

# 未經審核之補充財務資料

## Unaudited Supplementary Financial Information

### 1. 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。

### 1. 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.

		2021					
		客戶貸款總額	抵押品覆蓋之百分比	特定分類或減值	逾期	第三階段之減值準備	第一和第二階段之減值準備
		Gross advances to customers	% Covered by collateral or other security	Classified or impaired	Overdue	Impairment allowances- Stage 3	Impairment allowances- Stage 1 and 2
		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
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	20,727,202	26.83%	326,866	-	197,731	93,336
- 物業投資	- Property investment	17,946,060	86.68%	7,646	11,770	-	26,595
- 金融業	- Financial concerns	18,567,077	7.67%	18,129	18,129	-	46,876
- 股票經紀	- Stockbrokers	762,051	93.44%	-	-	-	15
- 批發及零售業	- Wholesale and retail trade	5,375,232	80.86%	238,878	18,919	54,880	24,305
- 製造業	- Manufacturing	5,135,067	30.32%	-	55	-	26,169
- 運輸及運輸設備	- Transport and transport equipment	2,596,818	8.53%	-	-	-	19,106
- 休閒活動	- Recreational activities	2,201,987	99.96%	-	-	-	2,619
- 資訊科技	- Information technology	544,804	3.19%	-	-	-	6,181
- 其他	- Others	19,994,809	62.24%	8,423	66,655	4,119	66,505
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	235,296	99.97%	1	1,279	-	72
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	11,309,719	99.97%	1,374	61,280	-	5,432
- 信用卡貸款	- Credit card advances	402	0.00%	-	-	-	-
- 其他	- Others	23,427,788	94.82%	6,837	200,337	692	27,311
在香港使用之貸款總額	Total loans for use in Hong Kong	128,824,312	60.39%	608,154	378,424	257,422	344,522
貿易融資	Trade finance	9,050,383	22.87%	17,884	25,066	18,044	23,194
在香港以外使用之貸款	Loans for use outside Hong Kong	157,688,166	34.21%	3,803,053	2,370,628	2,256,575	1,113,259
客戶貸款總額	Gross advances to customers	295,562,861	45.27%	4,429,091	2,774,118	2,532,041	1,480,975

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### 1. 按行業分類之客戶貸款總額 (續)

### 1. SECTORAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS (Cont'd)

2020

		客戶貸款總額	抵押品覆蓋 之百分比	特定分類 或減值	逾期	第三階段之 減值準備	第一和 第二階段 之減值準備
		Gross advances to customers	% Covered by collateral or other security	Classified or impaired	逾期	Impairment allowances- Stage 3	Impairment allowances- Stage 1 and 2
		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
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	18,498,578	24.14%	-	-	-	118,544
- 物業投資	- Property investment	18,524,246	82.80%	-	3,544	-	53,351
- 金融業	- Financial concerns	17,971,842	8.05%	-	18,168	-	36,012
- 股票經紀	- Stockbrokers	373,590	100.00%	-	-	-	40
- 批發及零售業	- Wholesale and retail trade	10,247,604	60.76%	248,681	1,523,638	88,849	62,450
- 製造業	- Manufacturing	6,350,174	29.62%	135,339	141,356	108,271	57,495
- 運輸及運輸設備	- Transport and transport equipment	5,167,258	10.96%	-	-	-	17,959
- 休閒活動	- Recreational activities	2,008	40.93%	-	-	-	3
- 資訊科技	- Information technology	597,882	6.26%	-	-	-	11,249
- 其他	- Others	19,513,670	59.30%	-	3,124	-	62,007
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	235,082	99.88%	95	1,258	-	84
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	11,218,032	99.75%	1,457	48,360	-	7,831
- 信用卡貸款	- Credit card advances	487	0.00%	-	-	-	58
- 其他	- Others	21,851,449	93.19%	948	149,907	812	27,440
在香港使用之貸款總額	Total loans for use in Hong Kong	130,551,902	56.45%	386,520	1,889,355	197,932	454,523
貿易融資	Trade finance	7,777,808	24.82%	317,606	317,606	137,727	25,256
在香港以外使用之貸款	Loans for use outside Hong Kong	141,392,861	42.80%	1,688,656	1,528,925	1,366,803	845,559
客戶貸款總額	Gross advances to customers	279,722,571	48.67%	2,392,782	3,735,886	1,702,462	1,325,338

\* 為配合本年呈列，部分比較金額已重列。

\* Certain comparative amounts have been restated according to the current year presentation.

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### 1. 按行業分類之客戶貸款總額(續)

於收益表撥備之新提減值準備，及當年撇銷特定分類或減值貸款如下：

### 1. SECTORAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS (Cont'd)

The amounts of new impairment allowances charged to the income statement, and classified or impaired loans written off during the year are shown below:

