

2016 中期披露報告

Interim disclosure statements 2016



簡要綜合收益表
Condensed Consolidated Income Statement

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	3,586,298	4,566,684
利息支出	Interest expense	(1,407,919)	(2,186,749)
淨利息收入	Net interest income	2,178,379	2,379,935
服務費及佣金收入	Fee and commission income	808,620	762,744
服務費及佣金支出	Fee and commission expense	(33,484)	(48,365)
淨服務費及佣金收入	Net fee and commission income	775,136	714,379
淨交易性收益／(虧損)	Net trading gain/(loss)	14,951	(93,559)
界定為以公平值變化計入損益之 金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss	(1,651)	(1,323)
其他金融資產之淨收益	Net gain on other financial assets	117,021	63,255
其他經營收入	Other operating income	11,785	31,239
提取減值準備前之淨經營收入	Net operating income before impairment allowances	3,095,621	3,093,926
減值準備淨撥備	Net charge of impairment allowances	(283,728)	(341,086)
淨經營收入	Net operating income	2,811,893	2,752,840
經營支出	Operating expenses	(1,297,867)	(1,204,022)
經營溢利	Operating profit	1,514,026	1,548,818
投資物業出售／公平值調整之 淨收益	Net gain from disposal of/fair value adjustments on investment properties	17,120	105,522
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	2,812	18,468
除稅前溢利	Profit before taxation	1,533,958	1,672,808
稅項	Taxation	(273,598)	(264,481)
期內溢利	Profit for the period	1,260,360	1,408,327
股息	Dividends	-	542,500

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

	半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
期內溢利	1,260,360	1,408,327
其後不可重新分類至收益表內的項目：		
房產：		
房產重估	(53,343)	233,962
遞延稅項	35,782	28,111
	(17,561)	262,073
其後可重新分類至收益表內的項目：		
可供出售證券：		
可供出售證券之公平值變化	53,787	215,035
因處置可供出售證券之轉撥重新分類至收益表	(77,952)	(30,139)
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	514	550
遞延稅項	8,832	(30,572)
	(14,819)	154,874
淨投資對沖下對沖工具之公平值變化	-	(2,908)
貨幣換算差額	(143,137)	22,829
	(157,956)	174,795
期內除稅後其他全面收益	(175,517)	436,868
期內全面收益總額	1,084,843	1,845,195

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

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
資產	ASSETS		
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	55,137,450	54,244,805
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	8,019,190	7,056,785
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	4,800,806	6,963,572
衍生金融工具	Derivative financial instruments	670,095	696,266
貸款及其他賬項	Advances and other accounts	176,481,629	168,924,014
金融投資	Financial investments	57,938,088	55,407,983
投資物業	Investment properties	346,200	414,736
物業、器材及設備	Properties, plant and equipment	6,954,098	7,008,020
應收稅項資產	Current tax assets	88,142	46,690
遞延稅項資產	Deferred tax assets	-	5,962
其他資產	Other assets	1,288,679	4,295,231
待出售資產	Assets held for sale	-	132,729
資產總額	Total assets	311,724,377	305,196,793
負債	LIABILITIES		
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	23,924,989	30,961,174
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	4,018,283	4,575,356
衍生金融工具	Derivative financial instruments	264,490	302,944
客戶存款	Deposits from customers	230,064,892	218,261,983
其他賬項及準備	Other accounts and provisions	14,153,440	12,974,800
應付稅項負債	Current tax liabilities	275,645	187,530
遞延稅項負債	Deferred tax liabilities	839,025	812,352
待出售資產之相關負債	Liabilities associated with assets held for sale	-	21,884
負債總額	Total liabilities	273,540,764	268,098,023
資本	EQUITY		
股本	Share capital	3,144,517	3,144,517
儲備	Reserves	35,039,096	33,954,253
資本總額	Total equity	38,183,613	37,098,770
負債及資本總額	Total liabilities and equity	311,724,377	305,196,793

簡要綜合權益變動表

Condensed Consolidated Statement of Changes in Equity

		儲備 Reserves							
		股本 Share capital	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
於2015年1月1日	At 1 January 2015	3,144,517	605	5,937,109	206,908	2,173,590	714,819	22,717,296	34,894,844
期內溢利	Profit for the period	-	-	-	-	-	-	1,408,327	1,408,327
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	262,073	-	-	-	-	262,073
可供出售證券	Available-for-sale securities	-	-	-	154,874	-	-	-	154,874
淨投資對沖下對沖工 具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	(2,908)	-	(2,908)
貨幣換算差額	Currency translation difference	-	-	329	554	-	21,946	-	22,829
全面收益總額	Total comprehensive income	-	-	262,402	155,428	-	19,038	1,408,327	1,845,195
因房產出售之轉撥	Release upon disposal of premises	-	-	(458,812)	-	-	-	458,812	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	93,805	-	(93,805)	-
股息	Dividends	-	-	-	-	-	-	(542,500)	(542,500)
於2015年6月30日	At 30 June 2015	3,144,517	605	5,740,699	362,336	2,267,395	733,857	23,948,130	36,197,539
於2015年7月1日	At 1 July 2015	3,144,517	605	5,740,699	362,336	2,267,395	733,857	23,948,130	36,197,539
期內溢利	Profit for the period	-	-	-	-	-	-	1,488,450	1,488,450
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	123,482	-	-	-	-	123,482
可供出售證券	Available-for-sale securities	-	-	-	(145,353)	-	-	-	(145,353)
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	-	-	-	-	-	47,192	-	47,192
貨幣換算差額	Currency translation difference	-	-	(8,784)	(3,229)	-	(600,527)	-	(612,540)
全面收益總額	Total comprehensive income	-	-	114,698	(148,582)	-	(553,335)	1,488,450	901,231
因房產出售之轉撥	Release upon disposal of premises	-	-	(587)	-	-	-	587	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	(11,722)	-	11,722	-
於2015年12月31日	At 31 December 2015	3,144,517	605	5,854,810	213,754	2,255,673	180,522	25,448,889	37,098,770

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

		儲備 Reserves							
		股本 Share capital	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
於2016年1月1日	At 1 January 2016	3,144,517	605	5,854,810	213,754	2,255,673	180,522	25,448,889	37,098,770
期內溢利	Profit for the period	-	-	-	-	-	-	1,260,360	1,260,360
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	(17,561)	-	-	-	-	(17,561)
可供出售證券	Available-for-sale securities	-	-	-	(14,819)	-	-	-	(14,819)
貨幣換算差額	Currency translation difference	-	-	(2,406)	(1,140)	-	(139,591)	-	(143,137)
全面收益總額	Total comprehensive income	-	-	(19,967)	(15,959)	-	(139,591)	1,260,360	1,084,843
因房產出售之轉撥	Release upon disposal of premises	-	-	(161,704)	-	-	-	161,704	-
轉撥至留存盈利	Transfer to retained earnings	-	-	-	-	(11,855)	-	11,855	-
於2016年6月30日	At 30 June 2016	3,144,517	605	5,673,139	197,795	2,243,818	40,931	26,882,808	38,183,613

* 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 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之流入／（流出）	Operating cash inflow/(outflow) before taxation	977,573	(7,703,445)
支付香港利得稅	Hong Kong profits tax paid	(121,670)	(113,528)
支付海外利得稅	Overseas profits tax paid	(50,345)	(46,080)
經營業務之現金流入／（流出）淨額	Net cash inflow/(outflow) from operating activities	805,558	(7,863,053)
投資業務之現金流量	Cash flows from investing activities		
購入物業、器材及設備	Purchase of properties, plant and equipment	(77,580)	(28,641)
購入投資物業	Purchase of investment properties	-	(1,080)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	188,216	396,876
出售投資物業所得款項	Proceeds from disposal of investment properties	-	986,800
投資業務之現金流入淨額	Net cash inflow from investing activities	110,636	1,353,955
融資業務之現金流量	Cash flows from financing activities		
支付股息	Dividend paid	-	(542,500)
融資業務之現金流出淨額	Net cash outflow from financing activities	-	(542,500)
現金及等同現金項目增加／（減少）	Increase/(decrease) in cash and cash equivalents	916,194	(7,051,598)
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	53,822,409	52,301,071
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	(208,090)	(40,632)
於6月30日之現金及等同現金項目	Cash and cash equivalents at 30 June	54,530,513	45,208,841

