

2013 中期業績報告
Interim Report 2013



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簡要綜合收益表
Condensed Consolidated Income Statement

			(未經審核) (Unaudited)	(未經審核) (Unaudited)
			半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income		4,208,048	3,823,200
利息支出	Interest expense		<u>(1,918,452)</u>	<u>(1,884,023)</u>
淨利息收入	Net interest income	4	2,289,596	1,939,177
服務費及佣金收入	Fee and commission income		532,765	406,947
服務費及佣金支出	Fee and commission expense		<u>(34,267)</u>	<u>(32,896)</u>
淨服務費及佣金收入	Net fee and commission income	5	498,498	374,051
淨交易性收益	Net trading gain	6	52,631	49,397
界定為以公平值變化計入損益之 金融工具淨(虧損)/收益	Net (loss)/gain on financial instruments designated at fair value through profit or loss		<u>(11,173)</u>	15,836
其他金融資產之淨收益	Net gain on other financial assets	7	19,171	2,834
其他經營收入	Other operating income	8	<u>30,737</u>	<u>23,335</u>
提取減值準備前之淨經營收入	Net operating income before impairment allowances		2,879,460	2,404,630
減值準備淨撥備	Net charge of impairment allowances	9	<u>(123,133)</u>	<u>(109,672)</u>
淨經營收入	Net operating income		2,756,327	2,294,958
經營支出	Operating expenses	10	<u>(1,055,009)</u>	<u>(890,403)</u>
經營溢利	Operating profit		1,701,318	1,404,555
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	11	43,673	70,493
出售/重估物業、器材及設備之 淨收益/(虧損)	Net gain/(loss) from disposal/revaluation of properties, plant and equipment	12	<u>3,972</u>	<u>(1,575)</u>
除稅前溢利	Profit before taxation		1,748,963	1,473,473
稅項	Taxation	13	<u>(260,780)</u>	<u>(248,308)</u>
期內溢利	Profit for the period		<u>1,488,183</u>	<u>1,225,165</u>
股息	Dividends	14	<u>-</u>	<u>392,000</u>

第 7 至 108 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 108 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited) 半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	(未經審核) (Unaudited) 半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
期內溢利	Profit for the period	1,488,183	1,225,165
其後不可重新分類至收益表內的項目	Items that will not be reclassified subsequently to income statement		
房產：	Premises:		
房產重估	Revaluation of premises	213,269	612,006
遞延稅項	Deferred tax	(29,113)	(97,184)
		184,156	514,822
其後可重新分類至收益表內的項目	Items that may be reclassified subsequently to income statement		
可供出售證券：	Available-for-sale securities:		
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	(298,125)	233,744
因處置可供出售證券之轉撥重新分類至收益表	Release upon disposal of available-for-sale securities reclassified to income statement	(9,385)	(1,038)
由可供出售證券轉至持有至到期日證券產生之攤銷重新分類至收益表	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities reclassified to income statement	-	(715)
遞延稅項	Deferred tax	49,587	(40,691)
		(257,923)	191,300
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedge	(22,073)	22,595
貨幣換算差額	Currency translation difference	160,104	(92,681)
		(119,892)	121,214
期內除稅後其他全面收益	Other comprehensive income for the period, net of tax	64,264	636,036
期內全面收益總額	Total comprehensive income for the period	1,552,447	1,861,201

第 7 至 108 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 108 are an integral part of this interim financial information.

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

		(未經審核)	(經審核)
		(Unaudited)	(Audited)
		於 2013 年	於 2012 年
		6 月 30 日	12 月 31 日
	附註	At 30 June	At 31 December
	Notes	2013	2012
		港幣千元	港幣千元
		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 40,328,485	40,788,320
在銀行及其他金融機構一至十二 個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	17,136,389	17,308,944
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	16 4,539,259	5,125,160
衍生金融工具	Derivative financial instruments	17 610,506	764,577
貸款及其他賬項	Advances and other accounts	18 149,883,838	138,032,685
證券投資	Investment in securities	19 42,730,645	40,989,649
投資物業	Investment properties	20 1,073,448	1,027,083
物業、器材及設備	Properties, plant and equipment	21 6,375,401	6,224,995
遞延稅項資產	Deferred tax assets	27 46,500	49,727
其他資產	Other assets	22 2,641,714	1,442,298
資產總額	Total assets	265,366,185	251,753,438
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	25,596,062	20,262,071
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	23 4,142,500	4,975,073
衍生金融工具	Derivative financial instruments	17 401,221	459,607
客戶存款	Deposits from customers	24 191,764,455	185,533,717
其他賬項及準備	Other accounts and provisions	25 11,309,773	9,998,985
應付稅項負債	Current tax liabilities	181,561	82,384
遞延稅項負債	Deferred tax liabilities	27 804,945	828,380
負債總額	Total liabilities	234,200,517	222,140,217
資本	EQUITY		
股本	Share capital	28 700,000	700,000
儲備	Reserves	29 30,465,668	28,913,221
資本總額	Total equity	31,165,668	29,613,221
負債及資本總額	Total liabilities and equity	265,366,185	251,753,438

第 7 至 108 頁之附註屬本中期財務資料之
組成部分。

The notes on pages 7 to 108 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited)								
						可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities				總計 Total
		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2012年1月1日	At 1 January 2012	700,000	2,444,517	605	3,673,491	104,431	1,358,627	618,049	17,236,476	26,136,196
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,225,165	1,225,165
其他全面收益：	Other comprehensive income:									
房產可供出售證券	Premises Available-for-sale securities	-	-	-	514,822	-	-	-	-	514,822
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	191,839	-	-	(539)	191,300
貨幣換算差額	Currency translation difference	-	-	-	-	-	22,595	-	-	22,595
		-	-	-	(1,267)	(86)	-	(91,328)	-	(92,681)
全面收益總額	Total comprehensive income	-	-	-	513,555	191,753	-	(68,733)	1,224,626	1,861,201
留存盈利轉撥	Transfer to retained earnings	-	-	-	-	-	(24,799)	-	24,799	-
股息	Dividends	-	-	-	-	-	-	(392,000)	-	(392,000)
於2012年6月30日	At 30 June 2012	700,000	2,444,517	605	4,187,046	296,184	1,333,828	549,316	18,093,901	27,605,397
於2012年7月1日	At 1 July 2012	700,000	2,444,517	605	4,187,046	296,184	1,333,828	549,316	18,093,901	27,605,397
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,114,793	1,114,793
其他全面收益：	Other comprehensive income:									
房產可供出售證券	Premises Available-for-sale securities	-	-	-	655,184	-	-	-	-	655,184
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	-	-	-	-	77,262	-	-	-	77,262
貨幣換算差額	Currency translation difference	-	-	-	-	-	-	(26,733)	-	(26,733)
		-	-	-	2,206	(282)	-	185,394	-	187,318
全面收益總額	Total comprehensive income	-	-	-	657,390	76,980	-	158,661	1,114,793	2,007,824
因房產出售之轉撥	Release upon disposal of premises	-	-	-	(7,208)	-	-	-	7,208	-
留存盈利轉撥	Transfer from retained earnings	-	-	-	-	-	213,183	-	(213,183)	-
於2012年12月31日	At 31 December 2012	700,000	2,444,517	605	4,837,228	373,164	1,547,011	707,977	19,002,719	29,613,221