		2021		2020	
		新提減值準備	撇銷特定分類或減值貸款	新提減值準備	撇銷特定分類或減值貸款
		New impairment allowances	Classified or impaired loans written off	New impairment allowances	Classified or impaired loans written off
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	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	221,116	–	60,511	–
– 物業投資	– Property investment	9,702	–	36,156	640
– 金融業	– Financial concerns	29,446	–	28,732	–
– 股票經紀	– Stockbrokers	15	–	40	–
– 批發及零售業	– Wholesale and retail trade	49,603	–	122,773	–
– 製造業	– Manufacturing	20,588	751	126,100	1,179
– 運輸及運輸設備	– Transport and transport equipment	13,931	–	8,458	–
– 休閒活動	– Recreational activities	2,616	–	–	–
– 資訊科技	– Information technology	6,157	–	5,462	–
– 其他	– Others	47,160	520	26,989	–
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	19	–	54	–
– 購買其他住宅物業之貸款	– Loans for purchase of other residential properties	1,747	–	5,484	–
– 信用卡貸款	– Credit card advances	445	–	21	–
– 其他	– Others	17,088	1,854	18,838	211
在香港使用之貸款總額	Total loans for use in Hong Kong	419,633	3,125	439,618	2,030
貿易融資	Trade finance	27,021	10,293	154,780	–
在香港以外使用之貸款	Loans for use outside Hong Kong	2,120,930	664,641	1,090,457	1,137,495
客戶貸款總額	Gross advances to customers	2,567,584	678,059	1,684,855	1,139,525

\* 為配合本年呈列，部分比較金額已重列。

\* Certain comparative amounts have been restated according to the current year presentation.

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### 2. 流動性覆蓋比率及淨穩定資金比率

### 2. LIQUIDITY COVERAGE RATIO AND NET STABLE FUNDING RATIO

		2021 年季度結算至 2021 quarter ended			
		12 月 31 日 31 December	9 月 30 日 30 September	6 月 30 日 30 June	3 月 31 日 31 March
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio	<b>153.44%</b>	<b>144.97%</b>	<b>151.97%</b>	<b>164.15%</b>
		2020 年季度結算至 2020 quarter ended			
		12 月 31 日 31 December	9 月 30 日 30 September	6 月 30 日 30 June	3 月 31 日 31 March
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio	149.77%	162.49%	150.00%	151.34%

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.

		2021	2020
淨穩定資金比率	Net stable funding ratio		
季末淨穩定資金比率	Quarter end value of net stable funding ratio		
– 第一季度	– First quarter	<b>117.19%</b>	118.55%
– 第二季度	– Second quarter	<b>116.92%</b>	120.00%
– 第三季度	– Third quarter	<b>113.75%</b>	117.31%
– 第四季度	– Fourth quarter	<b>117.15%</b>	117.92%

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

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

流動性覆蓋比率及淨穩定資金比率是以綜合基礎計算，並根據《銀行業(流動性)規則》由本銀行及金管局指定之附屬公司組成。

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

## 未經審核之補充財務資料 Unaudited Supplementary Financial Information

### 3. 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。

### 3. NON-BANK MAINLAND EXPOSURES

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

		金管局 報表項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	2021 資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000
中央政府、中央政府持有的機構、 其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	76,862,236	5,207,415	82,069,651
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	37,818,306	9,693,012	47,511,318
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	92,524,855	36,275,622	128,800,477
不包括在上述第一項中央政府內 的其他機構	Other entities of central government not reported in item 1 above	4	5,554,592	1,334,238	6,888,830
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	400,068	–	400,068
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	24,351,557	1,606,667	25,958,224
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	5,444,648	526,028	5,970,676
總計	Total	8	242,956,262	54,642,982	297,599,244
扣減準備金後的資產總額	Total assets after provision	9	546,933,922		
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	44.42%		

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### 3. 非銀行的內地風險承擔 (續)

### 3. NON-BANK MAINLAND EXPOSURES (Cont'd)

		金管局 報表項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	2020 資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000
中央政府、中央政府持有的機構、 其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	71,507,159	4,859,009	76,366,168
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	30,462,692	6,444,682	36,907,374
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	88,638,803	23,597,802	112,236,605
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	3,199,293	230,593	3,429,886
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	764,218	–	764,218
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	26,675,971	1,280,597	27,956,568
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	5,994,587	449,258	6,443,845
總計	Total	8	227,242,723	36,861,941	264,104,664
扣減準備金後的資產總額	Total assets after provision	9	517,103,055		
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	43.95%		

\* 為配合本年呈列，部分比較金額已重列。

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### 4. 風險管理

#### 總覽

本集團業務的主要內在風險包括信貸風險、利率風險、市場風險、流動資金風險、操作風險、信譽風險、法律及合規風險、策略風險、科技風險、操守風險和氣候風險。本集團的風險管理目標是在提高股東價值的同時，確保風險控制在可接受的水平之內。

#### 風險管理架構

本銀行董事會對本集團的整體風險管理負最終責任，並負責建立良好的風險管理文化、訂定風險管理的策略性目標及風險管理架構。

為達至本集團風險管理目標，董事會下設風險管理委員會，並有獨立非執行董事擔任成員，負責監察本集團的各類風險及審查、審批高層次風險管理政策。另外，風險管理委員會下設信貸審批委員會，負責審查、審批超總裁權限或指定權限之授信申請及信貸管理相關事項，並對信貸業務進行監控工作。

總裁下設的授信審批專責委員會負責在授權範圍內審批本管之信貸業務。另外，總裁轄下的多個管理委員會及有關部門，根據董事會訂立的風險管理策略，負責制訂及定期檢討風險管理政策及監控程序。

風險管理單位負責制訂識別、量度、評估、監察、匯報及控制信貸風險、市場風險、操作風險、信譽風險、法律及合規風險、利率風險、流動資金風險、策略風險、科技風險、操守風險和氣候風險的政策及程序，設定適當的風險限額，持續監察有關風險。

稽核部獨立查核風險管理政策和監控措施是否足夠及有效，以確保本集團依據該等既定政策、程序及限額營運。

### 4. RISK MANAGEMENT

#### The Overview

The principal types of risk inherent in the Group's businesses are credit risk, interest rate risk, market risk, liquidity risk, operational risk, reputation risk, legal and compliance risk, strategic risk, technology risk, conduct risk and climate risk. The Group's risk management objective is to enhance shareholder value by maintaining risk exposures within acceptable levels.

