

**2014 中期披露報告**

**Interim disclosure statements 2014**



**簡要綜合收益表**
**Condensed Consolidated Income Statement**

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	4,957,419	4,208,048
利息支出	Interest expense	<u>(2,393,209)</u>	<u>(1,918,452)</u>
<b>淨利息收入</b>	<b>Net interest income</b>	<b>2,564,210</b>	<b>2,289,596</b>
服務費及佣金收入	Fee and commission income	651,888	532,765
服務費及佣金支出	Fee and commission expense	<u>(35,668)</u>	<u>(34,267)</u>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>616,220</b>	<b>498,498</b>
淨交易性收益	Net trading gain	46,099	52,631
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	<u>(3,109)</u>	<u>(11,173)</u>
其他金融資產之淨收益	Net gain on other financial assets	26,002	19,171
其他經營收入	Other operating income	<u>36,065</u>	<u>30,737</u>
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>	<b>3,285,487</b>	<b>2,879,460</b>
減值準備淨撥備	Net charge of impairment allowances	<u>(281,241)</u>	<u>(123,133)</u>
<b>淨經營收入</b>	<b>Net operating income</b>	<b>3,004,246</b>	<b>2,756,327</b>
經營支出	Operating expenses	<u>(1,209,160)</u>	<u>(1,055,009)</u>
<b>經營溢利</b>	<b>Operating profit</b>	<b>1,795,086</b>	<b>1,701,318</b>
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	60,511	43,673
出售／重估物業、器材及設備之 淨收益	Net gain from disposal/revaluation of properties, plant and equipment	<u>290</u>	<u>3,972</u>
<b>除稅前溢利</b>	<b>Profit before taxation</b>	<b>1,855,887</b>	<b>1,748,963</b>
稅項	Taxation	<u>(344,073)</u>	<u>(260,780)</u>
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,511,814</b>	<b>1,488,183</b>
股息	Dividends	<u>700,000</u>	<u>-</u>

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,511,814</b>	<b>1,488,183</b>
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	<b>219,294</b>	213,269
遞延稅項	Deferred tax	<b>(30,220)</b>	(29,113)
		<b>189,074</b>	184,156
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	<b>447,018</b>	(298,125)
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	<b>(5,685)</b>	(9,385)
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	<b>444</b>	-
遞延稅項	Deferred tax	<b>(82,464)</b>	49,587
		<b>359,313</b>	(257,923)
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	<b>35,186</b>	(22,073)
貨幣換算差額	Currency translation difference	<b>(263,309)</b>	160,104
		<b>131,190</b>	(119,892)
<b>期內除稅後其他全面收益</b>	<b>Other comprehensive income for the period, net of tax</b>	<b>320,264</b>	<b>64,264</b>
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>1,832,078</b>	<b>1,552,447</b>

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>ASSETS</b>		
庫存現金及存放銀行及其他 金融機構的結餘	Cash and balances with banks and other financial institutions	49,527,158	44,739,319
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	17,130,684	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	5,971,220	4,164,693
衍生金融工具	Derivative financial instruments	470,207	508,453
貸款及其他賬項	Advances and other accounts	164,297,221	155,316,751
證券投資	Investment in securities	47,408,228	42,272,143
投資物業	Investment properties	1,236,780	1,174,938
物業、器材及設備	Properties, plant and equipment	7,077,509	6,969,237
遞延稅項資產	Deferred tax assets	123,198	152,831
其他資產	Other assets	1,564,976	3,741,595
資產總額	Total assets	<u>294,807,181</u>	<u>280,383,960</u>
<b>負債</b>	<b>LIABILITIES</b>		
銀行及其他金融機構之存款 及結餘	Deposits and balances from banks and other financial institutions	30,891,703	28,846,029
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	4,543,269	4,433,736
衍生金融工具	Derivative financial instruments	297,130	343,156
客戶存款	Deposits from customers	209,495,741	198,160,417
其他賬項及準備	Other accounts and provisions	14,911,032	15,229,501
應付稅項負債	Current tax liabilities	296,569	205,587
遞延稅項負債	Deferred tax liabilities	939,670	865,545
負債總額	Total liabilities	<u>261,375,114</u>	<u>248,083,971</u>
<b>資本</b>	<b>EQUITY</b>		
股本	Share capital	3,144,517	700,000
儲備	Reserves	30,287,550	31,599,989
資本總額	Total equity	<u>33,432,067</u>	<u>32,299,989</u>
負債及資本總額	Total liabilities and equity	<u>294,807,181</u>	<u>280,383,960</u>

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

		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2013 年 1 月 1 日	At 1 January 2013	700,000	2,444,517	605	4,837,228	373,164	1,547,011	707,977	19,002,719	29,613,221
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,488,183	1,488,183
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	184,156	-	-	-	-	184,156
可供出售證券	Available-for-sale securities	-	-	-	-	(257,923)	-	-	-	(257,923)
淨投資對沖下對沖工 具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	(22,073)	-	(22,073)
貨幣換算差額	Currency translation difference	-	-	-	1,882	(31)	-	158,253	-	160,104
全面收益總額	Total comprehensive income	-	-	-	186,038	(257,954)	-	136,180	1,488,183	1,552,447
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	-	36,838	-	(36,838)	-
於 2013 年 6 月 30 日	At 30 June 2013	700,000	2,444,517	605	5,023,266	115,210	1,583,849	844,157	20,454,064	31,165,668
於 2013 年 7 月 1 日	At 1 July 2013	700,000	2,444,517	605	5,023,266	115,210	1,583,849	844,157	20,454,064	31,165,668
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,340,474	1,340,474
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	490,855	-	-	-	-	490,855
可供出售證券	Available-for-sale securities	-	-	-	-	(280,072)	-	-	-	(280,072)
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	-	-	-	-	-	-	(18,982)	-	(18,982)
貨幣換算差額	Currency translation difference	-	-	-	1,618	(26)	-	139,454	-	141,046
全面收益總額	Total comprehensive income	-	-	-	492,473	(280,098)	-	120,472	1,340,474	1,673,321
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	-	361,131	-	(361,131)	-
股息	Dividends	-	-	-	-	-	-	-	(539,000)	(539,000)
於 2013 年 12 月 31 日	At 31 December 2013	700,000	2,444,517	605	5,515,739	(164,888)	1,944,980	964,629	20,894,407	32,299,989

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

		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 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

\* 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.

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>經營業務之現金流量</b>	<b>Cash flows from operating activities</b>		
除稅前經營現金之流入／（流出）	Operating cash inflow/(outflow) before taxation	3,423,404	(336,427)
支付香港利得稅	Hong Kong profits tax paid	(100,188)	(106,399)
支付海外利得稅	Overseas profits tax paid	(166,061)	(53,996)
<b>經營業務之現金流入／（流出）淨額</b>	<b>Net cash inflow/(outflow) from operating activities</b>	<u>3,157,155</u>	<u>(496,822)</u>
<b>投資業務之現金流量</b>	<b>Cash flows from investing activities</b>		
購入物業、器材及設備	Purchase of properties, plant and equipment	(20,078)	(24,016)
購入投資物業	Purchase of investment properties	(180)	-
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	251	83
<b>投資業務之現金流出淨額</b>	<b>Net cash outflow from investing activities</b>	<u>(20,007)</u>	<u>(23,933)</u>
<b>融資業務之現金流量</b>	<b>Cash flows from financing activities</b>		
支付股息	Dividend paid	(700,000)	-
<b>融資業務之現金流出淨額</b>	<b>Net cash outflow from financing activities</b>	<u>(700,000)</u>	<u>-</u>
現金及等同現金項目增加／（減少）	Increase/(decrease) in cash and cash equivalents	2,437,148	(520,755)
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	39,008,565	33,701,213
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	(684,194)	138,397
<b>於6月30日之現金及等同現金項目</b>	<b>Cash and cash equivalents at 30 June</b>	<u>40,761,519</u>	<u>33,318,855</u>

## 中期財務資料附註

## Notes to the Interim Financial information

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

**(a) 編製基準**

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

**(b) 主要會計政策**

除以下所述外，此中期財務資料所採用之主要會計政策及計算辦法，均與截至2013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2013年之年度報告一併閱覽。

已強制性地於2014年1月1日起開始的會計年度首次生效之與本集團相關的準則修訂及詮釋

- 香港會計準則第32號(經修訂)「金融工具：列示—金融資產及金融負債之抵銷」。該修訂針對現行應用於處理抵銷的不一致準則，並明確「目前已具有法律強制性執行抵銷權利」的含義；以及一些應用於總額結算系統(例如中央結算系統)時被視為等同於淨額結算的抵銷準則。採納該修訂對本集團的財務報表沒有重大影響。
- 香港會計準則第36號(經修訂)「資產減值：非金融資產可收回金額披露」。該修訂讓準則能與其原意趨於一致，即不要求將披露細化至現金產出單元。此外，亦要求若減值資產的可收回金額為公平值扣除出售成本時，需就其公平值計量作額外披露。採納該修訂對本集團的財務報表沒有影響。

**(a) Basis of preparation**

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

**(b) Significant accounting policies**

Except as described below, the significant accounting policies adopted and methods of computation used in the preparation of the interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2013 and should be read in conjunction with the Group's Annual Report for 2013.

