	21,507
		416,206	666,976

信貸風險加權數額是根據
《銀行業(資本)規則》計
算。該數額與交易對手之
情況及各類合約之期限特
徵有關。

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

衍生金融工具之公平值或
信貸風險加權數額並沒有
受有效雙邊淨額結算協議
所影響。

There is no effect of valid bilateral netting agreement on the fair values or the credit risk weighted amounts of the derivative financial instruments.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
18. 貸款及其他賬項
18. Advances and other accounts

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	21,360,076	20,863,287
公司貸款	Corporate loans and advances	103,822,177	98,980,942
客戶貸款*	Advances to customers*	125,182,253	119,844,229
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	(100,865)	(87,615)
- 按組合評估	- Collectively assessed	(797,445)	(705,132)
		124,283,943	119,051,482
貿易票據	Trade bills	12,125,227	13,318,487
銀行及其他金融機構貸款	Advances to banks and other financial institutions	-	544,256
總計	Total	<u>136,409,170</u>	<u>132,914,225</u>

於 2012 年 6 月 30 日，客戶貸款包括應計利息港幣 653,519,000 元（2011 年 12 月 31 日：港幣 533,810,000 元）。

As at 30 June 2012, advances to customers included accrued interest of HK\$653,519,000 (31 December 2011: HK\$533,810,000).

於 2012 年 6 月 30 日及 2011 年 12 月 31 日，對貿易票據和銀行及其他金融機構之貸款並無作出任何貸款減值準備。

As at 30 June 2012 and 31 December 2011, no impairment allowance was made in respect of trade bills and advances to banks and other financial institutions.

* 包括港元客戶貸款港幣 63,078,753,000 元(2011 年 12 月 31 日：港幣 61,458,683,000 元)及美元客戶貸款折合港幣 35,463,496,000 元(2011 年 12 月 31 日：港幣 34,285,493,000 元)。

* Included advances to customers denominated in HK dollars of HK\$63,078,753,000 (31 December 2011: HK\$61,458,683,000) and US dollars equivalent to HK\$35,463,496,000 (31 December 2011: HK\$34,285,493,000).

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
19. 證券投資
19. Investment in securities

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
(a) 可供出售證券	(a) Available-for-sale securities		
債務證券，按公平值 入賬	Debt securities, at fair value		
- 於香港上市	- Listed in Hong Kong	2,236,559	1,402,102
- 於海外上市	- Listed outside Hong Kong	5,591,501	4,487,726
		7,828,060	5,889,828
- 非上市	- Unlisted	26,297,995	20,822,258
		34,126,055	26,712,086
股份證券，按公平值 入賬	Equity securities, at fair value		
- 非上市	- Unlisted	55,310	43,899
		34,181,365	26,755,985
(b) 持有至到期日證券	(b) Held-to-maturity securities		
上市，按攤銷成本入賬	Listed, at amortised cost		
- 於海外上市	- outside Hong Kong	-	121,596
非上市，按攤銷成本 入賬	Unlisted, at amortised cost	2,616,719	1,429,104
		2,616,719	1,550,700
(c) 貸款及應收款	(c) Loans and receivables		
非上市，按攤銷成本 入賬	Unlisted, at amortised cost	-	1,875,919
總計	Total	36,798,084	30,182,604
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities	-	118,147

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
19. 證券投資 (續)
19. Investment in securities (continued)

證券投資按發行機構之分類如下：

Investment in securities is analysed by type of issuer as follows:

		於 2012 年 6 月 30 日 At 30 June 2012		
		可供出售證券 Available-for-sale securities	持有至到期日證券 Held-to-maturity securities	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	12,240,284	1,170,071	13,410,355
公營單位*	Public sector entities*	438,114	-	438,114
銀行及其他金融機構	Banks and other financial institutions	14,200,704	1,327,772	15,528,476
公司企業	Corporate entities	7,302,263	118,876	7,421,139
		34,181,365	2,616,719	36,798,084

		於 2011 年 12 月 31 日 At 31 December 2011			
		可供出售證券 Available-for-sale securities	持有至到期日證券 Held-to-maturity securities	貸款及應收款 Loans and receivables	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
官方實體	Sovereigns	10,439,564	980,163	-	11,419,727
公營單位*	Public sector entities*	175,915	-	-	175,915
銀行及其他金融機構	Banks and other financial institutions	11,344,638	330,025	1,875,919	13,550,582
公司企業	Corporate entities	4,795,868	240,512	-	5,036,380
		26,755,985	1,550,700	1,875,919	30,182,604

* 包括在可供出售證券港幣 438,114,000 元 (2011 年 12 月 31 日：港幣 175,915,000 元) 在《銀行業 (資本) 規則》內認可為公營單位。

* Included available-for-sale securities of HK\$438,114,000 (31 December 2011: HK\$175,915,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
19. 證券投資 (續)
19. Investment in securities (continued)

可供出售及持有至到期日
證券分類如下：

Available-for-sale and held-to-maturity securities are analysed as follows:

		可供出售證券 Available-for-sale securities		持有至到期日證券 Held-to-maturity securities	
		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011	於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	11,884,193	10,214,915	1,170,071	980,163
持有之存款證	Certificates of deposit held	2,406,206	1,350,789	1,312,463	225,695
其他	Others	19,890,966	15,190,281	134,185	344,842
		34,181,365	26,755,985	2,616,719	1,550,700

20. 投資物業
20. Investment properties

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	847,948	618,263
增置	Additions	-	13,105
出售	Disposals	-	(6,208)
公平值收益	Fair value gains	70,493	136,553
重新分類轉自物業、器材 及設備 (附註 21)	Reclassification from properties, plant and equipment (Note 21)	-	84,461
匯兌差額	Exchange difference	(498)	1,774
於期/年末	At period/year end	917,943	847,948

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
21. 物業、器材及設備
21. Properties, plant and equipment

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2012年1月1日之 賬面淨值	Net book value at 1 January 2012	4,231,342	352,069	4,583,411
增置	Additions	13,637	34,563	48,200
出售	Disposals	-	(90)	(90)
重估	Revaluation	610,447	-	610,447
本期折舊(附註10)	Depreciation for the period (Note 10)	(34,917)	(43,819)	(78,736)
匯兌差額	Exchange difference	(2,082)	(2,763)	(4,845)
於2012年6月30日之 賬面淨值	Net book value at 30 June 2012	<u>4,818,427</u>	<u>339,960</u>	<u>5,158,387</u>
於2012年6月30日 成本或估值	At 30 June 2012 Cost or valuation	4,818,427	685,739	5,504,166
累計折舊	Accumulated depreciation	-	(345,779)	(345,779)
於2012年6月30日之 賬面淨值	Net book value at 30 June 2012	<u>4,818,427</u>	<u>339,960</u>	<u>5,158,387</u>
於2011年1月1日之 賬面淨值	Net book value at 1 January 2011	3,196,912	242,468	3,439,380
增置	Additions	21,416	177,135	198,551
出售	Disposals	(67,242)	(13,079)	(80,321)
重估	Revaluation	1,211,838	-	1,211,838
年度折舊	Depreciation for the year	(55,383)	(60,058)	(115,441)
重新分類轉至 投資物業(附註20)	Reclassification to investment properties (Note 20)	(84,461)	-	(84,461)
匯兌差額	Exchange difference	8,262	5,603	13,865
於2011年12月31日之 賬面淨值	Net book value at 31 December 2011	<u>4,231,342</u>	<u>352,069</u>	<u>4,583,411</u>
於2011年12月31日 成本或估值	At 31 December 2011 Cost or valuation	4,231,342	663,934	4,895,276
累計折舊	Accumulated depreciation	-	(311,865)	(311,865)
於2011年12月31日之 賬面淨值	Net book value at 31 December 2011	<u>4,231,342</u>	<u>352,069</u>	<u>4,583,411</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
**21. 物業、器材及設備
(續)**
21. Properties, plant and equipment (continued)

上述資產之成本值或估值
分析如下：

The analysis of cost or valuation of the above assets is as follows:

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2012 年 6 月 30 日	At 30 June 2012			
按成本值	At cost	-	685,739	685,739
按估值	At valuation	4,818,427	-	4,818,427
		4,818,427	685,739	5,504,166
於 2011 年 12 月 31 日	At 31 December 2011			
按成本值	At cost	-	663,934	663,934
按估值	At valuation	4,231,342	-	4,231,342
		4,231,342	663,934	4,895,276

22. 其他資產
22. Other assets

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Reposessed assets	2,253	942
應收賬項及預付費用	Accounts receivable and prepayments	2,145,282	818,535
		2,147,535	819,477

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
23. 公平值變化計入損益之金融負債 **23. Financial liabilities at fair value through profit or loss**

	於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性負債		
- 外匯基金票據及債券 短盤	3,996,035	1,077,896
Trading liabilities		
- Short positions in Exchange Fund Bills and Notes		

於 2012 年 6 月 30 日並沒有界定為以公平值變化計入損益之金融負債 (2011 年 12 月 31 日：無)。

As at 30 June 2012, there was no financial liabilities designated at fair value through profit or loss (31 December 2011: Nil).