中期財務資料附註

Notes to the Interim Financial information

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

(a) 編製基準

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

(b) 主要會計政策

此中期財務資料所採用之主要會計政策及計算辦法，均與截至2015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2015年之年度報告一併閱覽。

已強制性地於2016年1月1日起開始的會計年度首次生效之與本集團相關的準則及修訂

- 香港會計準則第1號（經修訂）「披露的自主性」。香港會計準則第1號的修訂旨在進一步鼓勵企業運用專業判斷去決定在其財務報表中需披露的資料。例如，此修訂明確指出重大性需應用於整個財務報表，而包含不重要的資料會減低財務披露的效益。此外，此修訂闡明企業應運用專業判斷去決定在何處及以什麼次序把資料呈列在財務披露內。該項修訂對本集團的財務報表沒有重大影響。
- 香港會計準則第27號（2011）（經修訂）「獨立財務報表內的權益法」。該項修訂重新允許企業在單獨財務報表中對其子公司、聯營公司、合資企業之投資採用權益法列賬的選項。改用權益法的企業需要在單獨財務報表中，對每項作出此選項的投資分類採用一致的會計處理及作出追溯性修訂。該項修訂對本集團的財務報表沒有重大影響。

(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

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 2015 and should be read in conjunction with the Group’s Annual Report for 2015.

Standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2016

- HKAS 1 (Amendment), “Disclosure Initiative”. The amendments to HKAS 1 are designed to further encourage companies to apply professional judgement in determining what information to disclose in their financial statements. For example, the amendments make clear that materiality applies to the whole of financial statements and that the inclusion of immaterial information can inhibit the usefulness of financial disclosures. Furthermore, the amendments clarify that companies should use professional judgement in determining where and in what order information is presented in the financial disclosures. This amendment will not have material impact on the Group’s financial statements.
- HKAS 27 (2011) (Amendment), “Equity Method in Separate Financial Statements”. The amendment restores the option to allow an entity to apply the equity method to account for its investments in subsidiaries, joint ventures and associates in its separate financial statements. Entities electing to change to the equity method in its separate financial statements shall have to apply the same accounting for each category of investments so elected and are required to apply this change retrospectively. This amendment will not have any 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) 1. Basis of preparation and significant accounting policies (continued)
(b) 主要會計政策 (續)

已強制性地於2016年1月1日起開始的會計年度首次生效之與本集團相關的準則及修訂(續)

- 「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。該等修訂已於2016年1月1日起開始的會計年度生效。採納有關修訂對本集團的財務報表沒有重大影響。

(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2016年提前採納之準則及修訂
(b) Significant accounting policies (continued)

Standards and amendments to standards that are relevant to the Group and mandatory for the first time for the financial year beginning on 1 January 2016 (continued)

- “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 already effective for annual periods beginning on 1 January 2016. The adoption of these improvements does not have a material impact on the Group's financial statements.

(c) Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2016

準則/修訂 Standards/Amendments	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港財務報告準則第9號 HKFRS 9	金融工具 Financial Instruments	2018年1月1日 1 January 2018
香港財務報告準則第15號 HKFRS 15	源於客戶合同的收入 Revenue from Contracts with Customers	2018年1月1日 1 January 2018
香港財務報告準則第16號 HKFRS 16	租賃 Leases	2019年1月1日 1 January 2019

**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)**

- 香港財務報告準則第16號「租賃」。香港財務報告準則第16號將取代現有與租賃相關之會計準則及詮釋。當中將採用單一控制模型以識別及區別租賃及服務合同。承租人的會計處理將引入重大的改變，以消除經營租賃與融資租賃之間的區分。除短期及低值租賃外，需要確認資產使用權及租賃負債。對出租人的會計處理要求則沒有重大改動。本準則將會追溯性實施，企業若已採納香港財務報告準則第15號「源於客戶合同的收入」，可提前採納此準則。本集團正在評估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2015年之年度報告內財務報表附註2.1(a)項。
- HKFRS 16, "Leases". HKFRS 16 supersedes the existing standard and interpretations related to leases. It applies a single control model to identify leases and distinguish between leases and service contracts. Significant changes to lessee accounting are introduced, with the distinction between operating and finance leases removed and the right-of-use assets and lease liabilities recognised except under short term and low value leases. There are no significant changes to the lessor accounting requirements. The standard is applied retrospectively. Early application is permitted for entities that have also adopted HKFRS 15 "Revenue from Contracts with Customers". The Group is considering the financial impact of the standard and the timing of its application.
- Please refer to Note 2.1(a) of the Group's Annual Report for 2015 for brief explanations of the rest of the above-mentioned standards and amendments.

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

2. 金融風險管理

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

2.1 信貸風險

(A) 總貸款及其他賬項

(a) 減值貸款

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

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

2. Financial risk management

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

2.1 Credit Risk

(A) Gross advances and other accounts

(a) Impaired advances

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

If there is objective evidence that an impairment loss on advances has been incurred, the amount of loss is measured as the difference between the carrying amount and the present value of estimated future cash flows generated by the advances. Objective evidence that advances are impaired includes observable data that comes to the attention of the 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)
(A) 總貸款及其他賬項 (續)
(a) 減值貸款 (續)
2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(a) Impaired advances (continued)

		於 2016 年 6 月 30 日 At 30 June 2016 港幣千元 HK\$'000	於 2015 年 12 月 31 日 At 31 December 2015 港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	664,604	639,022
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	465,070	434,377
就上述有抵押品覆蓋的客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	363,219	310,774
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	233,190	230,073
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	431,414	408,949

減值準備已考慮上述貸款之抵押品價值。

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

於 2016 年 6 月 30 日，沒有減值之貿易票據 (2015 年 12 月 31 日：無)。

As at 30 June 2016, there were no impaired trade bills (31 December 2015: Nil).

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

特定分類或減值之客戶貸款總額對客戶貸款總額比率

就上述貸款作個別評估之減值準備

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

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:

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
Gross classified or impaired advances to customers	714,700	684,698
Gross classified or impaired advances to customers as a percentage of gross advances to customers	0.43%	0.44%
Individually assessed impairment allowances made in respect of such advances	464,176	433,567

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

中期財務資料附註 **Notes to the Interim Financial information (continued)**
(續)**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 exceeded the approved limit that was advised to the borrower.

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

逾期超過3個月之貸款總額分析如下：

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

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

	於2016年6月30日 At 30 June 2016		於2015年12月31日 At 31 December 2015	
	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	203,845	0.12%	102,053	0.06%
- 超過6個月但不超過1年	74,858	0.05%	320,702	0.21%
- 超過1年	387,608	0.23%	203,026	0.13%
逾期超過3個月之貸款	666,311	0.40%	625,781	0.40%
就上述貸款作個別評估之減值準備	450,311		412,534	

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2016年 6月30日 At 30 June 2016	於2015年 12月31日 At 31 December 2015
	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	402,911	313,983
上述有抵押品覆蓋之客戶貸款	251,883	228,914
上述沒有抵押品覆蓋之客戶貸款	414,428	396,867

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

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

於2016年6月30日，沒有逾期超過3個月之貿易票據（2015年12月31日：無）。

As at 30 June 2016, there were no trade bills overdue for more than three months (31 December 2015: Nil).