Amendments and interpretation to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2014

- HKAS 32 (Amendment), "Financial Instruments: Presentation – Offsetting Financial Assets and Financial Liabilities". The amendment addresses inconsistencies in current practice when applying the offsetting criteria and clarifies the meaning of "currently has a legally enforceable right of set-off"; and the application of offsetting criteria to some gross settlement systems (such as central clearing house systems) that may be considered equivalent to net settlement. The adoption of this amendment does not have a material impact on the Group's financial statements.
- HKAS 36 (Amendment), "Impairment of Assets: Recoverable Amount Disclosures for Non-Financial Assets". The amendment aligns the disclosure requirements with its original intention which does not intend to disclose at level of cash generating unit. It also requires additional disclosure about the fair value measurement when the recoverable amount of impaired assets is based on fair value less costs of disposal. The adoption of this amendment does not affect the disclosure of the Group's financial statements.



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

已強制性地於2014年1月1日起開始的會計年度首次生效之與本集團相關的準則修訂及詮釋 (續)

- 香港會計準則第39號(經修訂)「金融工具：確認與計量－衍生工具的更替及對沖會計的延續」。該修訂放寬當衍生工具被界定為對沖工具，並因法律或監管要求而改以中央交易對手作結算時，對沖會計容許延續。採納該修訂對本集團的財務報表沒有重大影響。
- 香港財務報告準則詮釋第21號「徵費」。此詮釋說明了企業應如何在財務報表處理由政府徵收的所得稅以外的負債。對於達到最低起徵點才發生的徵費，在規定的最低起徵點達到前，無需預提任何負債。採納該詮釋對本集團的財務報表沒有重大影響。

**(b) Significant accounting policies (continued)**

**Amendments and interpretation to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2014 (continued)**

- HKAS 39 (Amendment), “Financial Instruments: Recognition and Measurement – Novation of Derivatives and Continuation of Hedge Accounting”. The amendment introduces a relief to allow hedge accounting to continue in a situation where a derivative, which has been designated as a hedging instrument, is novated to effect clearing with a central counterparty as a result of laws or regulation. The adoption of this amendment does not have a material impact on the Group’s financial statements.
- HK(IFRIC) – Int 21, “Levies”. The interpretation addresses how an entity should account for liabilities to pay levies imposed by governments, other than income taxes, in its financial statements. For a levy that is triggered upon reaching a minimum threshold, no liability should be anticipated before the specified minimum threshold is reached. The adoption of this interpretation does not have a material impact on the Group’s financial statements.

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

(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2014年提前採納之準則及修訂

(c) Standards and amendment issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2014

準則/修訂 Standards/Amendment	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港財務報告準則第7號 (經修訂) HKFRS 7 (Amendment)	金融工具：披露－香港財務報告準則第9號的過渡安排 Financial Instruments: Disclosures – Transition to HKFRS 9	2015年1月1日 1 January 2015
香港財務報告準則第9號 HKFRS 9	金融工具 Financial Instruments	待定 To be determined
香港財務報告準則第15號 HKFRS 15	與客戶之間的合同收益 Revenue from Contracts with Customers	2017年1月1日 1 January 2017

- 香港財務報告準則第15號「與客戶之間的合同收益」。香港財務報告準則第15號應用單一模型並明確所有源於客戶合同收益的會計處理。此新準則的核心原則乃是對經承諾的商品或服務在控制權轉移至客戶時，會被確認為收益以反映預期取得之作價，其亦適用於核算出售部分非融資產，例如物業、設備等非經常性活動所產生的盈虧。香港財務報告準則第15號亦包括一套有關客戶合同收益的披露要求。該新準則將取代現有香港財務報告準則下不同準則對於商品、服務和建造合同的各自模型。本集團正在評估應用該準則的財務影響及其應用時間。

- HKFRS 15, “Revenue from Contracts with Customers”. HKFRS 15 applies a single model and specifies the accounting treatment for all revenue arising from contracts with customers. The new standard is based on the core principle that revenue is recognised to reflect the consideration expected to be entitled when control of promised good or service transfers to customer, it is also applicable to the recognition and measurement of gains or losses on the sale of some non-financial assets such as properties or equipments that are not an output of ordinary activities. HKFRS 15 also includes a set of disclosure requirements about revenue from customer contracts. The new standard will replace the separate models for goods, services and construction contracts stipulated in different standards under the current HKFRS. The Group is considering the financial impact of the standard and the timing of its application.

**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2014年提前採納之準則及修訂(續)

(c) Standards and amendment issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2014 (continued)

- 國際會計準則委員會於2014年7月公佈了國際財務報告準則第9號「金融工具」的最終版本，將於2018年1月1日起或以後強制性生效，除了自有信貸風險的部分可獨立提前採用外，準則其餘部分須同時一併提前採用。此最終版本引入了預期信用損失，以取代目前之「已發生」減值模型，並附以經改善的披露要求，以應付金融資產之信用損失被延遲確認的問題。預期損失模型乃屬前瞻性，並需同時考慮將來、過去及現在的情況。該模型要求企業於全期，包括初始確認時，確認預期信用損失。

除預期信用損失模型外，並為債務工具新增了以公平值計量並計入其他全面收益的分類。分類於此的金融資產需符合達致收取合約現金流及出售金融資產之雙重目標的業務模型。除利息之計提及攤銷、以及減值外，所有公平值變動需確認於其他全面收益，並將於之後出售時重分類至損益。

預計香港會計師公會將於短期內公佈相近的準則及相同的強制生效日期。本集團將會考慮應用該準則的財務影響及其應用時間。

- 有關上述其他準則與修訂的簡介，請參閱本集團2013年之年度報告內財務報表附註2.1(b)項。

- The IASB published the final version of IFRS 9 “Financial Instruments” in July 2014 which will be mandatorily effective on or after 1 January 2018 with early application in its entirety is permitted except for own credit risk, which can be early adopted in isolation. In this final version, expected credit losses were introduced to replace the existing “incurred loss” impairment model, accompanied by improved disclosures, in order to cope with the issue of delayed recognition of credit losses on financial assets. The expected loss model is forward-looking, and future conditions are needed to be considered together with past and current conditions. The model requires an entity to recognise expected credit losses at all time, including at initial recognition.

Besides the expected credit loss model, the fair value through other comprehensive income classification was also added for debt instruments. Financial assets categorised in this classification should be held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. All fair value change other than interest accrual, amortisation and impairment will be recognised in other comprehensive income, which would be subsequently reclassified into profit and loss upon disposal.

It is expected the HKICPA will soon pronounce an equivalent standard with an identical mandatory effective date. The Group will consider the financial impact and the timing of its application.

- Please refer to Note 2.1(b) of the Group’s Annual Report for 2013 for brief explanations of the rest of the above-mentioned standard and amendment.

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2014年提前採納之準則及修訂 (續)

完善香港財務報告準則

「完善香港財務報告準則」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示、確認或計量方面出現會計變更的修訂，以及多項與個別香港財務報告準則相關之術語或編輯上的修訂。該等修訂將於2014年7月1日起開始的會計年度生效。採納有關修訂對本集團的財務報表沒有重大影響。

(c) Standards and amendment issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2014 (continued)

Improvements to HKFRSs

“Improvements to HKFRSs” contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRSs. The amendments are effective and adopted for annual periods beginning on or after 1 July 2014. The adoption of these improvements does not have a material impact on the Group's financial statements.

**中期財務資料附註  
(續)****Notes to the Interim Financial information (continued)****2 金融風險管理****2. 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.

**2.1 信貸風險****2.1 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，有關損失按賬面值與未來現金流折現值兩者間之差額計量；貸款已出現減值損失的客觀證據包括那些已有明顯訊息令本集團知悉的損失事件。

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		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	<b>1,010,898</b>	434,798
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	<b>533,885</b>	280,913
就上述有抵押品覆蓋之客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	<b>876,247</b>	204,140
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<b>505,559</b>	153,690
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<b>505,339</b>	281,108
總減值之客戶貸款對總客戶貸款比率	Gross impaired advances to customers as a percentage of gross advances to customers	<b>0.66%</b>	0.30%

減值準備之撥備已考慮有關貸款之抵押品價值。

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

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，沒有減值之貿易票據。

As at 30 June 2014 and 31 December 2013, there were no impaired trade bills.

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

特定分類或減值之客戶貸款分析如下：

特定分類或減值之客戶貸款總額

總特定分類或減值之客戶貸款對總客戶貸款比率

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

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

Classified or impaired advances to customers are analysed as follows:

Gross classified or impaired advances to customers

Gross classified or impaired advances to customers as a percentage of gross advances to customers

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.

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
	<b>1,119,385</b>	485,811
	<b>0.73%</b>	0.34%

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

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

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

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



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

逾期超過3個月之貸款總額分析如下：

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

	於 2014 年 6 月 30 日 At 30 June 2014		於 2013 年 12 月 31 日 At 31 December 2013	
	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount 港幣千元 HK\$'000	佔客戶貸款總額 百分比 % of gross advances to customers
客戶貸款總額，已逾期：				
- 超過 3 個月但不超過 6 個月	331,227	0.21%	197,953	0.14%
- 超過 6 個月但不超過 1 年	295,968	0.19%	67,182	0.04%
- 超過 1 年	163,635	0.11%	126,102	0.09%
逾期超過 3 個月之貸款	<b>790,830</b>	<b>0.51%</b>	<b>391,237</b>	<b>0.27%</b>
就上述之貸款作個別評估之減值準備	<b>439,887</b>		<b>266,765</b>	

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

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
就上述有抵押品覆蓋之客戶貸款之抵押品市值	<b>468,018</b>	201,240
上述有抵押品覆蓋之客戶貸款	<b>298,440</b>	145,200
上述沒有抵押品覆蓋之客戶貸款	<b>492,390</b>	246,037

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 2014 年 6 月 30 日及 2013 年 12 月 31 日，沒有逾期超過 3 個月之貿易票據。

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 2014 and 31 December 2013, there were no trade bills overdue for more than three months.

