

2015 中期業績報告
Interim Report 2015



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簡要綜合收益表
Condensed Consolidated Income Statement

			(未經審計) (Unaudited)	(未經審計) (Unaudited)
			半年結算至 2015年 6月30日 Half-year ended 30 June 2015	半年結算至 2014年 6月30日 Half-year ended 30 June 2014
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入		Interest income	4,566,684	4,957,419
利息支出		Interest expense	(2,186,749)	(2,393,209)
淨利息收入	5	Net interest income	2,379,935	2,564,210
服務費及佣金收入		Fee and commission income	762,744	651,888
服務費及佣金支出		Fee and commission expense	(48,365)	(35,668)
淨服務費及佣金收入	6	Net fee and commission income	714,379	616,220
淨交易性(虧損)/收益	7	Net trading (loss)/gain	(93,559)	46,099
界定為以公平值變化計入損益之 金融工具淨虧損		Net loss on financial instruments designated at fair value through profit or loss	(1,323)	(3,109)
其他金融資產之淨收益	8	Net gain on other financial assets	63,255	26,002
其他經營收入	9	Other operating income	31,239	36,065
提取減值準備前之淨經營收入		Net operating income before impairment allowances	3,093,926	3,285,487
減值準備淨撥備	10	Net charge of impairment allowances	(341,086)	(281,241)
淨經營收入		Net operating income	2,752,840	3,004,246
經營支出	11	Operating expenses	(1,204,022)	(1,209,160)
經營溢利		Operating profit	1,548,818	1,795,086
投資物業出售/公平值調整之 淨收益	12	Net gain from disposal of/fair value adjustments on investment properties	105,522	60,511
出售/重估物業、器材及設備之 淨收益	13	Net gain from disposal/revaluation of properties, plant and equipment	18,468	290
除稅前溢利		Profit before taxation	1,672,808	1,855,887
稅項	14	Taxation	(264,481)	(344,073)
期內溢利		Profit for the period	1,408,327	1,511,814
股息	15	Dividends	542,500	700,000

第 7 至 111 頁之附註屬本中期財務
資料之組成部分。

The notes on pages 7 to 111 are an integral part of this interim financial information.

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

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2015年 6月30日 Half-year ended 30 June 2015	半年結算至 2014年 6月30日 Half-year ended 30 June 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,408,327	1,511,814
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	233,962	219,294
遞延稅項	Deferred tax	28,111	(30,220)
		262,073	189,074
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
可供出售證券：	Available-for-sale securities:		
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	215,035	447,018
因處置可供出售證券之轉撥重新分類至收益表	Release upon disposal of available-for-sale securities reclassified to income statement	(30,139)	(5,685)
由可供出售證券轉至持有至到期日證券產生之攤銷重新分類至收益表	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities reclassified to income statement	550	444
遞延稅項	Deferred tax	(30,572)	(82,464)
		154,874	359,313
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	(2,908)	35,186
貨幣換算差額	Currency translation difference	22,829	(263,309)
		174,795	131,190
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	436,868	320,264
期內全面收益總額	Total comprehensive income for the period	1,845,195	1,832,078

第 7 至 111 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 111 are an integral part of this interim financial information.

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

	附註 Notes	(未經審計)	(經審計)
		(Unaudited) 於 2015 年 6 月 30 日 At 30 June 2015	(Audited) 於 2014 年 12 月 31 日 At 31 December 2014
		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	16	48,764,069	58,282,800
在銀行及其他金融機構一至十二個月內到期之定期存放		16,313,208	18,180,762
公平值變化計入損益之金融資產	17	6,312,715	6,155,213
衍生金融工具	18	542,483	439,072
貸款及其他賬項	19	176,922,216	163,903,699
證券投資	20	55,554,443	47,168,324
投資物業	21	398,534	1,280,271
物業、器材及設備	22	7,105,291	7,328,497
應收稅項資產		650	-
遞延稅項資產	28	74,615	152,171
其他資產	23	6,032,590	1,013,444
資產總額		318,020,814	303,904,253
負債			
LIABILITIES			
銀行及其他金融機構之存款及結餘		35,278,123	37,735,611
公平值變化計入損益之金融負債	24	4,692,862	4,970,693
衍生金融工具	18	462,939	278,506
客戶存款	25	223,094,471	209,633,935
其他賬項及準備	26	17,056,422	15,181,966
應付稅項負債		281,535	222,225
遞延稅項負債	28	956,923	986,473
負債總額		281,823,275	269,009,409
資本			
EQUITY			
股本	29	3,144,517	3,144,517
儲備	30	33,053,022	31,750,327
資本總額		36,197,539	34,894,844
負債及資本總額		318,020,814	303,904,253

第 7 至 111 頁之附註屬本中期財務資料之組成部分。 The notes on pages 7 to 111 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

		(未經審計) (Unaudited)								
		可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities								
		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	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 2014 年 1 月 1 日	At 1 January 2014	700,000	2,444,517	605	5,515,739	(164,888)	1,944,980	964,629	20,894,407	32,299,989
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,511,814	1,511,814
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	189,074	-	-	-	-	189,074
可供出售證券	Available-for-sale securities	-	-	-	-	359,313	-	-	-	359,313
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	-	-	-	-	-	-	35,186	-	35,186
貨幣換算差額	Currency translation difference	-	-	-	(3,344)	2,438	-	(262,403)	-	(263,309)
全面收益總額	Total comprehensive income	-	-	-	185,730	361,751	-	(227,217)	1,511,814	1,832,078
撥入股本	Transfer to share capital	2,444,517	(2,444,517)	-	-	-	-	-	-	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	-	27,702	-	(27,702)	-
股息	Dividends	-	-	-	-	-	-	-	(700,000)	(700,000)
於 2014 年 6 月 30 日	At 30 June 2014	3,144,517	-	605	5,701,469	196,863	1,972,682	737,412	21,678,519	33,432,067
於 2014 年 7 月 1 日	At 1 July 2014	3,144,517	-	605	5,701,469	196,863	1,972,682	737,412	21,678,519	33,432,067
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,239,685	1,239,685
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	235,945	-	-	-	-	235,945
可供出售證券	Available-for-sale securities	-	-	-	-	9,360	-	-	-	9,360
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	-	-	-	-	-	-	3,214	-	3,214
貨幣換算差額	Currency translation difference	-	-	-	(305)	685	-	(25,807)	-	(25,427)
全面收益總額	Total comprehensive income	-	-	-	235,640	10,045	-	(22,593)	1,239,685	1,462,777
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	-	200,908	-	(200,908)	-
於 2014 年 12 月 31 日	At 31 December 2014	3,144,517	-	605	5,937,109	206,908	2,173,590	714,819	22,717,296	34,894,844

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

		(未經審計) (Unaudited)							
		股本	資本儲備	房產 重估儲備	可供出售 證券公平值 變動儲備	監管儲備*	換算儲備	留存盈利	總計
		Share capital	Capital reserve	Premises revaluation reserve	Reserve for fair value changes of available- for-sale securities	Regulatory reserve*	Translation reserve	Retained earnings	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2015年1月1日	At 1 January 2015	3,144,517	605	5,937,109	206,908	2,173,590	714,819	22,717,296	34,894,844
期內溢利	Profit for the period	-	-	-	-	-	-	1,408,327	1,408,327
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	262,073	-	-	-	-	262,073
可供出售證券	Available-for-sale securities	-	-	-	154,874	-	-	-	154,874
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	-	-	-	-	-	(2,908)	-	(2,908)
貨幣換算差額	Currency translation difference	-	-	329	554	-	21,946	-	22,829
全面收益總額	Total comprehensive income	-	-	262,402	155,428	-	19,038	1,408,327	1,845,195
因房產出售之轉撥	Release upon disposal of premises	-	-	(458,812)	-	-	-	458,812	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	93,805	-	(93,805)	-
股息	Dividends	-	-	-	-	-	-	(542,500)	(542,500)
於2015年6月30日	At 30 June 2015	3,144,517	605	5,740,699	362,336	2,267,395	733,857	23,948,130	36,197,539

* 除按香港會計準則第 39 號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備作銀行一般風險之用（包括未來損失或其他不可預期風險）。

* 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 111 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 111 are an integral part of this interim financial information.

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

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2015年 6月30日 Half-year ended 30 June 2015	半年結算至 2014年 6月30日 Half-year ended 30 June 2014
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量			
除稅前經營現金之（流出）／流入	Operating cash (outflow)/inflow before taxation	31(a) (7,703,445)	3,423,404
支付香港利得稅	Hong Kong profits tax paid	(113,528)	(100,188)
支付海外利得稅	Overseas profits tax paid	(46,080)	(166,061)
經營業務之現金（流出）／流入淨額	Net cash (outflow)/inflow from operating activities	(7,863,053)	3,157,155
投資業務之現金流量			
購入物業、器材及設備	Purchase of properties, plant and equipment	(28,641)	(20,078)
購入投資物業	Purchase of investment properties	(1,080)	(180)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	396,876	251
出售投資物業所得款項	Proceeds from disposal of investment properties	986,800	-
投資業務之現金流入／（流出）淨額	Net cash inflow/(outflow) from investing activities	1,353,955	(20,007)
融資業務之現金流量			
支付股息	Dividend paid	(542,500)	(700,000)
融資業務之現金流出淨額	Net cash outflow from financing activities	(542,500)	(700,000)
現金及等同現金項目（減少）／增加	(Decrease)/increase in cash and cash equivalents	(7,051,598)	2,437,148
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	52,301,071	39,008,565
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	(40,632)	(684,194)
於6月30日之現金及等同現金項目	Cash and cash equivalents at 30 June	45,208,841	40,761,519

第7至111頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 111 are an integral part of this interim financial information.

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

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

(b) 主要會計政策

此未經審計之中期財務資料所採用之主要會計政策及計算辦法，均與截至2014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2014年之年度報告一併閱覽。

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2015年提前採納之準則及修訂
(a) Basis of preparation

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

(b) Significant accounting policies

The significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2014 and should be read in conjunction with the Group's Annual Report for 2014.

(c) Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2015

準則/修訂 Standards/Amendments	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港會計準則第1號 (經修訂) HKAS 1 (Amendment)	披露的自主性 Disclosure Initiative	2016年1月1日 1 January 2016
香港會計準則第27號(2011) (經修訂) HKAS 27 (2011) (Amendment)	獨立財務報表內的權益法 Equity Method in Separate Financial Statements	2016年1月1日 1 January 2016
香港會計準則第28號(2011)、香港財務報告準則第10號及香港財務報告準則第12號 (經修訂) HKAS 28 (2011), HKFRS 10 and HKFRS 12 (Amendment)	投資實體：綜合併賬例外處理的應用 Investment Entities: Applying the Consolidation Exception	2016年1月1日 1 January 2016
香港財務報告準則第9號(2014) HKFRS 9 (2014)	金融工具 Financial Instruments	2018年1月1日 1 January 2018
香港財務報告準則第15號 HKFRS 15	源於客戶合同的收入 Revenue from Contracts with Customers	2017年1月1日 1 January 2017

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****1. 編製基準及主要會計政策
(續)****1. Basis of preparation and significant accounting policies (continued)****(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2015年提前採納之準則及修訂 (續)**

- 香港會計準則第1號(經修訂)「披露的自主性」。香港會計準則第1號的修訂旨在進一步鼓勵企業運用專業判斷去決定在其財務報表中需披露的資料。例如，此修訂明確指出重大性需應用於整個財務報表，而包含不重要的資料會減低財務披露的效益。此外，此修訂闡明企業應運用專業判斷去決定在何處及以什麼次序把資料呈列在財務披露內。
- 香港會計準則第28號(2011)、香港財務報告準則第10號及香港財務報告準則第12號(經修訂)「投資實體：綜合併賬例外處理的應用」。對香港會計準則第28號(2011)、香港財務報告準則第10號及香港財務報告準則第12號(經修訂)的狹窄範圍修訂旨在引入及闡明對投資實體進行會計處理時的要求(即對投資實體應用權益法／綜合併賬的例外處理)。此修訂亦於特定情況下簡化了會計處理。採用該等修訂對本集團的財務報表沒有重大影響。
- 有關上述其他準則與修訂的簡介，請參閱本集團2014年之年度報告內財務報表附註2.1(b)項。

(c) Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2015 (continued)

- HKAS 1 (Amendment), "Disclosure Initiative". The amendments to HKAS 1 are designed to further encourage companies to apply professional judgement in determining what information to disclose in their financial statements. For example, the amendments make clear that materiality applies to the whole of financial statements and that the inclusion of immaterial information can inhibit the usefulness of financial disclosures. Furthermore, the amendments clarify that companies should use professional judgement in determining where and in what order information is presented in the financial disclosures.
- HKAS 28 (2011), HKFRS 10 and HKFRS 12 (Amendment), "Investment Entities: Applying the Consolidation Exception". The narrow-scope amendments to HKAS 28 (2011), HKFRS 10 and HKFRS 12 (Amendment) introduce clarifications to the requirements when accounting for investment entities (i.e. exception on applying equity method/consolidation in relation to investment entities). The amendments also provide relief in particular circumstances. The application of these amendments will not have a material impact on the Group's financial statements.
- Please refer to Note 2.1(b) of the Group's Annual Report for 2014 for brief explanations of the rest 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)**

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2015年提前採納之準則及修訂 (續)

(c) Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2015 (continued)

完善香港財務報告準則**Improvements to HKFRSs**

「完善香港財務報告準則」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示、確認或計量方面出現會計變更的修訂，以及多項與個別之香港財務報告準則相關之術語或編輯上的修訂。該等修訂將於2016年1月1日起開始的會計年度生效。採納有關修訂對本集團的財務報表沒有重大影響。

“Improvements to HKFRSs” contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRSs. The amendments will be effective for annual periods beginning on or after 1 January 2016. The adoption of these improvements does not have a material impact on the Group’s financial statements.

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2014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 2014.

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

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

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

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

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

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

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

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

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
(a) 減值貸款 (續)
(a) Impaired advances (continued)

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	<u>1,071,198</u>	<u>1,138,863</u>
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	<u>699,111</u>	<u>732,356</u>
就上述有抵押品覆蓋的客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	<u>450,246</u>	<u>951,317</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>374,632</u>	<u>637,382</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>696,566</u>	<u>501,481</u>

減值準備已考慮上述貸款之抵押品價值。

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

於 2015 年 6 月 30 日，沒有減值之貿易票據（2014 年 12 月 31 日：無）。

As at 30 June 2015, there were no impaired trade bills (31 December 2014: Nil).

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(a) 減值貸款 (續)

特定分類或減值之客戶貸款分析如下：

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

Classified or impaired advances to customers are analysed as follows:

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
特定分類或減值之客戶貸款總額	1,144,353	1,254,636
特定分類或減值之客戶貸款總額對客戶貸款總額比率	0.71%	0.84%
就上述貸款作個別評估之減值準備	694,401	731,598

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

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

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

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

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

中期財務資料附註
 (續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(A) 總貸款及其他賬項
(續)

(A) Gross advances and other accounts (continued)

(b) 逾期超過3個月之
貸款 (續)

(b) Advances overdue for more than three months (continued)

逾期超過3個月之
貸款總額分析如
下：

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

		於 2015 年 6 月 30 日		於 2014 年 12 月 31 日	
		At 30 June 2015		At 31 December 2014	
		佔客戶貸款總額 百分比		佔客戶貸款總額 百分比	
		% of gross advances to customers		% of gross advances to customers	
		金額		金額	
		Amount		Amount	
		港幣千元		港幣千元	
		HK\$'000		HK\$'000	
客戶貸款總額， 已逾期：	Gross advances to customers which have been overdue for:				
- 超過 3 個月但 不超過 6 個月	- six months or less but over three months	383,520	0.24%	261,805	0.17%
- 超過 6 個月但 不超過 1 年	- one year or less but over six months	262,395	0.16%	153,074	0.10%
- 超過 1 年	- over one year	192,432	0.12%	173,289	0.12%
		838,347	0.52%	588,168	0.39%
逾期超過 3 個月之 貸款	Advances overdue for over three months				
就上述貸款作個別 評估之減值準備	Individually assessed impairment allowances made in respect of such advances	453,348		505,549	

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
就上述有抵押品覆蓋的客戶貸款之抵押品市值	484,248	430,468
上述有抵押品覆蓋之客戶貸款	384,612	284,182
上述沒有抵押品覆蓋之客戶貸款	453,735	303,986

逾期貸款或減值貸款的抵押品主要包括公司授信戶項下的商用資產如商業及住宅樓宇、個人授信戶項下的住宅按揭物業。

於 2015 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據 (2014 年 12 月 31 日：無)。

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

As at 30 June 2015, there were no trade bills overdue for more than three months (31 December 2014: Nil).