#### Risk Management Structure

The Bank's Board of Directors (the "Board") holds the ultimate responsibility for the Group's overall risk management. It establishes a sound risk culture and determines the risk management strategies and the risk management structure.

To achieve the Group's goals in risk management, the Board sets up the Risk Management Committee, which comprises of Independent Non-executive Directors, to oversee the Group's various types of risks, review and approve the high-level risk management policies. Also, Credit Approval Committee is set up under the Risk Management Committee to review or approve credit applications and credit management related matters exceeding the Chief Executive's authority or as required by the policy and monitoring the credit activities of the Group.

Credit Approval Specialized Committee set up by the Chief Executive is responsible for approving credit business within the authorisation. Also, according to the risk management strategies established by the Board, risk management policies and controls are devised and reviewed regularly by relevant departments and respective management committees set up by the Chief Executive.

The risk management units develop policies and procedures for identifying, measuring, evaluating, monitoring, reporting and controlling credit risk, market risk, operational risk, reputation risk, legal and compliance risk, interest rate risk, liquidity risk, strategic risk, technology risk, conduct risk and climate risk; set appropriate risk limits; and continually monitor risks.

The Audit Department conducts independent reviews on the adequacy and effectiveness of risk management policies and controls to ensure that the Group is operating according to the established policies, procedures and limits.

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### 4. 風險管理 (續)

#### 風險管理架構 (續)

獨立性是施行有效風險管理的關鍵。為保證風險管理單位及稽核部的獨立性，風險管理單位及風險總監直接向風險管理委員會匯報，稽核部直接向稽核委員會匯報，該兩個委員會均為董事會下設的專責委員會，全部委員由本銀行董事擔任。

#### (i) 信貸風險管理

信貸風險管理詳情載於財務報表附註4內。

#### (ii) 流動資金風險管理

流動資金風險管理詳情載於財務報表附註4內。

#### (iii) 市場風險管理

市場風險管理詳情載於財務報表附註4內。

#### (iv) 利率風險管理

利率風險管理詳情載於財務報表附註4內。

#### (v) 操作風險管理

操作風險是指由完善或有問題的內部程序、人員、系統，以及外部事件所造成損失的風險。操作風險隱藏於業務操作的各個環節，是集團在日常操作活動中面對的風險。

### 4. RISK MANAGEMENT (Cont'd)

#### Risk Management Structure (Cont'd)

Independence is crucial to effective risk management. To ensure the independence of risk management units and Audit Department, risk management units and Chief Risk Officer report directly to the Risk Management Committee and the Audit Department reports directly to the Audit Committee respectively. Both committees are specialised committees set up by the Board and all members are directors of the Bank.

#### (i) Credit risk management

Details of credit risk management are set out in Note 4 to the Financial Statements.

#### (ii) Liquidity risk management

Details of liquidity risk management are set out in Note 4 to the Financial Statements.

#### (iii) Market risk management

Details of market risk management are set out in Note 4 to the Financial Statements.

#### (iv) Interest rate risk management

Details of interest rate risk management are set out in Note 4 to the Financial Statements.

#### (v) Operational risk management

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and system, or from external events. The risk is inherent in every aspect of business operations and confronted by the Group in its day-to-day operational activities.



# 未經審核之補充財務資料

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### 4. 風險管理(續)

#### 風險管理架構(續)

##### (v) 操作風險管理(續)

集團實施操作風險管理「三道防線」體系：所有部門或功能單位為第一道防線，是操作風險管理的第一責任人，通過自我評估與自我提升來履行業務經營過程中自我風險控制職能。操作風險及法規處連同一些與操作風險管理相關的專門職能單位包括人力資源部、科技風險管理處、事務處、財務部(統稱為「專門職能單位」)為第二道防線，負責評估和監控第一道防線操作風險狀況，對其工作提供指導。專門職能單位對操作風險的一些特定的範疇或與其相關事項，履行第二道防線的牽頭管理責任，除負責本單位操作風險管理外，亦須就指定的操作風險管理範疇向其他單位提供專業意見／培訓並履行集團整體的操作風險牽頭管理。稽核部為第三道防線，對操作風險管理框架的有效性與充足性作獨立評估，需定期稽查集團各部門或功能單位操作風險管理工作的合規性和有效性，並提出整改意見。

設置適當的職責分工和授權乃集團緊守的基本原則。集團採用關鍵風險指標、自我評估、操作風險事件匯報及檢查等不同的操作風險管理工具或方法來識別、評估、監察及控制潛在於業務活動及產品內的風險，同時透過購買保險將未能預見的操作風險減低。