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

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

2.1 信貸風險 (續)

2.1 Credit Risk (continued)

(A) 總貸款及其他賬項 (續)

(A) Gross advances and other accounts (continued)

(c) 經重組貸款

(c) Rescheduled advances

	於 2014 年 6 月 30 日 At 30 June 2014		於 2013 年 12 月 31 日 At 31 December 2013	
	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"	<b>15,846</b>	<b>0.01%</b>	<b>6,288</b>	<b>0.00%</b>

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

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

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

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

於 2014 年 6 月 30 日  
At 30 June 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	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	2,536,595	43.24%	-	-	-	9,792
- 物業投資	12,923,205	87.30%	17,455	100,527	1,274	122,897
- 金融業	1,758,205	24.51%	-	-	-	5,061
- 股票經紀	188,314	1.44%	-	-	-	443
- 批發及零售業	11,477,003	29.01%	107,944	92,697	23,058	107,779
- 製造業	5,947,113	28.85%	44,298	80,843	27,226	48,548
- 運輸及運輸設備	4,358,784	11.00%	32,153	422	44	33,609
- 休閒活動	60,160	1.90%	-	-	-	149
- 資訊科技	2,735,571	1.42%	2,386	2,386	738	6,835
- 其他	12,647,870	43.50%	10,006	12,793	16,773	86,089
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	505,672	100.00%	2,252	13,129	-	243
- 購買其他住宅物業之貸款	9,752,083	99.88%	1,104	50,767	-	3,243
- 其他	6,230,820	41.28%	4,188	27,178	772	4,777
在香港使用之貸款總額	71,121,395	51.60%	221,786	380,742	69,885	429,465
貿易融資	8,773,248	26.37%	51,141	76,999	22,008	67,535
在香港以外使用之貸款	74,055,139	40.54%	846,458	1,002,656	441,992	684,648
客戶貸款總額	153,949,782	44.84%	1,119,385	1,460,397	533,885	1,181,648

**中期財務資料附註 Notes to the Interim Financial information (continued)**  
**(續)**
**2. 金融風險管理 (續) 2. Financial risk management (continued)**
**2.1 信貸風險 (續)**
**2.1 Credit Risk (continued)**
**(A) 總貸款及其他賬項  
(續)**
**(A) Gross advances and other accounts (continued)**
**(d) 客戶貸款集中度  
(續)**
**(d) Concentration of advances to customers (continued)**
**(i) 按行業分類之  
客戶貸款總額  
(續)**
**(i) Sectoral analysis of gross advances to customers (continued)**

		於 2013 年 12 月 31 日 At 31 December 2013					
		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	2,216,959	49.42%	-	-	-	9,953
- 物業投資	- Property investment	12,296,487	86.23%	15,573	58,529	1,150	124,766
- 金融業	- Financial concerns	2,819,772	13.24%	-	-	-	8,427
- 股票經紀	- Stockbrokers	266,540	0.53%	-	-	-	643
- 批發及零售業	- Wholesale and retail trade	10,133,696	32.83%	67,961	109,124	19,731	79,617
- 製造業	- Manufacturing	4,580,945	37.58%	39,580	43,157	24,498	43,219
- 運輸及運輸設備	- Transport and transport equipment	3,944,329	13.50%	713	2,855	167	34,125
- 休閒活動	- Recreational activities	61,579	-	-	-	-	159
- 資訊科技	- Information technology	2,051,533	1.76%	2,298	2,298	649	5,388
- 其他	- Others	10,931,760	48.71%	19,871	26,902	8,016	70,296
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	565,821	100.00%	3,178	14,067	-	302
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	9,902,944	99.91%	1,153	103,688	-	3,820
- 其他	- Others	4,807,678	47.61%	3,886	45,691	771	4,769
在香港使用之貸款總額	Total loans for use in Hong Kong	64,580,043	55.38%	154,213	406,311	54,982	385,484
貿易融資	Trade finance	8,345,348	26.31%	54,710	64,592	34,580	60,959
在香港以外使用之貸款	Loans for use outside Hong Kong	70,616,652	41.43%	276,888	654,409	191,351	740,572
客戶貸款總額	Gross advances to customers	143,542,043	46.83%	485,811	1,125,312	280,913	1,187,015

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

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

**客戶貸款總額**

香港  
中國內地  
其他

**就客戶貸款總額作組合評估之減值準備**

香港  
中國內地  
其他

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

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

**Gross advances to customers**

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
Hong Kong	71,761,442	71,198,417
Mainland of China	77,263,787	66,923,361
Others	4,924,553	5,420,265
	<b>153,949,782</b>	<b>143,542,043</b>

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

Hong Kong	437,042	463,692
Mainland of China	638,432	633,469
Others	106,174	89,854
	<b>1,181,648</b>	<b>1,187,015</b>

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

(ii) 按地理區域分類之客戶貸款總額 (續)

**逾期貸款**

 香港  
中國內地  
其他

**就逾期貸款作個別評估之減值準備**

 香港  
中國內地  
其他

**就逾期貸款作組合評估之減值準備**

 香港  
中國內地  
其他

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

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

**Overdue advances**

 Hong Kong  
Mainland of China  
Others

**Individually assessed impairment allowances in respect of the overdue advances**

 Hong Kong  
Mainland of China  
Others

**Collectively assessed impairment allowances in respect of the overdue advances**

 Hong Kong  
Mainland of China  
Others

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
	<u>367,111</u>	422,834
	<u>1,091,835</u>	659,877
	<u>1,451</u>	42,601
	<u><u>1,460,397</u></u>	<u><u>1,125,312</u></u>

	<u>54,450</u>	50,989
	<u>389,975</u>	217,507
	<u>1,400</u>	4,377
	<u><u>445,825</u></u>	<u><u>272,873</u></u>

	<u>5,800</u>	8,155
	<u>3,882</u>	3,632
	<u>-</u>	238
	<u><u>9,682</u></u>	<u><u>12,025</u></u>

**中期財務資料附註 (續)      Notes to the Interim Financial information (continued)**
**2. 金融風險管理 (續)      2. Financial risk management (continued)**
**2.1 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

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

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

**Classified or impaired advances**
**於 2014 年  
6 月 30 日  
At 30 June  
2014**
**港幣千元  
HK\$'000**
**於 2013 年  
12 月 31 日  
At 31 December  
2013**
**港幣千元  
HK\$'000**

 Hong Kong  
Mainland of China  
Others

**178,651  
939,365  
1,369**

 154,186  
324,675  
6,950

**1,119,385**
**485,811**
**Individually assessed impairment  
allowances in respect of the  
classified or impaired advances**

 Hong Kong  
Mainland of China  
Others

**57,301  
475,184  
1,400**

 57,768  
218,768  
4,377

**533,885**
**280,913**
**Collectively assessed impairment  
allowances in respect of the  
classified or impaired advances**

 Hong Kong  
Mainland of China  
Others

**2,805  
43  
-**

 2,298  
39  
-

**2,848**
**2,337**



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**中期財務資料附註**      **Notes to the Interim Financial information (continued)**  
**(續)****2. 金融風險管理 (續)**      **2. Financial risk management (continued)****2.1 信貸風險 (續)****2.1 Credit Risk (continued)****(B) 收回資產****(B) Repossessed assets**

本集團於 2014 年 6 月 30 日持有的收回資產之估值為港幣 15,698,000 元 (2013 年 12 月 31 日：港幣 38,822,000 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 2014 amounted to HK\$15,698,000 (31 December 2013: HK\$38,822,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

**中期財務資料附註 (續) Notes to the Interim Financial information (continued)**
**2. 金融風險管理 (續) 2. Financial risk management (continued)**
**2.1 信貸風險 (續)**
**2.1 Credit Risk (continued)**
**(C) 債務證券及存款證**
**(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 2014 年 6 月 30 日 At 30 June 2014					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下	無評級	總計
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	Lower than A3 港幣千元 HK\$'000	Unrated 港幣千元 HK\$'000	Total 港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	8,109,428	20,355,618	9,329,830	406,606	5,859,746	44,061,228
持有至到期日證券	Held-to-maturity securities	272,597	984,595	151,404	-	33	1,408,629
貸款及應收款	Loans and receivables	-	-	355,139	-	1,508,416	1,863,555
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	5,710,567	-	260,653	-	-	5,971,220
總計	Total	<u>14,092,592</u>	<u>21,340,213</u>	<u>10,097,026</u>	<u>406,606</u>	<u>7,368,195</u>	<u>53,304,632</u>
		於 2013 年 12 月 31 日 At 31 December 2013					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下	無評級	總計
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	Lower than A3 港幣千元 HK\$'000	Unrated 港幣千元 HK\$'000	Total 港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	895,932	18,002,312	15,328,029	445,839	5,266,560	39,938,672
持有至到期日證券	Held-to-maturity securities	-	585,144	-	298	-	585,442
貸款及應收款	Loans and receivables	-	-	1,008,897	-	675,167	1,684,064
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	624	3,665,412	498,657	-	-	4,164,693
總計	Total	<u>896,556</u>	<u>22,252,868</u>	<u>16,835,583</u>	<u>446,137</u>	<u>5,941,727</u>	<u>46,372,871</u>

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，沒有逾期或減值之債務證券及存款證。

As at 30 June 2014 and 31 December 2013, there were no overdue or impaired debt securities and certificates of deposit.