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

	於 2015 年 6 月 30 日 At 30 June 2015		於 2014 年 12 月 31 日 At 31 December 2014	
	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"	696	-	9,803	0.01%

經重組貸款乃指客戶因為財政困難或無能力如期還款而經雙方同意達成重整還款計劃之貸款。修訂還款計劃後之經重組貸款如仍逾期超過 3 個月，則包括在「逾期超過 3 個月之貸款」內。

Rescheduled advances are those advances that have been restructured or renegotiated because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in "Advances overdue for more than three months".

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度
(i) 按行業分類之客戶貸款總額

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

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

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

於 2015 年 6 月 30 日
At 30 June 2015

	客戶貸款總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 減值準備	組合評估之 減值準備
					Individually assessed impairment allowances	Collectively assessed impairment allowances
	港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong					
工商金融業	Industrial, commercial and financial					
- 物業發展	4,263,464	20.89%	-	-	-	21,339
- 物業投資	11,356,948	92.66%	9,390	33,825	1,295	112,651
- 金融業	3,961,352	10.95%	-	-	-	10,755
- 股票經紀	75	100.00%	-	-	-	1
- 批發及零售業	10,429,274	30.89%	89,258	119,438	66,070	79,740
- 製造業	8,285,101	21.84%	28,091	29,133	15,549	38,533
- 運輸及運輸設備	4,129,098	9.03%	-	1,310	-	14,306
- 休閒活動	55,748	1.97%	-	-	-	135
- 資訊科技	866,540	2.21%	2,571	2,571	1,046	2,273
- 其他	12,410,196	48.64%	43,023	55,497	39,173	72,367
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	405,653	100.00%	1,763	10,888	-	241
- 購買其他住宅物業之貸款	11,173,997	99.79%	773	46,535	-	4,332
- 信用卡貸款	-	-	-	-	-	-
- 其他	7,071,200	49.70%	4,009	39,525	1,178	5,889
在香港使用之貸款總額	74,408,646	51.58%	178,878	338,722	124,311	362,562
貿易融資	6,975,707	29.54%	144,589	158,325	119,426	53,253
在香港以外使用之貸款	79,162,183	40.67%	820,886	1,391,174	450,664	590,307
客戶貸款總額	160,546,536	45.24%	1,144,353	1,888,221	694,401	1,006,122

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

		於 2014 年 12 月 31 日 At 31 December 2014						
		客戶貸款總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 減值準備 Individually assessed impairment allowances	組合評估之 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	3,109,845	30.32%	-	-	-	10,877	
- 物業投資	- Property investment	12,223,689	86.15%	9,397	35,519	1,322	119,117	
- 金融業	- Financial concerns	2,001,248	21.71%	-	-	-	5,040	
- 股票經紀	- Stockbrokers	101,383	1.35%	-	-	-	236	
- 批發及零售業	- Wholesale and retail trade	11,956,256	26.82%	92,507	308,788	26,800	84,717	
- 製造業	- Manufacturing	6,307,305	23.80%	38,178	41,590	26,344	33,372	
- 運輸及運輸設備	- Transport and transport equipment	4,056,145	10.50%	30,386	6,486	12,159	14,822	
- 休閒活動	- Recreational activities	56,908	1.97%	-	-	-	133	
- 資訊科技	- Information technology	1,728,779	1.80%	2,479	4,875	919	4,273	
- 其他	- Others	13,754,281	44.32%	9,630	15,346	6,830	81,038	
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	455,145	99.99%	2,006	12,250	-	226	
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	10,333,678	99.51%	5,903	64,808	-	3,240	
- 信用卡貸款	- Credit card advances	20,012	-	609	-	-	290	
- 其他	- Others	6,759,164	41.17%	5,411	38,361	782	5,835	
在香港使用之貸款總額	Total loans for use in Hong Kong	72,863,838	50.36%	196,506	528,023	75,156	363,216	
貿易融資	Trade finance	7,642,319	27.90%	102,867	110,355	73,200	59,473	
在香港以外使用之貸款	Loans for use outside Hong Kong	68,996,099	41.47%	955,263	1,249,484	583,242	815,833	
客戶貸款總額	Gross advances to customers	149,502,256	45.11%	1,254,636	1,887,862	731,598	1,238,522	

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度 (續)

- (ii) 按地理區域分類之客戶貸款總額

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。若客戶貸款之擔保人所在地與客戶所在地不同，則風險將轉移至擔保人之所在地。

客戶貸款總額

香港
中國內地
其他

就客戶貸款總額作組合評估之減值準備

香港
中國內地
其他

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

- (ii) Geographical analysis of gross advances to customers

The following geographical analysis of advances to customers is based on the location of the counterparties, after taking into account the transfer of risk. For an advance to customer guaranteed by a party situated in a country different from the customer, the risk will be transferred to the country of the guarantor.

Gross advances to customers

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
Hong Kong	84,587,202	73,959,116
Mainland of China	68,977,600	69,650,228
Others	6,981,734	5,892,912
	160,546,536	149,502,256

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

Hong Kong	422,707	412,140
Mainland of China	517,026	730,437
Others	66,389	95,945
	1,006,122	1,238,522

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
(A) 總貸款及其他賬項 (續)
(d) 客戶貸款集中度 (續)
(ii) 按地理區域分類之客戶貸款總額 (續)
逾期貸款
就逾期貸款作個別評估之減值準備

 香港
 中國內地
 其他

就逾期貸款作組合評估之減值準備

 香港
 中國內地
 其他

3.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(d) Concentration of advances to customers (continued)
(ii) Geographical analysis of gross advances to customers (continued)
Overdue advances
Individually assessed impairment allowances in respect of the overdue advances

 Hong Kong
 Mainland of China
 Others

Collectively assessed impairment allowances in respect of the overdue advances

 Hong Kong
 Mainland of China
 Others

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
	332,988	332,232
	1,526,385	1,546,827
	28,848	8,803
	1,888,221	1,887,862
	87,167	52,960
	472,685	546,644
	1,474	1,448
	561,326	601,052
	7,228	6,660
	56,049	6,844
	1,069	20
	64,346	13,524

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
3. 金融風險管理 (續) **3. Financial risk management (continued)**
3.1 信貸風險 (續)
**(A) 總貸款及其他賬項
(續)**
**(d) 客戶貸款集中度
(續)**

 (ii) 按地理區域分
類之客戶貸款
總額 (續)

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

 香港
中國內地
其他

**就特定分類
或減值貸款
作組合評估
之減值準備**

 香港
中國內地
其他

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

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

Classified or impaired advances

於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
港幣千元 HK\$'000	港幣千元 HK\$'000

Hong Kong	173,132	151,434
Mainland of China	968,870	1,101,806
Others	2,351	1,396

1,144,353	1,254,636
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**Individually assessed impairment
allowances in respect of the
classified or impaired advances**

Hong Kong	88,089	55,235
Mainland of China	604,837	674,915
Others	1,475	1,448

694,401	731,598
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**Collectively assessed impairment
allowances in respect of the
classified or impaired advances**

Hong Kong	2,448	3,524
Mainland of China	51,438	1,609
Others	53	-

53,939	5,133
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中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)

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

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(B) 收回資產

(B) Repossessed assets

本集團於 2015 年 6 月 30 日持有的收回資產之估值為港幣 23,384,000 元 (2014 年 12 月 31 日: 港幣 4,906,000 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 2015 amounted to HK\$23,384,000 (31 December 2014: HK\$4,906,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

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

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

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

		於 2015 年 6 月 30 日 At 30 June 2015					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	351,074	27,746,134	16,400,202	1,665,205	4,869,747	51,032,362
持有至到期日證券	Held-to-maturity securities	207,442	1,759,710	612,952	-	-	2,580,104
貸款及應收款	Loans and receivables	-	-	675,453	-	1,180,285	1,855,738
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	6,058,267	254,448	-	-	6,312,715
總計	Total	558,516	35,564,111	17,943,055	1,665,205	6,050,032	61,780,919
		於 2014 年 12 月 31 日 At 31 December 2014					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	5,179,077	20,657,187	11,750,008	448,511	4,364,791	42,399,574
持有至到期日證券	Held-to-maturity securities	243,450	1,759,590	615,350	-	-	2,618,390
貸款及應收款	Loans and receivables	-	-	62,421	-	2,012,173	2,074,594
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	4,589,985	1,309,309	255,919	-	-	6,155,213
總計	Total	10,012,512	23,726,086	12,683,698	448,511	6,376,964	53,247,771

於 2015 年 6 月 30 日，沒有逾期或減值之債務證券及存款證 (2014 年 12 月 31 日：無)。

As at 30 June 2015, there were no overdue or impaired debt securities and certificates of deposit (31 December 2014: Nil).

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

本集團的資產及負債集中在港元、美元及人民幣等主要貨幣。為確保外匯風險承擔保持在可接受水平，本集團利用風險限額（例如頭盤及風險值限額）作為監控工具。此外，本集團致力於減少同一貨幣的資產與負債錯配，並通常利用外匯合約（例如外匯掉期）管理由外幣資產負債所產生的外匯風險。

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

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2015年6月30日及2014年12月31日之外幣匯率風險承擔。表內的資產及負債以折合港元賬面值列示，並按原幣分類。

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2015 and 31 December 2014. Included in the tables are the assets and liabilities at carrying amounts in HK dollars equivalent, categorised by the original currency.

於2015年6月30日

At 30 June 2015

	人民幣 Renminbi 港幣 千元	美元 US Dollars 港幣 千元	港元 HK Dollars 港幣 千元	歐羅 Euro 港幣 千元	日圓 Japanese Yen 港幣 千元	英鎊 Pound Sterling 港幣 千元	其他 Others 港幣 千元	總計 Total 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								
在銀行及其他金融機構一至十二個月內到期之定期存放								
公平值變化計入損益之金融資產								
衍生金融工具								
貸款及其他賬項								
證券投資								
- 可供出售證券								
- 持有至到期日證券								
- 貸款及應收款								
投資物業								
物業、器材及設備								
其他資產 (包括應收稅項及遞延稅項資產)								
資產總額	133,215,430	56,540,641	118,746,289	2,798,661	91,918	984,688	5,643,187	318,020,814

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

於 2015 年 6 月 30 日

At 30 June 2015

	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	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							
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
衍生金融工具	Derivative financial instruments							
客戶存款	Deposits from customers							
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)							
負債總額	Total liabilities							
資產負債表頭寸淨值	Net on-balance sheet position							
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
或然負債及承擔	Contingent liabilities and commitments							
	25,215,489	9,148,536	884,182	878	3,070	20,573	5,395	35,278,123
	-	-	4,692,862	-	-	-	-	4,692,862
	238,709	34,731	189,499	-	-	-	-	462,939
	79,418,862	39,691,032	97,491,894	2,158,394	220,881	830,298	3,283,110	223,094,471
	10,735,502	3,358,187	4,043,334	31,105	37,147	1,802	87,803	18,294,880
	115,608,562	52,232,486	107,301,771	2,190,377	261,098	852,673	3,376,308	281,823,275
	17,606,868	4,308,155	11,444,518	608,284	(169,180)	132,015	2,266,879	36,197,539
	(9,086,515)	(2,450,836)	14,515,039	(603,167)	170,338	(130,063)	(2,243,973)	170,823
	73,877,978	31,569,622	17,777,349	557,749	26,046	7,604	6,502	123,822,850

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 2014 年 12 月 31 日

At 31 December 2014

	人民幣 Renminbi 千元 HK\$'000	美元 US Dollars 千元 HK\$'000	港元 HK Dollars 千元 HK\$'000	歐羅 Euro 千元 HK\$'000	日圓 Japanese Yen 千元 HK\$'000	英鎊 Pound Sterling 千元 HK\$'000	其他 Others 千元 HK\$'000	總計 Total 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 42,364,659 2,960,246 11,289,701 831,519 239,946 507,181 89,548 58,282,800							
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 16,629,417 1,551,345 - - - - - 18,180,762							
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss - 255,919 5,899,294 - - - - 6,155,213							
衍生金融工具	Derivative financial instruments 29,429 23,304 386,339 - - - - 439,072							
貸款及其他賬項	Advances and other accounts 47,159,099 45,377,082 70,479,469 692,972 39,198 6,024 149,855 163,903,699							
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities 18,630,828 5,063,554 11,506,285 1,288,052 - 328,143 5,658,478 42,475,340							
- 持有至到期日證券	- Held-to-maturity securities 2,374,940 - - - - - 243,450 2,618,390							
- 貸款及應收款	- Loans and receivables 2,074,594 - - - - - - 2,074,594							
投資物業	Investment properties 22,150 - 1,258,121 - - - - 1,280,271							
物業、器材及設備	Properties, plant and equipment 749,352 2,349 6,576,796 - - - - 7,328,497							
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets) 383,240 8,160 771,987 71 8 1 2,148 1,165,615							
資產總額	Total assets 130,417,708 55,241,959 108,167,992 2,812,614 279,152 841,349 6,143,479 303,904,253							

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 2014 年 12 月 31 日

At 31 December 2014

	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	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							
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
衍生金融工具	Derivative financial instruments							
客戶存款	Deposits from customers							
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)							
負債總額	Total liabilities							
資產負債表頭寸淨值	Net on-balance sheet position							
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
或然負債及承擔	Contingent liabilities and commitments							
	27,383,278	8,127,490	962,567	2,631	5,388	7,837	1,246,420	37,735,611
	-	-	4,970,693	-	-	-	-	4,970,693
	104,275	40,231	134,000	-	-	-	-	278,506
	71,779,386	38,596,971	91,755,578	2,890,697	203,270	743,193	3,664,840	209,633,935
	12,005,185	1,249,882	2,906,653	79,319	65,738	1,910	81,977	16,390,664
	111,272,124	48,014,574	100,729,491	2,972,647	274,396	752,940	4,993,237	269,009,409
	19,145,584	7,227,385	7,438,501	(160,033)	4,756	88,409	1,150,242	34,894,844
	(11,131,241)	(6,861,852)	19,219,651	172,949	(2,371)	(87,995)	(1,120,512)	188,629
	63,550,780	29,571,235	19,307,558	404,777	72,017	7,968	-	112,914,335

* 表外資產負債頭寸淨值指外匯衍生金融工具的名義數額淨值。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 2015 年 6 月 30 日及 2014 年 12 月 31 日之資產負債表內的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's on-balance sheet exposure to interest rate risk as at 30 June 2015 and 31 December 2014. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2015 年 6 月 30 日 At 30 June 2015						
		一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	46,032,496	-	-	-	-	2,731,573	48,764,069
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	-	8,819,163	7,494,045	-	-	-	16,313,208
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	2,671,500	981,499	2,405,268	254,448	-	-	6,312,715
衍生金融工具	Derivative financial instruments	-	-	-	-	-	542,483	542,483
貸款及其他賬項	Advances and other accounts	90,317,290	40,463,394	41,315,436	4,571,760	254,336	-	176,922,216
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities	2,848,116	9,458,013	14,762,041	23,766,897	197,295	86,239	51,118,601
- 持有至到期日證券	- Held-to-maturity securities	-	-	-	2,292,589	287,515	-	2,580,104
- 貸款及應收款	- Loans and receivables	218,515	525,404	1,111,819	-	-	-	1,855,738
投資物業	Investment properties	-	-	-	-	-	398,534	398,534
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	7,105,291	7,105,291
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)	33	-	-	-	-	6,107,822	6,107,855
資產總額	Total assets	142,087,950	60,247,473	67,088,609	30,885,694	739,146	16,971,942	318,020,814

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 2015 年 6 月 30 日

At 30 June 2015

	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000
負債	Liabilities						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions						
20,916,872	5,692,026	7,977,346	-	-	691,879	35,278,123	
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss						
169,500	1,563,984	2,959,378	-	-	-	4,692,862	
衍生金融工具	Derivative financial instruments						
-	-	-	-	-	462,939	462,939	
客戶存款	Deposits from customers						
124,724,025	39,894,196	39,751,676	7,630,989	1,273,045	9,820,540	223,094,471	
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)						
2,312,075	2,820,441	5,979,383	509,126	234	6,673,621	18,294,880	
負債總額	Total liabilities						
148,122,472	49,970,647	56,667,783	8,140,115	1,273,279	17,648,979	281,823,275	
利率敏感度缺口	Interest sensitivity gap						
(6,034,522)	10,276,826	10,420,826	22,745,579	(534,133)	(677,037)	36,197,539	