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

		(未經審核) (Unaudited)														
		可供出售 證券公平值 變動儲備 Reserve for fair value changes of available- for-sale securities							監管儲備* Regulatory reserve*		換算儲備 Translation reserve		留存盈利 Retained earnings		總計 Total	
		股本 Share capital	股本溢價 Share premium	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve											
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
於 2013 年 1 月 1 日	At 1 January 2013	700,000	2,444,517	605	4,837,228	373,164	1,547,011	707,977	19,002,719	29,613,221						
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,488,183	1,488,183						
其他全面收益：	Other comprehensive income:															
房產	Premises	-	-	-	184,156	-	-	-	-	-	184,156					
可供出售證券	Available-for-sale securities	-	-	-	-	(257,923)	-	-	-	-	(257,923)					
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	(22,073)	-	(22,073)						
貨幣換算差額	Currency translation difference	-	-	-	1,882	(31)	-	158,253	-	160,104						
全面收益總額	Total comprehensive income	-	-	-	186,038	(257,954)	-	136,180	1,488,183	1,552,447						
留存盈利轉撥	Transfer from retained earnings	-	-	-	-	-	36,838	-	(36,838)	-						
於 2013 年 6 月 30 日	At 30 June 2013	700,000	2,444,517	605	5,023,266	115,210	1,583,849	844,157	20,454,064	31,165,668						

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

* In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under HKAS 39.

第 7 至 108 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 108 are an integral part of this interim financial information.

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

		(未經審核) (Unaudited)	(未經審核) (Unaudited)
		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之(流出)/流入	Operating cash (outflow)/inflow before taxation	30(a) (336,427)	1,454,023
支付香港利得稅	Hong Kong profits tax paid	(106,399)	(76,030)
支付海外利得稅	Overseas profits tax paid	(53,996)	(37,282)
經營業務之現金(流出)/流入淨額	Net cash (outflow)/inflow from operating activities	(496,822)	1,340,711
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	(24,016)	(48,200)
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	83	74
投資業務之現金流出淨額	Net cash outflow from investing activities	(23,933)	(48,126)
現金及等同現金項目(減少)/增加	(Decrease)/increase in cash and cash equivalents	(520,755)	1,292,585
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	33,701,213	41,732,029
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	138,397	(238,385)
於6月30日之現金及等同現金項目	Cash and cash equivalents at 30 June	33,318,855	42,786,229

第7至108頁之附註屬本中期財務資料之組成部分。 The notes on pages 7 to 108 are an integral part of this interim financial information.

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

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

(b) 主要會計政策

除以下所述外，此未經審核之中期財務資料所採用之主要會計政策及計算辦法，均與截至2012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2012年之年度報告一併閱覽。

已強制性地於2013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）「財務報表的列示」。該修訂要求企業在編製財務報表時根據香港財務報告準則將其他綜合收益中可在未來轉入損益的科目合併歸類。該修訂亦重申其他綜合收益中的項目與損益科目需以一個獨立報表或兩個相連報表列示的現有規定。採納此經修訂的準則影響本集團列示全面收益表之方式。
- 香港會計準則第19號（2011）「僱員福利」。該修訂後的準則主要修改了對設定收益義務及計劃資產變動的會計處理方法和相關的列示與披露。該修訂對本集團的財務報表沒有重大的影響。

(a) Basis of preparation

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

(b) Significant accounting policies

Except as described below, the significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2012 and should be read in conjunction with the Group's Annual Report for 2012.

Revised 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 2013

- HKAS 1 (Revised), 'Presentation of Financial Statements'. The amendments to HKAS 1 (Revised) require companies preparing financial statements in accordance with HKFRSs to group together items within other comprehensive income (OCI) that may be reclassified to the profit or loss section of the income statement. The amendments also reaffirm existing requirements that items in OCI and profit or loss should be presented as either a single statement or two consecutive statements. The adoption of this revised standard affects the presentation of the Group's statement of comprehensive income.
- HKAS 19 (2011), 'Employee Benefits'. The revised standard mainly amends the part related to accounting for changes in defined benefit obligations and plan assets, and related presentation and disclosure. The amendments do not have 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2013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)

- 香港會計準則第27號(2011)「獨立財務報表」。請參閱下述香港財務報告準則第10號「綜合財務報表」。
- 香港會計準則第28號(2011)「聯營公司及合資企業投資」。請參閱下述香港財務報告準則第11號「合資安排」。
- 香港財務報告準則第7號(經修訂)「金融工具：披露—金融資產及金融負債之抵銷」。該修訂新增了披露的要求，需包括可讓財務報表使用者能夠評估淨額結算安排(包括對已確認金融資產及已確認金融負債的抵銷權)對企業財務狀況的影響或潛在影響的資訊。採納此經修訂準則的新披露已載於本集團中期財務資料的附註35內。
- 香港財務報告準則第10號「綜合財務報表」。於考慮應否將企業納入母公司之綜合財務報表時，香港財務報告準則第10號於現有原則之上建立了以控制作為決定性因素之概念，並在難以評估控制權時提供額外指引。該準則亦取代了香港會計準則第27號(經修訂)「綜合及獨立財務報表」中所有對控制和合併的指引規定和HK(SIC)-Int 12「合併—特殊目的企業」。香港會計準則第27號(經修訂)餘下部分將更名為香港會計準則第27號(2011)「獨立財務報表」，此乃專為處理獨立財務報表而設，其內容並沒有對獨立財務報表的現有指引作出改變。

(b) Significant accounting policies (continued)

Revised 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 2013 (continued)

- HKAS 27 (2011), 'Separate Financial Statements'. Please refer to the below on HKFRS 10, 'Consolidated Financial Statements'.
- HKAS 28 (2011), 'Investments in Associates and Joint Ventures'. Please refer to the below on HKFRS 11, 'Joint Arrangements'.
- HKFRS 7 (Amendment), 'Financial Instruments: Disclosures – Offsetting Financial Assets and Financial Liabilities'. The amendments require new disclosures to include information that enable users of an entity's financial statements to evaluate the effect or potential effect of netting arrangements, including rights of set-off associated with the entity's recognised financial assets and recognised financial liabilities, on the entity's financial position. New disclosure for the adoption of this amended standard is disclosed in Note 35 to the Group's financial statements.
- HKFRS 10, 'Consolidated Financial Statements'. HKFRS 10 builds on existing principles by identifying the concept of control as the determining factor when considering whether an entity should be included within the consolidated financial statements of the parent company. The standard provides additional guidance to assist in the determination of control where this is difficult to assess. It also replaces all of the guidance on control and consolidation stipulated in HKAS 27 (Revised), 'Consolidated and Separate Financial Statements' and HK(SIC)-Int 12, 'Consolidation – Special Purpose Entities'. The remainder of HKAS 27 (Revised) is renamed as HKAS 27 (2011), 'Separate Financial Statements' as a standard dealing solely with separate financial statements without changing the existing guidance for separate financial statements.