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

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

#### 2.2 市場風險 (續)

##### (A) 外匯風險 (續)

下表概述了本集團於2014年6月30日及2013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。

#### 2.2 Market Risk (continued)

##### (A) Currency risk (continued)

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2014 and 31 December 2013. Included in the tables are the assets and liabilities at carrying amounts in HK dollars equivalent, categorised by the original currency.

於2014年6月30日  
At 30 June 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 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	
<b>資產</b>	<b>Assets</b>								
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	40,814,506	2,194,298	6,299,919	62,280	38,897	35,515	81,743	49,527,158
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	13,496,952	3,633,732	-	-	-	-	-	17,130,684
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	261,447	5,709,773	-	-	-	-	5,971,220
衍生金融工具	Derivative financial instruments	92,796	24,349	353,062	-	-	-	-	470,207
貸款及其他賬項	Advances and other accounts	46,132,081	49,015,610	68,407,726	484,071	48,022	14,614	195,097	164,297,221
證券投資	Investment in securities								
- 可供出售證券	- Available-for-sale securities	19,171,603	3,667,944	12,827,068	1,290,297	-	203,227	6,975,905	44,136,044
- 持有至到期日證券	- Held-to-maturity securities	1,135,999	-	33	-	-	-	272,597	1,408,629
- 貸款及應收款	- Loans and receivables	1,863,555	-	-	-	-	-	-	1,863,555
投資物業	Investment properties	48,350	-	1,188,430	-	-	-	-	1,236,780
物業、器材及設備	Properties, plant and equipment	729,484	2,966	6,345,059	-	-	-	-	7,077,509
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	335,467	97,584	1,166,418	15	14	7	88,669	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>123,820,793</b>	<b>58,897,930</b>	<b>102,297,488</b>	<b>1,836,663</b>	<b>86,933</b>	<b>253,363</b>	<b>7,614,011</b>	<b>294,807,181</b>

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

 於 2014 年 6 月 30 日  
 At 30 June 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 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
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
	17,831,530	10,372,777	511,135	119,615	36,407	39,577	1,980,662	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	4,543,269	-	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments							
	87,819	59,090	150,221	-	-	-	-	297,130
客戶存款	Deposits from customers							
	82,373,516	30,744,674	89,558,120	2,268,975	180,746	733,093	3,636,617	209,495,741
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)							
	11,208,158	1,096,593	3,641,590	64,834	40,049	4,934	91,113	16,147,271
<b>負債總額</b>	<b>Total liabilities</b>							
	111,501,023	42,273,134	98,404,335	2,453,424	257,202	777,604	5,708,392	261,375,114
資產負債表頭寸淨值	Net on-balance sheet position							
	12,319,770	16,624,796	3,893,153	(616,761)	(170,269)	(524,241)	1,905,619	33,432,067
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(4,149,135)	(14,558,231)	19,428,336	628,418	169,875	525,478	(1,856,117)	188,624
或然負債及承擔	Contingent liabilities and commitments							
	64,395,902	32,635,967	19,765,786	334,237	68,387	13,535	-	117,213,814

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

 於 2013 年 12 月 31 日  
 At 31 December 2013

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>							
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							
	37,895,965	3,302,233	3,031,355	287,594	76,650	43,356	102,166	44,739,319
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months							
	20,497,328	846,672	-	-	-	-	-	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value							
	-	498,657	3,666,036	-	-	-	-	4,164,693
衍生金融工具	Derivative financial instruments							
	95,469	15,990	396,994	-	-	-	-	508,453
貸款及其他賬項	Advances and other accounts							
	46,507,717	43,888,535	64,276,248	391,263	34,633	11,410	206,945	155,316,751
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities							
	14,477,805	6,151,826	11,191,446	780,426	-	-	7,401,134	40,002,637
- 持有至到期日證券	- Held-to-maturity securities							
	585,144	-	298	-	-	-	-	585,442
- 貸款及應收款	- Loans and receivables							
	833,378	850,686	-	-	-	-	-	1,684,064
投資物業	Investment properties							
	48,428	-	1,126,510	-	-	-	-	1,174,938
物業、器材及設備	Properties, plant and equipment							
	777,270	3,467	6,188,500	-	-	-	-	6,969,237
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)							
	309,581	49,808	3,532,919	399	7	6	1,706	3,894,426
<b>資產總額</b>	<b>Total assets</b>							
	122,028,085	55,607,874	93,410,306	1,459,682	111,290	54,772	7,711,951	280,383,960

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

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

#### 2.2 市場風險 (續)

#### 2.2 Market Risk (continued)

##### (A) 外匯風險 (續)

##### (A) Currency risk (continued)

於 2013 年 12 月 31 日  
At 31 December 2013

	人民幣 Renminbi 港幣千元 HK\$'000	美元 US Dollars 港幣千元 HK\$'000	港元 HK Dollars 港幣千元 HK\$'000	歐羅 Euro 港幣千元 HK\$'000	日圓 Japanese Yen 港幣千元 HK\$'000	英鎊 Pound Sterling 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
	17,115,023	9,846,139	1,340,154	72,617	4,195	3,290	464,611	28,846,029
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	4,433,736	-	-	-	-	4,433,736
衍生金融工具	Derivative financial instruments							
客戶存款	Deposits from customers							
	82,735,748	30,587,345	75,681,802	2,254,533	211,583	922,912	5,766,494	198,160,417
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)							
	10,488,966	1,026,354	4,607,189	57,944	32,756	1,391	86,033	16,300,633
<b>負債總額</b>	<b>110,432,100</b>	<b>41,519,180</b>	<b>86,254,332</b>	<b>2,385,094</b>	<b>248,534</b>	<b>927,593</b>	<b>6,317,138</b>	<b>248,083,971</b>
資產負債表頭寸淨值	Net on-balance sheet position							
	11,595,985	14,088,694	7,155,974	(925,412)	(137,244)	(872,821)	1,394,813	32,299,989
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(4,137,873)	(12,082,047)	15,842,217	929,725	138,070	873,190	(1,347,921)	215,361
或然負債及承擔	Contingent liabilities and commitments							
	58,871,709	30,613,919	20,015,614	566,451	54,213	8,978	15,232	110,146,116

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

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

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

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

#### 2.2 市場風險 (續)

##### (B) 利率風險

下表概述了本集團於 2014 年 6 月 30 日及 2013 年 12 月 31 日的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

#### 2.2 Market Risk (continued)

##### (B) Interest rate risk

The tables below summarise the Group's exposure to interest rate risk as at 30 June 2014 and 31 December 2013. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

於 2014 年 6 月 30 日  
At 30 June 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
<b>資產</b>	<b>Assets</b>						
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	48,118,206	-	-	-	1,408,952	49,527,158
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	-	11,513,531	5,617,153	-	-	17,130,684
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	668,497	2,124,003	2,918,067	260,653	-	5,971,220
衍生金融工具	Derivative financial instruments	-	-	-	-	470,207	470,207
貸款及其他賬項	Advances and other accounts	86,703,934	36,531,908	38,361,714	2,519,464	180,201	164,297,221
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	3,169,491	10,658,467	10,077,118	19,294,807	861,345	74,816
- 持有至到期日證券	- Held-to-maturity securities	33	63,759	-	1,344,837	-	-
- 貸款及應收款	- Loans and receivables	207,067	358,869	1,297,619	-	-	-
投資物業	Investment properties	-	-	-	-	1,236,780	1,236,780
物業、器材及設備	Properties, plant and equipment	-	-	-	-	7,077,509	7,077,509
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	1,688,174	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>138,867,228</b>	<b>61,250,537</b>	<b>58,271,671</b>	<b>23,419,761</b>	<b>1,041,546</b>	<b>11,956,438</b>
							<b>294,807,181</b>



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

		於 2014 年 6 月 30 日 At 30 June 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
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	21,378,126	4,935,777	3,771,782	-	-	806,018	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,733,456	369,935	2,439,878	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments	-	-	-	-	-	297,130	297,130
客戶存款	Deposits from customers	112,737,441	34,901,505	41,980,179	11,201,826	-	8,674,790	209,495,741
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	3,528,632	3,607,282	3,794,492	216,873	694	4,999,298	16,147,271
<b>負債總額</b>	<b>Total liabilities</b>	<b>139,377,655</b>	<b>43,814,499</b>	<b>51,986,331</b>	<b>11,418,699</b>	<b>694</b>	<b>14,777,236</b>	<b>261,375,114</b>
利率敏感度缺口	Interest sensitivity gap	(510,427)	17,436,038	6,285,340	12,001,062	1,040,852	(2,820,798)	33,432,067

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

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

2.2 市場風險 (續)

2.2 Market Risk (continued)

(B) 利率風險 (續)

(B) Interest rate risk (continued)

於 2013 年 12 月 31 日  
At 31 December 2013

	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	
<b>資產</b>	<b>Assets</b>							
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	43,239,550	-	-	-	-	1,499,769	44,739,319
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	10,324,490	11,019,510	-	-	-	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	296,487	704,859	2,901,993	261,354	-	-	4,164,693
衍生金融工具	Derivative financial instruments	-	-	-	-	-	508,453	508,453
貸款及其他賬項	Advances and other accounts	95,905,202	24,502,236	29,683,287	5,037,156	183,445	5,425	155,316,751
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities	4,121,084	7,615,224	10,198,263	16,543,097	1,461,004	63,965	40,002,637
- 持有至到期日證券	- Held-to-maturity securities	298	-	585,144	-	-	-	585,442
- 貸款及應收款	- Loans and receivables	105,185	661,988	916,891	-	-	-	1,684,064
投資物業	Investment properties	-	-	-	-	-	1,174,938	1,174,938
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,969,237	6,969,237
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	770	-	-	-	-	3,893,656	3,894,426
<b>資產總額</b>	<b>Total assets</b>	<b>143,668,576</b>	<b>43,808,797</b>	<b>55,305,088</b>	<b>21,841,607</b>	<b>1,644,449</b>	<b>14,115,443</b>	<b>280,383,960</b>