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

於 2014 年 12 月 31 日

At 31 December 2014

	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000
資產	Assets						
庫存現金及存放銀行及其他金融機構的結餘	54,183,243	-	-	-	-	4,099,557	58,282,800
在銀行及其他金融機構一至十二個月內到期之定期存放	-	9,477,006	8,703,756	-	-	-	18,180,762
公平值變化計入損益之金融資產	470,000	2,671,893	2,757,401	255,919	-	-	6,155,213
衍生金融工具	-	-	-	-	-	439,072	439,072
貸款及其他賬項	108,282,638	31,356,774	20,553,491	3,451,440	259,356	-	163,903,699
證券投資							
- 可供出售證券	2,375,913	10,487,111	12,504,107	16,466,480	565,963	75,766	42,475,340
- 持有至到期日證券	-	-	-	1,998,756	619,634	-	2,618,390
- 貸款及應收款	-	620,262	1,454,332	-	-	-	2,074,594
投資物業	-	-	-	-	-	1,280,271	1,280,271
物業、器材及設備	-	-	-	-	-	7,328,497	7,328,497
其他資產 (包括遞延稅項資產)	2,208	-	-	-	-	1,163,407	1,165,615
資產總額	165,314,002	54,613,046	45,973,087	22,172,595	1,444,953	14,386,570	303,904,253

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 2014 年 12 月 31 日

At 31 December 2014

	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000	港幣 千元 HK\$'000
負債							
銀行及其他金融機構之存款及結餘							
Deposits and balances from banks and other financial institutions	18,391,118	9,332,830	8,050,874	-	-	1,960,789	37,735,611
公平值變化計入損益之金融負債							
Financial liabilities at fair value through profit or loss	1,978,491	873,945	2,118,257	-	-	-	4,970,693
衍生金融工具							
Derivative financial instruments	-	-	-	-	-	278,506	278,506
客戶存款							
Deposits from customers	122,791,320	36,089,981	32,061,913	9,455,287	-	9,235,434	209,633,935
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)	5,111,293	2,685,535	4,055,058	194,043	736	4,343,999	16,390,664
負債總額	148,272,222	48,982,291	46,286,102	9,649,330	736	15,818,728	269,009,409
利率敏感度缺口							
Interest sensitivity gap	17,041,780	5,630,755	(313,015)	12,523,265	1,444,217	(1,432,158)	34,894,844

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續) 3. Financial risk management (continued)
3.3 流動資金風險
3.3 Liquidity Risk
(A) 流動性覆蓋比率／流動資金比率
(A) Liquidity coverage ratio/liquidity ratio

	季度結算至 2015年 3月31日 Quarter ended 31 March 2015	季度結算至 2015年 6月30日 Quarter ended 30 June 2015
流動性覆蓋比率的平均值	123.70%	163.68%

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

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

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

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

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

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

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

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

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

(A) 流動性覆蓋比率／流動資金比率 (續)

(A) Liquidity coverage ratio/liquidity ratio (continued)

半年結算至
2014年
6月30日
Half-year ended
30 June
2014

平均流動資金比率

Average liquidity ratio

51.66%

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算術平均數計算。

The average liquidity ratio is calculated as the arithmetical mean 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》前身的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 predecessor Fourth Schedule to the Banking Ordinance.

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

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

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

下表為本集團於2015年6月30日及2014年12月31日之資產及負債的到期日分析，按於結算日時，資產及負債相距離合約到期日的剩餘期限分類。

The tables below analyse the Group's assets and liabilities as at 30 June 2015 and 31 December 2014 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於2015年6月30日 At 30 June 2015							
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 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	12,290,194	25,714,344	-	-	-	-	10,759,531	48,764,069
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	-	-	8,819,163	7,494,045	-	-	-	16,313,208
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- held for trading								
- 債務證券	- debt securities	-	2,671,500	981,499	2,405,268	-	-	-	6,058,267
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss								
- 債務證券	- debt securities	-	-	-	2,169	252,279	-	-	254,448
衍生金融工具	Derivative financial instruments	366,558	51,406	30,303	87,300	6,916	-	-	542,483
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	5,953,858	7,842,047	15,425,679	40,608,591	61,037,653	27,286,080	692,105	158,846,013
- 貿易票據	- trade bills	2,364	3,611,830	5,807,580	8,654,429	-	-	-	18,076,203
證券投資	Investment in securities								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	1,539,715	4,440,777	11,384,416	22,248,233	197,295	-	39,810,436
- 存款證	- certificates of deposit	-	510,289	2,441,869	4,366,622	3,903,146	-	-	11,221,926
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	-	1,004	2,291,585	287,515	-	2,580,104
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	218,515	525,404	1,111,819	-	-	-	1,855,738
- 股份證券	- equity securities	-	-	-	-	-	-	86,239	86,239
投資物業	Investment properties	-	-	-	-	-	-	398,534	398,534
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,105,291	7,105,291
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)	533,828	5,369,881	28,203	113,438	28,589	389	33,527	6,107,855
資產總額	Total assets	19,146,802	47,529,527	38,500,477	76,229,101	89,768,401	27,771,279	19,075,227	318,020,814

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 2015 年 6 月 30 日 At 30 June 2015							
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 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	1,488,606	20,120,145	5,692,026	7,977,346	-	-	-	35,278,123
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	169,500	1,563,984	2,959,378	-	-	-	4,692,862
衍生金融工具	Derivative financial instruments	112,668	110,153	29,876	178,342	31,900	-	-	462,939
客戶存款	Deposits from customers	75,915,709	54,959,433	42,357,916	40,382,799	8,205,569	1,273,045	-	223,094,471
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)	2,850,814	4,493,583	3,077,350	6,421,881	1,448,406	2,808	38	18,294,880
負債總額	Total liabilities	80,367,797	79,852,814	52,721,152	57,919,746	9,685,875	1,275,853	38	281,823,275
流動資金缺口	Net liquidity gap	(61,220,995)	(32,323,287)	(14,220,675)	18,309,355	80,082,526	26,495,426	19,075,189	36,197,539

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

於 2014 年 12 月 31 日

At 31 December 2014

	即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 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	25,068,696	21,881,782	-	-	-	-	11,332,322	58,282,800
在銀行及其他金融機構一至十二個月內到期之定期存放	-	-	9,477,006	8,703,756	-	-	-	18,180,762
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss							
- 交易性	- held for trading							
- 債務證券	-	470,000	2,671,893	2,757,401	-	-	-	5,899,294
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss							
- 債務證券	-	-	-	2,170	253,749	-	-	255,919
衍生金融工具	352,831	18,163	18,247	46,452	3,379	-	-	439,072
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	5,600,078	9,742,952	16,597,492	36,208,391	52,393,120	26,179,173	810,930	147,532,136
- 貿易票據	32,219	4,961,240	7,500,572	3,877,532	-	-	-	16,371,563
證券投資	Investment in securities							
- 可供出售	- available-for-sale							
- 債務證券	-	1,282,624	6,181,988	8,984,351	17,486,963	565,963	-	34,501,889
- 存款證	-	71,704	1,121,059	5,071,150	1,633,772	-	-	7,897,685
- 持有至到期日	- held-to-maturity							
- 債務證券	-	-	1,415	644	1,996,697	619,634	-	2,618,390
- 貸款及應收款	- loans and receivables							
- 債務證券	-	-	620,262	1,454,332	-	-	-	2,074,594
- 股份證券	-	-	-	-	-	-	75,766	75,766
投資物業	-	-	-	-	-	-	1,280,271	1,280,271
物業、器材及設備	-	-	-	-	-	-	7,328,497	7,328,497
其他資產 (包括遞延稅項資產)	185,402	779,942	3,202	47,394	139,094	46	10,535	1,165,615
資產總額	31,239,226	39,208,407	44,193,136	67,153,573	73,906,774	27,364,816	20,838,321	303,904,253

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 2014 年 12 月 31 日							
		At 31 December 2014							
	即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計	
	On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total	
	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
負債	Liabilities								
銀行及其他金融機構之存款及結餘	2,649,041	17,702,866	9,332,830	8,050,874	-	-	-	37,735,611	
公平值變化計入損益之金融負債	-	1,978,491	873,945	2,118,257	-	-	-	4,970,693	
衍生金融工具	98,057	86,204	30,223	32,269	31,753	-	-	278,506	
客戶存款	75,443,820	54,407,895	35,397,115	34,231,783	10,153,322	-	-	209,633,935	
其他賬項及準備 (包括應付稅項及遞延稅項負債)	4,834,848	3,156,033	2,893,494	4,333,573	1,171,922	794	-	16,390,664	
負債總額	83,025,766	77,331,489	48,527,607	48,766,756	11,356,997	794	-	269,009,409	
流動資金缺口	(51,786,540)	(38,123,082)	(4,334,471)	18,386,817	62,549,777	27,364,022	20,838,321	34,894,844	

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

上述到期日分類乃按照《銀行業(披露)規則》之相關條文而編製。本集團將逾期不超過 1 個月之資產，例如貸款及債務證券列為「即期」資產。對於按不同款額或分期償還之資產，只有該資產中實際逾期之部分被視作逾期。其他未到期之部分仍繼續根據剩餘期限分類，但假若對該資產之償還存有疑慮，則將該等款項列為「不確定日期」。上述列示之資產已扣除任何相關準備(如有)。

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

The above maturity classifications have been prepared in accordance with relevant provisions under the Banking (Disclosure) Rules. The Group has reported assets such as advances and debt securities which have been overdue for not more than one month as "On demand". In the case of an asset that is repayable by different payments or instalments, only that portion of the asset that is actually overdue is reported as overdue. Any part of the asset that is not due is reported according to the residual maturity unless the repayment of the asset is in doubt in which case the amount is reported as "Indefinite". The above assets are stated after deduction of provisions, if any.

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

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

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

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

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

監管規定的綜合基礎乃根據《銀行業(資本)規則》由本銀行及其部分金管局指定之附屬公司組成。在會計處理方面,則按照香港財務報告準則綜合附屬公司,其名單載於第 115 頁「其他資料—本銀行之附屬公司」。

The consolidation basis for regulatory purposes comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRSs and the list of subsidiaries is set out in “Additional Information – Subsidiaries of the Bank” on page 115.

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

包括在會計準則綜合範圍，而不包括在監管規定綜合範圍內的附屬公司之詳情如下：

The particulars of subsidiaries which are included within the accounting scope of consolidation but not included within the regulatory scope of consolidation are as follows:

名稱	Name	於 2015 年 6 月 30 日 At 30 June 2015		於 2014 年 12 月 31 日 At 31 December 2014	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
南洋商業銀行信託有限公司	Nanyang Commercial Bank Trustee Limited	16,315	16,205	16,295	16,186
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,155	4,025	4,481	4,027
南洋商業銀行(代理人)有限公司	Nanyang Commercial Bank (Nominees) Limited	1,474	1,474	1,477	1,477

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

於 2015 年 6 月 30 日，並無任何附屬公司只包括在監管規定綜合範圍，而不包括在會計準則綜合範圍（2014 年 12 月 31 日：無）。

There are no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation as at 30 June 2015 (31 December 2014: Nil).

於 2015 年 6 月 30 日，亦無任何附屬公司同時包括在會計準則和監管規定綜合範圍，但使用不同綜合方法（2014 年 12 月 31 日：無）。

There are also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of consolidation but the methods of consolidation differ as at 30 June 2015 (31 December 2014: Nil).

以上附屬公司的主要業務載於第 115 頁「其他資料—本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in “Additional Information – Subsidiaries of the Bank” on page 115.

(B) 資本比率
(B) Capital ratio

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
普通股權一級資本比率	CET1 capital ratio	<u>14.09%</u>	<u>14.17%</u>
一級資本比率	Tier 1 capital ratio	<u>14.09%</u>	<u>14.17%</u>
總資本比率	Total capital ratio	<u>16.10%</u>	<u>16.53%</u>

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

用於計算以上 2015 年 6 月 30 日及 2014 年 12 月 31 日之資本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 ratios as at 30 June 2015 and 31 December 2014 and reported to the HKMA is analysed as follows:

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
普通股權一級資本：票據及儲備		
直接發行的合資格普通股權一級資本票據	3,144,517	3,144,517
保留溢利	23,995,244	22,764,425
已披露的儲備	<u>9,050,727</u>	<u>8,978,910</u>
監管扣減之前的普通股權一級資本	<u>36,190,488</u>	<u>34,887,852</u>
普通股權一級資本：監管扣減		
估值調整	(9,484)	(3,465)
已扣除遞延稅項負債的遞延稅項資產	(74,615)	(152,171)
按公平價值估值的負債因本身的信用風險變動所產生的損益	(738)	(877)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	(6,063,196)	(6,919,824)
一般銀行業務風險監管儲備	<u>(2,267,395)</u>	<u>(2,173,590)</u>
對普通股權一級資本的監管扣減總額	<u>(8,415,428)</u>	<u>(9,249,927)</u>
普通股權一級資本	<u>27,775,060</u>	<u>25,637,925</u>
一級資本	<u>27,775,060</u>	<u>25,637,925</u>

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集 體減值備抵及一般銀行 風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital 1,241,686	1,153,326
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions 1,241,686	1,153,326
二級資本：監管扣減 加回合資格計入二級資本 的因對土地及建築物 (自用及投資用途) 進 行價值重估而產生的累 積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital 2,728,438	3,113,921
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital 2,728,438	3,113,921
二級資本	Tier 2 capital 3,970,124	4,267,247
總資本	Total capital 31,745,184	29,905,172

根據《銀行業(資本)規則》，
防護緩衝資本比率、較高吸
收虧損能力比率、逆周期緩
衝資本比率(「CCyB 比率」)
及在香港及非香港司法管轄
區的適用 JCCyB 比率於
2015 年均為 0%。

The capital conservation buffer ratio, higher loss absorbency ratio, countercyclical capital buffer ratio ("CCyB ratio") and the applicable JCCyB ratios for Hong Kong and non-Hong Kong jurisdictions for 2015 are 0% in accordance with the Banking (Capital) Rules.

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

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

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)

(C) 槓桿比率

(C) Leverage ratio

		於 2015 年 6 月 30 日 At 30 June 2015
		港幣千元 HK\$'000
一級資本	Tier 1 capital	<u>27,775,060</u>
槓桿比率風險承擔	Leverage ratio exposure	<u>359,573,374</u>
槓桿比率	Leverage ratio	<u>7.72%</u>

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

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

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

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

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

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

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

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

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)**4. 金融資產和負債的公平** **4. Fair values of financial assets and liabilities (continued)**
值 (續)

對於以重複基準確認於財務報表的金融工具，本集團會於每一財務報告週期的結算日重新評估其分類（基於對整體公平值計量有重大影響之最低層級因素），以確定有否在公平值層級之間發生轉移。

For financial instruments that are recognised in the financial statements on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by reassessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

4.1 以公平值計量的金融工具**4.1 Financial instruments measured at fair value**

本集團建立了完善的公平值管治及控制架構，公平值數據由獨立於前線的控制單位確定或核實。各控制單位負責獨立核實前線業務之估值結果及重大公平值數據。其他特定控制程序包括核實可觀察的估值參數。重大估值事項將向管理人員匯報。

The Group has an established governance structure and controls framework to ensure that fair values are either determined or validated by control units independent of the front offices. Control units have overall responsibility for independent verification of valuation results from front line businesses and all other significant fair value measurements. Specific controls include verification of observable pricing inputs. Significant valuation issues are reported to management.

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

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具 (續)

當無法從公開市場獲取報價時，本集團通過一些估值技術或經紀／交易商之詢價來確定金融工具的公平值。

對於本集團所持有的金融工具，其估值技術使用的主要參數包括債券價格、利率、匯率、權益及股票價格、波幅、交易對手信貸息差及其他等，主要為可從公開市場觀察及獲取的參數。

用以釐定以下金融工具公平值的估值方法如下：

債務證券及存款證

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

4.1 Financial instruments measured at fair value (continued)

The Group uses valuation techniques or broker/dealer quotations to determine the fair value of financial instruments when unable to obtain the open market quotation in active markets.

The main parameters used in valuation techniques for financial instruments held by the Group include bond prices, interest rates, foreign exchange rates, equity and stock prices, volatilities, counterparty credit spreads and others, which are mostly observable and obtainable from open market.

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

Debt securities and certificates of deposit

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

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)**4. 金融資產和負債的公平價值 (續) 4. Fair values of financial assets and liabilities (continued)****4.1 以公平值計量的金融工具 (續)**衍生工具

場外交易的衍生工具合約包括外匯、利率、股票或商品的遠期、掉期及期權合約。衍生工具合約的價格主要由貼現現金流模型及期權計價模型等估值技術釐定。所使用的參數為可觀察或不可觀察市場數據。可觀察的參數包括利率、匯率、權益及股票價格、商品價格及波幅。

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

4.1 Financial instruments measured at fair value (continued)Derivatives

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The fair values of these contracts are mainly measured using valuation techniques such as discounted cash flow models and option pricing models. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, equity and stock prices, commodity prices and volatilities.