對支援緊急或災難事件時的業務運作備有持續業務運作計劃，並維持充足的後備設施及定期進行演練。

### 4. RISK MANAGEMENT (Cont'd)

#### Risk Management Structure (Cont'd)

##### (v) Operational risk management (Cont'd)

The Group has implemented the "Three Lines of Defence" for its operational risk management. All departments or functional units as the first line of defence are the first parties responsible for operational risk management, and carry out the duties and functions of self-risk control in the process of business operation through self-assessment and self-enhancement. The Operational Risk, Legal and Compliance Division together with certain specialist functional units in relation to operational risk management within the Group, including the Human Resources Department, Technology Risk Management Division, Administration Division, Finance Department (collectively known as "specialist functional units"), are the second line of defence. They are responsible for assessing and monitoring the operational risk conditions in the first line of defence, and providing them with guidance. Specialist functional units are required to carry out their managerial duties of the second line of defence with respect to some specific aspects of operational risk and its related issues. Besides taking charge of operational risk management in their own units, these units are also required to provide other units with professional advice/training in respect of certain operational risk categories and to lead the Group-wide operational risk management. Audit Department is the third line of defence which provides independent assessment to the effectiveness and adequacy of the operational risk management framework and is required to conduct periodic audit of the operational risk management activities of various departments or functional units within the Group regarding their compliance and effectiveness and to put forward recommendations for remedial actions.

The Group adheres to the fundamental principle of proper segregation of duties and authorisation. The Group adopts various operational risk management tools or methodologies such as key risk indicators, self-assessment, operational risk events reporting and review to identify, assess, monitor and control the risks inherent in business activities and products, as well as purchase of insurance to mitigate unforeseeable operational risks.

Business continuity plans are established to support business operations in the event of an emergency or disaster. Adequate backup facilities are maintained and periodic drills are conducted.



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### 4. 風險管理 (續)

#### 風險管理架構 (續)

##### (vi) 信譽風險管理

信譽風險指因與本集團業務經營有關的負面報導(不論是否屬實)，可能引致客戶基礎縮小、成本高昂的訴訟或收入減少等風險。信譽風險隱藏於其他風險及各業務運作環節，涉及層面廣泛。

為減低信譽風險，本集團制訂並遵循信譽風險管理政策。此政策的目的是當信譽風險事件發生時本集團能夠盡早識別和積極防範。鑒於信譽風險往往是由各種可能令公眾對本集團信任受損的操作及策略失誤所引發，本集團建立關鍵控制自我評估機制，包括相關風險評估工具，以評估各主要風險可能對本集團造成的嚴重影響，包括對本集團信譽的損害程度。

此外，本集團建立完善機制持續監測金融界所發生的信譽風險事件，以有效管理、控制及減低信譽風險事件的潛在負面影響。集團亦借助健全有效機制及時向利益相關者披露訊息，由此建立公眾信心及樹立本集團良好公眾形象。

##### (vii) 法律及合規風險管理

法律風險指因不可執行合約、訴訟或不利判決而可能使本集團運作或財務狀況出現混亂或負面影響的風險。合規風險指因未有遵守所有適用法例及規則，而可能導致本集團須承受遭法律或監管機構制裁、引致財務損失或信譽損失的風險。法律及合規風險由操作風險及法規處管理。所有法律事務均由操作風險及法規處處理。法律及合規風險管理政策是集團公司治理架構的組成部分，由董事會屬下的風險管理委員會審批。

### 4. RISK MANAGEMENT (Cont'd)

#### Risk Management Structure (Cont'd)

##### (vi) Reputation risk management

Reputation risk is the risk that negative publicity about the Group's business practices, whether genuine or not, will cause a potential decline in the customer base, or lead to costly litigation or revenue decrease. Reputation risk is inherent in other types of risk and every aspect of business operation and covers a wide spectrum of issues.

In order to mitigate reputation risk, the Group has formulated and duly followed its Reputation Risk Management Policy. The policy aims to identify and prevent reputation risk proactively at an early stage when an incident occurs. Since reputation risk is often caused by various types of operational and strategic issues that negatively impact the trust and perception of the Group, all operational and key risks identified are assessed through the established Key Control Self-Assessment framework, including risk assessment tools, to evaluate the severity of their impact on the Group, including the damage to reputation.

In addition, the Group has put in place a comprehensive framework to continuously monitor reputation risk incidents in the financial industry. This continuous monitoring enables the Group to effectively manage, control and mitigate any potential adverse impact from an incident. The Group also adopts robust disclosure practices to keep our stakeholders informed at all times, which helps build confidence in the Group and establish a strong public image.

##### (vii) Legal and compliance risk management

Legal risk is the risk that unenforceable contracts, lawsuits or adverse judgments may disrupt or otherwise negatively affect the operations or financial conditions of the Group. Compliance risk is the risk of legal or regulatory sanctions, financial losses or losses in reputation the Group may suffer as a result of its failure to comply with all applicable laws and regulations. Legal and compliance risks are managed by the Operational Risk, Legal and Compliance Division. All legal matters are handled by the Operational Risk, Legal and Compliance Division. As part of the Group's corporate governance framework, the policy for the management of legal and compliance risk is approved by the Risk Management Committee as delegated by the Board.