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

 於 2013 年 12 月 31 日  
 At 31 December 2013

		一 至 三個月	三 至 十二個月	一 至 五 年	五 年 以 上	不 計 息	總 計
		Up to 1 month	1 to 3 months	1 to 5 years	Over 5 years	Non- interest bearing	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	15,176,539	3,306,414	8,778,777	-	-	1,584,299
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	701,490	1,727,292	2,004,954	-	-	4,433,736
衍生金融工具	Derivative financial instruments	-	-	-	-	343,156	343,156
客戶存款	Deposits from customers	111,858,553	29,530,001	38,410,496	9,873,053	39,057	8,449,257
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)	2,966,037	2,588,722	4,105,753	397,216	-	6,242,905
<b>負債總額</b>	<b>Total liabilities</b>	<b>130,702,619</b>	<b>37,152,429</b>	<b>53,299,980</b>	<b>10,270,269</b>	<b>39,057</b>	<b>16,619,617</b>
利率敏感度缺口	Interest sensitivity gap	12,965,957	6,656,368	2,005,108	11,571,338	1,605,392	(2,504,174)
							32,299,989

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
平均流動資金比率	Average liquidity ratio	<u><b>51.66%</b></u>	<u><b>44.44%</b></u>

平均流動資金比率是以本銀行期內每月平均流動資金比率的簡單平均值計算。

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

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

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

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

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

#### 2.3 流動資金風險 (續)

#### 2.3 Liquidity Risk (continued)

##### (B) 到期日分析

##### (B) Maturity analysis

下表為本集團於2014年6月30日及2013年12月31日之資產及負債的到期日分析，按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

Tables below analyse assets and liabilities of the Group as at 30 June 2014 and 31 December 2013 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於2014年6月30日 At 30 June 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 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
<b>資產</b>	<b>Assets</b>								
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	18,763,651	18,592,172	-	-	-	-	12,171,335	49,527,158
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	-	-	11,513,531	5,617,153	-	-	-	17,130,684
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	-	668,497	2,124,003	2,918,067	-	-	-	5,710,567
- 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	258,484	-	-	260,653
衍生金融工具	Derivative financial instruments	326,077	25,974	28,375	88,319	1,462	-	-	470,207
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	4,946,391	10,997,709	18,898,323	40,019,255	50,804,317	26,006,575	561,679	152,234,249
- 貿易票據	- trade bills	2,179	2,510,748	2,541,646	7,008,399	-	-	-	12,062,972
證券投資	Investment in securities								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	1,160,896	4,207,527	8,292,061	21,460,589	1,573,029	-	36,694,102
- 存款證	- certificates of deposit	-	625,086	2,236,242	3,696,536	809,262	-	-	7,367,126
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	63,759	1,295	1,011,634	331,941	-	1,408,629
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	207,067	358,869	1,297,619	-	-	-	1,863,555
- 股份證券	- equity securities	-	-	-	-	-	-	74,816	74,816
投資物業	Investment properties	-	-	-	-	-	-	1,236,780	1,236,780
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,077,509	7,077,509
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	144,949	1,348,354	16,102	61,972	97,411	128	19,258	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>24,183,247</b>	<b>36,136,503</b>	<b>41,988,377</b>	<b>69,002,845</b>	<b>74,443,159</b>	<b>27,911,673</b>	<b>21,141,377</b>	<b>294,807,181</b>

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

		於 2014 年 6 月 30 日 At 30 June 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 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
<b>負債</b>	<b>Liabilities</b>								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,383,458	20,800,686	4,935,777	3,771,782	-	-	-	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	1,733,456	369,935	2,439,878	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments	76,760	65,119	25,223	92,768	37,260	-	-	297,130
客戶存款	Deposits from customers	69,820,512	46,835,078	35,706,791	43,583,198	13,550,162	-	-	209,495,741
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	3,031,400	3,744,723	3,630,540	4,614,899	1,119,705	6,004	-	16,147,271
<b>負債總額</b>	<b>Total liabilities</b>	<b>74,312,130</b>	<b>73,179,062</b>	<b>44,668,266</b>	<b>54,502,525</b>	<b>14,707,127</b>	<b>6,004</b>	<b>-</b>	<b>261,375,114</b>
流動資金缺口	Net liquidity gap	(50,128,883)	(37,042,559)	(2,679,889)	14,500,320	59,736,032	27,905,669	21,141,377	33,432,067

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

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

#### 2.3 流動資金風險 (續) 2.3 Liquidity Risk (continued)

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

於 2013 年 12 月 31 日  
At 31 December 2013

	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 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
<b>資產</b>	<b>Assets</b>							
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	19,625,303	12,929,170	-	-	-	-12,184,846	44,739,319
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	10,324,490	11,019,510	-	-	21,344,000
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	-	296,487	704,859	2,664,066	624	-	3,666,036
- 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	-	-	-	240,097	258,560	-	498,657
衍生金融工具	Derivative financial instruments	345,025	55,479	16,455	90,390	1,104	-	508,453
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	- advances to customers	5,317,238	8,893,638	12,414,991	39,468,912	46,982,868	28,731,200	265,268
- 貿易票據	- trade bills	1,078	2,482,327	4,693,586	6,065,645	-	-	13,242,636
證券投資	Investment in securities							
- 可供出售	- available-for-sale							
- 債務證券	- debt securities	-	2,482,919	2,569,203	5,167,277	20,598,317	1,444,071	32,261,787
- 存款證	- certificates of deposit	-	6,064	899,663	6,044,492	726,666	-	7,676,885
- 持有至到期日	- held-to-maturity							
- 債務證券	- debt securities	-	-	-	585,144	298	-	585,442
- 貸款及應收款	- loans and receivables							
- 債務證券	- debt securities	-	105,185	661,988	916,891	-	-	1,684,064
- 股份證券	- equity securities	-	-	-	-	-	63,965	63,965
投資物業	Investment properties	-	-	-	-	-	1,174,938	1,174,938
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,969,237	6,969,237
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	152,748	3,519,657	13,437	90,958	76,003	380	41,243
<b>資產總額</b>	<b>Total assets</b>	<b>25,441,392</b>	<b>30,770,926</b>	<b>32,298,672</b>	<b>72,353,382</b>	<b>68,644,440</b>	<b>30,175,651</b>	<b>20,699,497</b>
								<b>280,383,960</b>

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

		於 2013 年 12 月 31 日 At 31 December 2013							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	2,303,726	14,457,112	3,306,414	8,778,777	-	-	-	28,846,029
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	701,490	1,727,292	2,004,954	-	-	-	4,433,736
衍生金融工具	Derivative financial instruments	94,553	85,890	34,974	70,803	56,936	-	-	343,156
客戶存款	Deposits from customers	72,261,365	45,965,432	29,462,615	38,560,815	11,871,133	39,057	-	198,160,417
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)	2,755,008	4,962,292	2,901,823	4,361,272	1,309,372	10,866	-	16,300,633
<b>負債總額</b>	<b>Total liabilities</b>	<b>77,414,652</b>	<b>66,172,216</b>	<b>37,433,118</b>	<b>53,776,621</b>	<b>13,237,441</b>	<b>49,923</b>	<b>-</b>	<b>248,083,971</b>
流動資金缺口	Net liquidity gap	(51,973,260)	(35,401,290)	(5,134,446)	18,576,761	55,406,999	30,125,728	20,699,497	32,299,989



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

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

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

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

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

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

本集團已採用基礎內部評級基準計算法計算大部分非證券化風險承擔的信貸風險資本要求，並使用內部評級基準(證券化)計算法計算證券化風險承擔的信貸風險資本要求。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 and the internal ratings-based (securitisation) approach to calculate the credit risk capital charge for its 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 HKMA, exclude its structural FX positions arising from overseas branches 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.

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

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

#### 2.4 資本管理 (續)

#### 2.4 Capital Management (continued)

##### (A) 監管綜合基礎

##### (A) Basis of regulatory consolidation

監管規定的綜合基礎乃根據《銀行業(資本)規則》由本銀行及金管局指定之附屬公司組成。在會計處理方面，則按照會計準則綜合附屬公司，有關會計準則乃由香港會計師公會依據《專業會計師條例》18A 所頒佈的。

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 the accounting standards issued by the HKICPA pursuant to section 18A of the Professional Accountants Ordinance.

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之附屬公司列示如下：

Subsidiaries which are included within the accounting scope of consolidation but not included within the regulatory scope of consolidation are set out below:

公司名稱	Name of company	於 2014 年 6 月 30 日		於 2013 年 12 月 31 日	
		At 30 June 2014		At 31 December 2013	
		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	16,497	16,138	16,869	16,510
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,167	4,027	4,168	4,029
南洋商業銀行(代理人)有限公司	Nanyang Commercial Bank (Nominees) Limited	1,480	1,480	1,483	1,483

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

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

#### 2.4 資本管理 (續)

#### 2.4 Capital Management (continued)

##### (A) 監管綜合基礎 (續)

##### (A) Basis of regulatory consolidation (continued)

於 2014 年 6 月 30 日及 2013 年 12 月 31 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。

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 2014 and 31 December 2013.