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

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

		於 2015 年 6 月 30 日 At 30 June 2015			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
公平值變化計入損益之 金融資產 (附註 17)	Financial assets at fair value through profit or loss (Note 17)				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	6,058,267	-	6,058,267
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	254,447	-	254,447
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	366,558	175,925	-	542,483
可供出售證券 (附註 20)	Available-for-sale securities (Note 20)				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	50,993,429	38,933	51,032,362
- 股份證券	- Equity securities	-	-	86,239	86,239
金融負債	Financial liabilities				
公平值變化計入損益之 金融負債 (附註 24)	Financial liabilities at fair value through profit or loss (Note 24)				
- 交易性負債	- Trading liabilities	-	4,692,862	-	4,692,862
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	112,668	350,271	-	462,939

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

		於 2014 年 12 月 31 日 At 31 December 2014			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
公平值變化計入損益之 金融資產 (附註 17)	Financial assets at fair value through profit or loss (Note 17)				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	5,899,294	-	5,899,294
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	255,919	-	255,919
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	352,831	86,237	4	439,072
可供出售證券 (附註 20)	Available-for-sale securities (Note 20)				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	42,399,574	-	42,399,574
- 股份證券	- Equity securities	-	-	75,766	75,766
金融負債	Financial liabilities				
公平值變化計入損益之 金融負債 (附註 24)	Financial liabilities at fair value through profit or loss (Note 24)				
- 交易性負債	- Trading liabilities	-	4,970,693	-	4,970,693
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	98,057	180,421	28	278,506

本集團之金融資產及負債於期內均沒有第一層級及第二層級之間的轉移 (2014 年 12 月 31 日: 無)。

There were no financial asset and liability transfers between level 1 and level 2 for the Group during the period (31 December 2014: Nil).

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

		於 2015 年 6 月 30 日 At 30 June 2015		
		金融資產 Financial assets		
		可供出售證券 Available-for-sale securities		
		債務證券 及存款證 Debt securities and certificates of deposit	股份證券 Equity securities	
衍生金融工具 (淨額) Derivative Financial Instruments (net)		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2015 年 1 月 1 日	At 1 January 2015	4	-	75,766
收益	Gains			
- 其他全面收益	- Other comprehensive income	-	-	10,473
買入	Purchases	-	38,933	-
轉出第三層級	Transfers out of level 3	(4)	-	-
於 2015 年 6 月 30 日	At 30 June 2015	-	38,933	86,239
於 2015 年 6 月 30 日持 有的金融資產於期內 計入收益表的未實現 收益總額	Total unrealised gain for the period included in income statement for financial assets held as at 30 June 2015	-	-	-

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

		於 2014 年 12 月 31 日 At 31 December 2014		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售證券 Available-for-sale securities	
			存款證 Certificates of deposit	股份證券 Equity securities
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2014 年 1 月 1 日	At 1 January 2014	-	2,136,848	63,965
收益	Gains			
- 收益表	- Income statement	4	-	-
- 其他全面收益	- Other comprehensive income	-	660	11,801
賣出	Sales	-	(2,057,390)	-
轉出第三層級	Transfers out of level 3	-	(80,118)	-
於 2014 年 12 月 31 日	At 31 December 2014	4	-	75,766
於 2014 年 12 月 31 日 持有的金融資產於年 內計入收益表的未實 現收益總額	Total unrealised gain for the year included in income statement for financial assets held as at 31 December 2014	4	-	-

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

於 2015 年 6 月 30 日及 2014 年 12 月 31 日，分類為第三層級的金融工具主要為債務證券、存款證及非上市股權。

所有分類為第三層級的衍生金融工具因估值可觀察性改善於 2015 年上半年轉出第三層級。對於某些低流動性債務證券及存款證，本集團從交易對手處詢價；其公平值的計量可能採用了對估值產生重大影響的不可觀察參數，因此本集團將這些金融工具劃分至第三層級。本集團已建立相關內部控制程序監控集團對此類金融工具的敞口。

非上市可供出售股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業資產淨值增長／減少 5%，則本集團其他全面收益將增加／減少港幣 4,312,000 元（2014 年 12 月 31 日：港幣 3,788,000 元）。

As at 30 June 2015 and 31 December 2014, financial instruments categorised as level 3 are mainly comprised of debt securities, certificates of deposit and unlisted equity shares.

Derivative financial instruments were transferred out of level 3 during the first half of 2015 due to improvement of valuation observability. For certain illiquid debt securities and certificates of deposit, the Group obtains valuation quotations from counterparties which may be based on unobservable inputs with significant impact on the valuation. Therefore, these instruments have been classified by the Group as level 3. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

The fair values of unlisted available-for-sale equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables, or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$4,312,000 (31 December 2014: HK\$3,788,000).

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)****4.2 非以公平值計量的金融工具**

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

存放／尚欠銀行及其他金融機構之結餘及貿易票據
大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

客戶貸款
大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

持有至到期日證券
持有至到期日證券之公平值釐定與附註 4.1 內以公平值計量的債務證券及存款證採用之方法相同。

貸款及應收款
貸款及應收款的公平值是按交易商或外間獨立估值服務供應商提供的市場報價來決定。

客戶存款
大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

4.2 Financial instruments not measured at fair value

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

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

Substantially all the financial assets and liabilities mature within one year from the balance sheet date and their carrying value approximates fair value.

Advances to customers

Substantially all the advances to customers are on floating rate terms, bear interest at prevailing market interest rates and their carrying value approximates fair value.

Held-to-maturity securities

The fair value of held-to-maturity securities is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 4.1.

Loans and receivables

The fair value of loans and receivables is determined by obtaining quoted market prices from dealer or independent pricing service vendor.

Deposits from customers

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

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

4. 金融資產和負債的公平值 (續) 4. Fair values of financial assets and liabilities (continued)

4.2 非以公平值計量的金融工具 (續)

4.2 Financial instruments not measured at fair value (continued)

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

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

	於 2015 年 6 月 30 日 At 30 June 2015		於 2014 年 12 月 31 日 At 31 December 2014	
	賬面值 Carrying value	公平值 Fair value	賬面值 Carrying value	公平值 Fair value
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets			
持有至到期日證券 (附註 20)				
貸款及應收款 (附註 20)				
	2,580,104	2,662,351	2,618,390	2,668,585
	1,855,738	1,857,706	2,074,594	2,072,809

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

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 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	1,202,914	1,478,700
客戶貸款	Advances to customers	2,642,065	2,808,020
上市證券投資	Listed investments	66,759	139,592
非上市證券投資	Unlisted investments	645,176	522,003
其他	Others	9,770	9,104
		4,566,684	4,957,419
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	(437,040)	(510,195)
客戶存款	Deposits from customers	(1,598,495)	(1,738,825)
其他	Others	(151,214)	(144,189)
		(2,186,749)	(2,393,209)
淨利息收入	Net interest income	2,379,935	2,564,210

2015年上半年之利息收入包括被界定為減值貸款的應計利息收入港幣485,000元(2014年上半年:港幣747,000元)。

Included within interest income is HK\$485,000 (first half of 2014: HK\$747,000) of interest with respect to income accrued on advances classified as impaired for the first half of 2015.

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4,558,665,000元(2014年上半年:港幣4,942,915,000元)及港幣2,185,526,000元(2014年上半年:港幣2,390,200,000元)。

Included within interest income and interest expense are HK\$4,558,665,000 (first half of 2014: HK\$4,942,915,000) and HK\$2,185,526,000 (first half of 2014: HK\$2,390,200,000), for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

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

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income		
證券經紀	Securities brokerage	194,586	92,987
貸款佣金	Loan commissions	115,176	139,069
基金分銷	Funds distribution	105,735	86,073
匯票佣金	Bills commissions	99,376	116,744
保險	Insurance	79,388	70,375
信用卡業務	Credit card business	50,912	24,966
繳款服務	Payment services	33,481	33,596
保管箱	Safe deposit box	12,732	11,686
信託及託管服務	Trust and custody services	4,214	2,616
買賣貨幣	Currency exchange	283	292
其他	Others	66,861	73,484
		762,744	651,888
服務費及佣金支出	Fee and commission expense		
證券經紀	Securities brokerage	(26,114)	(13,347)
信用卡業務	Credit card business	(4,342)	(1,216)
保險	Insurance	(35)	(636)
其他	Others	(17,874)	(20,469)
		(48,365)	(35,668)
淨服務費及佣金收入	Net fee and commission income	714,379	616,220
其中源自	Of which arise from		
- 非以公平值變化計入損益 之金融資產或金融負債	- financial assets or financial liabilities not at fair value through profit or loss		
- 服務費及佣金收入	- Fee and commission income	101,270	112,075
- 服務費及佣金支出	- Fee and commission expense	(1,704)	(4,288)
		99,566	107,787
- 信託及其他受託活動	- trust and other fiduciary activities		
- 服務費及佣金收入	- Fee and commission income	10,261	8,493
- 服務費及佣金支出	- Fee and commission expense	(604)	(603)
		9,657	7,890

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
7. 淨交易性（虧損）／收益 7. Net trading (loss)/gain
益

	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
淨（虧損）／收益源自：		
- 外匯交易及外匯交易產品	(96,277)	25,308
- 利率工具	4,330	23,098
- 商品	(23)	(2,307)
- 股份權益工具	(1,589)	-
	(93,559)	46,099

8. 其他金融資產之淨收益 8. Net gain on other financial assets

	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
可供出售證券之淨收益	30,139	5,685
其他	33,116	20,317
	63,255	26,002

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
9. 其他經營收入
9. Other operating income

	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
證券投資股息收入		
- 非上市證券投資	6,336	5,592
投資物業之租金總收入	24,524	25,009
減：有關投資物業之支出	(1,453)	(1,003)
其他	1,832	6,467
	31,239	36,065

「有關投資物業之支出」包括期內未出租投資物業之直接經營支出港幣 78,000 元 (2014 年上半年：港幣 28,000 元)。

Included in the "Outgoings in respect of investment properties" is HK\$78,000 (first half of 2014: HK\$28,000) of direct operating expenses related to investment properties that were not let during the period.

「投資物業之租金總收入」包括或然租金港幣 241,000 元 (2014 年上半年：港幣 209,000 元)。

Contingent rent included in the "Gross rental income from investment properties" is HK\$241,000 (first half of 2014: HK\$209,000).

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
10. 減值準備淨撥備
10. Net charge of impairment allowances

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
客戶貸款	Advances to customers		
個別評估	Individually assessed		
- 新提準備	- new allowances	(595,103)	(286,462)
- 撥回	- releases	23,127	20,705
- 收回已撇銷賬項	- recoveries	6,489	2,532
按個別評估貸款減值準備 淨撥備	Net charge of individually assessed loan impairment allowances	<u>(565,487)</u>	<u>(263,225)</u>
組合評估	Collectively assessed		
- 新提準備	- new allowances	(32,350)	(36,898)
- 撥回	- releases	256,368	18,767
- 收回已撇銷賬項	- recoveries	383	115
按組合評估貸款減值準備 淨撥回／(撥備)	Net reversal/(charge) of collectively assessed loan impairment allowances	<u>224,401</u>	<u>(18,016)</u>
減值準備淨撥備	Net charge of impairment allowances	<u><u>(341,086)</u></u>	<u><u>(281,241)</u></u>

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

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 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	548,233	545,053
- 退休成本	- pension cost	73,763	68,556
		621,996	613,609
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	124,948	125,297
- 資訊科技	- information technology	85,389	86,360
- 其他	- others	26,001	24,386
		236,338	236,043
折舊	Depreciation	110,399	110,075
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	571	549
- 非審計服務	- non-audit services	112	192
其他經營支出	Other operating expenses	234,606	248,692
		1,204,022	1,209,160

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
12. 投資物業出售／公平值調整之淨收益 12. Net gain from disposal of/fair value adjustments on investment properties

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
出售投資物業之淨收益	Net gain from disposal of investment properties	85,600	-
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	19,922	60,511
		105,522	60,511

13. 出售／重估物業、器材及設備之淨收益 13. Net gain from disposal/revaluation of properties, plant and equipment

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
出售房產之淨收益	Net gain from disposal of premises	17,664	-
出售其他固定資產之淨虧損	Net loss from disposal of other fixed assets	(547)	(538)
重估房產之淨收益	Net gain from revaluation of premises	1,351	828
		18,468	290

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

收益表內之稅項組成如下：

Taxation in the income statement represents:

		半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
本期稅項	Current tax		
香港利得稅	Hong Kong profits tax		
- 期內計入稅項	- current period taxation	206,783	213,317
海外稅項	Overseas taxation		
- 期內計入稅項	- current period taxation	16,984	140,164
- 往期(超額)/不足撥備	- (over)/under-provision in prior periods	(5,499)	3,750
		218,268	357,231
遞延稅項	Deferred tax		
暫時性差額之產生及撥回	Origination and reversal of temporary differences	46,213	(13,158)
		264,481	344,073

香港利得稅乃按照截至2015年上半年估計應課稅溢利依稅率16.5% (2014年：16.5%) 提撥。海外溢利之稅款按照2015年上半年估計應課稅溢利依本集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2014: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2015. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2015 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)
14. 稅項 (續)
14. 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 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	1,672,808	1,855,887
按稅率 16.5% (2014 年： 16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2014: 16.5%)	276,013	306,221
其他國家稅率差異的影響	Effect of different taxation rates in other countries	12,135	29,898
無需課稅之收入	Income not subject to taxation	(55,762)	(22,599)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	15,469	7,575
未確認的稅務虧損	Tax losses not recognised	1	1
使用往年未確認的稅務虧損	Utilisation of previously unrecognised tax losses	(3)	(6)
往期(超額)/不足撥備	(Over)/under-provision in prior periods	(5,499)	3,750
海外預提稅	Foreign withholding tax	22,127	19,233
計入稅項	Taxation charge	264,481	344,073
實際稅率	Effective tax rate	15.81%	18.54%

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

	半年結算至 2015年6月30日 Half-year ended 30 June 2015		半年結算至 2014年6月30日 Half-year ended 30 June 2014	
	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	77.5	542,500	100	700,000
Interim dividend				

於2015年6月11日，董事會宣派中期股息每股普通股港幣77.5元，總額為港幣542,500,000元，並已於2015年6月30日支付。

On 11 June 2015, the Board declared an interim dividend of HK\$77.5 per ordinary share amounting to HK\$542,500,000, which was paid on 30 June 2015.

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

		於2015年 6月30日 At 30 June 2015	於2014年 12月31日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	654,068	593,355
存放中央銀行的結餘	Balances with central banks	15,329,571	18,694,761
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	7,066,086	17,112,902
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	25,714,344	21,881,782
		48,764,069	58,282,800

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
17. 公平值變化計入損益之金融資產 17. Financial assets at fair value through profit or loss

		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	
		交易性資產 Trading assets					
		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		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
按公平值列賬	At fair value						
庫券	Treasury bills	6,058,267	5,899,294	-	-	6,058,267	5,899,294
其他債務證券	Other debt securities	-	-	254,448	255,919	254,448	255,919
總計	Total	6,058,267	5,899,294	254,448	255,919	6,312,715	6,155,213

公平值變化計入損益之金融資產按上市地之分類如下：

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

		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			
		交易性資產 Trading assets			
		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券	Debt securities				
- 於香港上市	- Listed in Hong Kong	-	-	254,448	255,919
- 非上市	- Unlisted	6,058,267	5,899,294	-	-
總計	Total	6,058,267	5,899,294	254,448	255,919

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
17. 公平值變化計入損益之金融資產 (續) **17. Financial assets at fair value through profit or loss (continued)**

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:

		交易性資產		界定為以公平值變化計入損益之金融資產	
		Trading assets		Financial assets designated at fair value through profit or loss	
		於 2015 年	於 2014 年	於 2015 年	於 2014 年
		6 月 30 日	12 月 31 日	6 月 30 日	12 月 31 日
		At 30	At 31	At 30	At 31
		June	December	June	December
		2015	2014	2015	2014
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
官方實體	Sovereigns	6,058,267	5,899,294	-	-
公司企業	Corporate entities	-	-	254,448	255,919
總計	Total	6,058,267	5,899,294	254,448	255,919

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****18. 衍生金融工具****18. Derivative financial instruments**

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

貨幣遠期是指於未來某一日期買或賣外幣的承諾。

貨幣、利率及貴金屬掉期是指交換不同現金流或商品的承諾。掉期的結果是交換不同貨幣、利率（如固定利率與浮動利率）或貴金屬（如黃金掉期）或以上的所有組合（如交叉貨幣利率掉期）。除某些貨幣掉期合約外，該等交易無需交換本金。

外匯期權是指期權的賣方（出讓方）為買方（持有方）提供在未來某一特定日期或未來一定時期內按約定的價格買進（認購期權）或賣出（認沽期權）一定數量的金融工具的權利（而非承諾）的一種協議。考慮到外匯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。

The Group enters into the following exchange rate, interest rate, commodity 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, interest rate and precious metal swaps are commitments to exchange one set of cash flows or commodity for another. Swaps result in an exchange of currencies, interest rates (for example, fixed rate for floating rate), or precious metals (for example, gold swaps) or a combination of all these (for example, cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

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

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****18. 衍生金融工具 (續)****18. Derivative financial instruments (continued)**

本集團之衍生金融工具合約／名義數額及其公平值詳列於下表。各類型金融工具的合約／名義數額僅顯示於資產負債表日未完成之交易量，而若干金融工具之合約／名義數額則提供了一個與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，這並不反映所涉及的未來的現金流或當前的公平值，因而也不能反映本集團所面臨的信貸風險或市場風險。隨著與衍生金融工具合約條款相關的匯率、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 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 can fluctuate significantly from time to time.