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)
(c) 經重組貸款
2.1 Credit Risk (continued)
(A) Gross advances and other accounts (continued)
(c) Rescheduled advances

	於 2016 年 6 月 30 日 At 30 June 2016		於 2015 年 12 月 31 日 At 31 December 2015	
	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"	3,483	0.00%	1,329	0.00%

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

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

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
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
(d) Concentration of advances to customers
(i) 按行業分類之客戶貸款總額
(i) Sectoral analysis of gross advances to customers

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

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

		於 2016 年 6 月 30 日 At 30 June 2016					
		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	6,935,085	10.92%	-	36,925	-	18,859
- 物業投資	- Property investment	11,135,656	91.62%	29,200	29,200	691	104,167
- 金融業	- Financial concerns	4,442,073	9.15%	-	-	-	9,117
- 股票經紀	- Stockbrokers	331	100.00%	-	-	-	3
- 批發及零售業	- Wholesale and retail trade	8,255,918	35.80%	79,099	54,632	60,474	56,651
- 製造業	- Manufacturing	7,283,101	26.53%	28,838	62,980	18,023	31,754
- 運輸及運輸設備	- Transport and transport equipment	4,836,311	6.01%	-	91,016	-	39,215
- 休閒活動	- Recreational activities	6,641	15.80%	-	-	-	42
- 資訊科技	- Information technology	2,110,757	1.08%	-	-	-	4,409
- 其他	- Others	12,593,441	51.25%	15,791	25,054	13,662	71,148
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	328,415	99.87%	1,354	7,338	-	214
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	12,571,568	99.89%	505	52,507	-	5,644
- 信用卡貸款	- Credit card advances	-	0.00%	-	-	-	-
- 其他	- Others	8,102,177	65.05%	2,047	34,359	661	6,182
在香港使用之貸款總額	Total loans for use in Hong Kong	78,601,474	52.39%	156,834	394,011	93,511	347,405
貿易融資	Trade finance	6,418,855	28.31%	68,972	91,825	64,185	45,781
在香港以外使用之貸款	Loans for use outside Hong Kong	82,505,765	39.47%	488,894	705,324	306,480	573,730
客戶貸款總額	Gross advances to customers	167,526,094	45.10%	714,700	1,191,160	464,176	966,916

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)

(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 2015 年 12 月 31 日 At 31 December 2015					
		客戶貸款總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 減值準備 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	5,448,761	15.36%	-	-	-	14,435
- 物業投資	- Property investment	10,849,282	92.84%	29,794	24,466	-	110,979
- 金融業	- Financial concerns	4,497,199	9.53%	-	-	-	9,638
- 股票經紀	- Stockbrokers	480	100.00%	-	-	-	4
- 批發及零售業	- Wholesale and retail trade	9,251,574	30.74%	87,956	103,927	65,156	69,887
- 製造業	- Manufacturing	8,523,132	23.30%	30,691	34,384	19,210	36,657
- 運輸及運輸設備	- Transport and transport equipment	4,316,243	7.66%	-	360	-	13,381
- 休閒活動	- Recreational activities	141,637	0.76%	-	-	-	294
- 資訊科技	- Information technology	741,295	2.40%	2,634	4,839	1,309	1,803
- 其他	- Others	14,315,090	42.23%	19,729	25,474	16,498	71,945
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	364,199	99.88%	1,501	8,736	-	241
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	12,304,337	99.86%	648	53,917	-	5,401
- 信用卡貸款	- Credit card advances	-	-	-	-	-	-
- 其他	- Others	7,338,950	56.81%	2,461	27,195	1,410	4,712
在香港使用之貸款總額	Total loans for use in Hong Kong	78,092,179	50.43%	175,414	283,298	103,583	339,377
貿易融資	Trade finance	6,141,777	33.44%	68,558	78,781	49,162	46,830
在香港以外使用之貸款	Loans for use outside Hong Kong	72,002,818	39.30%	440,726	667,966	280,822	565,129
客戶貸款總額	Gross advances to customers	156,236,774	44.63%	684,698	1,030,045	433,567	951,336

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 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
Hong Kong	89,995,618	88,083,058
Mainland of China	69,169,331	61,013,223
Others	8,361,145	7,140,493
	167,526,094	156,236,774

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

Hong Kong	424,775	426,019
Mainland of China	473,988	452,571
Others	68,153	72,746
	966,916	951,336

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 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
	352,203	276,118
	830,369	739,435
	8,588	14,492
	1,191,160	1,030,045

	61,605	51,497
	398,215	368,279
	-	436
	459,820	420,212

	14,765	3,741
	7,396	3,183
	75	56
	22,236	6,980

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

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 2016 年
6 月 30 日
At 30 June
2016

 港幣千元
HK\$'000

 於 2015 年
12 月 31 日
At 31 December
2015

 港幣千元
HK\$'000

 Hong Kong
Mainland of China
Others

121,028
593,653
19

 131,490
552,753
455

714,700
684,698
**Individually assessed impairment
allowances in respect of the
classified or impaired advances**

 Hong Kong
Mainland of China
Others

63,412
400,764
-

 59,480
373,651
436

464,176
433,567
**Collectively assessed impairment
allowances in respect of the
classified or impaired advances**

 Hong Kong
Mainland of China

923
1,139

 1,043
1,187

2,062
2,230

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 2016 年 6 月 30 日持有的收回資產之估值為港幣 119,466,000 元 (2015 年 12 月 31 日: 港幣 122,509,000 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 2016 amounted to HK\$119,466,000 (31 December 2015: HK\$122,509,000). 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 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)
(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 2016 年 6 月 30 日 At 30 June 2016					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	6,761,543	30,586,389	12,957,222	2,320,277	1,185,493	53,810,924
持有至到期日證券	Held-to-maturity securities	213,781	2,221,100	-	-	-	2,434,881
貸款及應收款	Loans and receivables	-	-	394,881	-	-	394,881
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	49,992	4,502,937	247,877	-	-	4,800,806
總計	Total	7,025,316	37,310,426	13,599,980	2,320,277	1,185,493	61,441,492

		於 2015 年 12 月 31 日 At 31 December 2015					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	3,814,391	27,409,836	16,575,057	1,781,530	2,298,167	51,878,981
持有至到期日證券	Held-to-maturity securities	208,732	2,257,798	-	-	-	2,466,530
貸款及應收款	Loans and receivables	-	-	585,792	-	-	585,792
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	6,714,292	249,280	-	-	6,963,572
總計	Total	4,023,123	36,381,926	17,410,129	1,781,530	2,298,167	61,894,875

於 2016 年 6 月 30 日，沒有逾期或減值之債務證券及存款證 (2015 年 12 月 31 日：無)。

As at 30 June 2016, there were no overdue or impaired debt securities and certificates of deposit (31 December 2015: Nil).

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****(A) 外匯風險**

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。

2.2 Market Risk**(A) Currency risk**

The Group's assets and liabilities are denominated in major currencies, particularly the HK dollar, the US dollar and Renminbi. To ensure the currency risk exposure of the Group is kept to an acceptable level, risk limits (e.g. Position 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)

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

2.2 Market Risk (continued)
(A) Currency risk (continued)

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

		於 2016 年 6 月 30 日 At 30 June 2016			
		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	62,840,947	107,758,387	9,959,993	180,559,327
現貨負債	Spot liabilities	(49,968,271)	(97,939,964)	(10,122,372)	(158,030,607)
遠期買入	Forward purchases	21,810,705	14,246,635	4,854,264	40,911,604
遠期賣出	Forward sales	(33,478,383)	(24,513,411)	(4,695,032)	(62,686,826)
長盤 / (短盤) 淨額	Net long/(short) position	1,204,998	(448,353)	(3,147)	753,498
結構性倉盤淨額	Net structural position	326,360	8,811,478	-	9,137,838
		於 2015 年 12 月 31 日 At 31 December 2015			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	62,789,261	105,966,748	14,036,470	182,792,479
現貨負債	Spot liabilities	(56,280,126)	(96,346,613)	(10,103,847)	(162,730,586)
遠期買入	Forward purchases	23,762,419	7,770,358	2,767,918	34,300,695
遠期賣出	Forward sales	(28,585,949)	(17,344,597)	(6,688,061)	(52,618,607)
長盤淨額	Net long position	1,685,605	45,896	12,480	1,743,981
結構性倉盤淨額	Net structural position	293,056	8,431,220	-	8,724,276