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2013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)

- 香港財務報告準則第11號「合資安排」。香港財務報告準則第11號對定義的修改會令合資安排的類別減少至兩個：合資作業及合資企業。合資作業屬於一種合資安排，並讓該安排的各方直接對資產擁有權利和對負債承擔義務。至於在香港會計準則第31號「合資企業權益」中被歸類為「共同控制資產」的類別，將合併於合資作業，因為此兩種類別的安排，一般會導致相同的會計結果。相反，合資企業讓合資夥伴對合資安排的淨資產或業績擁有權利。合資企業按照香港會計準則第28號「聯營公司投資」採用權益法核算，並更名為香港會計準則第28號(2011)「聯營公司及合資企業投資」。經修改後，該準則將包括對合資企業的會計要求及合併HK(SIC)-Int 13「合資控制企業－合營者的非貨幣性投入」的規定。應用香港會計準則第28號(2011)後，企業將不可再以比例合併的方法來核算合資企業。

(b) Significant accounting policies (continued)

Revised 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 2013 (continued)

- HKFRS 11, 'Joint Arrangements'. Changes in the definitions stipulated in HKFRS 11 have reduced the types of joint arrangements to two: joint operations and joint ventures. A joint operation is a joint arrangement that gives parties to the arrangement direct rights to the assets and obligations for the liabilities. The 'jointly controlled assets' classification in HKAS 31, 'Interests in Joint Ventures', has been merged into joint operations, as both types of arrangements generally result in the same accounting outcome. A joint venture, in contrast, gives the parties rights to the net assets or outcome of the arrangement. Joint ventures are accounted for using the equity method in accordance with HKAS 28, 'Investments in Associates' which is renamed as HKAS 28 (2011), 'Investments in Associates and Joint Ventures'. The standard is amended to include the requirements of joint ventures accounting and to merge with the requirements of HK(SIC)-Int 13, 'Jointly Controlled Entities – Non-Monetary Contributions by Venturers'. After the application of HKAS 28 (2011), entities can no longer account for an interest in a joint venture using the proportionate consolidation method.

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2013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)

- 香港財務報告準則第12號「其他企業投資權益的披露」。香港財務報告準則第12號規定了企業按香港財務報告準則第10號及香港財務報告準則第11號兩個新準則，以及按經修訂後的香港會計準則第28號(2011)編製報告時必需要披露的信息。香港會計準則第27號(經修訂)對獨立財務報表的現行指引和信息披露要求維持不變。香港財務報告準則第12號要求企業需披露能協助財務報表使用者評估企業投資於附屬公司、聯營公司、合資安排及非綜合的結構企業之性質，風險和財務影響相關的信息。

香港財務報告準則第10號、香港財務報告準則第11號、香港財務報告準則第12號、香港會計準則第27號(2011)及香港會計準則第28號(2011)為一組共5項於2011年6月頒佈的新準則，並取代香港會計準則第27號(經修訂)、香港會計準則第28號、香港會計準則第31號、HK(SIC)-Int 12及HK(SIC)-Int 13。採納上述準則對本集團的財務報表沒有重大影響。

- 香港財務報告準則第10、11及12號(經修訂)的過渡安排。該修訂放寬當採納香港財務報告準則第10、11及12號後需追溯比較數字的要求，要求只須重列採納相關準則前一年的比較數字。該修訂對本集團的財務披露沒有重大影響。

(b) Significant accounting policies (continued)

Revised 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 2013 (continued)

- HKFRS 12, 'Disclosure of Interests in Other Entities'. The standard sets out the required disclosures for entities reporting under the two new standards, HKFRS 10 and HKFRS 11, and the revised standard HKAS 28 (2011). The existing guidance and disclosure requirements for separate financial statements stipulated in HKAS 27 (Revised) are unchanged. HKFRS 12 requires entities to disclose information that helps financial statements readers to evaluate the nature, risks and financial effects associated with the entity's interests in subsidiaries, associates, joint arrangements and unconsolidated structured entities.

The above HKFRS 10, HKFRS 11, HKFRS 12, HKAS 27 (2011) and HKAS 28 (2011) issued in June 2011 are a group of five new standards that address the scope of reporting entity and supersede HKAS 27 (Revised), HKAS 28, HKAS 31, HK(SIC)-Int 12 and HK(SIC)-Int 13. The adoption of these standards does not have a material impact on the Group's financial statements.

- HKFRS 10, 11 and 12 (Amendment), on transition guidance. The amendments provide additional transition relief to HKFRS 10, 11 and 12, limiting the requirement to provide adjusted comparative information to only the preceding comparative period. The adoption of this amendment does not affect the disclosure of the Group's financial statements.

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

已強制性地於2013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)

- 香港財務報告準則第13號「公平值計量」。此項於2011年6月頒佈的新準則為所有與公平值計量相關的香港財務報告準則提供了一個經修訂的公平值定義、單一的公平值計量方法和信息披露要求，並取代了現時載於個別香港財務報告準則內有關公平值計量的指引。有關的要求並沒有擴闊公平值會計的應用範圍，只是對現已於香港財務報告準則內被要求或被允許應用的公平值會計提供了應用指引。此準則對本集團的財務披露沒有重大影響。
- 「完善香港財務報告準則2009至2011年週期」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示與分類方面出現會計變更的修訂。有關修訂對集團的財務披露沒有重大影響。

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2013年提前採納之準則及修訂

(b) Significant accounting policies (continued)

Revised 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 2013 (continued)

- HKFRS 13, 'Fair Value Measurement'. The new standard which was issued in June 2011 replaces the fair value measurement guidance contained in individual HKFRSs by providing a revised definition of fair value and a single source of fair value measurement and disclosure requirements for use across HKFRSs. The requirements do not extend the use of fair value accounting, but provide guidance on how it should be applied when its use is already required or permitted by other standards within HKFRSs. The adoption of this standard does not have a material impact on the Group's financial statements.

- In addition, 'Annual Improvements to HKFRS 2009 – 2011 Cycle' contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation and classification. The adoption of these improvements does not have a material impact on the Group's financial statements.