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2015 年 6 月 30 日及 2014 年 12 月 31 日之合約／名義數額：

The following tables summarise the contract/notional amounts of each class of derivative financial instrument as at 30 June 2015 and 31 December 2014:

		於 2015 年 6 月 30 日 At 30 June 2015		
		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	14,222,060	-	14,222,060
掉期	Swaps	31,170,092	-	31,170,092
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	8,445	-	8,445
- 賣出期權	- Options written	8,445	-	8,445
		45,409,042	-	45,409,042
利率合約	Interest rate contracts			
掉期	Swaps	32,313,223	231,786	32,545,009
商品合約	Commodity contracts	1,961,115	-	1,961,115
股份權益合約	Equity contracts	88,305	-	88,305
總計	Total	79,771,685	231,786	80,003,471

不符合採用對沖會計法：為遵循《銀行業（披露）規則》要求，需獨立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工具合約。

Not qualified for hedge accounting: derivative contracts 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.

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

		於 2014 年 12 月 31 日 At 31 December 2014		
		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	13,828,777	-	13,828,777
掉期	Swaps	28,700,798	-	28,700,798
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	5,994	-	5,994
- 賣出期權	- Options written	5,994	-	5,994
		<u>42,541,563</u>	<u>-</u>	<u>42,541,563</u>
利率合約	Interest rate contracts			
掉期	Swaps	24,589,557	231,885	24,821,442
商品合約	Commodity contracts	684,545	-	684,545
股份權益合約	Equity contracts	260,297	-	260,297
總計	Total	<u>68,075,962</u>	<u>231,885</u>	<u>68,307,847</u>

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2015 年 6 月 30 日及 2014 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 2015 and 31 December 2014:

		於 2015 年 6 月 30 日 At 30 June 2015					
		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	439,804	-	439,804	(166,104)	-	(166,104)
掉期	Swaps	61,308	-	61,308	(232,923)	-	(232,923)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	297	-	297	-	-	-
- 賣出期權	- Options written	-	-	-	(297)	-	(297)
		501,409	-	501,409	(399,324)	-	(399,324)
利率合約	Interest rate contracts						
掉期	Swaps	16,574	-	16,574	(19,859)	(22,259)	(42,118)
商品合約	Commodity contracts	23,878	-	23,878	(20,893)	-	(20,893)
股份權益合約	Equity contracts	622	-	622	(604)	-	(604)
總計	Total	542,483	-	542,483	(440,680)	(22,259)	(462,939)

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

於 2014 年 12 月 31 日

At 31 December 2014

		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	359,880	-	359,880	(115,016)	-	(115,016)
掉期	Swaps	44,500	-	44,500	(102,497)	-	(102,497)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	79	-	79	-	-	-
- 賣出期權	- Options written	-	-	-	(79)	-	(79)
		<u>404,459</u>	<u>-</u>	<u>404,459</u>	<u>(217,592)</u>	<u>-</u>	<u>(217,592)</u>
利率合約	Interest rate contracts						
掉期	Swaps	17,412	-	17,412	(26,445)	(25,222)	(51,667)
商品合約	Commodity contracts	17,064	-	17,064	(9,152)	-	(9,152)
股份權益合約	Equity contracts	137	-	137	(95)	-	(95)
總計	Total	<u>439,072</u>	<u>-</u>	<u>439,072</u>	<u>(253,284)</u>	<u>(25,222)</u>	<u>(278,506)</u>

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)

下表列出上述衍生金融工具之信貸風險加權數額，並參照有關資本充足比率之金管局報表的填報指示而編製。

The table below gives the credit risk-weighted amounts of the above derivative financial instruments and is prepared with reference to the completion instructions for the HKMA return of capital adequacy ratio.

		於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000	於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000
匯率合約	Exchange rate contracts	257,130	193,216
利率合約	Interest rate contracts	17,754	19,156
股份權益合約	Equity contracts	3,373	8,273
總計	Total	278,257	220,645

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

The credit risk-weighted 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.

本集團與有效雙邊淨額結算協議有關的衍生交易公平值總額為港幣 21,490,000 元(2014 年 12 月 31 日：港幣 48,045,000 元)，有效雙邊淨額結算協議的效果為港幣 7,571,000 元(2014 年 12 月 31 日：港幣 16,832,000 元)。

The total fair values of derivatives subject to valid bilateral netting agreements for the Group amounted to HK\$21,490,000 (31 December 2014: HK\$48,045,000) and the effect of valid bilateral netting agreements amounted to HK\$7,571,000 (31 December 2014: HK\$16,832,000).

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

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	33,414,665	31,455,884
公司貸款	Corporate loans and advances	127,131,871	118,046,372
客戶貸款*	Advances to customers*	160,546,536	149,502,256
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	(694,401)	(731,598)
- 按組合評估	- Collectively assessed	(1,006,122)	(1,238,522)
		158,846,013	147,532,136
貿易票據	Trade bills	18,076,203	16,371,563
總計	Total	176,922,216	163,903,699

於 2015 年 6 月 30 日，客戶貸款包括應計利息港幣 348,808,000 元（2014 年 12 月 31 日：港幣 367,805,000 元）。

As at 30 June 2015, advances to customers included accrued interest of HK\$348,808,000 (31 December 2014: HK\$367,805,000).

於 2015 年 6 月 30 日，沒有對貿易票據作出任何減值準備（2014 年 12 月 31 日：無）。

As at 30 June 2015, no impairment allowance was made in respect of trade bills (31 December 2014: Nil).

* 包括港元客戶貸款港幣 76,168,022,000 元（2014 年 12 月 31 日：港幣 71,075,114,000 元）及美元客戶貸款折合港幣 39,079,663,000 元（2014 年 12 月 31 日：港幣 38,535,511,000 元）。

* Included advances to customers denominated in HK dollars of HK\$76,168,022,000 (31 December 2014: HK\$71,075,114,000) and US dollars equivalent to HK\$39,079,663,000 (31 December 2014: HK\$38,535,511,000).

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

		於 2015 年 6 月 30 日 At 30 June 2015			
		按公平值列賬 At fair value	按攤銷成本列賬 At amortised cost		
			持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		可供出售證券 Available- for-sale securities			
		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	13,395,042	2,372,662	-	15,767,704
其他債務證券	Other debt securities	26,415,394	207,442	1,855,738	28,478,574
		39,810,436	2,580,104	1,855,738	44,246,278
存款證	Certificates of deposit	11,221,926	-	-	11,221,926
債務證券及存款證總額	Total debt securities and certificates of deposit	51,032,362	2,580,104	1,855,738	55,468,204
股份證券	Equity securities	86,239	-	-	86,239
總計	Total	51,118,601	2,580,104	1,855,738	55,554,443

		於 2014 年 12 月 31 日 At 31 December 2014			
		按公平值列賬 At fair value	按攤銷成本列賬 At amortised cost		
			持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		可供出售證券 Available- for-sale securities			
		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	12,699,355	2,374,940	-	15,074,295
其他債務證券	Other debt securities	21,802,534	243,450	2,074,594	24,120,578
		34,501,889	2,618,390	2,074,594	39,194,873
存款證	Certificates of deposit	7,897,685	-	-	7,897,685
債務證券及存款證總額	Total debt securities and certificates of deposit	42,399,574	2,618,390	2,074,594	47,092,558
股份證券	Equity securities	75,766	-	-	75,766
總計	Total	42,475,340	2,618,390	2,074,594	47,168,324

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

證券投資按上市地之分類如下：

Investment in securities is analysed by place of listing as follows:

		於 2015 年 6 月 30 日 At 30 June 2015		
		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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券及存款證	Debt securities and certificates of deposit			
- 於香港上市	- Listed in Hong Kong	1,271,434	-	-
- 於香港以外上市	- Listed outside Hong Kong	1,936,569	27,071	-
		3,208,003	27,071	-
- 非上市	- Unlisted	47,824,359	2,553,033	1,855,738
		51,032,362	2,580,104	1,855,738
股份證券	Equity securities			
- 非上市	- Unlisted	86,239	-	-
總計	Total	51,118,601	2,580,104	1,855,738
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities		27,094	

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

		於 2014 年 12 月 31 日 At 31 December 2014		
		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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券及存款證	Debt securities and certificates of deposit			
- 於香港上市	- Listed in Hong Kong	2,118,557	-	-
- 於香港以外上市	- Listed outside Hong Kong	3,818,449	49,148	-
		5,937,006	49,148	-
- 非上市	- Unlisted	36,462,568	2,569,242	2,074,594
		42,399,574	2,618,390	2,074,594
股份證券	Equity securities			
- 非上市	- Unlisted	75,766	-	-
總計	Total	42,475,340	2,618,390	2,074,594
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities		48,095	

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

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 2015 年 6 月 30 日 At 30 June 2015		
		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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	11,984,920	1,783,596	-
公營單位*	Public sector entities*	162,534	111,209	-
銀行及其他金融機構	Banks and other financial institutions	28,920,181	589,066	353,775
公司企業	Corporate entities	10,050,966	96,233	1,501,963
		51,118,601	2,580,104	1,855,738
		於 2014 年 12 月 31 日 At 31 December 2014		
		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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	11,981,667	1,778,199	-
公營單位*	Public sector entities*	233,982	130,399	-
銀行及其他金融機構	Banks and other financial institutions	21,682,684	596,741	-
公司企業	Corporate entities	8,577,007	113,051	2,074,594
		42,475,340	2,618,390	2,074,594

* 包括在《銀行業 (資本) 規則》內分類為認可公營單位的可供出售證券港幣 162,534,000 元 (2014 年 12 月 31 日: 港幣 233,982,000 元) 及持有至到期日證券港幣 111,209,000 元 (2014 年 12 月 31 日: 港幣 130,399,000 元)。

* Included available-for-sale securities of HK\$162,534,000 (31 December 2014: HK\$233,982,000) and held-to-maturity securities of HK\$111,209,000 (31 December 2014: HK\$130,399,000) 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)
21. 投資物業
21. Investment properties

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	1,280,271	1,174,938
增置	Additions	1,080	821
出售	Disposals	(901,200)	-
公平值收益	Fair value gains	19,922	129,896
重新分類轉至物業、器材 及設備 (附註 22)	Reclassification to properties, plant and equipment (Note 22)	(1,586)	(24,085)
匯兌差額	Exchange difference	47	(1,299)
於期/年末	At period/year end	398,534	1,280,271

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
22. 物業、器材及設備
22. 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 2015 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2015	7,035,310	293,187	7,328,497
增置	Additions	13,566	15,075	28,641
出售	Disposals	(379,212)	(547)	(379,759)
重估	Revaluation	235,313	-	235,313
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(61,640)	(48,759)	(110,399)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	1,586	-	1,586
匯兌差額	Exchange difference	1,048	364	1,412
於 2015 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2015	<u>6,845,971</u>	<u>259,320</u>	<u>7,105,291</u>
於 2015 年 6 月 30 日 成本值或估值	At 30 June 2015 Cost or valuation	6,845,971	840,556	7,686,527
累計折舊	Accumulated depreciation	-	(581,236)	(581,236)
於 2015 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2015	<u>6,845,971</u>	<u>259,320</u>	<u>7,105,291</u>
上述資產之成本值或估值 分析如下：	The analysis of cost or valuation of the above assets is as follows:			
於 2015 年 6 月 30 日 按成本值	At 30 June 2015 At cost	-	840,556	840,556
按估值	At valuation	6,845,971	-	6,845,971
		<u>6,845,971</u>	<u>840,556</u>	<u>7,686,527</u>

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

		房產 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 2014 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2014	6,609,378	359,859	6,969,237
增置	Additions	29,233	55,763	84,996
出售	Disposals	-	(2,628)	(2,628)
重估	Revaluation	497,338	-	497,338
年度折舊	Depreciation for the year	(111,813)	(112,955)	(224,768)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	24,085	-	24,085
匯兌差額	Exchange difference	(12,911)	(6,852)	(19,763)
於 2014 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2014	<u>7,035,310</u>	<u>293,187</u>	<u>7,328,497</u>
於 2014 年 12 月 31 日 成本值或估值	At 31 December 2014 Cost or valuation	7,035,310	836,325	7,871,635
累計折舊	Accumulated depreciation	-	(543,138)	(543,138)
於 2014 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2014	<u>7,035,310</u>	<u>293,187</u>	<u>7,328,497</u>
上述資產之成本值或估值 分析如下：	The analysis of cost or valuation of the above assets is as follows:			
於 2014 年 12 月 31 日 按成本值	At 31 December 2014 At cost	-	836,325	836,325
按估值	At valuation	7,035,310	-	7,035,310
		<u>7,035,310</u>	<u>836,325</u>	<u>7,871,635</u>

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
23. 其他資產
23. Other assets

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Repossessed assets	12,610	4,664
貴金屬	Precious metals	11,477	11,691
應收賬項及預付費用	Accounts receivable and prepayments	6,008,503	997,089
		6,032,590	1,013,444

**24. 公平值變化計入損益
之金融負債**
24. Financial liabilities at fair value through profit or loss

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
交易性負債	Trading liabilities		
- 外匯基金票據及債券 短盤	- Short positions in Exchange Fund Bills and Notes	4,692,862	4,970,693

於 2015 年 6 月 30 日，沒有界定為以公平值變化計入損益之金融負債（2014 年 12 月 31 日：無）。

At 30 June 2015, there was no financial liabilities designated at fair value through profit or loss (31 December 2014: Nil).

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
25. 客戶存款
25. Deposits from customers

		於 2015 年 6 月 30 日 At 30 June 2015 港幣千元 HK\$'000	於 2014 年 12 月 31 日 At 31 December 2014 港幣千元 HK\$'000
往來、儲蓄及其他存款 (於資產負債表)	Current, savings and other deposit accounts (per balance sheet)	223,094,471	209,633,935
分類：	Analysed by:		
即期存款及往來存款	Demand deposits and current accounts		
- 公司	- corporate	17,708,647	17,677,460
- 個人	- personal	2,658,581	2,519,367
		20,367,228	20,196,827
儲蓄存款	Savings deposits		
- 公司	- corporate	16,416,338	16,662,177
- 個人	- personal	39,072,073	34,635,346
		55,488,411	51,297,523
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- corporate	87,461,440	74,389,992
- 個人	- personal	59,777,392	63,749,593
		147,238,832	138,139,585
		223,094,471	209,633,935

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

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	16,987,825	15,101,242
準備	Provisions	68,597	80,724
		<u>17,056,422</u>	<u>15,181,966</u>

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

於 2015 年 6 月 30 日，本集團之負債港幣 4,992,863,000 元（2014 年 12 月 31 日：港幣 6,532,608,000 元）是以存放於中央保管系統以方便結算之資產作抵押。此外，本集團通過售後回購協議的債務證券及票據抵押之負債為港幣 2,071,601,000 元（2014 年 12 月 31 日：港幣 2,090,606,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 7,155,753,000 元（2014 年 12 月 31 日：港幣 8,677,155,000 元），並主要於「交易性資產」、「證券投資」及「貿易票據」內列賬。

As at 30 June 2015, the liabilities of the Group amounting to HK\$4,992,863,000 (31 December 2014: HK\$6,532,608,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$2,071,601,000 (31 December 2014: HK\$2,090,606,000) were secured by debt securities and bills related to sale and repurchase arrangements. The amount of assets pledged by the Group to secure these liabilities was HK\$7,155,753,000 (31 December 2014: HK\$8,677,155,000) mainly included in "Trading assets", "Investment in securities" and "Trade bills".

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

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。

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2015年上半年及截至2014年12月31日止年度之變動如下：

28. Deferred taxation

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”.