24. 客戶存款
24. Deposits from customers

		於 2012 年 6 月 30 日 At 30 June 2012 港幣千元 HK\$'000	於 2011 年 12 月 31 日 At 31 December 2011 港幣千元 HK\$'000
往來、儲蓄及其他存款	Current, savings and other deposit accounts	182,655,014	174,469,468
分類：	Analysed by:		
即期存款及往來存款	Demand deposits and current accounts		
- 公司	- corporate	11,623,401	11,847,789
- 個人	- personal	1,828,826	1,628,352
		13,452,227	13,476,141
儲蓄存款	Savings deposits		
- 公司	- corporate	14,058,476	14,590,706
- 個人	- personal	30,114,296	28,599,476
		44,172,772	43,190,182
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- corporate	66,560,606	65,148,525
- 個人	- personal	58,469,409	52,654,620
		125,030,015	117,803,145
		182,655,014	174,469,468

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
25. 其他賬項及準備
25. Other accounts and provisions

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
應付股息	Dividend Payable	392,000	-
其他應付賬項	Other accounts payable	7,955,808	8,334,637
準備	Provisions	55,276	62,033
		8,403,084	8,396,670

26. 已抵押資產
26. Assets pledged as security

截至 2012 年 6 月 30 日，本集團之負債港幣 3,537,228,000 元（2011 年 12 月 31 日：港幣 872,412,000 元）是以存放於中央保管系統以利便結算之資產作抵押。此外，本集團沒有通過售後回購協議的債務證券抵押之負債（2011 年 12 月 31 日：港幣 617,973,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 3,550,952,000 元（2011 年 12 月 31 日：港幣 1,495,704,000 元），並於「交易性證券」及「可供出售證券」內列賬。

As at 30 June 2012, liabilities of the Group amounting to HK\$3,537,228,000 (31 December 2011: HK\$872,412,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, none of the liabilities of the Group was secured by debt securities related to sale and repurchase arrangements (31 December 2011: HK\$617,973,000). The amount of assets pledged by the Group to secure these liabilities was HK\$3,550,952,000 (31 December 2011: HK\$1,495,704,000) included in "Trading securities" and "Available-for-sale securities".

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
27. 遞延稅項
27. Deferred taxation

遞延稅項是根據香港會計準則第12號「所得稅」計算，就資產負債之稅務基礎與其在本中期財務資料內賬面值兩者之暫時性差額作提撥。

Deferred tax is recognised in respect of the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in this interim financial information in accordance with HKAS 12 "Income Taxes".

簡要綜合資產負債表內之遞延稅項(資產)/負債主要組合，以及其在2012年上半年及於截至2011年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the condensed consolidated balance sheet, and the movements during the first half of 2012 and the year ended 31 December 2011 are as follows:

		於2012年6月30日					
		At 30 June 2012					
		加速折舊免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2012年1月1日	At 1 January 2012	18,231	674,564	-	(146,369)	(21,747)	524,679
於收益表內支取/(撥回) (附註13)	Charged/(credited) to income statement (Note 13)	396	3,524	(361)	29,895	15,026	48,480
借記其他全面收益	Charged to other comprehensive income	-	97,184	-	-	40,691	137,875
匯兌差額	Exchange difference	2	(432)	-	769	197	536
於2012年6月30日	At 30 June 2012	18,629	774,840	(361)	(115,705)	34,167	711,570

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
27. 遞延稅項 (續)
27. Deferred taxation (continued)

		於 2011 年 12 月 31 日 At 31 December 2011					
		加速 折舊免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2011 年 1 月 1 日	At 1 January 2011	12,554	495,653	-	(94,197)	6,844	420,854
於收益表內 支取 / (撥回)	Charged/(credited) to income statement	5,717	4,594	-	(50,220)	(16,702)	(56,611)
借記 / (貸記) 其他 全面收益	Charged/(credited) to other comprehensive income	-	172,968	-	-	(11,131)	161,837
匯兌差額	Exchange difference	(40)	1,349	-	(1,952)	(758)	(1,401)
於 2011 年 12 月 31 日	At 31 December 2011	18,231	674,564	-	(146,369)	(21,747)	524,679

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
27. 遞延稅項 (續)
27. Deferred taxation (continued)

當有法定權利可將現有稅項資產與現有稅項負債抵銷，而遞延稅項涉及同一財政機關，則可將個別法人的遞延稅項資產與遞延稅項負債互相抵銷。下列在簡要綜合資產負債表內列賬之金額，已計入適當抵銷：

Deferred tax assets and liabilities are offset on an individual entity basis when there is a legal right to set off current tax assets against current tax liabilities and when the deferred taxation relates to the same authority. The following amounts, determined after appropriate offsetting, are shown in the condensed consolidated balance sheet:

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(1,011)	(57,714)
遞延稅項負債	Deferred tax liabilities	712,581	582,393
		711,570	524,679
		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產(超過 12 個月後收回)	Deferred tax assets to be recovered after more than twelve months	(3,273)	(40,052)
遞延稅項負債(超過 12 個月後支付)	Deferred tax liabilities to be settled after more than twelve months	677,729	583,494
		674,456	543,442

於 2012 年 6 月 30 日，本集團因扣減機會不大而未確認遞延稅項資產之稅務虧損為港幣 5,422,000 元（2011 年 12 月 31 日：港幣 5,314,000 元）。其中，按照現行稅例，沒有作廢期限的有關稅務虧損為港幣 133,000 元（2011 年 12 月 31 日：港幣 116,000 元）；於五年內作廢的有關稅務虧損為港幣 5,289,000 元（2011 年 12 月 31 日：港幣 5,198,000 元）。

As at 30 June 2012, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$5,422,000 (31 December 2011: HK\$5,314,000) which is considered unlikely to be utilised. Of this amount, HK\$133,000 (31 December 2011: HK\$116,000) do not expire and HK\$5,289,000 (31 December 2011: HK\$5,198,000) is scheduled to expire within five years under the current tax legislation.

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

		於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
法定：	Authorised:		
7,000,000 股每股面值 港幣 100 元之普通股	7,000,000 ordinary shares of HK\$100 each	<u>700,000</u>	<u>700,000</u>
已發行及繳足：	Issued and fully paid:		
7,000,000 股每股面值 港幣 100 元之普通股	7,000,000 ordinary shares of HK\$100 each	<u>700,000</u>	<u>700,000</u>

29. 儲備
29. Reserves

本集團本期及往期的儲備金額及變動情況載於第 4 至 5 頁之簡要綜合權益變動表。

The Group's reserves and the movements therein for the current and prior periods are presented in the condensed consolidated statement of changes in equity on pages 4 to 5.

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

		半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000	半年結算至 2011年 6月30日 Half-year ended 30 June 2011 港幣千元 HK\$'000
經營溢利	Operating profit	1,404,555	1,765,592
折舊	Depreciation	78,736	54,784
減值準備淨撥備／(撥回)	Net charge/(reversal) of impairment allowances	109,672	(16,723)
折現減值準備回撥	Unwind of discount on impairment allowances	(3,069)	(417)
已撇銷之貸款(扣除 收回款額)	Advances written off net of recoveries	2,832	(13,894)
原到期日超過3個月 之存放銀行及其他金融 機構之結餘之變動	Change in balances with banks and other financial institutions with original maturity over three months	1,827,799	(1,747,447)
原到期日超過3個月 之在銀行及其他金融機 構之定期存放之變動	Change in placements with banks and other financial institutions with original maturity over three months	930,644	(1,884,105)
公平值變化計入損益之 金融資產之變動	Change in financial assets at fair value through profit or loss	(396,543)	(86,730)
衍生金融工具之變動	Change in derivative financial instruments	25,347	(210,195)
貸款及其他賬項之變動	Change in advances and other accounts	(3,600,508)	(4,871,266)
證券投資之變動	Change in investment in securities	(6,605,200)	120,140
其他資產之變動	Change in other assets	(1,328,058)	(3,117,366)
銀行及其他金融機構之 存款及結餘之變動	Change in deposits and balances from banks and other financial institutions	(1,880,589)	1,627,778
公平值變化計入損益之 金融負債之變動	Change in financial liabilities at fair value through profit or loss	2,918,139	(242,553)
客戶存款之變動	Change in deposits from customers	8,185,546	22,056,594
其他賬項及準備之變動	Change in other accounts and provisions	(385,586)	2,377,639
匯率變動之影響	Effect of changes in exchange rates	170,306	(479,656)
除稅前經營現金之流入	Operating cash inflow before taxation	<u>1,454,023</u>	<u>15,332,175</u>
經營業務之現金流量中 包括：	Cash flows from operating activities included:		
– 已收利息	– Interest received	3,549,152	2,131,581
– 已付利息	– Interest paid	(1,746,042)	(705,927)
– 已收股息	– Dividend received	<u>4,085</u>	<u>3,358</u>