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
(B) Interest rate risk

下表概述了本集團於 2016 年 6 月 30 日及 2015 年 12 月 31 日之資產負債表內的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's on-balance sheet exposure to interest rate risk as at 30 June 2016 and 31 December 2015. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2016 年 6 月 30 日 At 30 June 2016						
		一至 一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	51,423,551	-	-	-	-	3,713,899	55,137,450
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	5,374,274	2,644,916	-	-	-	8,019,190
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	840,942	2,968,172	743,815	247,877	-	-	4,800,806
衍生金融工具	Derivative financial instruments	-	-	-	-	-	670,095	670,095
貸款及其他賬項	Advances and other accounts	100,310,496	27,815,521	43,757,957	4,434,349	163,306	-	176,481,629
金融投資	Financial investments							
- 可供出售	- Available-for-sale	6,294,233	13,703,395	17,087,439	18,009,878	-	13,381	55,108,326
- 持有至到期日	- Held-to-maturity	-	300,860	485,924	1,648,097	-	-	2,434,881
- 貸款及應收款	- Loans and receivables	-	-	-	394,881	-	-	394,881
投資物業	Investment properties	-	-	-	-	-	346,200	346,200
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,954,098	6,954,098
其他資產（包括應收稅項資產）	Other assets (including current tax assets)	-	-	-	-	-	1,376,821	1,376,821
資產總額	Total assets	158,869,222	50,162,222	64,720,051	24,735,082	163,306	13,074,494	311,724,377

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 2016 年 6 月 30 日

At 30 June 2016

		一 至	三 至					
		一 至	三 至	一 至	五 年	不 計	總	
		一 個 月 內	三 個 月	十 二 個 月	一 至 五 年	五 年 以 上	計 息	
		Up to	1 to 3	3 to 12	1 to 5	Over	Non-	
		1 month	months	months	years	5 years	interest	
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	bearing	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
							總計	
							Total	
							港幣千元	
							HK\$'000	
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	9,414,432	6,522,194	7,683,933	-	-	304,430	23,924,989
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	783,459	299,901	2,934,923	-	-	-	4,018,283
衍生金融工具	Derivative financial instruments	-	-	-	-	-	264,490	264,490
客戶存款	Deposits from customers	96,515,155	34,379,467	30,495,842	2,980,922	-	65,693,506	230,064,892
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)	6,210,879	878,101	4,127,072	11,552	217	4,040,289	15,268,110
負債總額	Total liabilities	112,923,925	42,079,663	45,241,770	2,992,474	217	70,302,715	273,540,764
利率敏感度缺口	Interest sensitivity gap	45,945,297	8,082,559	19,478,281	21,742,608	163,089	(57,228,221)	38,183,613

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 2015 年 12 月 31 日

At 31 December 2015

		一 個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	50,565,792	-	-	-	-	3,679,013	54,244,805
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	-	3,157,041	3,899,744	-	-	-	7,056,785
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	1,762,994	2,479,360	2,471,938	249,280	-	-	6,963,572
衍生金融工具	Derivative financial instruments	-	-	-	-	-	696,266	696,266
貸款及其他賬項	Advances and other accounts	107,765,185	28,446,478	27,748,294	4,792,519	171,538	-	168,924,014
金融投資	Financial investments							
- 可供出售	- Available-for-sale	8,601,020	10,455,974	14,442,944	18,494,300	356,810	4,613	52,355,661
- 持有至到期日	- Held-to-maturity	-	-	298,771	2,167,759	-	-	2,466,530
- 貸款及應收款	- Loans and receivables	182,257	48,142	355,393	-	-	-	585,792
投資物業	Investment properties	-	-	-	-	-	414,736	414,736
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	7,008,020	7,008,020
其他資產 (包括應收及遞延稅項資產)	Other assets (including current and deferred tax assets)	31	-	-	-	-	4,347,852	4,347,883
待出售資產	Assets held for sale	-	-	-	-	-	132,729	132,729
資產總額	Total assets	168,877,279	44,586,995	49,217,084	25,703,858	528,348	16,283,229	305,196,793

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 2015 年 12 月 31 日

At 31 December 2015

		一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	19,054,571	2,501,295	6,689,467	-	-	2,715,841	30,961,174
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,084,486	1,907,861	1,583,009	-	-	-	4,575,356
衍生金融工具	Derivative financial instruments	-	-	-	-	-	302,944	302,944
客戶存款	Deposits from customers	135,919,721	34,269,925	30,101,149	5,512,157	-	12,459,031	218,261,983
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	1,666,422	2,713,701	6,158,633	454,913	19,427	2,961,586	13,974,682
待出售資產之相關負債	Liabilities associated with assets held for sale	-	-	-	-	-	21,884	21,884
負債總額	Total liabilities	157,725,200	41,392,782	44,532,258	5,967,070	19,427	18,461,286	268,098,023
利率敏感度缺口	Interest sensitivity gap	11,152,079	3,194,213	4,684,826	19,736,788	508,921	(2,178,057)	37,098,770

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) 流動性覆蓋比率
(A) Liquidity coverage ratio

	季度結算至 2016年 6月30日 Quarter ended 30 June 2016	季度結算至 2016年 3月31日 Quarter ended 31 March 2016	季度結算至 2015年 6月30日 Quarter ended 30 June 2015	季度結算至 2015年 3月31日 Quarter ended 31 March 2015	
流動性覆蓋比率 的平均值	Average value of liquidity coverage ratio	145.26%	130.84%	163.68%	123.70%

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

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

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

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

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

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

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

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

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

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2016年6月30日及2015年12月31日之資產及負債的到期日分析，按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

The tables below analyse the Group's assets and liabilities as at 30 June 2016 and 31 December 2015 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於2016年6月30日 At 30 June 2016							
		即期	一至	三至	一至五年	五年以上	不確定	總計	
		On	一個月內	三個月	十二個月	一至五年	五年以上	不確定	
		demand	Up to	1 to 3	3 to 12	1 to 5	Over 5	Indefinite	
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	15,956,829	28,780,955	-	-	-	-	10,399,666	55,137,450
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	5,374,274	2,644,916	-	-	-	8,019,190
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	-	840,942	2,968,172	743,815	-	-	-	4,552,929
- 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	-	-	-	2,171	245,706	-	-	247,877
衍生金融工具	Derivative financial instruments	347,290	52,391	132,926	137,488	-	-	-	670,095
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	4,835,756	9,694,194	13,647,640	39,752,587	64,794,665	32,581,515	788,645	166,095,002
- 貿易票據	- trade bills	2,795	3,840,163	2,491,612	4,052,057	-	-	-	10,386,627
金融投資	Financial investments								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	2,938,621	10,164,721	13,843,787	17,417,088	-	-	44,364,217
- 存款證	- certificates of deposit	-	1,435,993	549,769	3,985,794	3,475,151	-	-	9,446,707
- 其他	- others	-	1,166,893	-	117,128	-	-	-	1,284,021
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	300,860	486,470	1,647,551	-	-	2,434,881
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	-	-	-	394,881	-	-	394,881
- 股份證券	- equity securities	-	-	-	-	-	-	13,381	13,381
投資物業	Investment properties	-	-	-	-	-	-	346,200	346,200
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	6,954,098	6,954,098
其他資產 (包括應收稅項資產)	Other assets (including current tax assets)	317,767	734,031	26,707	197,965	1,481	-	98,870	1,376,821
資產總額	Total assets	21,460,437	49,484,183	35,656,681	65,964,178	87,976,523	32,581,515	18,600,860	311,724,377

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 2016 年 6 月 30 日 At 30 June 2016							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,395,803	8,321,519	6,513,203	7,694,464	-	-	-	23,924,989
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	783,459	299,901	2,934,923	-	-	-	4,018,283
衍生金融工具	Derivative financial instruments	100,530	39,609	41,490	68,629	14,232	-	-	264,490
客戶存款	Deposits from customers	98,682,643	55,668,106	37,203,953	35,521,029	2,989,161	-	-	230,064,892
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)	7,134,538	1,975,768	881,353	4,287,144	983,691	5,616	-	15,268,110
負債總額	Total liabilities	107,313,514	66,788,461	44,939,900	50,506,189	3,987,084	5,616	-	273,540,764
流動資金缺口	Net liquidity gap	(85,853,077)	(17,304,278)	(9,283,219)	15,457,989	83,989,439	32,575,899	18,600,860	38,183,613