於 2014 年 6 月 30 日及 2013 年 12 月 31 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。

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 2014 and 31 December 2013.

##### (B) 資本比率

##### (B) Capital ratio

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
普通股權一級資本比率	CET1 capital ratio	<u>13.14%</u>	<u>13.53%</u>
一級資本比率	Tier 1 capital ratio	<u>13.14%</u>	<u>13.53%</u>
總資本比率	Total capital ratio	<u>15.37%</u>	<u>15.80%</u>

**中期財務資料附註 (續)      Notes to the Interim Financial information (continued)**
**2. 金融風險管理 (續)      2. Financial risk management (continued)**
**2.4 資本管理 (續)**
**2.4 Capital Management (continued)**
**(C) 扣減後的資本基礎  
組合成份**
**(C) Components of capital base after deductions**

用於計算以上 2014 年 6 月 30 日及 2013 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 2014 and 31 December 2013 and reported to the HKMA is analysed as follows:

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		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	CET1 capital: instruments and reserves		
直接發行的合資格普通股權一級資本票據	Directly issued qualifying CET1 capital instruments	3,144,517	3,144,517
保留溢利	Retained earnings	21,663,580	20,879,091
已披露的儲備	Disclosed reserves	<u>8,608,426</u>	<u>8,260,460</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>33,416,523</u>	<u>32,284,068</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(123,198)	(152,418)
按公平價值估值的負債因本身的信用風險變動所產生的損益	Gains and losses due to changes in own credit risk on fair valued liabilities	(909)	(677)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	(6,668,365)	(6,422,662)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(1,972,682)</u>	<u>(1,944,980)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(8,765,154)</u>	<u>(8,520,737)</u>
普通股權一級資本	CET1 capital	<u>24,651,369</u>	<u>23,763,331</u>
一級資本	Tier 1 capital	<u>24,651,369</u>	<u>23,763,331</u>

**中期財務資料附註 (續)      Notes to the Interim Financial information (continued)**
**2. 金融風險管理 (續)      2. Financial risk management (continued)**
**2.4 資本管理 (續)**
**2.4 Capital Management (continued)**
**(C) 扣減後的資本基礎  
組合成份 (續)**
**(C) Components of capital base after deductions (continued)**

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		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	<b>1,197,893</b>	1,099,587
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<b>1,197,893</b>	1,099,587
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	<b>3,000,764</b>	2,890,198
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<b>3,000,764</b>	2,890,198
二級資本	Tier 2 capital	<b>4,198,657</b>	3,989,785
<b>總資本</b>	<b>Total capital</b>	<b>28,850,026</b>	27,753,116

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

## 2. 金融風險管理 (續)

**2. Financial risk management (continued)**

## 2.4 資本管理 (續)

**2.4 Capital Management (continued)****(C) 扣減後的資本基礎  
組成份 (續)****(C) Components of capital base after deductions (continued)**

為符合《銀行業 (披露) 規則》，本銀行網頁 [www.ncb.com.hk](http://www.ncb.com.hk) 設有「監管披露」一節並披露本集團以下綜合資料：

To comply with the Banking (Disclosure) Rules, a section "Regulatory Disclosures" is available on the Bank's website at [www.ncb.com.hk](http://www.ncb.com.hk) and includes the following consolidated information of the Group:

- 採用金管局要求之標準範本披露資本基礎及監管扣減詳情。
- 採用金管局要求之標準範本披露資產負債表與資本組成份之對賬。
- 已發行資本票據的主要特點及全部條款及條件。

- A detailed breakdown of the capital base and regulatory deductions, using the standard template as specified by the HKMA.
- A reconciliation of capital components to the balance sheet, using the standard template as specified by the HKMA.
- A description of the main features and the full terms and conditions of the issued capital instruments.

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

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

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

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整）。此層級包括部分政府發行的債務工具及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、從價格提供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 debt instruments issued by certain governments and 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 OTC derivative contracts, debt securities and certificates of deposit with quote from pricing services providers.
- Level 3: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable. This category includes equity investment and debt instruments with significant unobservable components.



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

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

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

**3.1 以公平值計量的金融工具****3.1 Financial instruments measured at fair value**

本集團建立了完善的公平值管治及控制架構，公平值數據由獨立於前線的控制單位確定或核實。各控制單位負責獨立核實前線業務之估值結果及重大公平值數據。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. Significant valuation issues are reported to Management.

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

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

#### 3.1 以公平值計量的金融工具 (續)

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

對於本集團所持有的金融工具，其估值技術使用的主要參數包括債券價格、利率、匯率、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。

##### 資產抵押債券

這類工具由外間獨立第三者提供報價。

#### 3.1 Financial instruments measured at fair value (continued)

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

The main parameters used in valuation techniques for financial instruments held by the Group include bond prices, interest rates, foreign exchange rates, equity 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.

##### Asset backed securities

For this class of instruments, external prices are obtained from independent third parties.

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

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

#### 3.1 以公平值計量的金融工具 (續)

##### 衍生工具

場外交易的衍生工具合約包括外匯、利率、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。有關調整是按每一交易對手，以未來預期敞口、違約率及收回率釐定。

#### 3.1 Financial instruments measured at fair value (continued)

##### Derivatives

Over-the-counter 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 over-the-counter derivatives. These adjustments reflect interest rates, expectations of counterparty creditworthiness and the Group’s own credit spread respectively. They are determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.

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

		於 2014 年 6 月 30 日			
		At 30 June 2014			
		第一層級	第二層級	第三層級	總計
		Level 1	Level 2	Level 3	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>金融資產</b>	<b>Financial assets</b>				
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss				
- 交易性證券	- Trading securities				
- 債務證券	- Debt securities	-	5,710,567	-	5,710,567
- 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	-	260,653	-	260,653
衍生金融工具	Derivative financial instruments	326,064	144,143	-	470,207
可供出售證券	Available-for-sale securities				
- 債務證券	- Debt securities	-	36,694,102	-	36,694,102
- 存款證	- Certificates of deposit	-	6,433,381	933,745	7,367,126
- 股份證券	- Equity securities	-	-	74,816	74,816
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss				
- 交易性負債	- Trading liabilities	-	4,543,269	-	4,543,269
衍生金融工具	Derivative financial instruments	76,743	220,387	-	297,130

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

		於 2013 年 12 月 31 日 At 31 December 2013			
		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
<b>金融資產</b>	<b>Financial assets</b>				
公平值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性證券	- Trading securities				
- 債務證券	- Debt securities	-	3,666,036	-	3,666,036
- 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	-	498,657	-	498,657
衍生金融工具	Derivative financial instruments	345,027	163,426	-	508,453
可供出售證券	Available-for-sale securities				
- 債務證券	- Debt securities	-	32,261,787	-	32,261,787
- 存款證	- Certificates of deposit	-	5,540,037	2,136,848	7,676,885
- 股份證券	- Equity securities	-	-	63,965	63,965
		<u>94,553</u>	<u>248,603</u>	<u>-</u>	<u>343,156</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之 金融負債	Financial liabilities at fair value through profit or loss				
- 交易性負債	- Trading liabilities	-	4,433,736	-	4,433,736
衍生金融工具	Derivative financial instruments				
		<u>94,553</u>	<u>248,603</u>	<u>-</u>	<u>343,156</u>

在 2014 年上半年及截至 2013 年 12 月 31 日止年度，本集團之金融資產及負債均沒有第一層級及第二層級之間的轉移。

During the first half of 2014 and the year ended 31 December 2013, there were no financial asset and liability transfers between level 1 and level 2 for the Group.

**中期財務資料附註 Notes to the Interim Financial information (continued)**  
**(續)**
**3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)**
**3.1 以公平值計量的金融工具 (續) 3.1 Financial instruments measured at fair value (continued)**
**(B) 第三層級的項目變動 (B) Reconciliation of level 3 items**

		於 2014 年 6 月 30 日 At 30 June 2014	
		金融資產 Financial assets	
		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
於 2014 年 1 月 1 日	At 1 January 2014	2,136,848	63,965
收益	Gains		
- 其他全面收益	- Other comprehensive income		
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	10,692	10,851
買入	Purchases	621,212	-
賣出	Sales	(320,055)	-
轉出第三層級	Transfers out of level 3	(1,514,952)	-
於 2014 年 6 月 30 日	At 30 June 2014	933,745	74,816
於 2014 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 2014	-	-

**中期財務資料附註 Notes to the Interim Financial information (continued)**  
**(續)**
**3. 金融資產和負債的公平值 (續) 3. Fair values of financial assets and liabilities (continued)**
**3.1 以公平值計量的金融工具 (續) 3.1 Financial instruments measured at fair value (continued)**
**(B) 第三層級的項目變動 (續) (B) Reconciliation of level 3 items (continued)**

		於 2013 年 12 月 31 日 At 31 December 2013	
		金融資產 Financial assets	
		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
於 2013 年 1 月 1 日	At 1 January 2013	-	56,146
收益	Gains		
- 其他全面收益	- Other comprehensive income		
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	-	7,819
買入	Purchases	1,976,386	-
轉入第三層級	Transfers into level 3	160,462	-
於 2013 年 12 月 31 日	At 31 December 2013	2,136,848	63,965
於 2013 年 12 月 31 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 gains for the period included in income statement for financial assets held as at 31 December 2013	-	-

**中期財務資料附註** **Notes to the Interim Financial information (continued)**  
(續)**3. 金融資產和負債的公平** **3. Fair values of financial assets and liabilities (continued)**  
**值 (續)****3.1 以公平值計量的金融工具**  
(續)**3.1 Financial instruments measured at fair value (continued)****(B) 第三層級的項目變動**  
(續)**(B) Reconciliation of level 3 items (continued)**

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，分類為第三層級的金融工具主要為存款證及非上市股份證券。

As at 30 June 2014 and 31 December 2013, financial instruments categorised as level 3 are mainly comprised of certificates of deposit and unlisted equity securities.