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
30. 簡要綜合現金流量表附註 (續) 30. Notes to condensed consolidated cash flow statement (continued)
(b) 現金及等同現金項目結存分析
(b) Analysis of the balances of cash and cash equivalents

	於 2012 年 6 月 30 日 At 30 June 2012 港幣千元 HK\$'000	於 2011 年 6 月 30 日 At 30 June 2011 港幣千元 HK\$'000
庫存現金及原到期日 在 3 個月內之存放 銀行及其他金融機 構的結餘	28,041,307	31,671,165
原到期日在 3 個月內之 在銀行及其他金融 機構之定期存放	5,810,939	3,591,412
原到期日在 3 個月內之 庫券	8,008,463	4,570,863
原到期日在 3 個月內之 持有之存款證	925,520	-
	42,786,229	39,833,440

期內，上述分析的基準及呈報方式已作完善，比較數字因而相應作出修訂。匯率變動對現金及等同現金項目的影響亦一併於簡要綜合現金流量表中獨立列示。

During the period, the basis and presentation of the above analyses have been refined and the comparative amounts have been revised accordingly. The effect of exchange rate changes on cash and cash equivalents has also been separately presented on the condensed consolidated cash flow statement.

31. 或然負債及承擔
31. Contingent liabilities and commitments

或然負債及承擔中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:

		於2012年 6月30日 At 30 June 2012	於2011年 12月31日 At 31 December 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	7,567,575	7,190,596
與交易有關之或然負債	Transaction-related contingencies	1,567,464	1,683,929
與貿易有關之或然負債	Trade-related contingencies	8,114,923	8,694,396
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	42,671,886	43,938,343
其他承擔，原到期日為	Other commitments with an original maturity of		
- 1年或以下	- up to one year	2,010,516	1,486,232
- 1年以上	- over one year	5,071,045	5,078,651
		67,003,409	68,072,147
信貸風險加權數額	Credit risk weighted amount	10,013,245	9,276,672

信貸風險加權數額是根據《銀行業（資本）規則》計算。該數額與交易對手之情況及各類合約之期限特徵有關。

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

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
32. 資本承擔

本集團未於本中期財務資料中撥備之資本承擔金額如下：

32. Capital commitments

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

	於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	19,126	12,106
已批准但未簽約	23	3,255
	19,149	15,361

以上資本承擔大部分為將購入之電腦硬件及軟件，及本集團之樓宇裝修工程之承擔。

The above capital commitments mainly relate to commitments to purchase computer equipment and software, and to renovate the Group's premises.

33. 經營租賃承擔
(a) 作為承租人

根據不可撤銷之經營租賃合約，下列為本集團未來有關租賃承擔所須支付之最低租金：

33. Operating lease commitments
(a) As lessee

The Group has commitments to make the following future minimum lease payments under non-cancellable operating leases:

	於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	207,808	177,452
- 1 年以上至 5 年內	557,309	468,675
- 5 年後	336,755	244,365
	1,101,872	890,492
其他承擔		
- 不超過 1 年	56	56
- 1 年以上至 5 年內	61	65
	1,101,989	890,613

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
33. 經營租賃承擔 (續)
33. Operating lease commitments (continued)
(b) 作為出租人

根據不可撤銷之經營租賃合約，下列為本集團與租客簽訂合約之未來有關租賃之最低應收租金：

土地及樓宇
- 不超過 1 年
- 1 年以上至 5 年內
- 5 年後

本集團以經營租賃形式租出投資物業（附註 20）；租賃年期通常由 1 年至 3 年。租約條款一般要求租客提交保證金。所有租約並不包括或有租金。

(b) As lessor

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

	於 2012 年 6 月 30 日 At 30 June 2012	於 2011 年 12 月 31 日 At 31 December 2011
	港幣千元 HK\$'000	港幣千元 HK\$'000
Land and buildings		
- not later than one year	42,631	39,977
- later than one year but not later than five years	30,088	32,416
- later than five years	2,012	-
	74,731	72,393

The Group leases its investment properties (Note 20) under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits. None of the leases include contingent rentals.

34. 分類報告**34. Segmental reporting****(a) 按業務劃分****(a) By class of business**

現時集團業務共分為四個業務分類，它們分別是個人銀行業務、企業銀行業務、財資業務和投資業務。業務線的分類是基於不同客戶層及產品種類，這與集團推行的 RPC（客戶關係、產品管理及分銷渠道）管理模型是一致的。

Currently, four business segments are identified which are Personal Banking, Corporate Banking, Treasury and Investment. The classification of the Group's operating segments is based on customer segment and product type, which is aligned with the RPC (relationship, product and channel) management model of the Group.

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

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

34. 分類報告 (續)**34. Segmental reporting (continued)****(a) 按業務劃分 (續)****(a) By class of business (continued)**

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米呎的市場價格向投資業務線支付費用。由本集團附屬公司－南洋商業銀行（中國）有限公司之資本金所產生及已於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, Nanyang Commercial Bank (China), Limited, that 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.

本集團的主要收入來源為利息收入，並且高層管理人員主要以淨利息收入來評估各業務分類的業績，因此所有業務分類的利息收入及支出以淨額列示。

As the Group's major revenue is derived from interest and the senior management relies primarily on net interest income to assess the performance of the segment, interest income and expense for all reportable segments are presented on a net basis.

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

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

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按業務劃分 (續)
(a) By class of business (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							
2012年6月30日	30 June 2012							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(363,400)	1,050,960	1,251,615	2	-	1,939,177	-	1,939,177
- 跨業務	727,750	(118,735)	(609,015)	-	-	-	-	-
	364,350	932,225	642,600	2	-	1,939,177	-	1,939,177
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
	152,393	214,147	8,944	53	(1,486)	374,051	-	374,051
淨交易性收益/(虧損)	Net trading gain/(loss)							
	14,192	43,994	4,992	(14,034)	253	49,397	-	49,397
界定為以公平值變化計 入損益之金融工具淨 收益	Net gain on financial instruments designated at fair value through profit or loss							
	-	-	15,836	-	-	15,836	-	15,836
其他金融資產之淨收益	Net gain on other financial assets							
	-	1,796	575	463	-	2,834	-	2,834
其他經營收入	Other operating income							
	1	-	-	71,698	521	72,220	(48,885)	23,335
提取減值準備前之淨經 營收入/(支出)	Net operating income/(expense) before impairment allowances							
	530,936	1,192,162	672,947	58,182	(712)	2,453,515	(48,885)	2,404,630
減值準備淨撥備	Net charge of impairment allowances							
	(2,185)	(107,487)	-	-	-	(109,672)	-	(109,672)
淨經營收入/(支出)	Net operating income/(expense)							
	528,751	1,084,675	672,947	58,182	(712)	2,343,843	(48,885)	2,294,958
經營支出	Operating expenses							
	(287,218)	(394,785)	(195,934)	(36,863)	(24,488)	(939,288)	48,885	(890,403)
經營溢利/(虧損)	Operating profit/(loss)							
	241,533	689,890	477,013	21,319	(25,200)	1,404,555	-	1,404,555
投資物業出售/公平值 調整之淨收益	Net gain from disposal of/fair value adjustments on investment properties							
	-	-	-	70,493	-	70,493	-	70,493
出售/重估物業、器材 及設備之淨虧損	Net loss from disposal/ revaluation of properties, plant and equipment							
	-	-	-	(1,575)	-	(1,575)	-	(1,575)
除稅前溢利/(虧損)	Profit/(loss) before taxation							
	241,533	689,890	477,013	90,237	(25,200)	1,473,473	-	1,473,473

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按業務劃分 (續)
(a) By class of business (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
於2012年6月30日	At 30 June 2012								
資產	Assets								
分部資產	Segment assets	<u>23,582,148</u>	<u>115,100,749</u>	<u>105,573,848</u>	<u>6,156,754</u>	<u>99,326</u>	<u>250,512,825</u>	-	<u>250,512,825</u>
負債	Liabilities								
分部負債	Segment liabilities	<u>92,356,941</u>	<u>96,950,650</u>	<u>31,752,902</u>	<u>398,368</u>	<u>1,448,567</u>	<u>222,907,428</u>	-	<u>222,907,428</u>
半年結算至 2012年6月30日	Half-year ended 30 June 2012								
其他資料	Other information								
資本性支出	Capital expenditure	-	-	-	48,200	-	48,200	-	48,200
折舊	Depreciation	10,429	18,834	12,665	34,917	1,891	78,736	-	78,736
證券攤銷	Amortisation of securities	-	-	107,943	-	-	107,943	-	107,943