Standards and amendments issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2013

準則 Standard	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港會計準則第 32 號 (經修訂) HKAS 32 (Amendment)	金融工具：列示 – 金融資產及金融負債之抵銷 Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities	2014 年 1 月 1 日 1 January 2014
香港財務報告準則第 7 號 (經修訂) HKFRS 7 (Amendment)	金融工具：披露 – 香港財務報告準則第 9 號的過渡安排 Financial Instruments: Disclosures - Transition to HKFRS 9	2015 年 1 月 1 日 1 January 2015
香港財務報告準則第 9 號 HKFRS 9	金融工具 Financial Instruments	2015 年 1 月 1 日 1 January 2015

- 有關上述準則與修訂的簡介，請參閱本集團2012年之年度報告內財務報表附註2.1(b)項。

- Please refer to Note 2.1(b) of the Group's Annual Report for 2012 for brief explanations of the above-mentioned standards and amendments.

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

本集團會計估計的性質及假設，均與本集團截至 2012 年 12 月 31 日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2012.

3. 金融風險管理**3. Financial risk management**

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

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

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

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

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

如有客觀證據反映貸款已出現減值損失，有關損失按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發生了損失事件。

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

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
(a) 減值貸款 (續)
(a) Impaired advances (continued)

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	<u>492,499</u>	<u>464,252</u>
就上述貸款作個別評估之貸款減值準備	Individually assessed loan impairment allowances made in respect of such advances	<u>296,234</u>	<u>220,593</u>
就上述有抵押品覆蓋之客戶貸款之抵押品市值	Current market value of collateral held against the covered portion of such advances to customers	<u>317,293</u>	<u>266,195</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>177,700</u>	<u>177,725</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>314,799</u>	<u>286,527</u>
總減值之客戶貸款對總客戶貸款比率	Gross impaired advances to customers as a percentage of gross advances to customers	<u>0.36%</u>	<u>0.35%</u>

貸款減值準備之撥備已考慮有關貸款之抵押品價值。

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

於 2013 年 6 月 30 日及 2012 年 12 月 31 日，沒有減值之貿易票據。

As at 30 June 2013 and 31 December 2012, there were no impaired trade bills.

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
(a) 減值貸款 (續)
(a) Impaired advances (continued)

特定分類或減值
之客戶貸款分析
如下：

Classified or impaired advances to customers are analysed as follows:

	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
特定分類或減值 之客戶貸款總 額	539,889	483,659
總特定分類或減 值之客戶貸款 對總客戶貸款 比率	0.39%	0.37%

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

Classified or impaired advances to customers follow the definitions set out in the Banking (Disclosure) Rules under the Banking Ordinance and represent advances which are either classified as "substandard", "doubtful" or "loss" under the Group's classification of loan quality, or individually assessed to be impaired.

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.1 信貸風險 (續)****3.1 Credit Risk (continued)****(A) 總貸款及其他賬項
(續)****(A) Gross advances and other accounts (continued)****(b) 逾期超過3個月之
貸款****(b) Advances overdue for more than three months**

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

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

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
**(b) 逾期超過3個月之
貸款 (續)**
(b) Advances overdue for more than three months (continued)

逾期超過3個月之
貸款總額分析如
下：

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

		於 2013 年 6 月 30 日		於 2012 年 12 月 31 日	
		At 30 June 2013		At 31 December 2012	
		金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
		Amount		Amount	
		港幣千元		港幣千元	
		HK\$'000		HK\$'000	
客戶貸款總額，已逾期：	Gross advances to customers which have been overdue for:				
- 超過 3 個月但不超過 6 個月	- six months or less but over three months	173,159	0.13%	37,443	0.03%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	69,215	0.05%	101,388	0.08%
- 超過 1 年	- over one year	223,418	0.16%	125,587	0.09%
逾期超過 3 個月之貸款	Advances overdue for over three months	465,792	0.34%	264,418	0.20%
就上述之貸款作個別評估之貸款減值準備	Individually assessed loan impairment allowances made in respect of such advances	281,017		121,444	

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
**(b) 逾期超過3個月之
貸款 (續)**
(b) Advances overdue for more than three months (continued)

	於2013年 6月30日 At 30 June 2013 港幣千元 HK\$'000	於2012年 12月31日 At 31 December 2012 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	288,997	611,086
上述有抵押品覆蓋之客戶貸款	158,559	150,371
上述沒有抵押品覆蓋之客戶貸款	307,233	114,047

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2013年6月30日及2012年12月31日，沒有逾期超過3個月之貿易票據。

As at 30 June 2013 and 31 December 2012, there was no trade bills overdue for more than three months.

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
(c) 經重組貸款
(c) Rescheduled advances

	於 2013 年 6 月 30 日		於 2012 年 12 月 31 日	
	At 30 June 2013		At 31 December 2012	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元 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"	2,820	0.00%	11,039	0.01%

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

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

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(A) 總貸款及其他賬項
(續)

(A) Gross advances and other accounts (continued)

(d) 客戶貸款集中度

(d) Concentration of advances to customers

(i) 按行業分類之
客戶貸款總額

(i) Sectoral analysis of gross advances to customers

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

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

於 2013 年 6 月 30 日
At 30 June 2013

	客戶貸款 總額 Gross advances to customers	抵押品覆蓋 之百分比 % covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 貸款減值準備 Individually assessed impairment allowances	組合評估之 貸款減值準備 Collectively assessed impairment allowances
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	1,623,110	53.78%	-	2,487	-	12,378
- 物業投資	13,269,603	82.53%	15,277	159,050	-	160,207
- 金融業	2,272,859	13.77%	-	-	-	15,326
- 股票經紀	204,156	0.74%	-	-	-	504
- 批發及零售業	9,820,627	31.81%	36,330	96,865	19,543	92,460
- 製造業	5,256,018	34.28%	50,928	53,778	23,568	49,586
- 運輸及運輸設備	4,502,465	14.14%	990	35,902	307	53,733
- 休閒活動	64,231	-	-	-	-	172
- 資訊科技	1,948,028	1.47%	2,212	5,020	564	5,216
- 其他	10,204,811	48.07%	20,993	76,496	3,926	66,035
個人	Individuals					
- 購買居者有其屋計劃、私人機構參建屋計劃及租者置其屋計劃樓宇之貸款	636,280	100.00%	2,769	19,760	-	356
- 購買其他住宅物業之貸款	10,184,383	99.96%	1,280	91,229	-	3,838
- 其他	3,764,278	56.47%	3,042	26,239	780	2,771
在香港使用之貸款總額	63,750,849	55.81%	133,821	566,826	48,688	462,582
貿易融資	7,972,915	30.58%	51,625	56,013	29,483	65,985
在香港以外使用之貸款	65,983,460	35.37%	354,443	883,148	218,063	527,318
客戶貸款總額	137,707,224	44.56%	539,889	1,505,987	296,234	1,055,885