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### 4. 風險管理(續)

#### 風險管理架構(續)

##### (viii) 策略風險管理

策略風險指本集團在實施各項策略，包括宏觀戰略與政策，以及為執行戰略與政策而制訂各項具體的計劃、方案和制度時，由於在策略制訂、實施及調整過程中失當，從而使本集團的盈利、資本、信譽和市場地位受到影響的風險。董事會檢討和審批策略風險管理政策。重點戰略事項均得到高級管理人員與董事會的充分評估與適當的審批。

##### (ix) 科技風險管理

科技風險指由於「資訊科技」管控措施不當或不足而給本集團造成直接或間接損失的風險。「資訊科技」指自動化發出、處理、儲存及傳輸資訊的方法，包括記錄裝置、通訊網絡、電腦系統(包括硬件與軟件組件及數據)及其他電子裝置。科技風險由科技風險管理處負責處理。科技風險管理政策是集團公司治理架構的組成部分，由董事會屬下的風險管理委員會審批。

##### (x) 操守風險管理

操守風險指因員工違規、不當銷售金融產品、違背誠信原則或企業價值觀要求、未符守則等操守問題而引發客戶投訴或損失、監管機構對本集團所發出的警告或罰款的風險。操守風險由人力資源部負責監控，並按季度報備予董事會屬下的提名及薪酬委員會。

本集團會因應最新市場情況及發展，定期檢討業務策略。

##### (xi) 氣候風險

氣候風險是指受氣候變化影響而產生的風險，例如極端氣候事件造成的破壞，或碳密集行業資產價值下跌等負面影響。氣候風險可分為實體風險及轉型風險。

### 4. RISK MANAGEMENT (Cont'd)

#### Risk Management Structure (Cont'd)

##### (viii) Strategic risk management

Strategic risk generally refers to the risks that may cause negative impacts on the earnings, capital, reputation and market position of the Group due to the improper process of strategy formulation, implementation and adjustment when the Group implements various strategies, including macro strategies and policies, and formulates various specific plans, programs and systems for the implementation of strategies and policies. The Board reviews and approves the strategic risk management policy. Key strategic issues have to be fully evaluated and properly endorsed by the Senior Management and the Board.

##### (ix) Technology risk management

Technology risk refers to the risk of direct or indirect losses to the Group caused by improper or inaccurate controls over Information Technology (IT), which encompasses automated means of originating, processing, storing and transferring information, and covers recording devices, communication networks, computer systems (including hardware and software components and data) and other electronic devices. Information technology risks are managed by the Technical Risk Management Division. As part of the Group's corporate governance framework, the policy of technology risk management is approved by the Risk Management Committee as delegated by the Board.

##### (x) Conduct risk management

Conduct risk refers to the risk of customer complaints or losses, warnings or penalty issued by regulatory bodies to the Group caused by staff non-compliance, improper selling of financial products, violation of integrity principles or corporate values, violation of code and other conduct issues. Conduct risk is managed by Human Resources Department and quarterly reported to the Nomination and Remuneration Committee as delegated by the Board.

The Group regularly reviews its business strategies to cope with the latest market situation and developments.

##### (xi) Climate risk

Climate risks refer to the risks posed by climate change, such as damage caused by extreme weather events or a decline in asset value in carbon-intensive sectors. They are broadly classified into physical risk and transition risk.



## 未經審核之補充財務資料 Unaudited Supplementary Financial Information

### 5. 業務回顧

2021年，冠狀病毒變種疫情陸續襲來，主要經濟體持續實施封城措施，人員流動受限，工廠生產受影響，供應鏈效率大降，引致全球通脹率持續高企，拖慢全球經濟復甦步伐。

受制於此，本集團面對的外部宏觀和行業壓力持續。中國內地方面，經濟結構調整貫穿全年，尤其是對房地產行業的政策調控短期對消費和投資的增長形成抑制。中美關係持續緊張為出口增長帶來不確定性。中國香港方面，防疫措施收緊對部分行業如飲食業、住宿服務業、零售業以及旅遊業的經營帶來嚴重打擊。香港未能全面通關，影響內地及香港經貿交流，令投資意願趨向謹慎。金融市場環境方面，2021年全球利率繼續處於相對低位。銀行業淨利息收益率(NIM)較去年顯著下降，銀行業盈利能力和資產質量受到挑戰。

面對上述不利的經營環境，本集團密切關注市場波動，加強全面風險管理，同時集中資源推動戰略轉型，強化區域佈局，打造跨境優勢，積極優化客戶群，推動與信達集團協同。全年核心的存款和貸款穩步增長，戰略性業務快速增長。

#### 財務摘要

截至2021年12月底，本集團總資產為港幣5,363.31億元，按年上升6.06%；客戶存款為港幣3,837.81億元，按年上升9.14%；客戶貸款為港幣2,955.63億元，按年上升5.66%。截至2021年12月底，本集團特定分類或減值貸款比率為1.50%。

截至2021年12月底，本集團經營溢利為港幣37.50億元。面對市場利率持續下跌，銀行業利差收窄，本集團致力改善資產結構，淨利息收入為港幣63.25億元，與去年相若；非利息收入為港幣22.64億元。稅後盈利為港幣32.31億元，按年下降15.31%；平均資本回報率4.99%；平均資產回報率0.62%；淨利息收益率(NIM)為1.33%。

### 5. BUSINESS REVIEW

Major economies have experienced various waves of COVID variants over 2021 and corresponding lockdown measures significantly lowered labor mobility and industrial productivities, hence disrupting the supply chain and pushing up inflation worldwide, which continuously dragged global economy's recovery pace.