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按業務劃分 (續)
(a) By class of business (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							
2011年6月30日	30 June 2011							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(37,653)	881,260	657,986	2	18,049	1,519,644	-	1,519,644
- 跨業務	276,380	(87,494)	(188,886)	-	-	-	-	-
	238,727	793,766	469,100	2	18,049	1,519,644	-	1,519,644
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
淨交易性收益/(虧損)	Net trading gain/(loss)							
界定為以公平值變化計 入損益之金融工具淨 收益	Net gain on financial instruments designated at fair value through profit or loss							
其他金融資產之淨收益	Net gain on other financial assets							
其他經營收入	Other operating income							
	166,721	246,678	11,274	1,027	(1,355)	424,345	-	424,345
	32,285	46,094	(19,542)	(30,361)	(12)	28,464	-	28,464
	-	-	8,412	-	-	8,412	-	8,412
	-	-	53,559	-	-	53,559	-	53,559
	1	1	-	60,915	6,315	67,232	(45,977)	21,255
提取減值準備前之淨經 營收入	Net operating income before impairment allowances							
減值準備淨(撥備)/ 撥回	Net (charge)/reversal of impairment allowances							
淨經營收入	Net operating income							
經營支出	Operating expenses							
經營溢利	Operating profit							
投資物業出售/公平值 調整之淨收益	Net gain from disposal of/fair value adjustments on investment properties							
出售/重估物業、器材 及設備之淨收益/ (虧損)	Net gain/(loss) from disposal/ revaluation of properties, plant and equipment							
除稅前溢利	Profit before taxation							
	437,734	1,086,539	522,803	31,583	22,997	2,101,656	(45,977)	2,055,679
	(16,123)	32,791	55	-	-	16,723	-	16,723
	421,611	1,119,330	522,858	31,583	22,997	2,118,379	(45,977)	2,072,402
	(281,527)	(384,530)	(97,572)	(24,486)	435,328	(352,787)	45,977	(306,810)
	140,084	734,800	425,286	7,097	458,325	1,765,592	-	1,765,592
	-	-	-	95,762	-	95,762	-	95,762
	-	24	-	(694)	-	(670)	-	(670)
	140,084	734,824	425,286	102,165	458,325	1,860,684	-	1,860,684

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按業務劃分 (續)
(a) By class of business (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
於 2011 年 12 月 31 日	At 31 December 2011							
資產	Assets							
分部資產	22,429,651	112,100,397	99,468,390	5,498,528	134,490	239,631,456	-	239,631,456
負債	Liabilities							
分部負債	85,905,585	96,627,683	29,648,616	5,741	1,307,635	213,495,260	-	213,495,260
半年結算至 2011 年 6 月 30 日	Half-year ended 30 June 2011							
其他資料	Other information							
資本性支出	-	-	-	57,604	-	57,604	-	57,604
折舊	8,708	14,577	4,515	24,616	2,368	54,784	-	54,784
證券攤銷	-	-	42,831	-	-	42,831	-	42,831

於 2011 年下半年，上述分析的基準已作完善，比較數字因而相應重新分類。

During the second half of 2011, the basis of the above analyses has been refined and the comparative amounts have been reclassified accordingly.

(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 2012 年 6 月 30 日 Half-year ended 30 June 2012		半年結算至 2011 年 6 月 30 日 Half-year ended 30 June 2011	
		提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation	提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	1,652,378	1,287,150	1,489,981	1,612,348
中國內地	Mainland China	734,976	173,941	553,672	244,095
其他	Others	17,276	12,382	12,026	4,241
合計	Total	2,404,630	1,473,473	2,055,679	1,860,684

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
34. 分類報告 (續) 34. Segmental reporting (continued)
(b) 按地理區域劃分(續) (b) By geographical area (continued)

		於 2012 年 6 月 30 日 At 30 June 2012			
		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	156,442,308	144,032,123	5,571,110	30,321,593
中國內地	Mainland China	90,330,211	78,351,490	502,457	36,516,479
其他	Others	3,740,306	523,815	3,146	165,337
合計	Total	<u>250,512,825</u>	<u>222,907,428</u>	<u>6,076,713</u>	<u>67,003,409</u>

		於 2011 年 12 月 31 日 At 31 December 2011			
		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	152,179,720	135,290,810	4,921,445	34,853,375
中國內地	Mainland China	85,846,677	76,703,039	509,695	33,057,759
其他	Others	1,605,059	1,501,411	1,065	161,013
合計	Total	<u>239,631,456</u>	<u>213,495,260</u>	<u>5,432,205</u>	<u>68,072,147</u>

35. 主要之有關連人士交易

中華人民共和國國務院通過中國投資有限責任公司(「中投」)、其全資附屬公司中央匯金投資有限責任公司(「匯金」)及匯金擁有控制權益之中國銀行，對本集團實行控制。

(a) 與母公司及母公司控制之其他公司進行的交易

母公司的基本資料：

本集團之直接控股公司是中銀香港，而中銀香港是受中國銀行控制。匯金是中國銀行之主要控股公司，亦是中投的全資附屬公司，而中投是從事外匯資金投資管理業務的國有獨資公司。

匯金於某些內地企業均擁有控制權益。

本集團在正常業務中與該等企業進行銀行業務交易，包括貸款、證券投資及貨幣市場交易。

35. Significant related party transactions

The Group is subject to the control of the State Council of the PRC Government through China Investment Corporation ("CIC"), its wholly-owned subsidiary Central Huijin Investment Ltd. ("Central Huijin"), and BOC in which Central Huijin has controlling equity interests.

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

General information of the parent companies:

The Group's immediate holding company is BOCHK, which is controlled by BOC. Central Huijin is the controlling entity of BOC, and it is a wholly-owned subsidiary of CIC which is a wholly state-owned company engaging in foreign currency investment management.

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

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

35. 主要之有關連人士交易 (續)**(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易**

中華人民共和國國務院通過中投及匯金對本集團實施控制，而中華人民共和國國務院亦通過政府機構、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之間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、提供貸項及擔保和接受存款；
- 銀行同業之存放及結餘；
- 售賣、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。

35. Significant related party transactions (continued)**(b) Transactions with government authorities, agencies, affiliates and other state controlled entities**

The Group is subject to the control of the State Council of the PRC Government through CIC and Central Huijin, which also directly and 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
(續)**
Notes to the Interim Financial Information (continued)
35. 主要之有關連人士交易 (續)
35. Significant related party transactions (continued)
(c) 與其他有關連人士在正常業務範圍內進行之交易摘要
(c) Summary of transactions entered into during the ordinary course of business with other related parties

與本集團之其他有關連人士達成之有關連人士交易所產生之總收入／支出及結餘概述如下：

The aggregate income/expenses and balances arising from related party transactions with other related parties of the Group are summarised as follows:

	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 其他有關連人士 Other related parties	半年結算至 2011年 6月30日 Half-year ended 30 June 2011 其他有關連人士 Other related parties
	港幣千元 HK\$'000	港幣千元 HK\$'000
收益表項目：		
利息收入	5,209	3,644
利息支出	(46,723)	(22,791)
已付保險費用／已收保險佣金(淨額)	2,143	2,819
已付／應付行政服務費用	(7,261)	(7,541)
已收／應收租金	9,065	8,638
已付／應付證券經紀佣金(淨額)	(7,061)	(10,825)
已付／應付租金	(148)	(148)
已收基金銷售佣金	3,477	3,721
其他支出	(6,952)	(1,851)
其他佣金收入	6,008	3,292
其他費用及佣金支出	(1,903)	(1,460)
股息收入	3,110	2,545
淨交易性收益	(95)	(38)

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
35. 主要之有關連人士交易 (續) 35. Significant related party transactions (continued)

(c) 與其他有關連人士在正常業務範圍內進行之交易摘要 (續)

(c) Summary of transactions entered into during the ordinary course of business with other related parties (continued)

	於 2012 年 6 月 30 日 At 30 June 2012 其他有關連人士 Other related parties 港幣千元 HK\$'000	於 2011 年 12 月 31 日 At 31 December 2011 其他有關連人士 Other related parties 港幣千元 HK\$'000
資產負債表項目：		
庫存現金及在銀行及其他金融機構的結餘	1,979	282,778
衍生金融工具資產	557	1,348
貸款及其他賬項	398,877	1,346,438
證券投資	53,472	41,490
其他資產	177,489	45,034
銀行及其他金融機構之存款及結餘	(392,784)	(792,681)
客戶存款	(8,705,581)	(7,776,861)
其他賬項及準備	(144,017)	(80,834)
Balance sheet items:		
Cash and balances with banks and other financial institutions	1,979	282,778
Derivative financial instruments assets	557	1,348
Advances and other accounts	398,877	1,346,438
Investment in securities	53,472	41,490
Other assets	177,489	45,034
Deposits and balances of banks and other financial institutions	(392,784)	(792,681)
Deposits from customers	(8,705,581)	(7,776,861)
Other accounts and provisions	(144,017)	(80,834)

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
35. 主要之有關連人士交易 (續)
35. Significant related party transactions (continued)
(d) 主要高層人員
(d) Key management personnel

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

Key management 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, its holding companies and parties related to them.