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

		於 2012 年 12 月 31 日 At 31 December 2012				
		抵押品覆蓋 之百分比 % covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 貸款減值準備 Individually assessed impairment allowances	組合評估之 貸款減值準備 Collectively assessed impairment allowances
		客戶貸款 總額 Gross advances to customers				
		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	1,779,675	43.52%	-	-	7,646
- 物業投資	- Property investment	12,173,523	83.05%	6,534	152,920	142,096
- 金融業	- Financial concerns	1,626,879	62.05%	-	-	19,981
- 股票經紀	- Stockbrokers	17,427	13.88%	-	-	274
- 批發及零售業	- Wholesale and retail trade	12,832,343	47.65%	48,097	60,639	103,771
- 製造業	- Manufacturing	3,735,230	40.35%	20,906	41,113	42,651
- 運輸及運輸設備	- Transport and transport equipment	5,271,838	14.44%	1,027	312	59,638
- 休閒活動	- Recreational activities	66,779	-	-	-	690
- 資訊科技	- Information technology	2,290,103	1.45%	2,164	2,164	6,225
- 其他	- Others	8,408,000	50.38%	19,713	43,616	44,934
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	703,350	100.00%	3,015	17,512	378
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	10,623,638	99.97%	1,725	75,344	4,263
- 其他	- Others	3,006,246	70.51%	2,526	9,517	1,572
在香港使用之貸款總額	Total loans for use in Hong Kong	62,535,031	60.75%	105,707	403,137	434,119
貿易融資	Trade finance	5,992,781	34.60%	61,582	62,454	54,299
在香港以外使用之貸款	Loans for use outside Hong Kong	62,625,297	35.95%	316,370	443,749	481,031
客戶貸款總額	Gross advances to customers	131,153,109	47.72%	483,659	909,340	969,449

3. 金融風險管理 (續) 3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
**(d) 客戶貸款集中度
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額**
(ii) Geographical analysis of gross advances to customers

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

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

客戶貸款總額
Gross advances to customers

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	70,977,974	67,584,057
中國內地	Mainland China	61,522,346	58,393,561
其他	Others	5,206,904	5,175,491
		137,707,224	131,153,109

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

香港	Hong Kong	519,974	480,016
中國內地	Mainland China	469,461	430,812
其他	Others	66,450	58,621
		1,055,885	969,449

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
**(d) 客戶貸款集中度
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額 (續)**
(ii) Geographical analysis of gross advances to customers (continued)
逾期貸款
Overdue advances

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	560,339	472,042
中國內地	Mainland China	893,599	433,690
其他	Others	52,049	3,608
		1,505,987	909,340

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

香港	Hong Kong	104,026	93,005
中國內地	Mainland China	189,148	123,297
其他	Others	2,261	-
		295,435	216,302

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

香港	Hong Kong	7,599	3,916
中國內地	Mainland China	4,165	1,690
其他	Others	176	11
		11,940	5,617

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.1 信貸風險 (續)
3.1 Credit Risk (continued)
**(A) 總貸款及其他賬項
(續)**
(A) Gross advances and other accounts (continued)
**(d) 客戶貸款集中度
(續)**
(d) Concentration of advances to customers (continued)
**(ii) 按地理區域分
類之客戶貸款
總額 (續)**
(ii) Geographical analysis of gross advances to customers (continued)
**特定分類或減
值貸款**
Classified or impaired advances

		於2013年 6月30日 At 30 June 2013	於2012年 12月31日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	184,234	180,495
中國內地	Mainland China	349,529	303,164
其他	Others	6,126	-
		539,889	483,659

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

香港	Hong Kong	104,806	95,512
中國內地	Mainland China	189,167	125,081
其他	Others	2,261	-
		296,234	220,593

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

香港	Hong Kong	1,057	193
中國內地	Mainland China	419	392
其他	Others	1	-
		1,477	585

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.1 信貸風險 (續)****3.1 Credit Risk (continued)****(B) 收回資產****(B) Repossessed assets**

本集團於 2013 年 6 月 30 日持有的收回資產之估值為港幣 35,986,000 元 (2012 年 12 月 31 日：港幣 24,229,000 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 2013 amounted to HK\$35,986,000 (31 December 2012: HK\$24,229,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

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

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

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

		於 2013 年 6 月 30 日 At 30 June 2013					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	593,229	19,015,142	14,219,117	446,859	5,279,185	39,553,532
持有至到期日證券	Held-to-maturity securities	-	568,551	-	576	-	569,127
貸款及應收款	Loans and receivables	-	130,184	1,181,777	-	1,232,968	2,544,929
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	618	3,775,014	502,837	260,790	-	4,539,259
總計	Total	<u>593,847</u>	<u>23,488,891</u>	<u>15,903,731</u>	<u>708,225</u>	<u>6,512,153</u>	<u>47,206,847</u>

		於 2012 年 12 月 31 日 At 31 December 2012					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	649,815	20,427,584	12,120,299	205,282	4,901,735	38,304,715
持有至到期日證券	Held-to-maturity securities	-	884,701	585,679	896	250	1,471,526
貸款及應收款	Loans and receivables	-	-	199,891	-	957,371	1,157,262
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	621	4,271,737	581,712	271,090	-	5,125,160
總計	Total	<u>650,436</u>	<u>25,584,022</u>	<u>13,487,581</u>	<u>477,268</u>	<u>5,859,356</u>	<u>46,058,663</u>

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

於2013年6月30日，本集團的住房貸款／資產抵押債券風險承擔為港幣576,000元（2012年12月31日：港幣895,000元），佔本集團的總債務證券及存款證不多於0.01%（2012年12月31日：0.01%）。

As at 30 June 2013, the Group's exposure to MBS/ABS amounted to HK\$576,000 (31 December 2012: HK\$895,000), representing not more than 0.01% (31 December 2012: 0.01%) of the total debt securities and certificates of deposit of the Group.

於2013年6月30日及2012年12月31日，沒有逾期或減值之債務證券及存款證。

As at 30 June 2013 and 31 December 2012, there were no overdue or impaired debt securities and certificates of deposit.

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

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

(A) Currency risk

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

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

下表概述了本集團於2013年6月30日及2012年12月31日之外幣匯率風險承擔。表內以折合港元賬面值列示資產及負債，並按原幣分類。

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 June 2013 and 31 December 2012. Included in the tables are the assets and liabilities at carrying amounts in HK dollars equivalent, categorised by the original currency.