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2015 and the year ended 31 December 2014 are as follows:

		於 2015 年 6 月 30 日 At 30 June 2015					
		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 2015 年 1 月 1 日	At 1 January 2015	30,906	1,090,064	-	(258,170)	(28,498)	834,302
(貸記)／借 記收益表 (附註 14)	(Credited)/charged to income statement (Note 14)	(16,277)	141	(43,879)	87,308	18,920	46,213
(貸記)／借 記其他全面 收益	(Credited)/charged to other comprehensive income	-	(28,111)	-	-	30,572	2,461
匯兌差額	Exchange difference	-	122	-	(649)	(141)	(668)
於 2015 年 6 月 30 日	At 30 June 2015	14,629	1,062,216	(43,879)	(171,511)	20,853	882,308
		於 2014 年 12 月 31 日 At 31 December 2014					
		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 2014 年 1 月 1 日	At 1 January 2014	26,417	1,020,816	(412)	(218,279)	(115,828)	712,714
借記／(貸記) 收益表	Charged/(credited) to income statement	4,489	325	412	(43,489)	(10,846)	(49,109)
借記其他全面 收益	Charged to other comprehensive income	-	70,286	-	-	95,845	166,131
匯兌差額	Exchange difference	-	(1,363)	-	3,598	2,331	4,566
於 2014 年 12 月 31 日	At 31 December 2014	30,906	1,090,064	-	(258,170)	(28,498)	834,302

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
28. 遞延稅項 (續)
28. 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 balance sheet:

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(74,615)	(152,171)
遞延稅項負債	Deferred tax liabilities	956,923	986,473
		882,308	834,302
		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		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	(28,420)	(120,745)
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	927,133	977,010
		898,713	856,265

於 2015 年 6 月 30 日，本集團未確認遞延稅項資產之稅務虧損為港幣 2,540,000 元 (2014 年 12 月 31 日：港幣 2,552,000 元)。按照現行稅例，有關稅務虧損沒有作廢期限。

As at 30 June 2015, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$2,540,000 (31 December 2014: HK\$2,552,000). These tax losses do not expire under the current tax legislation.

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
已發行及繳足： 7,000,000 股普通股	7,000,000 ordinary shares 3,144,517	 3,144,517

30. 儲備
30. 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 Notes to the Interim Financial Information (continued)
(續)
31. 簡要綜合現金流量表附註 31. Notes to condensed consolidated cash flow statement
**(a) 經營溢利與除稅前
經營現金之(流出)
/流入對賬**
**(a) Reconciliation of operating profit to operating cash (outflow)/inflow
before taxation**

	半年結算至 2015年 6月30日 Half-year ended 30 June 2015	半年結算至 2014年 6月30日 Half-year ended 30 June 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
經營溢利	1,548,818	1,795,086
折舊	110,399	110,075
減值準備淨撥備	341,086	281,241
折現減值準備回撥	(485)	(747)
已撤銷之貸款(扣除收回款額)	(613,370)	(12,143)
原到期日超過3個月之存放銀行及其他金融機構的結餘之變動	179,772	(2,259,530)
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	2,513,676	2,883,970
公平值變化計入損益之金融資產之變動	1,753,560	(1,860,403)
衍生金融工具之變動	81,022	(7,780)
貸款及其他賬項之變動	(12,748,920)	(9,228,075)
證券投資之變動	(8,511,128)	(4,086,441)
其他資產之變動	(5,019,146)	2,176,619
銀行及其他金融機構之存款及結餘之變動	(2,457,488)	2,045,674
公平值變化計入損益之金融負債之變動	(277,831)	109,533
客戶存款之變動	13,460,536	11,335,324
其他賬項及準備之變動	1,874,456	(318,469)
匯率變動之影響	61,598	459,470
除稅前經營現金之(流出)/流入	(7,703,445)	3,423,404
經營業務之現金流量中包括：		
- 已收利息	- Interest received 4,875,451	4,691,258
- 已付利息	- Interest paid (2,225,524)	(2,239,505)
- 已收股息	- Dividend received 6,336	5,592
	6,336	5,592

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
31. 簡要綜合現金流量表附註 (續) 31. 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 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 6 月 30 日 At 30 June 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及原到期日 在 3 個月內之存放 銀行及其他金融機 構的結餘	36,328,995	32,882,912
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	4,110,852	3,599,628
原到期日在 3 個月內之 庫券	4,768,994	4,278,979
	45,208,841	40,761,519

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
32. 或然負債及承擔
32. Contingent liabilities and commitments

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

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

		於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	25,150,986	23,145,228
與交易有關之或然負債	Transaction-related contingencies	2,242,263	2,571,980
與貿易有關之或然負債	Trade-related contingencies	8,147,755	7,957,417
有追索權的資產出售	Asset sales with recourse	10,689,612	4,741,257
不需事先通知的無條件 撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	71,174,235	68,666,899
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	1,157,414	1,158,435
- 1 年以上	- over one year	5,260,585	4,673,119
		123,822,850	112,914,335
信貸風險加權數額	Credit risk-weighted amount	23,539,982	16,759,631

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

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

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

本集團未於本中期財務資料中撥備之資本承擔金額如下：

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	19,538	20,086
已批准但未簽約	1,427	60
	20,965	20,146

以上資本承擔大部分為將購入之電腦硬件及軟件，以及本集團之樓宇裝修工程之承擔。

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

34. 經營租賃承擔
34. Operating lease commitments
(a) 作為承租人
(a) As lessee

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：

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	264,585	248,005
- 1 年以上至 5 年內	677,312	698,705
- 5 年後	177,529	225,768
	1,119,426	1,172,478
其他承擔		
- 不超過 1 年	872	915
- 1 年以上至 5 年內	314	250
	1,120,612	1,173,643

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
34. 經營租賃承擔 (續) 34. 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

本集團以經營租賃形式租出投資物業（附註 21）；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。

(b) As lessor

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

	於 2015 年 6 月 30 日 At 30 June 2015	於 2014 年 12 月 31 日 At 31 December 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
Land and buildings		
- not later than one year	10,897	46,783
- later than one year but not later than five years	5,165	25,986
	16,062	72,769

The Group leases its investment properties (Note 21) 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.

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****35. 分類報告****35. Segmental reporting****(a) 按營運分類****(a) By operating segment**

本集團業務拆分為四個主要分類，分別為個人銀行、企業銀行、財資業務及投資。

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

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

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

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

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

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

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

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

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

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

35. 分類報告 (續)

35. Segmental reporting (continued)

(a) 按營運分類 (續)

(a) By operating segment (continued)

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2015年6月30日	30 June 2015							
淨利息(支出)/收入	Net interest (expense) / income							
- 外來	(100,680)	1,225,558	1,255,057	-	-	2,379,935	-	2,379,935
- 跨業務	576,629	43,480	(620,109)	-	-	-	-	-
	475,949	1,269,038	634,948	-	-	2,379,935	-	2,379,935
淨服務費及佣金收入/ (支出)	409,684	292,476	12,543	22	(346)	714,379	-	714,379
淨交易性收益/(虧損)	22,688	39,629	(160,379)	4,544	(41)	(93,559)	-	(93,559)
界定為以公平值變化計 入損益之金融工具淨 虧損	-	-	(1,323)	-	-	(1,323)	-	(1,323)
其他金融資產之淨收益	-	33,115	30,140	-	-	63,255	-	63,255
其他經營收入	168	-	-	88,630	1,664	90,462	(59,223)	31,239
提取減值準備前之淨經 營收入	908,489	1,634,258	515,929	93,196	1,277	3,153,149	(59,223)	3,093,926
減值準備撥備	(39,574)	(301,512)	-	-	-	(341,086)	-	(341,086)
淨經營收入	868,915	1,332,746	515,929	93,196	1,277	2,812,063	(59,223)	2,752,840
經營支出	(451,700)	(533,783)	(141,015)	(101,760)	(34,987)	(1,263,245)	59,223	(1,204,022)
經營溢利/(虧損)	417,215	798,963	374,914	(8,564)	(33,710)	1,548,818	-	1,548,818
投資物業出售/公平值 調整之淨收益	-	-	-	105,522	-	105,522	-	105,522
出售/重估物業、器材 及設備之淨收益	-	-	-	18,468	-	18,468	-	18,468
除稅前溢利/(虧損)	417,215	798,963	374,914	115,426	(33,710)	1,672,808	-	1,672,808
於2015年6月30日	At 30 June 2015							
資產	Assets							
分部資產	39,992,819	143,680,519	126,553,391	7,621,828	172,257	318,020,814	-	318,020,814
負債	Liabilities							
分部負債	104,296,093	132,807,427	42,919,823	7,543	1,792,389	281,823,275	-	281,823,275
半年結算至	Half-year ended							
2015年6月30日	30 June 2015							
其他資料	Other information							
資本性支出	-	-	-	29,721	-	29,721	-	29,721
折舊	6,996	3,683	361	101,754	(2,395)	110,399	-	110,399
證券攤銷	-	-	41,646	-	-	41,646	-	41,646

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

35. 分類報告 (續)

35. Segmental reporting (continued)

(a) 按營運分類 (續)

(a) By operating segment (continued)

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2014年6月30日	Half-year ended 30 June 2014							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(221,804)	1,307,750	1,478,264	-	-	2,564,210	-	2,564,210
- 跨業務	642,265	(17,193)	(625,072)	-	-	-	-	-
	420,461	1,290,557	853,192	-	-	2,564,210	-	2,564,210
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
	272,826	333,907	10,653	43	(1,209)	616,220	-	616,220
淨交易性收益/(虧損)	Net trading gain/(loss)							
	34,640	79,619	(65,658)	(2,503)	1	46,099	-	46,099
界定為以公平值變化計 入損益之金融工具淨 虧損	Net loss on financial instruments designated at fair value through profit or loss							
	-	-	(3,109)	-	-	(3,109)	-	(3,109)
其他金融資產之淨收益	Net gain on other financial assets							
	-	20,317	5,685	-	-	26,002	-	26,002
其他經營收入	Other operating income							
	57	160	-	88,420	6,250	94,887	(58,822)	36,065
提取減值準備前之淨經 營收入	Net operating income before impairment allowances							
	727,984	1,724,560	800,763	85,960	5,042	3,344,309	(58,822)	3,285,487
減值準備爭撥備	Net charge of impairment allowances							
	(38,982)	(242,259)	-	-	-	(281,241)	-	(281,241)
淨經營收入	Net operating income							
	689,002	1,482,301	800,763	85,960	5,042	3,063,068	(58,822)	3,004,246
經營支出	Operating expenses							
	(346,013)	(525,902)	(247,198)	(99,728)	(49,141)	(1,267,982)	58,822	(1,209,160)
經營溢利/(虧損)	Operating profit/(loss)							
	342,989	956,399	553,565	(13,768)	(44,099)	1,795,086	-	1,795,086
投資物業公平值調整之 淨收益	Net gain from fair value adjustments on investment properties							
	-	-	-	60,511	-	60,511	-	60,511
出售/重估物業、器材 及設備之淨收益	Net gain from disposal/ revaluation of properties, plant and equipment							
	-	-	-	290	-	290	-	290
除稅前溢利/(虧損)	Profit/(loss) before taxation							
	342,989	956,399	553,565	47,033	(44,099)	1,855,887	-	1,855,887
於2014年12月31日	At 31 December 2014							
資產	Assets							
分部資產	33,101,750	132,582,987	129,285,776	8,717,158	216,582	303,904,253	-	303,904,253
負債	Liabilities							
分部負債	103,437,642	120,438,397	43,259,903	7,582	1,865,885	269,009,409	-	269,009,409
半年結算至 2014年6月30日	Half-year ended 30 June 2014							
其他資料	Other information							
資本性支出	Capital expenditure							
	-	-	-	20,258	-	20,258	-	20,258
折舊	Depreciation							
	5,415	2,950	484	99,722	1,504	110,075	-	110,075
證券攤銷	Amortisation of securities							
	-	-	147,140	-	-	147,140	-	147,140

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

以下資料是根據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 2015 年 6 月 30 日 Half-year ended 30 June 2015		半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014	
		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	1,935,219	1,434,500	1,945,346	1,473,234
中國內地	Mainland of China	1,125,307	216,267	1,312,113	376,413
其他	Others	33,400	22,041	28,028	6,240
合計	Total	3,093,926	1,672,808	3,285,487	1,855,887

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
35. 分類報告 (續) **35. Segmental reporting (continued)**
(b) 按地理區域劃分(續) **(b) By geographical area (continued)**

		於 2015 年 6 月 30 日 At 30 June 2015			
		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	193,310,573	173,123,679	6,758,532	35,348,932
中國內地	Mainland of China	122,221,799	108,347,350	756,052	88,091,633
其他	Others	2,488,442	352,246	2,020	382,285
合計	Total	318,020,814	281,823,275	7,516,604	123,822,850
		於 2014 年 12 月 31 日 At 31 December 2014			
		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	184,505,742	162,047,271	7,835,833	33,849,154
中國內地	Mainland of China	116,624,065	104,331,044	775,587	78,941,179
其他	Others	2,774,446	2,631,094	2,349	124,002
合計	Total	303,904,253	269,009,409	8,613,769	112,914,335

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
36. 金融工具之抵銷
36. Offsetting financial instruments

下表列示本集團已抵銷、受執行性淨額結算總協議和類似協議約束的金融工具詳情。

The following tables present details of the Group's financial instruments subject to offsetting, enforceable master netting arrangements and similar agreements.

於 2015 年 6 月 30 日

At 30 June 2015

		於資產負債表中 抵銷之已確認 金融負債總額		於資產負債表 中列示的金融 資產淨額	未有於資產負債表中抵銷之 相關金額		淨額
		已確認金融 資產總額	Gross amounts of recognised financial liabilities set off in the balance sheet		Related amounts not set off in the balance sheet	已收取之 現金押品	
		港幣千元	港幣千元	港幣千元	金融工具	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	Financial instruments	HK\$'000	HK\$'000
資產	Assets						
衍生金融工具	Derivative financial instruments	110,471	-	110,471	(64,312)	-	46,159
其他資產	Other assets	3,161,294	(1,779,077)	1,382,217	-	-	1,382,217
總計	Total	3,271,765	(1,779,077)	1,492,688	(64,312)	-	1,428,376

於 2015 年 6 月 30 日

At 30 June 2015

		於資產負債表中 抵銷之已確認 金融資產總額		於資產負債表 中列示的金融 負債淨額	未有於資產負債表中抵銷之 相關金額		淨額
		已確認金融 負債總額	Gross amounts of recognised financial assets set off in the balance sheet		Related amounts not set off in the balance sheet	已抵押之 現金押品	
		港幣千元	港幣千元	港幣千元	金融工具	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	Financial instruments	HK\$'000	HK\$'000
負債	Liabilities						
衍生金融工具	Derivative financial instruments	301,210	-	301,210	(64,312)	-	236,898
其他負債	Other liabilities	2,249,942	(1,779,077)	470,865	-	-	470,865
總計	Total	2,551,152	(1,779,077)	772,075	(64,312)	-	707,763

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
36. 金融工具之抵銷 (續) 36. Offsetting financial instruments (continued)

		於 2014 年 12 月 31 日 At 31 December 2014					
		於資產負債表中 抵銷之已確認 金融負債總額 Gross amounts of recognised financial liabilities set off in the balance sheet	於資產負債表 中列示的金融 資產淨額 Net amounts of financial assets presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments 港幣千元 HK\$'000	已收取之 現金押品 Cash collateral received 港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets						
衍生金融工具	Derivative financial instruments	59,439	-	59,439	(26,746)	-	32,693
其他資產	Other assets	1,389,548	(1,094,061)	295,487	-	-	295,487
總計	Total	<u>1,448,987</u>	<u>(1,094,061)</u>	<u>354,926</u>	<u>(26,746)</u>	<u>-</u>	<u>328,180</u>
		於 2014 年 12 月 31 日 At 31 December 2014					
		於資產負債表中 抵銷之已確認 金融資產總額 Gross amounts of recognised financial assets set off in the balance sheet	於資產負債表 中列示的金融 負債淨額 Net amounts of financial liabilities presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments 港幣千元 HK\$'000	已抵押之 現金押品 Cash collateral pledged 港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities						
衍生金融工具	Derivative financial instruments	174,708	-	174,708	(26,746)	-	147,962
其他負債	Other liabilities	1,128,061	(1,094,061)	34,000	-	-	34,000
總計	Total	<u>1,302,769</u>	<u>(1,094,061)</u>	<u>208,708</u>	<u>(26,746)</u>	<u>-</u>	<u>181,962</u>

按本集團簽訂有關場外衍生工具和售後回購交易的淨額結算總協議，倘若發生違約或其他事先議定的事件，則同一交易對手之相關金額可採用淨額結算。

For master netting agreements of OTC derivative and sale and repurchase transactions entered into by the Group, related amounts with the same counterparty can be offset if an event of default or other predetermined events occur.