Under such circumstances, the Group has been sailing in the headwind from gloomy macroeconomic environment and banking industry. Regarding Mainland China market, the economy has experienced structural changes, especially in real estate, throughout the year. These policies have caused a short-term suppression on consumption and investment growth. China-US tensions have brought uncertainty to export growth. Regarding Hong Kong SAR market, certain industries, such as food & beverage, accommodation services, retail, and tourism, have been heavily hit by tightening prevention measures. Border reopening between Hong Kong and Mainland China has been suspended, which affected regular cross-border travel and business communication, leaving more conservative investment appetite. Regarding financial market, global interest rates remained relatively low throughout 2021. Net interest margin (NIM) has dropped significantly over the year. Banking industry as a whole is facing challenges over profitability and asset quality.

Encountered above mentioned unfavourable situation, the Group has paid close attention to market volatility and further enhanced risk management, and actively expanded customer base and enhanced synergy with Cinda Group. Core deposit and lending grew steadily in 2021, and strategic business growth rapidly.

#### Financial Review

As at the end of December 2021, total assets of the Group amounted to HK\$536,331 million, increased by 6.06% year-on-year. Deposits from customers and gross advances to customers achieved HK\$383,781 million and HK\$295,563 million, respectively up 9.14% and up 5.66% year-on-year. As at the end of December 2021, the classified or impaired loan ratio of the Group stood at 1.50%.

As at the end of December 2021, the Group recorded HK\$3,750 million of operating profit. Facing the continuous fall of market interest rate, the interest spread narrowed, the Group committed to improve the asset structure. Net interest income of HK\$6,325 million is at similar level compared to last year and non-interest income of HK\$2,264 million. Profit after tax was HK\$3,231 million, down 15.31% year-on-year. Return on average equity was 4.99% while return on average assets was 0.62%. Net interest margin (NIM) was 1.33%.

# 未經審核之補充財務資料

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### 5. 業務回顧(續)

#### 業務回顧

##### 個人銀行

截至2021年12月底，個人金融業務提取減值準備前之淨經營收入為港幣15.99億元，按年下降10.44%。年內，以客戶中心，建立全新的零售業務發展模式，積極拓展核心客群，持續優化特色跨境品。成功爭取成為首批「跨境理財通」指定銀行，積極助力內地與香港資本市場互聯互通，為客戶提供便利的跨境理財。圍繞核心客群建立跨境金融生態圈，打造發薪匯、中國內地物業融資服務、內地人才私人貸款計劃、灣區港人置業服務等特色品，升級NCB Mall，成香港首間推出香港居民購買大灣區商品房提供跨境人民幣匯款服務的銀行，並設立南商財富管理顧問有限公司，新增保險經紀業務，進一步豐富客戶選擇空間。

突破疫情封關和資本市場低迷困境，全年成功帶動核心客戶同比增長逾五成，整體錄得理想增長，跨境業務成績受到市場和同行認可，獲頒明報卓越財經大獎「大灣區卓越金融品牌價值大獎」、大公文匯傳媒「粵港澳大灣區最佳跨境理財獎」等多個獎項。

### 5. BUSINESS REVIEW (Cont'd)

#### Business Review

##### Personal banking

As at the end of December 2021, net operating income before impairment allowances in Personal Banking amounted to HK\$1,599 million, decreased by 10.44% year-on-year. During the year, with a client-centric approach, the Group established a new retail business development model to actively expanded core customer base, and continuously optimized featured cross-border products. The Group has successfully strived for becoming one of the first designated banks for "Cross-boundary Wealth Management Connect Scheme", actively facilitating the connection of capital market between Mainland and Hong Kong to provide convenient cross-boundary wealth management for customers. Building a cross-boundary financial ecosystem with a focus on core customer groups, the Group created products such as Cross Border Salary Remittance (發薪匯), The Mainland Property Refinancing Service(中國內地物業融資服務), The Mainland Talents and Professionals Personal Loan (內地人才私人貸款計劃), and property purchasing services for Hong Kong residents in the Greater Bay Area. NCB Mall has been upgraded. As a result, the bank was the first bank in Hong Kong to provide cross-boundary RMB remittance services for Hong Kong residences to purchase residential housing in the Greater Bay Area. The Group expanded its business scope to insurance brokerage by establishing NCB Wealth Management Advisor Ltd, further enriched customer choice.

While facing headwinds from pandemic lockdown and downturns in capital market, the Group successfully boosted the increase of core customers by more than 50% year-on-year which is a satisfactory growth. Recognized by the market and peers on the cross-border business achievements, the Group was awarded "Excellence in Greater Bay Area Financial Brand Value" in Mingpao Awards for Excellence in Finance and Takungpao's "Best Cross-boundary Financial Management Award in Guangdong-Hong Kong-Macao Greater Bay Area" etc.