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 2015 年 12 月 31 日 At 31 December 2015							
		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
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	13,738,576	31,379,966	-	-	-	-	9,126,263	54,244,805
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	-	-	3,157,041	3,899,744	-	-	-	7,056,785
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	-	1,762,994	2,479,360	2,471,938	-	-	-	6,714,292
- 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	-	-	-	2,168	247,112	-	-	249,280
衍生金融工具	Derivative financial instruments	320,134	96,765	21,483	255,610	2,274	-	-	696,266
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	5,500,045	7,436,513	14,184,098	36,000,440	61,815,074	29,138,201	777,500	154,851,871
- 貿易票據	- trade bills	7	3,372,536	4,090,506	6,609,094	-	-	-	14,072,143
金融投資	Financial investments								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	7,295,867	6,428,028	8,657,828	18,096,760	356,810	-	40,835,293
- 存款證	- certificates of deposit	-	216,318	1,404,198	6,404,497	3,018,675	-	-	11,043,688
- 其他	- others	-	472,067	-	-	-	-	-	472,067
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	1,237	299,330	2,165,963	-	-	2,466,530
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	182,257	48,142	355,393	-	-	-	585,792
- 股份證券	- equity securities	-	-	-	-	-	-	4,613	4,613
投資物業	Investment properties	-	-	-	-	-	-	414,736	414,736
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,008,020	7,008,020
其他資產 (包括應收及遞延稅項資產)	Other assets (including current and deferred tax assets)	164,183	3,936,533	13,518	134,702	(7,648)	-	106,595	4,347,883
待出售資產	Assets held for sale	-	132,729	-	-	-	-	-	132,729
資產總額	Total assets	19,722,945	56,284,545	31,827,611	65,090,744	85,338,210	29,495,011	17,437,727	305,196,793

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 2015 年 12 月 31 日 At 31 December 2015							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	3,648,010	18,122,402	2,501,295	6,689,467	-	-	-	30,961,174
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	1,084,486	1,907,861	1,583,009	-	-	-	4,575,356
衍生金融工具	Derivative financial instruments	103,804	76,539	29,472	73,219	19,910	-	-	302,944
客戶存款	Deposits from customers	90,852,158	55,539,932	34,371,019	31,798,000	5,700,874	-	-	218,261,983
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	1,998,248	1,315,194	2,943,651	6,315,257	1,376,345	25,987	-	13,974,682
待出售資產之相關負債	Liabilities associated with assets held for sale	-	21,884	-	-	-	-	-	21,884
負債總額	Total liabilities	96,602,220	76,160,437	41,753,298	46,458,952	7,097,129	25,987	-	268,098,023
流動資金缺口	Net liquidity gap	(76,879,275)	(19,875,892)	(9,925,687)	18,631,792	78,241,081	29,469,024	17,437,727	37,098,770

**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存有疑慮，則將該等款項列為「不確定日期」。上述列示之資產已扣除任何相關準備(如有)。

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

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

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

**中期財務資料附註
(續)****Notes to the Interim Financial information (continued)****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類別風險承擔的信貸風險資本要求。小部分信貸風險承擔則繼續按標準(信貸風險)計算法計算。本集團採用標準信貸估值調整方法，計算具有信貸估值調整風險的交易對手資本要求。本集團繼續採用內部模式計算法計算外匯及利率的一般市場風險資本要求，並獲金管局批准豁免計算由海外分行及南商(中國)引致的結構性外匯敞口產生的市場風險資本要求。本集團繼續採用標準(市場風險)計算法計算其餘市場風險資本要求。本集團繼續採用標準(業務操作風險)計算法計算操作風險資本要求。

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

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

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

The consolidation basis for regulatory purposes comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRSs.

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

包括在會計準則綜合範圍，而不包括在監管規定綜合範圍內的附屬公司之詳情如下：

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

名稱	Name	於 2016 年 6 月 30 日 At 30 June 2016		於 2015 年 12 月 31 日 At 31 December 2015	
		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	16,375	16,242	16,355	16,246
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	5,138	4,026	4,248	4,026
南洋商業銀行(代理人)有限公司	Nanyang Commercial Bank (Nominees) Limited	1,469	1,469	1,472	1,472

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 2016 年 6 月 30 日，並無任何附屬公司只包括在監管規定綜合範圍，而不包括在會計準則綜合範圍（2015 年 12 月 31 日：無）。

There were no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation as at 30 June 2016 (31 December 2015: Nil).

於 2016 年 6 月 30 日，亦無任何附屬公司同時包括在會計準則和監管規定綜合範圍而使用不同綜合方法（2015 年 12 月 31 日：無）。

Neither were there any subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of consolidation where the methods of consolidation differ as at 30 June 2016 (31 December 2015: Nil).

(B) 資本比率
(B) Capital ratio

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
普通股權一級資本比率	CET1 capital ratio	<u>16.39%</u>	<u>16.18%</u>
一級資本比率	Tier 1 capital ratio	<u>16.39%</u>	<u>16.18%</u>
總資本比率	Total capital ratio	<u>18.51%</u>	<u>18.38%</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)
(B) 資本比率 (續)
(B) Capital ratio (continued)

用於計算以上資本比率之扣減後的綜合資本基礎分析如下：

The consolidated capital base after deductions used in the calculation of the above capital ratios is analysed as follows:

		於 2016 年 6 月 30 日 At 30 June 2016 港幣千元 HK\$'000	於 2015 年 12 月 31 日 At 31 December 2015 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	26,930,754	25,495,966
已披露的儲備	Disclosed reserves	<u>8,102,133</u>	<u>8,451,135</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>38,177,404</u>	<u>37,091,618</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(10,054)	(8,617)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	-	(5,962)
按公平價值估值的負債因本身的信用風險變動所產生的損益	Gains and losses due to changes in own credit risk on fair valued liabilities	(1,032)	(537)
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)	(6,025,842)	(6,190,605)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(2,243,818)</u>	<u>(2,255,673)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(8,280,746)</u>	<u>(8,461,394)</u>
普通股權一級資本	CET1 capital	<u>29,896,658</u>	<u>28,630,224</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)
(B) 資本比率 (續) (B) Capital ratio (continued)

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	29,896,658	28,630,224
二級資本：票據及準備金 合資格計入二級資本的集 體減值備抵及一般銀行 風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	1,147,671	1,116,112
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	1,147,671	1,116,112
二級資本：監管扣減 加回合資格計入二級資本 的因對土地及建築物 (自用及投資用途) 進 行價值重估而產生的累 積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	2,711,629	2,785,772
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	2,711,629	2,785,772
二級資本	Tier 2 capital	3,859,300	3,901,884
總資本	Total capital	33,755,958	32,532,108
防護緩衝資本比率分析如 下：	The capital buffer ratios are analysed as follows:	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
防護緩衝資本比率	Capital conservation buffer ratio	0.625%	0.000%
逆周期緩衝資本比率	Countercyclical capital buffer ratio	0.31%	0.00%

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

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

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
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) 槓桿比率
(C) Leverage ratio

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	<u>29,896,658</u>	<u>28,630,224</u>
槓桿比率風險承擔	Leverage ratio exposure	<u>340,586,718</u>	<u>339,678,093</u>
槓桿比率	Leverage ratio	<u>8.78%</u>	<u>8.43%</u>

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

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

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

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

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

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

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

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。其他特定控制程序包括核實可觀察的估值參數。重大估值事項將向管理人員匯報。

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

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

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.