主要高層人員之薪酬如下：

The key management compensation is detailed as follows:

	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000	半年結算至 2011年 6月30日 Half-year ended 30 June 2011 港幣千元 HK\$'000
薪酬及其他短期員工福利	20,776	16,683
退休福利	820	817
	21,596	17,500

36. 貨幣風險
36. Currency concentrations

下表列出因自營交易、非自營交易及結構性倉盤而產生之主要外幣風險額，並參照金管局報表「認可機構持有外匯情況」的填報指示而編製。

The following is a summary of the major foreign currency exposures arising from trading, non-trading and structural positions and is prepared with reference to the Completion Instructions for the prudential return "Foreign Currency Position of an Authorized Institution" issued by the HKMA.

		於 2012 年 6 月 30 日 At 30 June 2012			
		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	外幣總計 Total foreign currencies
現貨資產	Spot assets	60,820,875	83,358,323	10,685,170	154,864,368
現貨負債	Spot liabilities	(51,578,721)	(82,112,093)	(9,153,358)	(142,844,172)
遠期買入	Forward purchases	23,067,601	19,166,394	6,163,970	48,397,965
遠期賣出	Forward sales	(30,559,019)	(20,591,557)	(7,671,340)	(58,821,916)
長／(短) 盤淨額	Net long/(short) position	1,750,736	(178,933)	24,442	1,596,245
結構性倉盤淨額	Net structural position	321,223	7,794,151	-	8,115,374

		於 2011 年 12 月 31 日 At 31 December 2011			
		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	外幣總計 Total foreign currencies
現貨資產	Spot assets	52,900,757	84,893,540	8,772,053	146,566,350
現貨負債	Spot liabilities	(44,991,277)	(81,818,133)	(10,331,691)	(137,141,101)
遠期買入	Forward purchases	17,708,212	17,690,399	6,192,677	41,591,288
遠期賣出	Forward sales	(24,785,848)	(20,970,120)	(4,637,216)	(50,393,184)
長／(短) 盤淨額	Net long/(short) position	831,844	(204,314)	(4,177)	623,353
結構性倉盤淨額	Net structural position	315,414	4,712,402	-	5,027,816

37. 跨國債權

跨國債權資料顯示對海外交易對手之最終風險之地區分佈，並會按照交易對手所在地計入任何風險轉移。一般而言，假如債務之擔保人所處國家與借貨人不同，或債務由某銀行之海外分行作出而其總公司位處另一國家，則會確認跨國債權風險之轉移。佔總跨國債權 10%或以上之地區方作分析及披露如下：

37. Cross-border claims

The information on cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate cross-border claims are analysed by geographical areas and disclosed as follows:

		於 2012 年 6 月 30 日 At 30 June 2012		
		公營單位*		
	銀行 Banks	Public sector entities*	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港				
- 中國內地		29,225,751	505,875	35,219,642
- 其他		12,819,076	2,161,526	17,219,097
		42,044,827	2,667,401	37,458,137
Asia, other than Hong Kong				
- Mainland China		29,225,751	505,875	35,219,642
- Others		12,819,076	2,161,526	17,219,097
		42,044,827	2,667,401	37,458,137

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
37. 跨國債權 (續)
37. Cross-border claims (continued)

		於 2011 年 12 月 31 日 At 31 December 2011			
		銀行 Banks	公營單位* Public sector entities*	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港	Asia, other than Hong Kong				
- 中國內地	- Mainland China	32,081,508	309,716	31,847,007	64,238,231
- 其他	- Others	8,475,580	-	3,011,115	11,486,695
		<u>40,557,088</u>	<u>309,716</u>	<u>34,858,122</u>	<u>75,724,926</u>

* 在中國內地的跨國債權並無《銀行業（資本）規則》內認可的公營單位（2011年12月31日：無）。

* None of cross-border claims on Mainland China is eligible to be classified as public sector entities under the Banking (Capital) Rules (31 December 2011: Nil).

38. 非銀行的中國內地風險承擔

對非銀行交易對手的內地相關風險承擔之分析乃參照金管局有關報表所列之機構類別及直接風險之類別以分類。此報表計及本銀行及中國內地附屬公司之內地風險承擔。

38. Non-bank Mainland China exposures

The analysis of non-bank Mainland China exposures is based on the categories of non-bank counterparties and the type of direct exposures with reference to the HKMA return for non-bank Mainland China exposures, which includes the Mainland China exposures extended by the Bank and its subsidiary in Mainland China.

		於 2012 年 6 月 30 日			
		At 30 June 2012			
		資產負債表內的風險承擔	資產負債表外的風險承擔	總風險承擔	個別評估之減值準備
		On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individually assessed impairment allowances
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中國內地機構	Mainland China entities	29,481,754	1,893,488	31,375,242	-
中國境外公司及個人用於境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	4,447,214	2,125,196	6,572,410	1,541
其他非銀行的中國內地風險承擔	Other non-bank Mainland China exposures	9,482,760	377,615	9,860,375	9,062
		43,411,728	4,396,299	47,808,027	10,603
本行內地附屬公司之風險承擔	Exposures incurred by the Bank's mainland subsidiary	44,094,814	14,348,347	58,443,161	80,974
		於 2011 年 12 月 31 日			
		At 31 December 2011			
		資產負債表內的風險承擔	資產負債表外的風險承擔	總風險承擔	個別評估之減值準備
		On-balance sheet exposure	Off-balance sheet exposure	Total exposure	Individually assessed impairment allowances
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中國內地機構	Mainland China entities	25,002,607	2,922,553	27,925,160	-
中國境外公司及個人用於境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	3,604,449	934,627	4,539,076	2,414
其他非銀行的中國內地風險承擔	Other non-bank Mainland China exposures	9,386,122	432,238	9,818,360	1,843
		37,993,178	4,289,418	42,282,596	4,257
本行內地附屬公司之風險承擔	Exposures incurred by the Bank's mainland subsidiary	39,466,478	15,136,892	54,603,370	75,963

期內，上述分析的基準已作完善，比較數字因而相應重新分類。

During the period, the basis of the above analyses has been refined and the comparative amounts have been reclassified accordingly.

39. 符合香港會計準則第 34 號**39. Compliance with HKAS 34**

截至 2012 年上半年止的未經審核中期財務資料符合香港會計師公會所頒佈之香港會計準則第 34 號「中期財務報告」之要求。

The unaudited interim financial information for the first half of 2012 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

40. 法定賬目**40. Statutory accounts**

此中期業績報告所載為未經審核資料，並不構成法定賬目。截至 2011 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。該法定賬目載有於 2012 年 3 月 23 日發出之無保留意見的核數師報告。

The information in this interim report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2011 have been delivered to the Registrar of Companies and the HKMA. The auditor expressed an unqualified opinion on those statutory accounts in their report dated 23 March 2012.

獨立審閱報告

中期財務資料的審閱報告

致南洋商業銀行有限公司董事會

(於香港註冊成立的有限公司)

引言

本核數師(以下簡稱「我們」)已審閱列載於第 1 至 100 頁的中期財務資料,此中期財務資料包括南洋商業銀行有限公司(「貴銀行」)及其子公司(合稱「貴集團」)於二零一二年六月三十日的簡要綜合資產負債表與截至該日止六個月期間的相關簡要綜合收益表、簡要綜合全面收益表、簡要綜合權益變動表和簡要綜合現金流量表,以及主要會計政策概要和其他附註解釋。貴銀行董事須負責根據香港會計準則第 34 號「中期財務報告」編製及列報該等中期財務資料。我們的責任是根據我們的審閱對該等中期財務資料作出結論,並按照委聘之條款僅向整體董事會報告,除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。

審閱範圍

我們已根據香港會計師公會頒佈的香港審閱準則第 2410 號「由實體的獨立核數師執行中期財務資料審閱」進行審閱。審閱中期財務資料包括主要向負責財務和會計事務的人員作出查詢,及應用分析性和其他審閱程序。審閱的範圍遠較根據香港審計準則進行審核的範圍為小,故不能令我們可保證我們將知悉在審核中可能被發現的所有重大事項。因此,我們不會發表審核意見。

結論

按照我們的審閱,我們並無發現任何事項,令我們相信中期財務資料在各重大方面未有根據香港會計準則第 34 號「中期財務報告」編製。

羅兵咸永道會計師事務所

執業會計師

香港, 2012 年 8 月 15 日

INDEPENDENT REVIEW REPORT

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

TO THE BOARD OF DIRECTORS OF Nanyang Commercial Bank, Limited

(incorporated in Hong Kong with limited liability)

Introduction

We have reviewed the interim financial information set out on pages 1 to 100 which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the “Bank”) and its subsidiaries (together, the “Group”) as at 30 June 2012 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income, the condensed consolidated statement of changes in equity and the condensed consolidated cash flow statement for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting”. Our responsibility is to express a conclusion on this interim financial information based on our review and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Scope of Review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity” issued by the Hong Kong Institute of Certified Public Accountants. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting”.