## 未經審核之補充財務資料 Unaudited Supplementary Financial Information

### 5. 業務回顧(續)

#### 業務回顧(續)

##### 企業銀行

截至2021年12月底，公司貸款為港幣2,323.15億元，按年上升4.71%。年內，受市場利率持續下跌影響，貸存利差收窄，企業銀行淨利息收入為港幣44.25億元，提取減值準備前之淨經營收入為港幣49.52億元，按年下降13.62%。年內，本集團努力克服低息環境及個別行業受經濟結構調整影響造成風險積聚等困難，持續聚焦資源深化跨境聯動特色化經營，針對公司客戶的跨境需求，打造內保外貸、跨境直貸、上市公司分紅貸等特色產品，提升整體跨境金融專業能力，通過與信達集團的協同優勢及本集團內的高效聯動，推動大灣區公司業務快速發展。同時，積極落實投商行戰略，大力優化客戶結構，與金融科技公司合作落地供應鏈融資業務，開創新的模式。積極承擔社會責任，協助中小企應對營商挑戰，與客戶攜手抗疫共度時艱，繼續響應政府號召，配合香港按揭證券有限公司(HKMCI)「中小企融資擔保計劃」(SFGS)，同步推出適用於80%、90%擔保品及「百分百擔保特惠貸款」的優化措施，並全力支持金管局「預先批核還息不還本」計劃(PPPHS)，共推出四輪措施。

### 5. BUSINESS REVIEW (Cont'd)

#### Business Review (Cont'd)

##### Corporate banking

As at the end of December 2021, corporate loans and advances amounted to HK\$232,315 million, up 4.71% year-on-year. During the year, the loan and deposit spread narrowed as market interest rate continued to fall, net interest income in Corporate Banking reached HK\$4,425 million, and net operating income before impairment allowances in Corporate Banking amounted to HK\$4,952 million, down 13.62% year-on-year. During the year, the Group strived to overcome difficulties, such as the low interest rate environment and risk accumulation caused by structural changes in particular industries, to deploy resources to deepen cross-boundary businesses. Focusing the cross-border needs of corporate customers and enhance the professional competence in cross-boundary finance, the Group created featured products such as mainland loans with Hong Kong guarantees, cross-border direct loan and listed company dividend loans. With the synergy of Cinda Group and efficiency within the Group, development of corporate businesses in the Greater Bay Area are expected to strengthen. Meanwhile, the Group has actively implemented the strategy of investment and commercial banks through optimizing customer segmentation collaborating with FinTech companies on supply chain financing business as a pilot business model. In response to initiation by the government and social responsibilities, the Group continued to provide relief measures to clients during the pandemic. For example, the Group affiliated with the Hong Kong Mortgage Corporation Limited (HKMCI) SME Financing Guarantee Scheme (SFGS), which is suitable for 80%, 90% guaranteed products and "100% Guaranteed Preferential Loans", and fully supported the HKMA's Pre-approved Principal Repayment Scheme (PPPHS), which has been launched for a total of four rounds.

# 未經審核之補充財務資料

## Unaudited Supplementary Financial Information

### 5. 業務回顧(續)

#### 業務回顧(續)

##### 財資業務

截至2021年12月底，財資業務提取減值準備前之淨經營收入為港幣18.94億元，按年下降96.23%。年內，面對港股市場表現全球最差拖累投資氣氛轉差、客戶投資理財需求萎縮等重重壓力，主動對市場進行預判，債券投資組合動態管理卓有成效，債券投資收益穩步上升。推動財資產品多元化及一體化，推出代客外匯期權產品、定期存款預結遠期、二手債券買賣等業務，完善財資產品體系。加強客戶走訪，積極開展資本市場業務，代客發行快速增長，外匯交易量也再創新高。同時，大力推廣人民幣業務，持續創新優化人民幣期權掛鈎存款、人民幣掛鈎投資等產品，人民幣存款、匯兌交易量及收益均升幅顯著。

##### 內地業務

南商(中國)積極加強業務拓展和產品創新，加快打造科技賦能和智慧運營。踐行“金融服務實體經濟”理念，數字化手段賦能打造全新企業開戶流程，切實提高企業開戶效率。立足地方經濟發展的現實基礎和特色優勢，落地實體類企業保函增信業務，大力支持實體產業發展，推進普惠金融戰略區域化落地，獲頒中國銀行業協會“普惠金融好新聞”獎。發揮境內外一體化優勢，穩步推進各項業務發展，加強推進全口徑外債、備用信用證發債等業務落地，跨境理財通北向通匯款市佔率在深汕地區銀行業中排名居前。在珠海設立支行，進一步深化與母行在大灣區的協同優勢。

### 5. BUSINESS REVIEW (Cont'd)

#### Business Review (Cont'd)

##### Treasury

As at the end of December 2021, net operating income before impairment allowances generated by Treasury amounted to HK\$1,894 million, increased 96.23% year-on-year. During the year, facing the worst performance of the Hong Kong stock market in the world, which dragged down the investment sentiment and the shrinking clients' demand for investment and wealth management, and other stresses, the Group proactively made predictions on the market. The dynamic management of the bond investment portfolio was effective, and the bond investment income increased steadily. Promoted the diversification and integration of treasury products, launched foreign exchange option products on behalf of clients, time deposits pre-settlement forwards, bond trading in secondary market and other businesses, and improved the treasury product system. Improved client visits, actively developed capital market business, and rapidly increased customer stickiness by issuance business, and the foreign exchange transaction volume also reached a new high. At the same time, the Group vigorously promoted RMB business, and continued to innovate and optimize products such as RMB option-linked deposits and RMB-linked investment products, resulting in significant increases in RMB deposits, exchange transaction volume and income.