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。調整分別反映對市場因素變化、交易對手信譽及集團自身信貸息差的期望。有關調整主要是按每一交易對手，以未來預期敞口、違約率及收回率釐定。

3.1 Financial instruments measured at fair value (continued)Derivatives

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

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

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
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 2016 年 6 月 30 日 At 30 June 2016			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
公平值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	4,552,929	-	4,552,929
- 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	-	247,877	-	247,877
衍生金融工具	Derivative financial instruments	347,290	322,677	128	670,095
可供出售金融資產	Available-for-sale financial assets				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	53,810,924	-	53,810,924
- 股份證券	- Equity securities	-	-	13,381	13,381
- 其他	- Others	-	-	1,284,021	1,284,021
金融負債	Financial liabilities				
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	-	4,018,283	-	4,018,283
衍生金融工具	Derivative financial instruments	100,530	163,960	-	264,490

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 2015 年 12 月 31 日 At 31 December 2015			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
公平值變化計入損益之 金融資產	Financial assets at fair value through profit or loss				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	6,714,292	-	6,714,292
- 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	-	249,280	-	249,280
衍生金融工具	Derivative financial instruments	320,134	376,132	-	696,266
可供出售金融資產	Available-for-sale financial assets				
- 債務證券及 存款證	- Debt securities and certificates of deposit	2,814,257	49,064,724	-	51,878,981
- 股份證券	- Equity securities	-	-	4,613	4,613
- 其他	- Others	-	-	472,067	472,067
金融負債	Financial liabilities				
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	-	4,575,356	-	4,575,356
衍生金融工具	Derivative financial instruments	103,804	199,140	-	302,944

本集團之金融資產及負債於期內均沒有第一層級及第二層級之間的轉移 (2015 年 12 月 31 日：無)。

There were no financial asset and liability transfers between level 1 and level 2 for the Group during the period (31 December 2015: Nil).

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 2016 年 6 月 30 日 At 30 June 2016		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售金融資產 Available-for-sale financial assets	其他 Others
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2016 年 1 月 1 日	At 1 January 2016	-	4,613	472,067
收益	Gains			
- 收益表	- Income statement	128	-	-
- 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	-	(516)	(6,308)
買入	Purchases	-	9,284	4,083,645
賣出	Sales	-	-	(3,265,383)
轉入第三層級	Transfers into level 3	-	-	-
轉出第三層級	Transfers out of level 3	-	-	-
於 2016 年 6 月 30 日	At 30 June 2016	128	13,381	1,284,021
於 2016 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 2016	128	-	-

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 2015 年 12 月 31 日 At 31 December 2015		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售金融資產 Available-for-sale financial assets	
			股份證券 Equity securities	其他 Others
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2015 年 1 月 1 日	At 1 January 2015	4	75,766	-
收益	Gains			
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	-	11,679	-
買入	Purchases	-	-	472,067
賣出	Sales	-	(82,832)	-
結算	Settlements	(4)	-	-
於 2015 年 12 月 31 日	At 31 December 2015	-	4,613	472,067
於 2015 年 12 月 31 日持有的金融資產於年內計入收益表的未實現收益總額	Total unrealised gain for the year included in income statement for financial assets held as at 31 December 2015	-	-	-

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 2016 年 6 月 30 日及 2015 年 12 月 31 日，分類為第三層級的金融工具主要為債務工具及非上市股權。

As at 30 June 2016 and 31 December 2015, financial instruments categorised as level 3 are mainly comprised of debt instruments and unlisted equity shares.

對於某些低流動性債務工具，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。

For certain illiquid debt instruments, 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 669,000 元（2015 年 12 月 31 日：港幣 231,000 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\$669,000 (31 December 2015: HK\$231,000).

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

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

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

客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

持有至到期日證券

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

貸款及應收款

貸款及應收款的公平值釐定與附註 3.1 內以公平值計量的債務證券及存款證採用之方法相同。

客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

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/from banks and other financial institutions and trade bills

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

Advances to customers

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

Held-to-maturity securities

The fair value of held-to-maturity securities is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 3.1.

Loans and receivables

The fair value of loans and receivables is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 3.1.

Deposits from customers

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

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 and 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 2016 年 6 月 30 日		於 2015 年 12 月 31 日	
	At 30 June 2016		At 31 December 2015	
	賬面值	公平值	賬面值	公平值
	Carrying value	Fair value	Carrying value	Fair value
	港幣千元	港幣千元	港幣千元	港幣千元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
金融資產	Financial assets			
持有至到期日證券	2,434,881	2,509,114	2,466,530	2,557,828
貸款及應收款	394,881	394,369	585,792	586,376

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
4. 或然負債及承擔
4. 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 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	14,551,295	21,262,146
與交易有關之或然負債	1,266,890	1,830,203
與貿易有關之或然負債	8,824,890	7,801,271
有追索權的資產出售	5,752,485	5,419,397
不需事先通知的無條件 撤銷之承諾	82,697,684	75,313,331
其他承擔，原到期日為		
- 1 年或以下	2,798,830	1,983,255
- 1 年以上	8,604,318	9,083,933
	124,496,392	122,693,536
信貸風險加權數額	17,995,099	21,148,878

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)**

5. 分類報告

(a) 按營運分類

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。

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）。

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。

「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。

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。

5. Segmental reporting

(a) By operating segment

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

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).

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.

“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.

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

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
5. 分類報告 (續)
5. 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	財務業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2016年6月30日	30 June 2016							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	167,366	1,425,757	585,256	-	-	2,178,379	-	2,178,379
- 跨業務	313,033	62,185	(375,218)	-	-	-	-	-
	480,399	1,487,942	210,038	-	-	2,178,379	-	2,178,379
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)							
淨交易性收益/(虧損)	Net trading gain/(loss)							
界定為以公平值變化計 入損益之金融工具淨 虧損	Net loss on financial instruments designated at fair value through profit or loss							
其他金融資產之淨收益	Net gain on other financial assets							
其他經營收入	Other operating income							
	350,984	381,889	43,353	22	(1,112)	775,136	-	775,136
	20,061	41,886	(74,262)	27,772	(506)	14,951	-	14,951
	-	-	(1,651)	-	-	(1,651)	-	(1,651)
	-	39,053	77,968	-	-	117,021	-	117,021
	76	-	-	69,074	4,760	73,910	(62,125)	11,785
提取減值準備前之淨經 營收入	Net operating income before impairment allowances							
減值準備淨撥備	Net charge of impairment allowances							
	851,520	1,950,770	255,446	96,868	3,142	3,157,746	(62,125)	3,095,621
	(59,047)	(224,681)	-	-	-	(283,728)	-	(283,728)
淨經營收入	Net operating income							
經營支出	Operating expenses							
經營溢利/(虧損)	Operating profit/(loss)							
投資物業出售/公平值 調整之淨收益	Net gain from disposal of/fair value adjustments on investment properties							
出售/重估物業、器材 及設備之淨收益	Net gain from disposal/ revaluation of properties, plant and equipment							
	792,473	1,726,089	255,446	96,868	3,142	2,874,018	(62,125)	2,811,893
	(479,771)	(536,740)	(142,794)	(95,482)	(105,205)	(1,359,992)	62,125	(1,297,867)
	312,702	1,189,349	112,652	1,386	(102,063)	1,514,026	-	1,514,026
	-	-	-	17,120	-	17,120	-	17,120
	-	-	-	2,812	-	2,812	-	2,812
除稅前溢利/(虧損)	Profit/(loss) before taxation							
	312,702	1,189,349	112,652	21,318	(102,063)	1,533,958	-	1,533,958
於2016年6月30日	At 30 June 2016							
資產	Assets							
分部資產	Segment assets							
	38,168,266	140,403,662	125,610,857	7,342,934	198,658	311,724,377	-	311,724,377
負債	Liabilities							
分部負債	Segment liabilities							
	89,985,842	153,095,904	28,762,821	4,251	1,691,946	273,540,764	-	273,540,764
半年結算至	Half-year ended							
2016年6月30日	30 June 2016							
其他資料	Other information							
資本性支出	Capital expenditure							
折舊	Depreciation							
證券攤銷	Amortisation of securities							
	-	-	-	77,580	-	77,580	-	77,580
	8,005	4,113	170	95,478	(5,195)	102,571	-	102,571
	-	-	144,024	-	-	144,024	-	144,024

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

(續)