於2013年6月30日
At 30 June 2013

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
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	34,054,415	1,334,615	3,881,932	274,036	233,787	463,769	85,931	40,328,485
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	14,677,072	1,305,046	1,154,271	-	-	-	-	17,136,389
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	691,875	3,775,632	-	-	-	71,752	4,539,259
衍生金融工具	Derivative financial instruments	105,769	9,944	494,793	-	-	-	-	610,506
貸款及其他賬項	Advances and other accounts	48,929,788	35,523,390	64,768,325	332,520	81,435	9,111	239,269	149,883,838
證券投資	Investment in securities								
- 可供出售證券	- Available-for-sale securities	12,725,197	9,449,224	10,133,006	781,793	-	14,253	6,513,116	39,616,589
- 持有至到期日證券	- Held-to-maturity securities	568,551	-	576	-	-	-	-	569,127
- 貸款及應收款	- Loans and receivables	1,698,424	846,505	-	-	-	-	-	2,544,929
投資物業	Investment properties	48,898	-	1,024,550	-	-	-	-	1,073,448
物業、器材及設備	Properties, plant and equipment	746,459	3,640	5,625,302	-	-	-	-	6,375,401
其他資產(包括遞延稅項資產)	Other assets (including deferred tax assets)	248,780	108,654	2,289,284	2,997	35,486	1,392	1,621	2,688,214
資產總額	Total assets	113,803,353	49,272,893	93,147,671	1,391,346	350,708	488,525	6,911,689	265,366,185

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

 於 2013 年 6 月 30 日
 At 30 June 2013

	人民幣 Renminbi 港幣千元 HK\$'000	美元 US Dollars 港幣千元 HK\$'000	港元 HK Dollars 港幣千元 HK\$'000	歐羅 Euro 港幣千元 HK\$'000	日圓 Japanese Yen 港幣千元 HK\$'000	英鎊 Pound Sterling 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
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							
	17,244,706	6,913,844	847,948	8,505	5,599	-	575,460	25,596,062
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	4,142,500	-	-	-	-	4,142,500
衍生金融工具	Derivative financial instruments							
客戶存款	Deposits from customers							
	90,979	79,772	230,470	-	-	-	-	401,221
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)							
	72,450,934	29,980,373	80,340,708	1,415,823	165,478	1,019,715	6,391,424	191,764,455
	9,352,371	739,770	2,052,445	38,406	39,494	3,339	70,454	12,296,279
負債總額	Total liabilities							
	99,138,990	37,713,759	87,614,071	1,462,734	210,571	1,023,054	7,037,338	234,200,517
資產負債表頭寸淨值	Net on-balance sheet position							
	14,664,363	11,559,134	5,533,600	(71,388)	140,137	(534,529)	(125,649)	31,165,668
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(6,963,725)	(9,945,045)	16,531,911	74,984	(140,317)	534,473	181,966	274,247
或然負債及承擔	Contingent liabilities and commitments							
	55,234,770	26,910,949	23,014,317	829,270	102,465	3,895	24,877	106,120,543

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

 於 2012 年 12 月 31 日
 At 31 December 2012

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions							
	30,049,216	1,858,532	6,814,663	428,490	106,430	613,309	917,680	40,788,320
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							
	14,226,915	2,272,850	809,179	-	-	-	-	17,308,944
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss							
	-	772,821	4,272,358	-	-	-	79,981	5,125,160
衍生金融工具	Derivative financial instruments							
	113,918	3,910	646,749	-	-	-	-	764,577
貸款及其他賬項	Advances and other accounts							
	41,284,919	31,387,484	64,596,843	377,712	84,599	12,113	289,015	138,032,685
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities							
	9,199,442	7,715,820	12,651,215	785,618	1,468,167	15,128	6,525,471	38,360,861
- 持有至到期日證券	- Held-to-maturity securities							
	884,701	464,743	1,146	-	-	-	120,936	1,471,526
- 貸款及應收款	- Loans and receivables							
	1,157,262	-	-	-	-	-	-	1,157,262
投資物業	Investment properties							
	47,413	-	979,670	-	-	-	-	1,027,083
物業、器材及設備	Properties, plant and equipment							
	763,834	4,276	5,456,885	-	-	-	-	6,224,995
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)							
	238,635	223,760	1,024,881	6	2,554	4	2,185	1,492,025
資產總額	97,966,255	44,704,196	97,253,589	1,591,826	1,661,750	640,554	7,935,268	251,753,438

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

 於 2012 年 12 月 31 日
 At 31 December 2012

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
	12,185,592	7,171,977	785,576	21,639	15,116	7,868	74,303	20,262,071
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	4,975,073	-	-	-	-	4,975,073
衍生金融工具	Derivative financial instruments							
	82,226	115,283	262,098	-	-	-	-	459,607
客戶存款	Deposits from customers							
	66,697,901	31,214,436	77,772,653	2,083,241	153,534	741,624	6,870,328	185,533,717
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)							
	7,314,706	892,457	2,511,139	48,414	84,561	1,723	56,749	10,909,749
負債總額	Total liabilities							
	86,280,425	39,394,153	86,306,539	2,153,294	253,211	751,215	7,001,380	222,140,217
資產負債表頭寸淨值	Net on-balance sheet position							
	11,685,830	5,310,043	10,947,050	(561,468)	1,408,539	(110,661)	933,888	29,613,221
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(4,489,727)	(3,248,672)	9,701,784	567,903	(1,406,739)	114,453	(846,095)	392,907
或然負債及承擔	Contingent liabilities and commitments							
	36,717,979	25,800,962	24,774,429	645,012	120,838	-	9,875	88,069,095

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

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

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market Risk (continued)

(B) 利率風險

(B) Interest rate risk

下表概述了本集團於 2013 年 6 月 30 日及 2012 年 12 月 31 日的利率風險承擔。表內以賬面值列示資產及負債，並按合約重訂息率日期或到期日（以較早者為準）分類。

The tables below summarise the Group's exposure to interest rate risk as at 30 June 2013 and 31 December 2012. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2013 年 6 月 30 日 At 30 June 2013						
		一至 一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	38,197,588	-	-	-	-	2,130,897	40,328,485
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	9,725,547	7,410,842	-	-	-	17,136,389
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	800,466	1,061,448	2,416,066	261,279	-	-	4,539,259
衍生金融工具	Derivative financial instruments	-	-	-	-	-	610,506	610,506
貸款及其他賬項	Advances and other accounts	77,952,892	35,179,023	34,031,192	2,684,115	36,616	-	149,883,838
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities	4,322,160	9,117,012	7,452,770	15,855,623	2,805,967	63,057	39,616,589
- 持有至到期日證券	- Held-to-maturity securities	576	-	504,446	64,105	-	-	569,127
- 貸款及應收款	- Loans and receivables	103,625	65,257	2,376,047	-	-	-	2,544,929
投資物業	Investment properties	-	-	-	-	-	1,073,448	1,073,448
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,375,401	6,375,401
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	-	2,688,214	2,688,214
資產總額	Total assets	121,377,307	55,148,287	54,191,363	18,865,122	2,842,583	12,941,523	265,366,185