PricewaterhouseCoopers

Certified Public Accountants

Hong Kong, 15 August 2012

其他資料

Additional Information

1. 董事會

於2012年8月15日，本銀行之董事會成員為周載群先生[#](董事長)、方紅光先生(副董事長兼行政總裁)、高迎欣先生[#]、卓成文先生[#]、李久仲先生[#]、朱燕來女士[#]、陳細明先生(於2012年5月22日獲委任)、張信剛先生*、藍鴻震先生*及劉漢銓先生*。

[#] 非執行董事

* 獨立非執行董事

1. Board of Directors

As at 15 August 2012, the Board of Directors of the Bank comprises Mr. ZHOU Zaiqun[#] (Chairman), Mr. FANG Hongguang (Vice Chairman and Chief Executive), Mr. GAO Yingxin[#], Mr. ZHUO Chengwen[#], Mr. LI Jiuzhong[#], Ms. ZHU Yanlai[#], Mr. CHAN Sai Ming (appointed on 22 May 2012), Mr. CHANG Hsin Kang*, Mr. LAN Hong Tsung, David* and Mr. LAU Hon Chuen*.

[#] Non-executive Director

* Independent Non-executive Director

其他資料 (續)
Additional Information (continued)
2. 本銀行之附屬公司
2. Subsidiaries of the Bank

本銀行附屬公司的具體情況如下：

The particulars of our subsidiaries are as follows:

公司名稱 Name	註冊／營業地點 Place of incorporation/ operation	已發行及已繳足股本 Particulars of issued and paid up ordinary share capital	本銀行持有股權比例 Equity interest held by the Bank 直接持有 Directly	主要業務 Principal activities
南洋商業銀行(中國)有限公司 Nanyang Commercial Bank (China), Limited	中國 The People's Republic of China	註冊資本 人民幣 6,500,000,000 元 Registered capital RMB6,500,000,000	100%	銀行業務 Banking business
南洋商業銀行信託有限公司* Nanyang Commercial Bank Trustee Limited *	香港 Hong Kong	300,000 普通股 每股面值港幣 10 元 300,000 shares of HK\$10 each	100%	信託服務 Trustee services
廣利南投資管理有限公司* Kwong Li Nam Investment Agency Limited *	香港 Hong Kong	30,500 普通股 每股面值港幣 100 元 30,500 shares of HK\$100 each	100%	投資代理 Investment agency
南洋商業銀行(代理人)有限公司* Nanyang Commercial Bank (Nominees) Limited *	香港 Hong Kong	500 普通股 每股面值港幣 100 元 500 shares of HK\$100 each	100%	代理人服務 Nominee services

南洋財務有限公司及南商有限公司已於 2012 年 2 月 16 日正式解散。

Nanyang Finance Company, Limited and Nan Song Company, Limited were dissolved on 16 February 2012.

百信有限公司已於 2012 年 3 月 19 日正式解散。

Patson (HK) Limited was dissolved on 19 March 2012.

備註：

以上表內的附屬公司名稱附有 * 者，表示該公司並無納入按監管在計算資本充足率所要求的綜合基礎內。本銀行及其按金管局指定的附屬公司根據《銀行業(資本)規則》組成綜合基礎。在會計處理方面，附屬公司則按照會計準則進行綜合，有關會計準則乃由香港會計師公會依據《專業會計師條例》18A 所頒佈的。

Remarks:

Name of subsidiaries which are not included in the consolidation group for regulatory purposes in respect of capital adequacy is marked with * in the above table. The Bank and its subsidiaries specified by the HKMA form the basis of consolidation for its regulatory purposes in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with the accounting standards issued by the HKICPA pursuant to section 18A of the Professional Accountants Ordinance.

3. 符合《銀行業(披露)規則》
3. Compliance with the Banking (Disclosure) Rules

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

The unaudited interim report complies with the applicable requirements set out in the Banking (Disclosure) Rules under the Banking Ordinance.

業務回顧

上半年，全球經濟疲軟，歐債危機蔓延，內地經濟放緩，本港物業市場亦呈現調整的格局，投資市場則隨經濟前景惡化呈現震盪下跌態勢。香港經濟已難以避免全球化不景氣的影響，按年經濟增長由2011年第四季的3.0%減慢至2012年第1季的0.4%。

在此經濟背景下，本集團管理層要求認清形勢，把握政策，把落實“穩中求進、突出重點、統籌兼顧、協調發展”作為發展主線，貫穿於各項業務中去。圍繞全年的任務指標，調整思路，創新管理，加強溝通，落實措施，上半年，各項重點業務穩步發展，經營業績保持增長。

財務摘要

截至2012年6月底，本集團稅後盈利12.25億港元，若剔除雷曼兄弟相關產品收/支的影響，較去年同期增長12.11%。實現淨利息收入19.39億，比上年同期增長27.61%；非利息收入4.65億，比上年同期下降13.17%，其中淨手續費收入下跌11.85%。本集團期內資本回報率9.12%，資產回報率1.00%，若剔除雷曼兄弟相關產品收/支的影響，分別比上年同期下跌0.15個百分點及0.06個百分點；淨利息收益率1.62%，較去年同期上升0.07個百分點。

主要業務

由於經濟疲弱、股市低迷，銀行業經營舉步維艱。我行管理層在年初就審時度勢，提出：重點業務，積極進取；各項業務，協調發展的工作方針。強調調整業務結構，精細核算資金成本，努力提高定價水平。上半年，本集團各項業務穩步發展。

Business Review

In the first half of the year, due to the weak economy around the globe, the spreading European debt crisis and the domestic economic slowdown, adjustment was seen in the local property market, and the investment market showed a spirally downward trend along with the deteriorating economic outlook. The economy in Hong Kong, which is inevitably influenced by the global downturn, witnessed its annual growth slow down to 0.4% for the first quarter of 2012 from 3.0% for the fourth quarter of 2011.

Under such economic environment, the management of the Group requested staff members to have a clear understanding of the situation, capitalize on every policy, adopt the implementation of “advancing based on firm foundation, concentrating on focus areas while maintaining overall planning to achieve coordinated development” as the main line of development and carry it out throughout the businesses. Due to the strategic changes, innovative management, communication enhancement and measures implemented, all aimed at the targets of the year, every major business recorded steady development and results of operations maintained growth in the first half of the year.

FINANCIAL HIGHLIGHTS

As of the end of June 2012, the Group's profit after tax was HK\$1,225 million. If the impact of income/expenses of Lehman Brothers related products were excluded, it would be an increase of 12.11% as compared with the corresponding period of last year. Net interest income amounted to HK\$1,939 million, representing an increase of 27.61% as compared with the corresponding period of last year; non-interest income amounted to HK\$465 million, representing a decrease of 13.17% as compared with the corresponding period of last year, of which net fees income was down by 11.85%. The Group had return on capital and return on assets of 9.12% and 1.00% during the period respectively. If the impact of income/expenses of Lehman Brothers related products were excluded, it would be a decrease of 0.15 percentage points and 0.06 percentage points respectively as compared with the corresponding period of last year; net interest margin was 1.62%, representing an increase of 0.07 percentage points as compared with the corresponding period of last year.

MAJOR BUSINESSES

The banking industry underwent difficulty owing to the weary economy and the depressed stock market. At the beginning of the year, the management of the Group set the strategy of being aggressive in focus businesses while developing in a coordinated manner. The management put emphasis on adjusting the business structure, delicately calculated the funding costs and strived to increase the level of pricing. In the first half of the year, the Group's businesses developed steadily.