5. 分類報告 (續) 5. Segmental reporting (continued)

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

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至	Half-year ended							
2015年6月30日	30 June 2015							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(100,680)	1,225,558	1,255,057	-	-	2,379,935	-	2,379,935
- 跨業務	576,629	43,480	(620,109)	-	-	-	-	-
	475,949	1,269,038	634,948	-	-	2,379,935	-	2,379,935
淨服務費及佣金收入/ (支出)	409,684	292,476	12,543	22	(346)	714,379	-	714,379
淨交易性收益/(虧損)	22,688	39,629	(160,379)	4,544	(41)	(93,559)	-	(93,559)
界定為以公平值變化計 入損益之金融工具淨 虧損	-	-	(1,323)	-	-	(1,323)	-	(1,323)
其他金融資產之淨收益	-	33,115	30,140	-	-	63,255	-	63,255
其他經營收入	168	-	-	88,630	1,664	90,462	(59,223)	31,239
提取減值準備前之淨經 營收入	908,489	1,634,258	515,929	93,196	1,277	3,153,149	(59,223)	3,093,926
減值準備淨撥備	(39,574)	(301,512)	-	-	-	(341,086)	-	(341,086)
淨經營收入	868,915	1,332,746	515,929	93,196	1,277	2,812,063	(59,223)	2,752,840
經營支出	(451,700)	(533,783)	(141,015)	(101,760)	(34,987)	(1,263,245)	59,223	(1,204,022)
經營溢利/(虧損)	417,215	798,963	374,914	(8,564)	(33,710)	1,548,818	-	1,548,818
投資物業公平值調整之 淨收益	-	-	-	105,522	-	105,522	-	105,522
出售/重估物業、器材 及設備之淨收益	-	-	-	18,468	-	18,468	-	18,468
除稅前溢利/(虧損)	417,215	798,963	374,914	115,426	(33,710)	1,672,808	-	1,672,808
於2015年12月31日	At 31 December 2015							
資產	Assets							
分部資產	39,504,331	134,505,455	123,466,694	7,458,268	129,316	305,064,064	-	305,064,064
待出售資產	-	-	-	132,729	-	132,729	-	132,729
	39,504,331	134,505,455	123,466,694	7,590,997	129,316	305,196,793	-	305,196,793
負債	Liabilities							
分部負債	91,688,294	138,648,224	36,023,296	4,335	1,711,990	268,076,139	-	268,076,139
待出售資產之相關負債	-	-	-	-	21,884	21,884	-	21,884
	91,688,294	138,648,224	36,023,296	4,335	1,733,874	268,098,023	-	268,098,023
半年結算至	Half-year ended							
2015年6月30日	30 June 2015							
其他資料	Other information							
資本性支出	-	-	-	29,721	-	29,721	-	29,721
折舊	6,996	3,683	361	101,754	(2,395)	110,399	-	110,399
證券攤銷	-	-	41,646	-	-	41,646	-	41,646

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
5. 分類報告 (續)
5. 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 2016 年 6 月 30 日 Half-year ended 30 June 2016		半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015	
		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	1,919,029	1,277,830	1,935,219	1,434,500
中國內地	Mainland of China	1,137,099	226,483	1,125,307	216,267
其他	Others	39,493	29,645	33,400	22,041
合計	Total	3,095,621	1,533,958	3,093,926	1,672,808

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
5. 分類報告 (續) 5. Segmental reporting (continued)
(b) 按地理區域劃分(續) (b) By geographical area (continued)

		於 2016 年 6 月 30 日 At 30 June 2016			
		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	186,857,647	163,836,665	6,622,162	38,269,356
中國內地	Mainland of China	122,249,153	109,572,449	768,757	86,218,307
其他	Others	2,617,577	131,650	1,870	8,729
合計	Total	311,724,377	273,540,764	7,392,789	124,496,392
		於 2015 年 12 月 31 日 At 31 December 2015			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	188,707,746	165,544,765	6,733,035	39,662,023
中國內地	Mainland of China	114,108,360	102,324,412	786,367	82,596,097
其他	Others	2,380,687	228,846	2,034	435,416
合計	Total	305,196,793	268,098,023	7,521,436	122,693,536

6. 已抵押資產

於2016年6月30日，本集團之負債港幣3,206,368,000元（2015年12月31日：港幣4,581,856,000元）是以存放於中央保管系統以方便結算之資產作抵押。此外，本集團通過售後回購協議的債務證券及票據抵押之負債為港幣931,567,000元（2015年12月31日：港幣478,835,000元）。本集團為擔保此等負債而質押之資產金額為港幣4,156,342,000元（2015年12月31日：港幣5,084,230,000元），並主要於「交易性資產」、「金融投資」及「貿易票據」內列賬。

6. Assets pledged as security

As at 30 June 2016, the liabilities of the Group amounting to HK\$3,206,368,000 (31 December 2015: HK\$4,581,856,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$931,567,000 (31 December 2015: HK\$478,835,000) were secured by debt securities and bills related to sale and repurchase arrangements. The amount of assets pledged by the Group to secure these liabilities was HK\$4,156,342,000 (31 December 2015: HK\$5,084,230,000) mainly included in "Trading assets", "Financial investments" and "Trade bills".

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

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

母公司的基本資料：

本集團前直接控股公司中銀香港將持有本集團的全部股權出售予中國信達，並已於2016年5月30日(「生效日」)進行交割，本集團股權轉讓自該日起正式生效。

本集團由中國信達間接控制，而中國信達是由中華人民共和國財政部(「財政部」)在中華人民共和國(「中國」)成立的國有金融企業，其股份亦在香港聯合交易所有限公司(「香港聯交所」)上市交易。

(a) 與母公司及母公司控制之其他公司進行的交易

- (i) 本集團生效日之前之直接控股公司是中銀香港，而中銀香港是受中國銀行股份有限公司(「中國銀行」)控制。中央匯金投資有限責任公司(「匯金」)是中國銀行之控股公司，亦是中國投資有限責任公司(「中投」)的全資附屬公司，而中投是從事外匯資金投資管理業務的國有獨資公司。

匯金於某些內地實體均擁有控制權益。

General information of the parent companies:

BOCHK, the Group's former immediate holding company, disposed all its interests in the Group to China Cinda. The transaction was completed and the share transfer of the Group effected on 30 May 2016 ("effective date").

The Group is indirectly controlled by China Cinda, which is a state-owned financial enterprise established in the People's Republic of China (the "PRC") by the Ministry of Finance (the "MOF") and its shares are listed on the Main Board of The Stock Exchange of Hong Kong Limited ("Hong Kong Stock Exchange").

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

- (i) The Group's former immediate holding company is BOCHK, which is in turn controlled by Bank of China Limited ("BOC"). Central Huijin Investment Ltd. ("Central Huijin") is the controlling entity of BOC, and it is a wholly-owned subsidiary of China Investment Corporation ("CIC") which is a wholly state-owned company engaging in foreign currency investment management.

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

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。2016年截至生效日前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13,387,000元(2015年上半年：港幣65,531,000元)及港幣45,056,000元(2015年上半年：港幣122,919,000元)。

大部分與中銀香港進行的交易源自貨幣市場活動。2016年截至生效日前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1,700,000元(2015年上半年：港幣1,748,000元)及港幣55,251,000元(2015年上半年：港幣230,050,000元)。

於2016年截至生效日前，本集團出售若干房產予中銀香港，出售價為港幣187,012,000元，相關出售房產之淨收益約為港幣1,105,000元，交易按市場一般商業條款進行。

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

The majority of transactions with BOC arises from money market activities. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the period of 2016 before effective date were HK\$13,387,000 (first half of 2015: HK\$65,531,000) and HK\$45,056,000 (first half of 2015: HK\$122,919,000) respectively.

The majority of transactions with BOCHK arises from money market activities. The aggregate amounts of income and expenses of the Group arising from these transactions with BOCHK for the period of 2016 before effective date were HK\$1,700,000 (first half of 2015: HK\$1,748,000) and HK\$55,251,000 (first half of 2015: HK\$230,050,000) respectively.