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****37. 主要之有關連人士交易****37. Significant related party transactions**

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及中銀香港，對本集團實行控制。

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"), BOC and BOCHK in which Central Huijin has controlling equity interests.

(a) 與母公司及母公司控制之其他公司進行的交易**(a) Transactions with the parent companies and the other companies controlled by the parent companies**

母公司的基本資料：

General information of the parent companies:

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。

The Group's immediate holding company is BOCHK, which is in turn 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.

匯金於某些內地實體均擁有控制權益。

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

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

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

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****37. 主要之有關連人士交易 (續)****37. Significant related party transactions (continued)****(a) 與母公司及母公司控制之其他公司進行的交易 (續)****(a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)**

大部分與中國銀行進行的交易源自貨幣市場活動。於 2015 年 6 月 30 日，本集團相關應收及應付中國銀行款項總額分別為港幣 2,714,081,000 元 (2014 年 12 月 31 日：港幣 4,756,693,000 元) 及港幣 8,137,949,000 元 (2014 年 12 月 31 日：港幣 13,986,923,000 元)。2015 年上半年與中國銀行敘做此類業務過程中產生的收入及支出總額分別為港幣 65,531,000 元 (2014 年上半年：港幣 173,393,000 元) 及港幣 122,919,000 元 (2014 年上半年：港幣 46,271,000 元)。

The majority of transactions with BOC arises from money market activities. As at 30 June 2015, the related aggregate amounts due from and to BOC of the Group were HK\$2,714,081,000 (31 December 2014: HK\$4,756,693,000) and HK\$8,137,949,000 (31 December 2014: HK\$13,986,923,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the first half of 2015 were HK\$65,531,000 (first half of 2014: HK\$173,393,000) and HK\$122,919,000 (first half of 2014: HK\$46,271,000) respectively.

大部分與中銀香港進行的交易源自貨幣市場活動。於 2015 年 6 月 30 日，本集團相關應收及應付中銀香港款項總額分別為港幣 550,777,000 元 (2014 年 12 月 31 日：港幣 1,840,662,000 元) 及港幣 22,095,371,000 元 (2014 年 12 月 31 日：港幣 17,173,914,000 元)。2015 年上半年與中銀香港敘做此類業務過程中產生的收入及支出總額分別為港幣 1,748,000 元 (2014 年上半年：港幣 1,422,000 元) 及港幣 230,050,000 元 (2014 年上半年：港幣 415,506,000 元)。

The majority of transactions with BOCHK arises from money market activities. As at 30 June 2015, the related aggregate amounts due from and to BOCHK of the Group were HK\$550,777,000 (31 December 2014: HK\$1,840,662,000) and HK\$22,095,371,000 (31 December 2014: HK\$17,173,914,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOCHK for the first half of 2015 were HK\$1,748,000 (first half of 2014: HK\$1,422,000) and HK\$230,050,000 (first half of 2014: HK\$415,506,000) respectively.

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)**37. 主要之有關連人士交易 (續)** **37. Significant related party transactions (continued)****(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

於期內，本集團出售若干投資物業及房產予中銀香港，出售價分別為港幣 986,800,000 元及港幣 392,600,000 元，相關出售投資物業及房產之淨收益分別約為港幣 85,600,000 元及港幣 16,422,000 元，交易按市場一般商業條款進行。

大部分與母公司控制之其他公司的交易源自客戶存款。於 2015 年 6 月 30 日，本集團相關款項總額為港幣 17,500,306,000 元（2014 年 12 月 31 日：港幣 12,914,910,000 元）。2015 年上半年與母公司控制之其他公司做此類業務過程中產生的支出總額為港幣 66,457,000 元（2014 年上半年：港幣 42,739,000 元）。

除上述披露外，與其他母公司及母公司控制之其他公司進行的交易並不重大。

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

During the period, the Group sold certain investment properties and premises to BOCHK with selling price amounting to HK\$986,800,000 and HK\$392,600,000 respectively. The gain from disposal of investment properties and premises were approximately HK\$85,600,000 and HK\$16,422,000 respectively. The transactions were entered on normal commercial terms.

The majority of transactions with other companies controlled by the parent companies arises from deposits from customers. As at 30 June 2015, the related aggregate amount of the Group was HK\$17,500,306,000 (31 December 2014: HK\$12,914,910,000). The aggregate amount of expenses of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 2015 was HK\$66,457,000 (first half of 2014: HK\$42,739,000).

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

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****37. 主要之有關連人士交易 (續)****37. Significant related party transactions (continued)****(b) 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進行常規銀行業務交易。

這些交易包括但不局限於下列各項：

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

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

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

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

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

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
37. 主要之有關連人士交易 (續) 37. Significant related party transactions (continued)
(c) 主要高層人員

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

主要高層人員之薪酬如下：

(c) Key management personnel

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

The compensation of key management personnel is detailed as follows:

	半年結算至 2015年 6月30日 Half-year ended 30 June 2015	半年結算至 2014年 6月30日 Half-year ended 30 June 2014
	港幣千元 HK\$'000	港幣千元 HK\$'000
薪酬及其他短期員工福利	15,146	18,968
退休福利	807	860
	15,953	19,828

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
38. 貨幣風險
38. Currency concentrations

下表列出本集團因自營交易、非自營交易及結構性倉盤而產生之主要外幣風險額，並參照有關持有外匯情況之金管局報表的填報指示而編製。

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

		於 2015 年 6 月 30 日 At 30 June 2015			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	58,228,567	128,838,598	9,581,152	196,648,317
現貨負債	Spot liabilities	(56,706,773)	(117,133,684)	(6,743,154)	(180,583,611)
遠期買入	Forward purchases	27,792,230	10,994,274	4,126,408	42,912,912
遠期賣出	Forward sales	(27,729,079)	(22,621,106)	(6,933,274)	(57,283,459)
長盤淨額	Net long position	1,584,945	78,082	31,132	1,694,159
結構性倉盤淨額	Net structural position	293,134	8,748,865	-	9,041,999

		於 2014 年 12 月 31 日 At 31 December 2014			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	50,714,856	129,625,777	10,170,515	190,511,148
現貨負債	Spot liabilities	(49,057,989)	(113,019,787)	(9,087,139)	(171,164,915)
遠期買入	Forward purchases	23,258,343	8,581,087	2,839,602	34,679,032
遠期賣出	Forward sales	(24,806,626)	(25,023,970)	(3,877,531)	(53,708,127)
長盤淨額	Net long position	108,584	163,107	45,447	317,138
結構性倉盤淨額	Net structural position	277,715	8,414,836	-	8,692,551

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
39. 國際債權

以下分析乃參照有關國際銀行業統計之金管局報表的填報指示而編製。國際債權不包括以本地貨幣索償的本地債權，並會按照交易對手所在地計入風險轉移後以交易對手之最終風險承擔的地區分佈。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。本集團的個別國家或區域其已計及風險轉移後佔國際債權總額 10% 或以上之債權總額如下：

39. International claims

The below analysis is prepared with reference to the completion instructions for the HKMA return of international banking statistics. International claims are exposures to counterparties other than local claims in local currency on which the ultimate risk lies, and are derived according to the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, the risk will be transferred to the country of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another country, the risk will be transferred to the country where its head office is located. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims of the Group are shown as follows:

		於 2015 年 6 月 30 日 At 30 June 2015				
		非銀行私人機構 Non-bank private sector				
		非銀行 金融機構 Non-bank Official sector		非金融 私人機構 Non-financial private sector		
		銀行 Banks	官方機構 Official sector	金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	37,061,140	912,799	559,287	35,285,117	73,818,343
香港	Hong Kong	1,560,093	1,922,182	948,601	29,731,530	34,162,406
總計	Total	38,621,233	2,834,981	1,507,888	65,016,647	107,980,749

		(重列) (Restated)				
		於 2014 年 12 月 31 日 At 31 December 2014				
		非銀行私人機構 Non-bank private sector				
		非銀行 金融機構 Non-bank Official sector		非金融 私人機構 Non-financial private sector		
		銀行 Banks	官方機構 Official sector	金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	36,252,631	942,469	660,677	34,282,844	72,138,621
香港	Hong Kong	253,134	2,305,880	588,883	24,251,030	27,398,927
總計	Total	36,505,765	3,248,349	1,249,560	58,533,874	99,537,548

比較數字已重新列示，以符合本期之列示形式。

The comparative amounts have been restated to conform with the current period's presentation.

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

對非銀行交易對手的內地相關風險承擔之分析乃參照有關內地業務之金管局報表的填報指示所列之機構類別及直接風險類別分類。此報表僅計及本銀行及其從事銀行業務之附屬公司之內地風險承擔。

40. Non-bank Mainland exposures

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

		於 2015 年 6 月 30 日 At 30 June 2015			
金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure		
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000		
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	32,685,859	1,111,897	33,797,756
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	15,302,310	2,070,987	17,373,297
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	55,061,627	32,603,350	87,664,977
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	95,990	-	95,990
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	8,058,136	1,061,341	9,119,477
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	5,336,795	-	5,336,795
總計	Total	8	<u>116,540,717</u>	<u>36,847,575</u>	<u>153,388,292</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>328,339,029</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>35.49%</u>		

中期財務資料附註 (續) Notes to the Interim Financial Information (continued)
40. 非銀行的內地風險承擔 (續) 40. Non-bank Mainland exposures (continued)

		於 2014 年 12 月 31 日 At 31 December 2014			
		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	
金管局報表 項目 Items in the HKMA return		On-balance sheet exposure	Off-balance sheet exposure	Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的 機構、其附屬公司及合資 企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	29,451,874	1,151,441	30,603,315
地方政府、地方政府持有的 機構、其附屬公司及合資 企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	11,599,566	1,810,301	13,409,867
中國籍境內居民或其他在境 內註冊的機構、其附屬公 司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	50,180,366	29,896,773	80,077,139
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	318,005	-	318,005
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註 冊的機構，其用於境內的 信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	6,980,121	1,183,797	8,163,918
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	5,177,267	-	5,177,267
總計	Total	8	<u>103,707,199</u>	<u>34,042,312</u>	<u>137,749,511</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>310,553,707</u>		
資產負債表內的風險承擔 佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>33.39%</u>		

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****41. 期後事項**

中國銀行已獲得中華人民共和國財政部(「財政部」)批准,原則同意中銀香港按照《金融企業國有資產轉讓管理辦法》(財政部令第54號)的有關規定,在依法設立的省級以上產權交易機構公開掛牌(「進場交易流程」)轉讓所持本銀行100%股權(「擬議資產出售」)。

在2015年7月15日就擬議資產出售啟動在北京金融資產交易所的進場交易流程。中銀香港於2015年7月15日在中國證券報及北京金融資產交易所網站上刊登有關擬議資產出售的掛牌公告。

就有關擬議資產出售,現時並無訂立任何具約束力的協議。

41. Events after the balance sheet date

BOC has obtained the in-principle approval from the Ministry of Finance of the People's Republic of China (the "Ministry of Finance") for the undertaking of the disposal of 100% interest in the Bank held by BOCHK (the "Potential Disposal") in accordance with the relevant regulations of the Administrative Measures for the Transfer of State-owned Assets of Financial Enterprises (No. 54 Decree of the Ministry of Finance), by way of public bidding via a legally established assets exchange at the provincial level or above (the "Bidding Process").

The Bidding Process via the Beijing Financial Assets Exchange in relation to the Potential Disposal commenced on 15 July 2015. BOCHK published an announcement on 15 July 2015 in relation to the Bidding Process on China Securities Journal and the website of the Beijing Financial Assets Exchange.

No binding agreement has been entered into with respect to the Potential Disposal.

42. 符合香港會計準則第34號

截至2015年上半年止的未經審計中期財務資料符合香港會計師公會所頒佈之香港會計準則第34號「中期財務報告」之要求。

42. Compliance with HKAS 34

The unaudited interim financial information for the first half of 2015 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

43. 法定賬目

此中期業績報告所載為未經審計資料,並不構成法定賬目。截至2014年12月31日止之法定賬目,已送呈公司註冊處及金管局。核數師於2015年3月19日對該法定賬目發出無保留意見的核數師報告。

43. Statutory accounts

The information in this Interim Report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2014 have been delivered to the Registrar of Companies and the HKMA. The auditor expressed an unqualified opinion on those statutory accounts in the report dated 19 March 2015.

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 111 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 2015 年 6 月 30 日的簡要綜合資產負債表與截至該日止 6 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,以及其他附註解釋。貴銀行董事須負責根據香港會計師公會頒佈的香港會計準則第 34 號「中期財務報告」(「香港會計準則第 34 號」)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。我們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計的範圍為小,故不能令我們可保證我們將知悉在審計中可能被發現的所有重大事項。因此,我們不會發表審計意見。

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號編製。

安永會計師事務所

執業會計師

香港, 2015 年 8 月 20 日



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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 111, which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the “Bank”) and its subsidiaries (together, the “Group”) as at 30 June 2015 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 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” (“HKAS 34”) issued by the Hong Kong Institute of Certified Public Accountants. Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made 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 HKAS 34.

Ernst & Young

Certified Public Accountants

Hong Kong, 20 August 2015

其他資料

1. 董事會

於 2015 年 8 月 20 日，本銀行之董事會成員為岳毅先生[#]（董事長）、方紅光先生（副董事長兼行政總裁）、李久仲先生[#]、隋洋女士[#]、陳細明先生、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

Additional Information

1. Board of Directors

As at 20 August 2015, the Board of Directors of the Bank comprises Mr. YUE Yi[#] (Chairman), Mr. FANG Hongguang (Vice Chairman and Chief Executive), Mr. LI Jiuzhong[#], Mdm. SUI Yang[#], Mr. CHAN Sai Ming, 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:

名稱 Name	註冊／營業 地點及日期 Place and date of incorporation/ operation	註冊資本／已發行股本 Registered capital/ issued share capital	持有權益 Interest held	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 2007年12月14日 The People's Republic of China 14 December 2007	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 1976年10月22日 Hong Kong 22 October 1976	普通股 港幣 3,000,000 元 Ordinary shares HK\$3,000,000	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 1984年5月25日 Hong Kong 25 May 1984	普通股 港幣 3,050,000 元 Ordinary shares HK\$3,050,000	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 1980年8月22日 Hong Kong 22 August 1980	普通股 港幣 50,000 元 Ordinary shares HK\$50,000	100%	代理人服務 Nominee services

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

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

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，全球金融總體穩定，但波動性有所上升。中國經濟運行保持在合理區間，但下行壓力仍存在；香港失業率維持相對較低水準，但經濟增速有所放緩，銀行業經營環境仍具挑戰。為此，我們圍繞控風險、擴規模、增效益的經營策略，確保各項業務穩中求升。

財務摘要

截至 2015 年 6 月底，本集團經營溢利港幣 15.49 億元，較去年同期下降 13.72%。淨利息收入港幣 23.80 億元，比去年同期下降 7.19%；非利息收入港幣 7.14 億元，比去年同期下降 1.01%，其中淨手續費收入上升 15.93%。截至 2015 年 6 月底，本集團稅後盈利港幣 14.08 億元，較去年同期下降 6.85%；資本回報率 7.92%，資產回報率 0.91%，分別比上年同期下降 1.28 個百分點及 0.14 個百分點；淨利息收益率 (NIM) 1.67%，較去年同期下降 0.19 個百分點。特定分類或減值貸款比率 0.71%，較去年底下降 0.13 個百分點。

Business Review

In the first half of the year, the world saw overall financial stability, albeit an increase in volatility. The Chinese economy continued to move within a reasonable range and yet downside pressure lingered behind. In Hong Kong, unemployment rate maintained at a relatively low level but economic growth decelerated and the banking business environment remained challenging. In this respect, we focused on a business strategy of controlling risks, expanding scale and enhancing efficiency to ensure that growth is being achieved amidst stability across operations.

Financial Highlights

As at the end of June 2015, the Group's operating profit was HK\$1,549 million, representing a decrease of 13.72% from the same period last year. Net interest income was HK\$2,380 million, down by 7.19% from the same period last year; non-interest income declined by 1.01% year on year to HK\$714 million, of which net fee income increased by 15.93%. As at the end of June 2015, the Group's after-tax profit was HK\$1,408 million, representing a year-on-year decline of 6.85%; ROE and ROA dropped by 1.28 percentage points and 0.14 percentage points from the same period in last year to 7.92% and 0.91% respectively; net interest margin (NIM) was 1.67%, down by 0.19 percentage points from the same period in last year. Classified or impaired loan ratio was 0.71%, representing a decrease of 0.13 percentage points from the end of last year.