業務回顧（續）

主要業務（續）

截至 2012 年 6 月底，貸款總餘額達 1,251.82 億港元，較去年底增加 53.38 億港元，增幅 4.45%；存款總餘額達 1,826.55 億港元，較去年底增加 81.86 億港元，增幅 4.69%。

穩固資金來源，務實發展基礎

上半年，本港存款市場呈現兩極化，一方面受到內地經濟下行、人民幣升值勢頭放緩的影響，整體銀行體系內的人民幣存款出現流失；另一方面，同業間仍然持續激烈爭奪基礎存款，港元及美元存款雖仍是爭奪的重點，但人民幣存款競爭更激烈，利率於上半年首次突破 3 厘水平。應對激烈的市場競爭，本集團提前部署，針對市場需求，期內推出不同品種的人民幣定期存款吸納計劃，部份推廣計劃設計優於同業，受到客戶歡迎，提前完成推廣計劃。在穩固資金來源的同時，面對資金成本不斷攀升，本集團亦注重調整資金結構，持續跟蹤市場情況，透過多維度吸存措施，鞏固了存款規模並有效控制資金成本。上半年，本集團整體存款市佔率保持穩定。

專注跨境合作，拓展業務亮點

上半年，本集團在跨境業務合作上取得不少突破，為業務發展注入新的活力。以「南商理財」為載體的跨境合作也取得重大進展，融入更多的增值服務及產品安排。我們與南商（中國）於 3 月初攜手推出全新的銀聯借記卡服務——「南商財互通」卡，創新性地集「一卡兩地賬戶」及「聯動扣賬」功能於一卡，使客戶盡享兩地消費、靈活理財的便利。

Business Review (continued)

MAJOR BUSINESSES (continued)

As of the end of June 2012, the total balance of loans amounted to HK\$125,182 million, representing an increase of HK\$5,338 million or 4.45% as compared with the end of last year; the total balance of deposits amounted to HK\$182,655 million, representing an increase of HK\$8,186 million or 4.69% as compared with the end of last year.

To secure sources of funding to lay a solid foundation for development

In the first half of the year, the deposit market in Hong Kong was rather extreme. On the one hand, due to the domestic economic downturn and the slowdown in the momentum of RMB appreciation, overall RMB deposits in the banking system declined; on the other hand, competitions for HKD and USD core deposits in the industry remained fierce, but competition for RMB deposits was even greater as interest rates exceeded the 3% level in the first half of the year for the first time. In response to the drastic market competitions, the Group launched a variety of programs for attracting RMB time deposits to address market demand in the early stage. Some promotion programs were better than those in the market and were welcome by customers, thus the Group achieved the targets of the promotion programs ahead of schedule. While securing sources of funding, in the rise of funding costs, the Group also paid attention to adjust the capital structure and to keep track of market conditions. The deposits scale was then reinforced and the funding costs were effectively controlled through various measures. In the first half of the year, the deposits market share of the Group remained stable.

To focus on cross-border cooperation to expand business highlights

In the first half of the year, the Group obtained considerable breakthroughs in cross-border business cooperation, which has injected new vitality to the business development. The cross-border cooperation with "NCB Wealth Management" as a carrier has also made significant progress, incorporating more value-added services and product arrangements. We launched a card named "NCB Wealth Express Card", a new UnionPay debit card, with NCB (China) in early March. The card has innovative functions of "one card with accounts in both Hong Kong and Mainland" and "intelligent debiting", enabling customers to enjoy spending in both Hong Kong and Mainland and the convenience of flexible wealth management.

業務回顧（續）

主要業務（續）

專注跨境合作，拓展業務亮點（續）

期內，順應內地金融業務全面對外開放的形勢，我們與中國銀行廣東省分行經過友好誠摯的協商，正式簽署《<<跨境業務聯動協議書>>》，確立了兩行業務全面進一步合作的方向與原則，為雙方聯動合作奠定了良好的基礎。通過跨境合作，吸引貿易戶更多利用本港的融資管道，敘做放款及貿易融資授信，同時亦帶動存款、兌換等相關業務增長。

調整業務結構，提高綜合收益

為應對持續低息及低迷市場環境，及時調整業務結構，將有限的資源向重點業務傾斜，提高綜合收益是本集團今年重點任務之一。各業務單位密切配合，積極調整業務策略，重點抓收益較好的中小企業業務，並重檢提高貸款定價水平，精細核算資金成本，合理擺佈資金，不斷改善淨利息收益率。截至 2012 年 6 月底，雖然本集團手續費淨收入下滑較大，但淨利息收益率 1.62%，同比上升 0.07 個百分點，淨經營收入同比上升 10.74%。

強化營銷功能，提高發展效率

1. 加強網點建設，優化業務功能

針對中資及本地同業不斷擴大服務網絡的情況，我們也開啓了優化網點計劃。1 月份新增設九龍灣分行，重點開拓工商中小企業業務及企業個人戶的理財業務。開業半年，業務發展良好。對於舊有網點，繼續加強網點基礎建設，優化業務流程，不斷適應新的功能需求。在比鄰海外的三藩市分行，為提升分行未來的業務發展動力，我們聯動中國銀行紐約分行轄下的美洲信息中心，實現了分行電腦系統的全面提升，並因應未來業務發展需要，積極為開辦人民幣業務作準備。

Business Review (continued)

MAJOR BUSINESSES (continued)

To focus on cross-border cooperation to expand business highlights (continued)

During the period, to meet the full opening-up of the domestic financial business in the Mainland, we formally signed a "Co-operative Agreement on Cross-border Businesses" with Guangdong Branch of Bank of China through friendly and sincere negotiation, determining the direction and principles for further comprehensive cooperation between the two banks, which has laid a good foundation for interactive cooperation between both parties. Through the cross-border co-operation, trade customers were attracted to make more use of our local financing channels and to apply for loans and trade financing facilities, while the growth of relevant businesses including deposits and exchange were also driven.

To adjust business structure to improve comprehensive income

In response to the sluggish market environment with persisted low interest rates, one of the Group's key tasks this year was to improve comprehensive income by timely adjustment of its business structure and allocating its limited resources to key businesses. All business units cooperated closely, adjusted business strategies proactively, focused on the businesses of SMEs with higher yields, improved loan pricing level, concerned about funding costs, allocated capital rationally and improved net interest margin consistently. As of the end of June 2012, although the net fees income of the Group suffered from a substantial decline, our net interest margin reached 1.62%, representing an increase of 0.07 percentage points, and our net operating income experienced a 10.74% year-on-year increase.

To enhance marketing capacity to improve development efficiency

1. To strengthen network building to improve business capacity

Given the continuous expansion of service networks of the PRC banks and local banks, we also started to optimize our networks according to our plan. In January, we opened our Kowloon Bay Branch, to focus on exploration of industrial and commercial SME businesses as well as corporate and personal wealth management businesses. During the half year of its opening, it has been in sound operations. With respect to the existing outlets, we continued to strengthen basic network building, improve business procedures and consistently meet new functional requirements. In the San Francisco Branch, with a view to improve business development momentum in future, we cooperated with the America Data Center of New York Branch of the Bank of China, to comprehensively upgrade the computer system in the Branch, and to actively prepare for RMB business according to future business needs.

業務回顧（續）

主要業務（續）

強化營銷功能，提高發展效率（續）

2. 利用科技手段，創新營銷方式

上半年，我們利用個人客戶資訊系統與網上銀行系統結合，指定客戶群組可在登入自身網上銀行帳戶後，接收個性化產品訊息服務，更快捷地掌握最新推廣動態。此舉實現了超越時空的營銷。同時，通過電子化渠道，更有效地開展離行式銷售工作，突破分行網點的限制，實現了更為科學的銷售管理模式。本年至今，已推出了多個行銷活動，涵蓋存款、壽險、證券、中小企、理財、授信等業務。

3. 調整營銷策略，應對市場變化

上半年，香港股市平均每日成交額持續下跌，且本集團客戶買賣多以傳統股票為主，本集團代客戶買賣股票的業務受到一定影響。針對客戶的交易特性，我們積極與業務伙伴合作持續分層推出各項證券優惠措施，改造/提升現有系統功能，強化電子交易平台，以擴大證券基礎戶的增長，應對成交下降的影響。同時，積極利用集團投資產品專家團隊專業優勢，提升前線同事的營銷技巧及投資分析能力，改善處理市況急轉的應變力。同時，持續組織不同形式的投資及基金講座，重建客戶對理財服務的信心。上半年，組織籌劃了各類講座共 6 場，參與客戶人次達數百人。

Business Review (continued)

MAJOR BUSINESSES (continued)

To enhance marketing capacity to improve development efficiency (continued)

2. To utilize technologies to innovate marketing methods

In the first half of the year, through the integration of personal banking information system and internet banking system, we allowed designated customer groups, after logging in with their own internet banking accounts, to receive customized product information services, so that they can have quicker access to the latest marketing information. Thus, enable us to market our products without restriction on time and space. In the meantime, through electronic channels, we also conducted sales outside the bank premises more effectively, which broke the limitation of our branch network and attained a more scientific sales management model. So far this year, the Group launched several marketing activities, covering deposits, life insurance, securities, SMEs, wealth management and credit business etc.