During the period of 2016 before effective date, the Group sold certain premises to BOCHK with selling price amounting to HK\$187,012,000. The gain from disposal of premises were approximately HK\$1,105,000. The transactions were entered on normal commercial terms.

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)**

大部分與生效日前之母公司控制之其他公司的交易源自客戶存款。2016年截至生效日前敝做此類業務過程中產生的支出總額為港幣 39,799,000 元 (2015年上半年: 港幣 66,457,000 元)。

- (ii) 本集團之直接控股公司是信達金融控股有限公司(「信達金控」)，而信達金控是受中國信達(香港)控股有限公司(「信達香港」)控制。中國信達是信達香港之控股公司，其主要股東及實際控制人為財政部，財政部是中華人民共和國國務院的組成部門，主要負責國家財政收支和稅收政策等。

中國信達於某些內地實體均擁有控制權益。

大部分與中國信達進行的交易源自客戶存款。於2016年6月30日，本集團相關款項總額為港幣 437,564,000 元。自生效日起至2016年6月30日與中國信達敝做此類業務過程中產生的支出總額為港幣 443,000 元。

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

The majority of transactions with other companies controlled by the former parent companies arises from deposits from customers. The aggregate amount of expenses arising from these transactions for the period of 2016 before effective date was HK\$39,799,000 (first half of 2015: HK\$66,457,000).

- (ii) The Group's immediate holding company is Cinda Financial Holdings Co., Limited, ("Cinda Financial Holdings") which is in turn controlled by China Cinda (HK) Company Holdings Ltd ("Cinda Hong Kong"). China Cinda is the controlling entity of Cinda Hong Kong and its major shareholder and de facto controller is MOF, which is one of the ministries under the State Council of the PRC Government, primarily responsible for state fiscal revenue and expenditures, and taxation policies.

China Cinda has controlling equity interests in certain other entities in the PRC.

The majority of transactions with China Cinda arises from deposits from customers. As at 30 June 2016, the related aggregate amounts of the Group were HK\$437,564,000. The aggregate amounts of expenses of the Group arising from these transactions with China Cinda from effective date to 30 June 2016 were HK\$443,000.

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)**

大部分與信達香港進行的交易源客戶存款。於2016年6月30日，本集團相關款項總額為港幣2,423,448,000元。自生效日起至2016年6月30日與信達香港敘做此類業務過程中產生的支出總額為港幣1,692,000元。

大部分與母公司控制之其他公司的交易源自客戶貸款及客戶存款。於2016年6月30日，本集團相關款項總額分別為港幣733,984,000元及港幣914,963,000元。自生效日起至2016年6月30日與母公司控制之其他公司敘做此類業務過程中產生的收入及支出總額分別為港幣4,274,000元及港幣326,000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。

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

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

The majority of transactions with Cinda Hong Kong arises from deposits from customers. As at 30 June 2016, the related aggregate amounts of the Group were HK\$2,423,448,000. The aggregate amounts of expenses of the Group arising from these transactions with Cinda Hong Kong from effective date to 30 June 2016 were HK\$1,692,000.

The majority of transactions with other companies controlled by the parent companies arises from advances to customers and deposits from customers. As at 30 June 2016, the related aggregate amount of the Group was HK\$733,984,000 and HK\$914,963,000 respectively. The aggregate amount of income and expenses of the Group arising from these transactions with other companies controlled by the parent companies from effective date to 30 June 2016 was HK\$4,274,000 and HK\$326,000 respectively.

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

The Group enters into banking transactions with these entities in the normal course of business which include loans, 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)**(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、財政部對本集團實施控制，二者亦通過政府機構、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 State Council of the PRC Government through CIC and Central Huijin and the control of the MOF, both of which also directly or indirectly controls a significant number of entities through its government authorities, agencies, affiliates and other state controlled entities. The Group enters into banking transactions with government authorities, agencies, affiliates and other state controlled entities in the normal course of business at commercial terms.

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

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

中期財務資料附註 Notes to the Interim Financial information (continued)
(續)
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 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
薪酬及其他短期員工福利	17,634	15,146
退休福利	853	807
	18,487	15,953

(d) 與附屬公司的結餘

於2016年6月30日，本銀行在日常業務過程中按一般商業條款進行交易產生的應收及應付附屬公司款項總額分別為港幣2,390,664,000元（2015年12月31日：港幣1,440,338,000元）及港幣319,629,000元（2015年12月31日：港幣226,650,000元）。

(d) Balances with subsidiaries

As at 30 June 2016, the aggregate sums of amounts due from subsidiaries and amounts due to subsidiaries of the Bank arising from transactions entered into during the normal course of business at commercial terms are HK\$2,390,664,000 (31 December 2015: HK\$1,440,338,000) and HK\$319,629,000 (31 December 2015: HK\$226,650,000) respectively.

**中期財務資料附註
(續)**
Notes to the Interim Financial information (continued)
8. 國際債權
8. International claims

以下分析乃參照有關國際銀行業統計之金管局報表的填報指示而編製。國際債權按照交易對手所在地計入風險轉移後以交易對手之最終風險承擔的地區分佈。其總和包括所有貨幣之跨國債權及本地之外幣債權。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。

本集團的個別國家或區域其已計及風險轉移後佔國際債權總額 10%或以上之債權如下：

The below analysis is prepared with reference to the completion instructions for the HKMA return of international banking statistics. International claims are exposures to counterparties on which the ultimate risk lies based on the locations of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies.. For a claim guaranteed by a party situated in a country different from the counterparty, the risk will be transferred to the country of the guarantor. For a claim on an overseas branch of a bank whose head office is located in another country, the risk will be transferred to the country where its head office is located.

Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims of the Group are shown as follows:

		於 2016 年 6 月 30 日 At 30 June 2016				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	28,084,649	1,590,341	218,806	16,772,033	46,665,829
香港	Hong Kong	3,127,893	62,380	2,162,167	32,662,596	38,015,036
		於 2015 年 12 月 31 日 At 31 December 2015				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	34,617,405	859,966	286,850	25,347,925	61,112,146
香港	Hong Kong	1,581,719	25,114	2,392,489	32,771,230	36,770,552

中期財務資料附註 (續) Notes to the Interim Financial information (continued)
9. 非銀行的內地風險承擔 9. Non-bank Mainland exposures

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

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

		於 2016 年 6 月 30 日 At 30 June 2016			
金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure		
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000		
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	21,688,463	1,770,045	23,458,508
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	13,758,264	2,942,794	16,701,058
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	54,779,516	21,369,458	76,148,974
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	744,446	-	744,446
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	15,446	-	15,446
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	8,010,211	2,965,929	10,976,140
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	4,940,269	-	4,940,269
總計	Total	8	<u>103,936,615</u>	<u>29,048,226</u>	<u>132,984,841</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>321,037,380</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>32.38%</u>		

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

9. 非銀行的內地風險承擔 9. Non-bank Mainland exposures (continued)
 (續)

		於 2015 年 12 月 31 日 At 31 December 2015			
金管局報表 項目 Items in the HKMA return		資產負債 表內的 風險承擔 On-balance sheet exposure	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的 機構、其附屬公司及合資 企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	23,932,429	2,995,217	26,927,646
地方政府、地方政府持有的 機構、其附屬公司及合資 企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	13,890,604	2,709,320	16,599,924
中國籍境內居民或其他在境 內註冊的機構、其附屬公 司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	47,421,978	27,853,433	75,275,411
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	2,623,361	-	2,623,361
不包括在上述第二項地方政 府內的其他機構	Other entities of local governments not reported in item 2 above	5	15,330	-	15,330
中國籍境外居民或在境外註 冊的機構，其用於境內的 信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	7,511,143	1,037,765	8,548,908
其他交易對手而其風險承擔 被視為非銀行的內地風險 承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	5,245,489	-	5,245,489
總計	Total	8	<u>100,640,334</u>	<u>34,595,735</u>	<u>135,236,069</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>313,731,968</u>		
資產負債表內的風險承擔 佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>32.08%</u>		