所有分類為第三層級的存款證因估值可觀察性改變於 2014 年上半年及 2013 年度轉入及轉出第三層級。對於某些低流動性存款證，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。

Certificates of deposit were transferred into and out of level 3 during the first half of 2014 and in the year of 2013 due to change of valuation observability. For certain illiquid 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.

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 3,741,000 元（截至 2013 年 12 月 31 日止年度：港幣 3,198,000 元）。

The fair values of unlisted available-for-sale equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$3,741,000 (the year ended 31 December 2013: HK\$3,198,000).



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

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

#### 3.2 非以公平值計量的金融工具

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

##### 在銀行及其他金融機構之結餘及貿易票據

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

##### 客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

##### 持有至到期日證券

持有至到期日證券之公平值釐定與附註 3.1 內以公平值計量的債務證券及存款證，和資產抵押債券採用之方法相同。

##### 貸款及應收款

貸款及應收款之公平值是按由交易商及獨立供應商提供之市場報價來決定。

##### 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。

#### 3.2 Financial instruments not measured at fair value

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

##### Balances with 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 and asset backed securities measured at fair value as described in Note 3.1.

##### Loans and receivables

The fair value for loans and receivables is determined by obtaining quoted market price from dealer and independent pricing service vendors.

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

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

**3.2 Financial instruments not measured at fair value (continued)**

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

		於 2014 年 6 月 30 日 At 30 June 2014	
		賬面值 Carrying value	公平值 Fair value
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>		
持有至到期日證券	Held-to-maturity securities		
- 債務證券	- Debt securities	1,408,629	1,418,430
貸款及應收款	Loans and receivables	1,863,555	1,865,561

		於 2013 年 12 月 31 日 At 31 December 2013	
		賬面值 Carrying value	公平值 Fair value
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>		
持有至到期日證券	Held-to-maturity securities		
- 債務證券	- Debt securities	585,442	583,975
貸款及應收款	Loans and receivables	1,684,064	1,679,326

**4. 已抵押資產**

於2014年6月30日，本集團之負債港幣4,822,337,000元（2013年12月31日：港幣4,148,807,000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抵押之負債為港幣733,474,000元（2013年12月31日：港幣1,268,641,000元）。本集團為擔保此等負債而質押之資產金額為港幣5,597,019,000元（2013年12月31日：港幣5,454,505,000元），並主要於「交易性證券」、「可供出售證券」及「持有至到期日證券」內列賬。

**4. Assets pledged as security**

As at 30 June 2014, liabilities of the Group amounting to HK\$4,822,337,000 (31 December 2013: HK\$4,148,807,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$733,474,000 (31 December 2013: HK\$1,268,641,000) were secured by debt securities related to sale and repurchase arrangements. The amount of assets pledged by the Group to secure these liabilities was HK\$5,597,019,000 (31 December 2013: HK\$5,454,505,000) mainly included in "Trading securities", "Available-for-sale securities" and "Held-to-maturity securities".

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	<b>20,909,773</b>	15,907,292
與交易有關之或然負債	Transaction-related contingencies	<b>3,893,535</b>	5,484,250
與貿易有關及其他之或然 負債	Trade-related and other contingencies	<b>15,130,034</b>	11,870,541
不需事先通知的無條件撤 銷之承諾	Commitments that are unconditionally cancellable without prior notice	<b>71,262,812</b>	71,071,494
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	<b>495,076</b>	567,314
- 1 年以上	- over one year	<b>5,522,584</b>	5,245,225
		<b>117,213,814</b>	110,146,116
信貸風險加權數額	Credit risk-weighted amount	<b>19,544,945</b>	14,703,603

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

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

**中期財務資料附註  
(續)****Notes to the Interim Financial information (continued)****6. 分類報告****6. Segmental reporting****(a) 按營運分類****(a) By operating segment**

本集團業務拆分為四個主要分類，分別為個人銀行、企業銀行、財資業務及投資。

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

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

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

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

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

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

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

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

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

**中期財務資料附註  
(續)****Notes to the Interim Financial information (continued)****6. 分類報告 (續)****6. Segmental reporting (continued)****(a) 按營運分類 (續)****(a) By operating segment (continued)**

2014 年跨業務線資金的定價已引入流動性溢價，但沒有對去年同期比較數字作出修訂；不過，若去年同期採用相同的機制，估計個人銀行、企業銀行及財資業務線的淨利息收入將分別為港幣 392,432,000 元、港幣 1,249,784,000 元及港幣 647,380,000 元。

In 2014, liquidity term premium was introduced into inter-segment funding. No revision has been made to the comparative figures in the same period of last year. However, if the same mechanism was applied in the same period of last year, it is estimated that the net interest income of Personal Banking, Corporate Banking and Treasury would be HK\$392,432,000, HK\$1,249,784,000 and HK\$647,380,000 respectively.

**中期財務資料附註 Notes to the Interim Financial information (continued)**  
**(續)**
**6. 分類報告 (續) 6. Segmental reporting (continued)**
**(a) 按營運分類 (續)**
**(a) By operating segment (continued)**

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2014年6月30日</b>	<b>30 June 2014</b>							
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	Net fee and commission income							
	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
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>							
	727,984	1,724,560	800,763	85,960	5,042	3,344,309	(58,822)	3,285,487
減值準備淨撥備	Net charge of impairment allowances							
	(38,982)	(242,259)	-	-	-	(281,241)	-	(281,241)
<b>淨經營收入</b>	<b>Net operating income</b>							
	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)
<b>經營溢利/(虧損)</b>	<b>Operating profit/(loss)</b>							
	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
<b>除稅前溢利/(虧損)</b>	<b>Profit/(loss) before taxation</b>							
	342,989	956,399	553,565	47,033	(44,099)	1,855,887	-	1,855,887
<b>於2014年6月30日</b>	<b>At 30 June 2014</b>							
<b>資產</b>	<b>Assets</b>							
分部資產	32,202,440	134,451,358	119,515,434	8,422,574	215,375	294,807,181	-	294,807,181
<b>負債</b>	<b>Liabilities</b>							
分部負債	106,221,304	116,638,985	36,684,966	7,623	1,822,236	261,375,114	-	261,375,114
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2014年6月30日</b>	<b>30 June 2014</b>							
<b>其他資料</b>	<b>Other information</b>							
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 **Notes to the Interim Financial information (continued)**  
(續)

6. 分類報告 (續) **6. Segmental reporting (continued)**

(a) 按營運分類 (續) **(a) By operating segment (continued)**

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2013年6月30日</b>	<b>30 June 2013</b>							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(348,655)	1,467,387	1,170,864	-	-	2,289,596	-	2,289,596
- 跨業務	764,272	(191,792)	(572,480)	-	-	-	-	-
	415,617	1,275,595	598,384	-	-	2,289,596	-	2,289,596
淨服務費及佣金收入/ (支出)	223,107	267,516	8,410	29	(564)	498,498	-	498,498
淨交易性收益/(虧損)	17,986	55,378	9,052	(29,796)	11	52,631	-	52,631
界定為以公平值變化計 入損益之金融工具淨 虧損	-	-	(11,173)	-	-	(11,173)	-	(11,173)
其他金融資產之淨收益	-	9,669	9,502	-	-	19,171	-	19,171
其他經營收入	41	13	-	73,090	6,505	79,649	(48,912)	30,737
<b>提取減值準備前之淨經 營收入</b>	<b>656,751</b>	<b>1,608,171</b>	<b>614,175</b>	<b>43,323</b>	<b>5,952</b>	<b>2,928,372</b>	<b>(48,912)</b>	<b>2,879,460</b>
減值準備淨撥備	(11,234)	(111,899)	-	-	-	(123,133)	-	(123,133)
<b>淨經營收入</b>	<b>645,517</b>	<b>1,496,272</b>	<b>614,175</b>	<b>43,323</b>	<b>5,952</b>	<b>2,805,239</b>	<b>(48,912)</b>	<b>2,756,327</b>
經營支出	(346,121)	(505,043)	(170,918)	(47,785)	(34,054)	(1,103,921)	48,912	(1,055,009)
<b>經營溢利/(虧損)</b>	<b>299,396</b>	<b>991,229</b>	<b>443,257</b>	<b>(4,462)</b>	<b>(28,102)</b>	<b>1,701,318</b>	<b>-</b>	<b>1,701,318</b>
投資物業公平值調整之 淨收益	-	-	-	43,673	-	43,673	-	43,673
出售/重估物業、器材 及設備之淨收益	-	17	-	3,955	-	3,972	-	3,972
<b>除稅前溢利/(虧損)</b>	<b>299,396</b>	<b>991,246</b>	<b>443,257</b>	<b>43,166</b>	<b>(28,102)</b>	<b>1,748,963</b>	<b>-</b>	<b>1,748,963</b>
<b>於2013年12月31日</b>	<b>At 31 December 2013</b>							
<b>資產</b>	<b>Assets</b>							
分部資產	28,853,019	128,704,708	114,367,231	8,238,515	220,487	280,383,960	-	280,383,960
<b>負債</b>	<b>Liabilities</b>							
分部負債	101,329,458	108,918,619	36,005,845	7,225	1,822,824	248,083,971	-	248,083,971
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2013年6月30日</b>	<b>30 June 2013</b>							
<b>其他資料</b>	<b>Other information</b>							
資本性支出	-	-	-	24,016	-	24,016	-	24,016
折舊	13,298	26,751	11,207	47,803	1,487	100,546	-	100,546
證券攤銷	-	-	67,120	-	-	67,120	-	67,120