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

 於 2013 年 6 月 30 日
 At 30 June 2013

	一 至 三個月	三 至 十二個月	一 至 五 年	五 年 以 上	不 計 息 Non- interest bearing	總 計 Total
	Up to 1 month	1-3 months	1-5 years	Over 5 years		
	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					
	11,623,108	7,531,195	4,884,308	-	-	25,596,062
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss					
	499,994	2,725,391	917,115	-	-	4,142,500
衍生金融工具	Derivative financial instruments					
	-	-	-	-	-	401,221
客戶存款	Deposits from customers					
	105,679,351	29,729,446	40,052,650	7,778,289	166,912	191,764,455
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)					
	3,135,370	2,561,402	3,159,929	242,183	-	12,296,279
負債總額	Total liabilities					
	120,937,823	42,547,434	49,014,002	8,020,472	166,912	234,200,517
利率敏感度缺口	Interest sensitivity gap					
	439,484	12,600,853	5,177,361	10,844,650	2,675,671	31,165,668

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

 於 2012 年 12 月 31 日
 At 31 December 2012

	一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	39,612,508	-	-	-	1,175,812	40,788,320
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	-	7,994,913	9,314,031	-	-	17,308,944
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	299,495	1,853,803	2,460,306	511,556	-	5,125,160
衍生金融工具	Derivative financial instruments	-	-	-	-	764,577	764,577
貸款及其他賬項	Advances and other accounts	86,735,570	22,603,759	26,508,400	2,169,049	15,907	138,032,685
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	3,710,026	9,752,899	9,738,231	12,168,070	2,935,489	38,360,861
- 持有至到期日證券	- Held-to-maturity securities	593,661	312,381	-	565,484	-	1,471,526
- 貸款及應收款	- Loans and receivables	-	292,075	865,187	-	-	1,157,262
投資物業	Investment properties	-	-	-	-	1,027,083	1,027,083
物業、器材及設備	Properties, plant and equipment	-	-	-	-	6,224,995	6,224,995
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	1,492,025	1,492,025
資產總額	Total assets	130,951,260	42,809,830	48,886,155	15,414,159	2,951,396	251,753,438

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

		於 2012 年 12 月 31 日 At 31 December 2012						
		一至 一個月內 Up to 1 month	一至 三個月 1-3 months	三至 十二個月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	6,943,862	4,961,018	7,014,546	-	-	1,342,645	20,262,071
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,419,971	2,092,893	1,462,209	-	-	-	4,975,073
衍生金融工具	Derivative financial instruments	-	-	-	-	-	459,607	459,607
客戶存款	Deposits from customers	106,761,023	30,258,216	34,853,172	5,637,173	37,894	7,986,239	185,533,717
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)	1,913,225	1,710,360	3,349,599	24,653	1	3,911,911	10,909,749
負債總額	Total liabilities	117,038,081	39,022,487	46,679,526	5,661,826	37,895	13,700,402	222,140,217
利率敏感度缺口	Interest sensitivity gap	13,913,179	3,787,343	2,206,629	9,752,333	2,913,501	(2,959,764)	29,613,221

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
平均流動資金比率	Average liquidity ratio	<u><u>44.44%</u></u>	<u><u>43.03%</u></u>

平均流動資金比率是以本銀行期內每月平均流動資金比率的簡單平均值計算。

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

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

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

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

下表為本集團之資產及負債於 2013 年 6 月 30 日及 2012 年 12 月 31 日的到期日分析，並按於結算日時，資產及負債相離合約到期日的剩餘期限分類。

Tables below analyse assets and liabilities of the Group as at 30 June 2013 and 31 December 2012 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於 2013 年 6 月 30 日 At 30 June 2013							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	14,741,805	25,586,680	-	-	-	-	-	40,328,485
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	9,725,547	7,410,842	-	-	-	17,136,389
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	-	800,466	989,696	1,984,852	618	-	-	3,775,632
- 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	-	-	248	504,888	258,491	-	-	763,627
衍生金融工具	Derivative financial instruments	432,799	92,782	30,388	36,828	17,709	-	-	610,506
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	5,095,010	10,675,450	16,570,651	30,470,856	47,889,033	25,409,178	244,927	136,355,105
- 貿易票據	- trade bills	453	2,669,271	5,325,368	5,533,641	-	-	-	13,528,733
證券投資	Investment in securities								
- 可供出售	- held for available-for-sale								
- 存款證	- certificates of deposit	-	1,102,171	1,325,380	3,290,374	898,476	-	-	6,616,401
- 債務證券	- debt securities	-	1,781,654	3,335,306	6,141,311	18,908,956	2,769,904	-	32,937,131
- 持有至到期日	- held for held-to-maturity								
- 債務證券	- debt securities	-	-	-	504,446	64,681	-	-	569,127
- 貸款及應收款之債務證券	- debt securities held for loans and receivables	-	103,625	65,257	2,376,047	-	-	-	2,544,929
- 股份證券	- equity securities	-	-	-	-	-	-	63,057	63,057
投資物業	Investment properties	-	-	-	-	-	-	1,073,448	1,073,448
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	6,375,401	6,375,401
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	322,499	2,277,384	16,621	39,292	29,412	-	3,006	2,688,214
資產總額	Total assets	20,592,566	45,089,483	37,384,462	58,293,377	68,067,376	28,179,082	7,759,839	265,366,185

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

		於 2013 年 6 月 30 日 At 30 June 2013							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,975,959	11,204,600	7,531,195	4,884,308	-	-	-	25,596,062
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	499,994	2,725,391	917,115	-	-	-	4,142,500
衍生金融工具	Derivative financial instruments	140,126	76,584	25,390	77,528	81,593	-	-	401,221
客戶存款	Deposits from customers	65,159,674	46,357,320	29,749,015	40,581,664	9,749,870	166,912	-	191,764,455
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	4,154,207	2,090,755	1,807,152	3,085,167	1,158,998	-	-	12,296,279
負債總額	Total liabilities	71,429,966	60,229,253	41,838,143	49,545,782	10,990,461	166,912	-	234,200,517
流動資金缺口	Net liquidity gap	(50,837,400)	(15,139,770)	(4,453,681)	8,747,595	57,076,915	28,012,170	7,759,839	31,165,668

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity Risk (continued)

(B) 到期日分析 (續)

(B) Maturity analysis (continued)