3. To adjust marketing strategies to tackle market changes

In the first half of the year, the average daily turnover of the stock market in Hong Kong continued to fall. In addition, the Group's customers mainly traded in traditional stocks so the Group's stock brokerage business was affected to a certain extent. With respect to the trading characteristics of our customers, we proactively cooperated with business partners to launch series of securities preferential measures at different levels, to alter/improve the functions of the existing system and strengthen the electronic trading platform, so as to accelerate the increase in core securities accounts and to minimize the influence of decline in turnover. Meanwhile, capitalizing on the Group's advantages in professions of our team of experts in investment products, we also enhanced marketing techniques, investment analysis capabilities, and abilities to tackle the drastic decline in the market of our sales teams. Furthermore, we also organized investment and fund seminars in different forms, to rebuild customers' confidence in our wealth management services. In the first half of the year, we organized 6 seminars in various forms, attracting hundreds of customers.

業務回顧（續）

風險管控

由於市場環境的轉變，監管要求不斷提高，本集團積極應對，不斷強化合規的第一道防線。今年以來，在加強合規檢查，引導前線分行提高合規意識的同時，加大制度建設的力度，修訂優化了一系列管理制度，並持續監察各類風險指標。為配合新防洗錢條例的實行，我們與中銀香港集團一致修訂及更新相關政策規章並同步頒佈實施，並組織人員分階段做好自查工作。此外，本集團持續維護及優化內部評級法及資本計算系統，應用內部評級資訊、做好信貸風險及資本管理。截至 2012 年 6 月底，本集團特定分類或減值貸款比率 0.23%；綜合資本充足比率及平均流動資金比率（只計香港）分別為 16.37% 及 43.03%，處於穩健水平。

企業社會責任

本集團在推進業務發展的同時，通過捐助教育公益、組織義工隊參與慈善公益及社區公益等方式持續、積極地履行企業社會責任。幾年來，與慈善團體「愛心力量」合作，持續資助羊坪學校的教學事業。今年 5 月，資助了該校五名教師前往北京市東城區和平裡第一小學進行教師培訓計劃，進一步提高該校的師資素質，取得了良好的成效。

Business Review (continued)

RISK MANAGEMENT AND CONTROL

In view of the change in market environment and the increasing regulatory requirements, the Group responded proactively to strengthen the first line of defense in respect of compliance continuously. Since this year, in addition to conducting more compliance reviews and raising awareness of compliance among its front branches, the Group also allocated more resources in setting up system, particularly in the amendment and improvement on a series of management systems. Furthermore, various risk indicators were under constant monitoring. To cope with the requirements of the new anti-money laundering ordinance, the Group promulgated and implemented amendments and updates for relevant policies and regulations with BOCHK simultaneously and arranged adequate personnel for internal review in various stages. Moreover, the Group continued to maintain and improve its internal rating method and capital calculation system, and to adopt the internal rating information in its normal operation in order to enhance its credit risks control and capital management. As of the end of June 2012, the classified or impaired loans of the Group represented 0.23% of its total loans; and its consolidated capital adequacy ratio and the average liquidity ratio (for Hong Kong only), being 16.37% and 43.03% respectively, remained at stable level.

CORPORATE SOCIAL RESPONSIBILITY

Not only focusing on business operations, the Group also performed its social responsibility as a corporate, on a constant and active basis, by making donations to public education and organizing volunteers to participate in charity services and community services. Yangping School has obtained continuous assistances for its teaching undertakings in recent years, thanks to the cooperation between the Group and the charity organization "Power of Love". In particular, in order to further enhance the teacher resources of this school, five teachers from this school were sponsored to attend teacher training programs held in the first primary school of Heping Li, Dongcheng District, Beijing this May, and satisfactory effects were achieved.

業務回顧（續）

企業社會責任（續）

此外，NCB 義工隊本著“以人為本、關心社會”的核心價值觀，積極參與公益活動。今年春節期間，義工隊參與「彩龍慶豐年」活動，為香港島南區之獨居長者送上溫暖，讓長者在節日中感受到社會的關懷。5 月，義工參與了「親切」——《雜耍家計劃》訓練，並與兩所特殊學校的同學一起參加了在沙田公園舉辦的“親切共融之旅 2012 嘉年華”活動。同時，NCB 義工隊連續第二年獲邀參與由香港銀行公會和香港社會服務聯會攜手舉辦的“智有「財」能教育坊”活動，成為輪流主持的 12 家會員銀行之一，為本港低收入家庭灌輸正面的理財觀念，並於七月初主持了一場為小學生家長舉辦的教育坊。

前景展望

展望 2012 年下半年，全球經濟仍存在很大的不確定性，內地經濟增速放緩，本港經濟亦充滿挑戰。本集團仍將堅持致力於調整業務結構，改善客戶基礎。繼續推動中小企及「南商理財」等核心業務增長，配合人民幣政策的發展，努力拓展人民幣業務；並在粵港兩地長期合作的良好基礎下，加強全面合作，謀求共贏。

Business Review (continued)

CORPORATE SOCIAL RESPONSIBILITY (continued)

In addition, based on the core values “people oriented and society cared”, the NCB volunteers participated in public services vigorously. During the spring festival, the volunteers, through the participation in the special subject activity named “Colorful Dragon Dances to Usher the Chinese New Year”, brought warmth to the elders living alone in the south district of Hong Kong Island, and made them feel being cared from the society during the festival. In May, volunteers took part in “TREATS” – “Circus for ALL” training, and engaged in the “TREATS Journey to Integration 2012” held in Sha Tin Park with those students from two special care schools. Meanwhile, it was the second successive year for NCB volunteers to be invited to take part in the “Financial Education Workshops” jointly organized by The Hong Kong Association of Banks and the Hong Kong Council of Social Service, making NCB one of the 12 member banks chairing such activity by rotation. Local families in Hong Kong with low disposable income, pursuant to the above activity, were injected with correct financing values. Also, NCB presided over an education seminar oriented for parents of primary students in early July.

PROSPECT AND OUTLOOK

Looking forward to the second half of 2012, uncertainty sustains in the global economy. In particular, the economic growth in Mainland will slow down and economy in Hong Kong will also meet various challenges. The Group will continue to devote itself to adjusting its business structure and improving its customer base. Furthermore, it will continue to focus on growth of its core businesses including SMEs and “NCB Wealth Management”. By taking advantage of the development of RMB related policies, it will strive to expand its RMB related businesses. In virtue of the long term cooperation between Guangdong province and Hong Kong, the Group will strengthen comprehensive cooperation, seeking for a win-win partnership.

釋義

在本中期業績報告中，除非文義另有所指，否則下列詞彙具有以下涵義：

詞彙	涵義
「本銀行」	南洋商業銀行有限公司，根據香港法例註冊成立之公司，並為中銀香港之全資附屬公司
「董事會」	本銀行的董事會
「中國銀行」	中國銀行股份有限公司，一家根據中國法例成立之商業銀行及股份制有限責任公司，其 H 股及 A 股股份分別於香港聯交所及上海證券交易所掛牌上市
「中銀香港」	中國銀行（香港）有限公司，根據香港法例註冊成立之公司，並為中銀香港（控股）有限公司之全資附屬公司
「中銀香港（控股）」	中銀香港（控股）有限公司，根據香港法例註冊成立之公司
「中投」	中國投資有限責任公司
「匯金」	中央匯金投資有限責任公司
「本集團」	本銀行及其附屬公司
「金管局」	香港金融管理局
「香港」	香港特別行政區
「內地」或「中國內地」	中華人民共和國內地
「南商（中國）」	南洋商業銀行（中國）有限公司，根據中國法例註冊成立之公司，並為本銀行之全資附屬公司
「中國」	中華人民共和國
「人民幣」	人民幣，中國法定貨幣
「香港聯交所」	香港聯合交易所有限公司

Definitions

In this Interim Report, unless the context otherwise requires, the following terms shall have the meanings set out below:

Terms	Meanings
“ABS”	Asset-backed securities
“NCB” or “the Bank”	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK
“Board” or “Board of Directors”	the Board of Directors of the Bank
“BOC”	Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the H shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively
“BOCHK”	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK (Holdings)
“BOCHK (Holdings)”	BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong
“CIC”	China Investment Corporation
“Central Huijin”	Central Huijin Investment Ltd.
“FIRB”	Foundation Internal Ratings-Based
“the Group”	the Bank and its subsidiaries collectively referred as the Group
“HKAS(s)”	Hong Kong Accounting Standard(s)
“HKFRS(s)”	Hong Kong Financial Reporting Standard(s)
“HKICPA”	Hong Kong Institute of Certified Public Accountants
“HKMA”	Hong Kong Monetary Authority
“Hong Kong”	Hong Kong Special Administrative Region
“Mainland” or “Mainland China”	the mainland of the PRC
“MBS”	Mortgage-backed securities

Definitions (continued)

Terms	Meanings
“NCB (China)”	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of the Bank
“PRC”	the People’s Republic of China
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“STC”	Standardised (Credit Risk)
“STM”	Standardised (Market Risk)
“STO”	Standardised (Operational Risk)
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“US”	the United States of America