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

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

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

		半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014		半年結算至 2013 年 6 月 30 日 Half-year ended 30 June 2013	
		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	1,945,346	1,473,234	1,901,962	1,431,973
中國內地	Mainland of China	1,312,113	376,413	954,337	304,787
其他	Others	28,028	6,240	23,161	12,203
合計	Total	<b>3,285,487</b>	<b>1,855,887</b>	<b>2,879,460</b>	<b>1,748,963</b>

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

		於 2014 年 6 月 30 日 At 30 June 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	179,167,578	159,363,605	7,539,054	34,258,376
中國內地	Mainland of China	112,840,181	99,348,429	782,377	82,808,099
其他	Others	2,799,422	2,663,080	5,516	147,339
合計	Total	<b>294,807,181</b>	<b>261,375,114</b>	<b>8,326,947</b>	<b>117,213,814</b>
		於 2013 年 12 月 31 日 At 31 December 2013			
		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	164,667,896	146,467,458	7,343,360	30,381,110
中國內地	Mainland of China	112,857,400	99,487,847	830,096	79,638,140
其他	Others	2,858,664	2,128,666	3,467	126,866
合計	Total	<b>280,383,960</b>	<b>248,083,971</b>	<b>8,176,923</b>	<b>110,146,116</b>

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

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

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。

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

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。

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該等企業進行銀行業務交易，包括貸款、證券投資及貨幣市場交易。

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

大部分與中國銀行進行的交易源自貨幣市場活動。於2014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7,700,518,000元（2013年12月31日：港幣6,796,023,000元）及港幣8,754,124,000元（2013年12月31日：港幣2,702,999,000元）。2014年上半年與中國銀行做此類業務過程中產生的收入及支出總額分別為港幣173,393,000元（2013年上半年：港幣106,167,000元）及港幣46,271,000元（2013年上半年：港幣15,386,000元）。

大部分與中銀香港進行的交易源自貨幣市場活動。於2014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609,499,000元（2013年12月31日：港幣2,139,709,000元）及港幣17,863,854,000元（2013年12月31日：港幣21,270,585,000元）。2014年上半年與中銀香港做此類業務過程中產生的收入及支出總額分別為港幣1,422,000元（2013年上半年：港幣3,441,000元）及港幣415,506,000元（2013年上半年：港幣287,326,000元）。

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

The majority of transactions with BOC arise from money market activities. As at 30 June 2014, the related aggregate amounts due from and to BOC of the Group were HK\$7,700,518,000 (31 December 2013: HK\$6,796,023,000) and HK\$8,754,124,000 (31 December 2013: HK\$2,702,999,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the first half of 2014 were HK\$173,393,000 (first half of 2013: HK\$106,167,000) and HK\$46,271,000 (first half of 2013: HK\$15,386,000) respectively.

The majority of transactions with BOCHK arise from money market activities. As at 30 June 2014, the related aggregate amounts due from and to BOCHK of the Group were HK\$609,499,000 (31 December 2013: HK\$2,139,709,000) and HK\$17,863,854,000 (31 December 2013: HK\$21,270,585,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOCHK for the first half of 2014 were HK\$1,422,000 (first half of 2013: HK\$3,441,000) and HK\$415,506,000 (first half of 2013: HK\$287,326,000) respectively.

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

大部分與母公司控制之其他公司的交易源自客戶存款。於 2014 年 6 月 30 日，本集團相關款項總額為港幣 7,303,123,000 元 (2013 年 12 月 31 日：港幣 7,093,494,000 元)。2014 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 42,739,000 元 (2013 年上半年：港幣 51,442,000 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)**

The majority of transactions with other companies controlled by the parent companies arise from deposits from customers. As at 30 June 2014, the related aggregate amount of the Group was HK\$7,303,123,000 (31 December 2013: HK\$7,093,494,000). 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 2014 was HK\$42,739,000 (first half of 2013: HK\$51,442,000).

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

中華人民共和國國務院通過中投及匯金對本集團實施控制，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 and indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Group enters into banking transactions with government authorities, agencies, affiliates and other state controlled entities in the normal course of business at commercial terms.

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

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

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

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

主要高層人員之薪酬如下：

**(c) Key management personnel**

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

The compensation of key management personnel is detailed as follows:

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
薪酬及其他短期員工福利	18,968	18,061
退休福利	860	795
	<b>19,828</b>	<b>18,856</b>

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

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

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

		於 2014 年 6 月 30 日 At 30 June 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	53,187,077	124,721,422	9,826,026	187,734,525
現貨負債	Spot liabilities	(44,749,819)	(112,789,706)	(9,231,680)	(166,771,205)
遠期買入	Forward purchases	26,039,347	12,168,866	3,891,068	42,099,281
遠期賣出	Forward sales	(32,748,003)	(24,152,402)	(4,423,413)	(61,323,818)
長 / (短) 盤淨額	Net long/(short) position	1,728,602	(51,820)	62,001	1,738,783
結構性倉盤淨額	Net structural position	366,653	8,445,743	-	8,812,396

  

		於 2013 年 12 月 31 日 At 31 December 2013			
		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	51,589,784	121,853,558	9,384,830	182,828,172
現貨負債	Spot liabilities	(44,518,523)	(111,464,523)	(9,925,494)	(165,908,540)
遠期買入	Forward purchases	24,399,649	10,648,881	4,468,976	39,517,506
遠期賣出	Forward sales	(29,771,697)	(21,621,410)	(3,875,909)	(55,269,016)
長 / (短) 盤淨額	Net long/(short) position	1,699,213	(583,494)	52,403	1,168,122
結構性倉盤淨額	Net structural position	333,141	8,263,668	-	8,596,809



**中期財務資料附註  
(續)**
**Notes to the Interim Financial information (continued)**
**9. 跨國債權**

以下分析乃參照有關跨國債權之金管局報表的填報指示而編製。跨國債權為海外交易對手之最終風險承擔的地區分佈，並會按照交易對手所在地計入風險轉移。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。個別國家或區域其已計及風險轉移後佔跨國債權總額 10% 或以上之債權總額如下：

**9. Cross-border claims**

The below analysis is prepared with reference to the Completion Instructions for the HKMA return of cross-border claims. Cross-border claims are exposures to foreign counterparties 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 cross-border claims are shown as follows:

		於 2014 年 6 月 30 日 At 30 June 2014			
		銀行 Banks	公營單位* Public sector entities*	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港	Asia, other than Hong Kong				
- 中國內地	- Mainland of China	38,336,308	689,497	40,767,224	79,793,029
- 其他	- Others	8,251,570	-	1,413,104	9,664,674
總計	Total	<b>46,587,878</b>	<b>689,497</b>	<b>42,180,328</b>	<b>89,457,703</b>
		於 2013 年 12 月 31 日 At 31 December 2013			
		銀行 Banks	公營單位* Public sector entities*	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港	Asia, other than Hong Kong				
- 中國內地	- Mainland of China	35,085,897	647,145	34,557,836	70,290,878
- 其他	- Others	6,522,598	851	1,259,319	7,782,768
總計	Total	<b>41,608,495</b>	<b>647,996</b>	<b>35,817,155</b>	<b>78,073,646</b>

\* 上表所列示的風險承擔並沒有在《銀行業（資本）規則》內分類為認可公營單位。

\* There are no exposures eligible to be classified as public sector entities under the Banking (Capital) Rules in the tables above.

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

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

**10. Non-bank Mainland exposures**

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

		於 2014 年 6 月 30 日 At 30 June 2014			
		資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	個別評估 之減值準備 Individually assessed impairment allowances 港幣千元 HK\$'000
內地機構	Mainland entities	37,146,794	1,935,649	39,082,443	-
內地境外公司及個人用於 境內的信貸	Companies and individuals outside Mainland where the credit is granted for use in Mainland	5,475,120	1,401,074	6,876,194	-
其他非銀行的內地風險承 擔	Other non-bank Mainland exposures	7,748,373	939,052	8,687,425	9,690
		<b>50,370,287</b>	<b>4,275,775</b>	<b>54,646,062</b>	<b>9,690</b>
本銀行內地附屬公司之風 險承擔	Exposures incurred by the Bank's Mainland subsidiary	62,947,239	30,874,108	93,821,347	459,254
		於 2013 年 12 月 31 日 At 31 December 2013			
		資產負債 表內的 風險承擔 On-balance sheet exposure 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	個別評估 之減值準備 Individually assessed impairment allowances 港幣千元 HK\$'000
內地機構	Mainland entities	33,157,420	2,321,948	35,479,368	-
內地境外公司及個人用於 境內的信貸	Companies and individuals outside Mainland where the credit is granted for use in Mainland	4,967,844	1,553,941	6,521,785	-
其他非銀行的內地風險承 擔	Other non-bank Mainland exposures	5,655,388	439,024	6,094,412	9,277
		<b>43,780,652</b>	<b>4,314,913</b>	<b>48,095,565</b>	<b>9,277</b>
本銀行內地附屬公司之風 險承擔	Exposures incurred by the Bank's Mainland subsidiary	59,757,870	29,690,114	89,447,984	201,357