##### Mainland Business

NCB (China) actively strengthen business development and product innovation, and accelerates technical enablement and intelligent operations. NCB (China) practices the concept of “financial services for the real economy”, and creates a new corporate account opening process through digital means to effectively improve the efficiency of corporate account opening. Based on the practical foundation and specialty advantages of local economic development, NCB (China) has implemented the letter of guarantee credit enhancement business for real enterprises, vigorously supported the development of real industries, and promoted the regionalization of the strategy of inclusive financing. It was awarded the “Good News of Financial Inclusion” award by the China Banking Association. Fully taking integration advantages between inside and outside China, NCB (China) steadily promoted the development of various businesses, and strengthened the implementation of full-caliber external debt, bond issuance with standby letter of credit and other businesses. The market share of remittance of The Northbound Scheme in Cross-boundary Wealth Management Connect Scheme ranks at the top among banks in Shenzhen. Moreover, NCB (China) has set up the sub-branch in Zhuhai, and further leveraged the synergy with the parent bank in Greater Bay Area.



## 未經審核之補充財務資料 Unaudited Supplementary Financial Information

### 5. 業務回顧(續)

#### 業務回顧(續)

##### 風險管理

強化風險管控，前瞻性防範金融風險，積極處置化解歷史遺留問題。主動調整授信結構，壓降涉房企業貸款。退出高風險房地產大額授信，加大化解存量風險項目力度，保障資產質量穩定。

全面滿足合規要求，嚴格按照監管要求和信達集團部署，本集團落實包括公司治理、關聯交易常態化管控等要求，加強授權管理，完善反洗錢機制，“三道防線”各司其職確保合規經營；積極提升合規管理水平，全面梳理全行各項合規制度；配合目標客戶戰略調整，優化反洗錢政策和可疑交易監控能力，持續鞏固合規、防洗錢等風險管理基礎。

### 5. BUSINESS REVIEW (Cont'd)

#### Business Review (Cont'd)

##### Risk management

With strengthening risk management and control, the Group proactively prevented from major market risks, and actively disposed risks associated to legacy issues. Continuously optimized credit structure, reduced the exposure over real estate projects. The Group exited large real estate projects with high risk, and put more efforts on loan review and collection of projects in default risk, to ensure asset quality.

Fully fulfil compliance requirements, strictly follow regulatory requirements and the deployment of China Cinda's Group, the Group implement requirements including corporate governance, normalized management and control of related-party transactions, strengthen authorization management, and improve anti-money laundering mechanisms, and perform their respective functions in the three lines of defense to ensure compliance operations; actively improve the level of compliance management, comprehensively review various compliance systems of the whole bank; coordinate with the strategic adjustment of target customers, optimize anti-money laundering policies and suspicious transaction monitoring capabilities, and continuously consolidate the foundation for risk management such as compliance and anti-money laundering.



# 未經審核之補充財務資料

## Unaudited Supplementary Financial Information

### 5. 業務回顧(續)

#### 業務回顧(續)

##### 前景展望

展望2022年，新變種病毒的持續傳播持續拖累全球經濟復甦步伐，整體呈溫和增長態勢。

中國內地政府在陸續推出的貨幣寬鬆和財政刺激政策下，2022年經濟預計將呈現「先低後高」的局面。房地行業調整引發的溢出風險有限，並且監管政策引導行業內通過項目併購消化內部風險，有助降低對經濟衝擊。美國啟動貨幣政策正常化，美聯儲將在第一季末結束買債計劃並預料在年內加息三次。雖然受到變種疫情衝擊，在美國勞動力市場漸進改善以及通脹上行壓力持續的情況下，未來不排除貨幣收緊政策加快的可能性。

本集團在市場變化及行業競爭加劇的情況下繼續推進戰略轉型，建立可持續發展模式，持續加強全面風險管理，保持各項業務穩健發展。本集團將繼續把握粵港澳大灣區進一步融合帶來的發展機會，聚焦更多資源全力打造跨境及投商行結合的專業銀行，圍繞差異化、區域化、數字化的經營策略，切實發揮協同優勢，做強跨境銀行的品牌特色。

### 5. BUSINESS REVIEW (Cont'd)

#### Business Review (Cont'd)

##### Outlook

Looking forward to 2022, the spread of new virus variants will slow down global economic recovery, reflecting a moderate growth momentum.

For mainland China, the authority has been adopting loose monetary policies and expansionary fiscal policies. The mainland economy is expected to experience a relatively slow recovery in the first half of 2022 before recovery speeding up in the second half of the year. On real estate front, the authority mitigated risks through regulatory policies guiding the industry to digest internal risks through project mergers and acquisitions, limiting spillover risks due to regulatory policies and lowering impact to the economy. Outside mainland China, US Federal Reserve will end its bond purchase plan around the end of first quarter and is expected to raise interest rate three times in 2022. Despite facing pandemic headwinds, the US may accelerate monetary tightening given that US labour market continue to improve steadily and inflation rate continue to hover at high level.

The Group will continue to promote strategic transformation, build a sustainable development model, and strengthen comprehensive risk management to amid market changes and intensified industry competition. The Group will continue to grasp development opportunities brought by further integrating into the Guangdong-Hong Kong-Macao Greater Bay Area, and will also allocate more of its resources to establish a professional bank that combines cross-border and investment and commercial banks. By employing our differentiated, regional and digital business strategies, the Group will effectively leverage on the synergy to strengthen our profile as a brand of cross-border bank.