業務回顧（續）

業務回顧

加強營銷，擴大客戶基礎

2015年，為提升存款穩定性及低息存款佔比，自年初開始，以廣告宣傳及直銷等方式，持續部署各類不同貨幣及存期的存款及新戶推廣吸納計劃，鼓勵客戶以本行為主要往來銀行。個人金融方面，我們採取以自主品牌「南商理財」為龍頭，主打一線優質戶；「自在理財」迎合大眾客戶需求；「智盈理財」主要服務中層理財戶的客戶分層，針對不同客戶層級積極開展各類營銷計劃，同時積極挖掘潛在客戶，推出「家庭理財新戶賞」計劃，發展親子樂賬戶，拓展年輕客戶群。此外，我們首次以中小學學生、家長及教師為綜合營銷對象，推出「校園理財新戶賞」系統性推廣計劃，並以自動轉賬及發薪服務為推廣重點，拓展低無息結算服務。上半年，我們還積極推動人民幣產品和服務創新。隨著「滬港通」開通，我們同步推出「A股資訊專頁」等各類配套服務及眾多人民幣理財產品，幫助客戶把握人民幣投資機遇。上半年在新城財經台、新城數碼財經台及文匯報主辦的「人民幣業務傑出大獎 2015」中，南商獲得傑出零售銀行一傳統業務大獎。企業金融方面，我們於期內積極推動「商業理財賬戶」，配合多項專享優惠，為各工商客戶提供全方位的理財方案，提高營運效率及成本效益。我們亦透過多元化管道，提供一站式的僱主發薪服務，解決客戶在處理發薪、報稅及強積金供款上的問題，提高行政效率。

為配合互聯網金融的發展，我們上半年成功推出微信內地官號，並與南商（中國）攜手通過社交網絡媒體拓展兩地客戶，增加兩地銀行品牌知名度。截至6月底，本行官號關注人數增長情況高於預期。上半年，我們還推出包括「南商按揭專家」等主要流動應用程式，提升客戶服務體驗。

Business Review (continued)

Business Review

Strengthening marketing for the expansion of customer base

In 2015, with the aim of improving the stability of deposits and the proportion of low-interest deposits, since the beginning of the year, we continued to make ready for deposits of varying currency and term as well as new account promotion programs through advertising and direct sales to encourage clients to use the Bank as the principal banker. On the personal finance front, we utilised our own brand “NCB Wealth Management” to tap top-tier quality accounts, “i-Free Banking” to meet the needs of general clientele and “Enrich Banking” to serve middle-level wealth management accounts, commencing a variety of marketing programs aiming at different customer levels. We also actively looked for potential customers by launching the “Family Members New Account Rewards” program to develop family fun accounts and young customer groups. In addition, we launched a systemised promotion “Campus Banking New Account Rewards” targeting primary and secondary students, parents and teachers for the first time and developed the low/zero-interest settlement services with focus on autopay and payroll service. In the first half of the year, we played an active role in promoting Renminbi products and innovative services. With the opening of the Shanghai-Hong Kong Stock Connect, we launched a variety of supporting services including “A shares Information Web Page” and a number of Renminbi financial products to help clients seize Renminbi investment opportunities. In the “2015 RMB Business Outstanding Awards” co-organised by Metro Finance, Metro Finance Digital and Wen Wei Po in the first half of the year, NCB won the Outstanding Retail Bank – Traditional Business Award. On the corporate finance front, we actively promoted “NCB Wealth Management Account” during the period with a number of exclusive offers, providing industrial and commercial clients with comprehensive financial solutions to enhance operational efficiency and cost effectiveness. We also provided one-stop payroll service for employers through diversified channels, solving customer problems in dealing with payroll, preparing tax returns and making MPF contributions for better administrative efficiency.

To cope with the development of internet finance, we successfully introduced our WeChat official account in the Mainland of China in the first half of the year and joined hands with NCB (China) to develop clientele in the two regions through social media to increase our brand awareness in the two regions. As at the end of June, the growth in the number of followers of the Bank’s official account was higher than expected. In the first half of the year, mobile applications such as “NCB Mortgage Expert” were also launched to enhance customer experience.

業務回顧（續）

業務回顧（續）

優化結構，促進轉型發展

近年來我們在發展業務的同時一直重視優化結構，積極發展「輕資本」業務，促進轉型發展。上半年，我們抓住市場有利時機，從產品、宣傳、服務等多方面著手，提升財富管理手續費收入貢獻。股票業務方面，適時推出股票買入免佣等優惠，擴大客戶基礎，並為交易大戶提供多元化的融資方案，加大客戶黏性。此外，通過與電台合辦投資講座以及邀請資深股評人舉辦不同形式的講座，介紹環球市場、外匯市場及本港股市走勢，增強客戶對市場及本行理財品牌服務的信心，啟動客戶投資理財需求。壽險業務方面，面對存款利率預期趨升從而間接影響儲蓄型躉繳／期繳保單銷售的不利情況，我們想方設法推動及發掘客戶的保障需求。期內，持續與保險公司合作，推出「財務需要分析」推廣、客戶再投保推廣獎賞、保費折扣及提供保費融資／保單抵押等配套產品，並抓緊期滿保單客戶的跟進工作，配合個別客戶需求度身定制大額投保方案，有效地吸納分行大戶投保。基金業務方面，上半年受港股投資氣氛熱烈影響，本地投資者的投資風險取向亦較以往進取，我們亦抓住基金業務營銷的有利時機，配合「南商理財」品牌吸納全新基金客戶，亦積極部署推動現有基金客戶適時重檢投資組合，從而令基金認購、轉換交易均有一定數量的提升。此外，我們也加強與按揭仲介人的合作，採取彈性價格策略積極爭取樓宇按揭貸款，亦推出按揭戶專屬的「理財貸輕鬆」貸款計劃優惠，為按揭戶提供入伙及裝修資金。截至6月底，我行現樓及樓花按揭累計放出筆數排名均晉升至第10位，成績令人鼓舞。跨境業務方面，我們與附屬公司南商（中國）積極聯動拓展業務，為內地「走出去」的企業提供不同的融資及資金收付解決方案，以「同一品牌，一同服務」的策略，不斷為有跨境業務需求的客戶提供優質服務。

Business Review (continued)

Business Review (continued)

Optimising structure for the promotion of transformation and development

In recent years, we have been focusing on optimising structure in the course of business development, actively developing “capital-light” operations to promote transformation and development. In the first half of the year, we seized favourable opportunities in the market to improve contribution of wealth management fee income in terms of aspects including product, promotion and service. On the stock business front, we timely introduced the offer of commission-free for buying to expand customer base and provided key customers with diversified financing solutions to improve customer loyalty. In addition, trends of the global, foreign exchange and Hong Kong stock markets were presented through hosting investment seminars with broadcasting stations and inviting veteran stock commentators to hold a variety of talks, hence strengthening customer confidence toward the market and the Bank’s wealth management service and arousing the demand for investment and wealth management. On the life insurance business front, in the face of the adverse situation arising from the anticipated increase in deposit rates which will indirectly affect the sales of single/regular premium endowment insurance policies, we explored ways to promote and develop customer demand for security. During the period, we continued cooperation with insurers in launching the “Financial Needs Analysis” promotion, customer reinsurance offer rewards and premium discounts and providing premium financing/policy pledging and other supporting products and paid close attention to the follow-up work on customers with expired policies, customising large-sum insurance plans in line with the needs of individual customers which has effectively attracted key accounts at branches to insure with us. On the fund business front, local investors tended to have greater appetite for risk than before on the back of the bullish stock investment atmosphere in Hong Kong in the first half of the year, we seized favourable fund marketing opportunities to attract all-new fund clients in concert with the “NCB Wealth Management” brand and actively arranged existing fund clientele for timely investment portfolio re-examination, which has led to a considerable increase in the number of fund subscriptions and conversion transactions. Furthermore, we strengthened cooperation with mortgage brokers and adopted the flexible price strategy to secure mortgage loans. We also introduced the “Easi-Personal Loan” lending offer exclusively for mortgage borrowers to provide them with removal and renovation funds. As at the end of June, we achieved an encouraging ranking of No.10 in terms of the number of completed and uncompleted mortgage loans extended. On the cross-border business front, we played an active role in developing business with our subsidiary NCB (China) to provide mainland “going-global” enterprises with varying financing and fund receiving and payment solutions, continuing to provide customers with cross-border business needs with quality service with the “One Brand Joint Service” strategy.

業務回顧（續）

業務回顧（續）

優化結構，促進轉型發展（續）

中小企業業務方面，我們堅持以做好本地商戶服務為經營方向，持續拓展「南商小企錢」及「中小企融資擔保計劃」貸款方案，為各類中小企提供資金融通管道，支援其業務發展。

擴大業務，確保持續發展

今年，我們在鞏固存量規模的同時，積極拓展優質客戶，做大做強存貸款業務。截至6月底，存貸款分別比上年底增長 6.42% 和 7.39%。一方面，我們利用報刊、海報、交通工具、網絡等媒介全方位加強宣傳，並注重交叉銷售，做大存款規模。另一方面，積極抓住國內人民幣市場逐步開放，「一帶一路」以及內地自貿區建設等國家戰略機遇，緊跟市場，積極尋找風險合理的業務增長點，跨境業務及本地業務齊抓並舉，成功落實多項大額放款業務，保持可持續發展動力。繼 2013 年我行成為前海跨境人民幣貸款首批參與銀行後，今年初藉深港澳三地集團成員行的緊密合作，成功牽頭辦理用於前海建設的大額跨境人民幣貸款，有效將境外融資管道引進到內地企業，開拓跨境融資新模式，發揮本港作為國際金融中心的優勢，進一步鞏固了我行作為跨境業務範疇領先銀行的地位。上半年，在新城財經台及新城數碼財經台主辦的「香港企業領袖品牌選舉 2015」中，南商獲得「卓越跨境銀行服務品牌」獎。

Business Review (continued)

Business Review (continued)

Optimising structure for the promotion of transformation and development (continued)

On the SME business front, we remained committed to the business direction of serving local merchants, continuously developing the “Small Business Loan” and “SME Financing Guarantee Scheme” loan programs to provide SMEs with financing channels to support their business developments.

Expanding business for sustainable growth

This year, while consolidating the scale of deposits, we actively developed quality clientele to expand and strengthen the deposit and loan business. As at the end of June, deposits and loans grew by 6.42% and 7.39% respectively from the end of last year. On one hand, we reinforced publicity at full swing through publications, posters, transportation, network and other media with focus on cross-selling to increase the scale of deposits. On the other hand, we actively seized national strategic opportunities including the gradual opening of the domestic Renminbi market, the “One Belt One Road” initiative and the construction of free-trade zones on the Mainland, keeping in pace with the market in search of business growth points at reasonable risk levels, simultaneously develop cross-border and local businesses, and successfully implementing a number of large-sum loan operations to maintain momentum for sustainable growth. After the Bank became one of the first batch of banks to participate in cross-border Renminbi loans in Qianhai in 2013, through close cooperation with group members in Shenzhen, Hong Kong and Macau in the beginning of the year, we successfully led the processing of a large-sum cross-border Renminbi loan used in the construction of Qianhai, which has effectively introduced foreign financing pipelines to mainland enterprises for developing new cross-border financing models, promoting Hong Kong as an international financial center and further consolidating the Bank’s position as a leader in the cross-border business sector. In the first half of the year, NCB won the “Excellent Cross-border Banking Service Brand” award in the “Hong Kong Leaders Choice 2015” co-organised by Metro Finance and Metro Finance Digital.

業務回顧（續）

Business Review (continued)

業務回顧（續）

Business Review (continued)

加強管控，穩定資產質素

由於市場環境持續不穩，監管要求不斷提高，我們積極強化風險管控。根據風險取向及本行的業務策略，持續優化各類風險政策和制度，審慎做好授信風險分析和評估，強化資產質素監察機制，通過完善及優化系統，提升風險管理技術，優化壓力測試方法，同時針對不同風險因素變化，開展各項風險排查，保障銀行資產質素。針對南商（中國）的資產質量狀況，我們加強對該行的信貸風險管理，為該行設定風險指標，並制訂一系列的整改措施，監察其落實執行情況及成效，提出改善建議。

Reinforcing management and control for stable asset quality

We vigorously strengthened risk management and control given the continuously unstable market environment and the increasingly demanding regulatory requirements. Based on the Bank's risk appetite and business strategy, we continued to optimise risk policies and systems, implementing prudent credit risk analysis and assessment, strengthening asset quality monitoring mechanisms and, through sound and optimised systems, enhancing risk management techniques and optimising stress testing methods. At the same time, we commenced various risk investigations in connection with changes in risk factors to safeguard the quality of bank assets. With focus on the asset quality status of NCB (China), we strengthen the bank's credit risk management, setting risk indicators for the bank, formulating a series of corrective measures, monitoring their implementation and effectiveness as well as proposing recommendations for improvement.

為符合金管局對防洗錢及反恐籌資工作的標準及要求，我們持續優化多項防洗錢舉報系統，有效簡化流程及提升監察質素，加強對防洗錢工作的管治。同時，加強操作風險及合規檢查工作，以符合監管要求，確保銀行合規經營。

To comply with the standards and requirements of the Monetary Authority on anti-money laundering and counter-financing of terrorism, we continued to optimise a number of anti-money laundering reporting systems which has effectively streamline processes and improved monitoring quality, thereby strengthening the governance of anti-money laundering work. Meanwhile, we reinforced our effort on operational risk and compliance check aiming at meeting regulatory requirements to ensure compliant banking operation.

內地經營，企穩回升

2015 年上半年，受外部宏觀經濟形勢走低、風險事件頻發及內部處於調整過渡期等諸多因素影響，南商（中國）業務面臨較大的壓力和挑戰，但在集團的全力指導支持下，南商（中國）穩步推進專業化經營，積極提升風險管控能力，有效提高網點效能，並加強系統建設，強化內部管理，從 5 月份開始經營狀況出現企穩回升的態勢。

A rebound in the stabilised Mainland business

In the first half of 2015, given the impact of deteriorating macroeconomic situation, frequent risk incidents, internal transitional adjustments and other factors, NCB (China)'s operations were subject to relatively great pressure and challenges. However, with the full guidance and support of the Group, NCB (China) steadily advanced its specialised operation and actively enhanced its risk management capability, which has effectively improved channel performance. It also enhanced to strengthen system internal management and its business conditions started to stabilise and rebound since May.

業務回顧（續）

企業社會責任

在推進業務發展的同時，我們亦積極承擔企業社會責任。上半年，積極參與香港按揭證券公司牽頭的「安老按揭計劃」及「小型貸款計劃」，推動各項有利於香港發展的服務。此外，還捐助公益金中銀香港慈善高爾夫球賽 2015 以及保良局「關懷長者心」地區安老服務計劃 2015。繼續應邀參與由香港銀行公會和香港社會服務聯會攜手為本港低收入家庭舉辦的“智有「財」能教育坊”活動。此外，本行亦為「救世軍」和「香港世界宣明會」尼泊爾地震救援以及「明愛暖萬心」慈善晚會代收善款。

Business Review (continued)

Corporate social responsibility

In the course of promoting business developments, we also play an active role in undertaking corporate social responsibility. In the first half of the year, we participated in the “Reverse Mortgage Programme” and the “Microfinance Scheme” led by The Hong Kong Mortgage Corporation Limited, promoting services conducive to the development of Hong Kong. We also made donation to The Community Chest BOCHK Charity Golf Day 2015 and Po Leung Kuk’s elderly service campaign in 2015. We were continuously invited to take part in an event jointly hosted by The Hong Kong Association of Banks and The Hong Kong Council of Social Service for low-income families in Hong Kong. In addition, the Bank received donations for the Nepal earthquake relief of the Salvation Army and the World Vision Hong Kong as well as on behalf of the Caritas Charity Show.

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
「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
「董事會」	本銀行的董事會
「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
「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
「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
「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
「本集團」	本銀行及其附屬公司
「風險值」	風險持倉涉險值

Definitions

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

Terms	Meanings
"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 BOC Hong Kong (Holdings) Limited
"Board" or "Board of Directors"	the Board of Directors of the Bank
"CET1"	Common Equity Tier 1
"CIC"	China Investment Corporation
"CVA"	Credit Valuation Adjustment
"Central Huijin"	Central Huijin Investment Ltd.
"DVA"	Debit Valuation Adjustment
"FIRB"	Foundation Internal Ratings-based
"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
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"IMM"	Internal Models
"Mainland" or "Mainland of China"	the mainland of the PRC
"NCB (China)"	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of the Bank
"OTC"	Over-the-counter
"PRC"	the People's Republic of China
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"STC"	Standardised (Credit Risk)

Definitions (continued)

Terms	Meanings
"STM"	Standardised (Market Risk)
"STO"	Standardised (Operational Risk)
"the Bank"	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK
"the Group"	the Bank and its subsidiaries collectively referred as the Group
"US"	the United States of America
"VAR"	Value at Risk