於 2012 年 12 月 31 日

At 31 December 2012

	即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
	On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total
	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	17,089,375	23,698,945	-	-	-	-	40,788,320
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	-	-	7,994,913	9,314,031	-	-	17,308,944
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	-	299,495	1,773,822	2,198,420	621	-	4,272,358
- 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	-	-	-	341,867	510,935	-	852,802
衍生金融工具	Derivative financial instruments	501,902	103,271	56,300	100,792	2,312	-	764,577
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	- advances to customers	6,188,032	5,665,625	11,888,615	35,699,386	45,325,555	24,916,629	129,963,067
- 貿易票據	- trade bills	4,749	1,925,544	4,576,361	1,562,964	-	-	8,069,618
證券投資	Investment in securities							
- 可供出售	- held for available-for-sale							
- 存款證	- certificates of deposit	-	400,657	40,564	4,003,596	1,125,146	-	5,569,963
- 債務證券	- debt securities	-	1,595,169	5,577,764	7,310,513	15,315,817	2,935,489	32,734,752
- 持有至到期日	- held for held-to-maturity							
- 存款證	- certificates of deposit	-	464,743	-	-	-	-	464,743
- 債務證券	- debt securities	-	127,773	312,631	-	566,379	-	1,006,783
- 貸款及應收款之債務證券	- debt securities held for loans and receivables	-	-	292,075	865,187	-	-	1,157,262
- 股份證券	- equity securities	-	-	-	-	-	56,146	56,146
投資物業	Investment properties	-	-	-	-	-	1,027,083	1,027,083
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,224,995	6,224,995
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	379,851	1,043,080	10,792	25,907	29,765	-	1,492,025
資產總額	Total assets	24,163,909	35,324,302	32,523,837	61,422,663	62,876,530	27,852,118	251,753,438

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

		於 2012 年 12 月 31 日 At 31 December 2012							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	1,801,973	6,484,534	4,961,018	7,014,546	-	-	-	20,262,071
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	1,419,971	2,092,893	1,462,209	-	-	-	4,975,073
衍生金融工具	Derivative financial instruments	205,008	12,057	33,996	100,712	107,834	-	-	459,607
客戶存款	Deposits from customers	67,183,813	45,339,114	30,153,082	35,241,829	7,577,978	37,901	-	185,533,717
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	2,703,673	1,903,000	1,890,679	3,594,797	811,449	6,151	-	10,909,749
負債總額	Total liabilities	71,894,467	55,158,676	39,131,668	47,414,093	8,497,261	44,052	-	222,140,217
流動資金缺口	Net liquidity gap	(47,730,558)	(19,834,374)	(6,607,831)	14,008,570	54,379,269	27,808,066	7,590,079	29,613,221

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.3 流動資金風險 (續)****3.3 Liquidity Risk (continued)****(B) 到期日分析 (續)****(B) Maturity analysis (continued)**

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

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

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

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

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

本集團已採用基礎內部評級基準計算法計算大部分非證券化風險承擔的信貸風險資本要求。並使用內部評級基準(證券化)計算法計算證券化風險承擔的信貸風險資本要求。小部分信貸風險承擔則繼續按標準(信貸風險)計算法計算。因應《2012年銀行業(資本)(修訂)規則》於2013年1月1日起生效,本集團採用標準信貸估值調整方法,計算銀行賬及交易賬內涉及衍生工具合約及證券融資交易的交易對手的信貸估值調整資本要求。本集團已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。本集團採用標準(業務操作風險)計算法計算操作風險最低資本要求。

The Group has adopted the foundation internal ratings-based ("FIRB") approach to calculate the credit risk capital charge for the majority of its non-securitisation exposures and the internal ratings-based (securitisation) approach to calculate the credit risk capital charge for its securitisation exposures. A small residual credit exposures remain under the standardised (credit risk) ("STC") approach. In view of the Banking (Capital) (Amendment) Rules 2012 which came into operation on 1 January 2013, the Group has adopted the standardised method to calculate credit valuation adjustment capital charge for all its counterparties in respect of the derivative contracts and securities financing transactions booked in banking book and trading book. The Group has adopted the internal models ("IMM") approach to calculate general market risk capital charge for foreign exchange and interest rate exposures and has been approved by HKMA to exclude its structural FX positions arising from overseas branches and Nanyang Commercial Bank (China), Limited in the calculation of the market risk capital charge, while the Group continues to adopt the standardised (market risk) ("STM") approach to calculate the market risk capital charge for the remaining exposures. The Group has adopted the standardised (operational risk) ("STO") approach to calculate the minimum capital charge for operational risk.

由於自2013年1月1日起採納《2012年銀行業(資本)(修訂)規則》,2013年6月30日的資本比率不應與2012年12月31日之數據作直接比較。

As a result of the adoption of Banking (Capital) (Amendment) Rules 2012 since 1 January 2013, the amounts shown for 30 June 2013 are not directly comparable to those of 31 December 2012.

(A) 資本充足比率
(A) Capital ratio

		於2013年 6月30日 At 30 June 2013
普通股權一級資本比率	CET1 capital ratio	<u>14.08%</u>
一級資本比率	Tier 1 capital ratio	<u>14.08%</u>
總資本比率	Total capital ratio	<u>16.26%</u>

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
(A) 資本充足比率 (續)
(A) Capital ratio (continued)

		於 2012 年 12 月 31 日 At 31 December 2012
核心資本比率	Core capital ratio	<u>15.08%</u>
資本充足比率	Capital adequacy ratio	<u>15.89%</u>

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

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

不納入計算資本比率的綜合基礎內之附屬公司見於第 110 頁「其他資料 – 本銀行之附屬公司」。

Subsidiaries which are not included in the consolidation group for the calculation of capital ratios are denoted in “Additional Information – Subsidiaries of the Bank” on page 110.

按會計及監管要求所採用不同之綜合基礎，對其差異之描述見於第 110 頁「其他資料 – 本銀行之附屬公司」。

The differences between the basis of consolidation for accounting and regulatory purposes are described in “Additional Information – Subsidiaries of the Bank” on page 110.

3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
(B) 扣減後的資本基礎成份
(B) Components of capital base after deductions

用於計算以上2013年6月30日及2012年12月31日之資本比率及已匯報金管局之扣減後的綜合資本基礎分析如下：

The consolidated capital base after deductions used in the calculation of the above capital ratios as at 30 June 2013 and 31 December 2012 and reported to the HKMA is analysed as follows:

	於2013年 6月30日 At 30 June 2013
	港幣千元 HK\$'000
普通股權一級資本：票據及儲備	
直接發行合資格普通股權一級資本票據	
及任何相關的股份溢價	
留存盈利	
披露儲備	
	3,144,517
	20,439,047
	7,566,482
監管扣減前的普通股權一級資本	31,150,046
普通股權一級資本：監管扣減	
遞延稅項資產扣除遞延稅項負債	(46,029)
因自身信用風險變動產生的公平值計量金融負債收益及虧損	(1,475)
重估土地及建築物產生的累積公平值收益 (自用及投資物業)	(5,804,177)
一般銀行業務風險監管儲備	(1,583,849)
普通股權一級資本的總監管扣減	(7,435,530)
普通股權一級資本	23,714,516
一級資本	23,714,516

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
(B) 扣減後的資本基礎成份 (續)
(B) Components of capital base after deductions (continued)

		於 2013 年 6 月 30 日 At 30 June 2013
		港幣千元 HK\$'000
二級資本：票據及準備 許可包括在二級資本內的集體減值準備 及一般銀行業務風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>1,061,062</u>
監管扣減前的二級資本	Tier 2 capital before regulatory deductions	<u>1,061,062</u>
二級資本：監管扣減 增加許可包括在二級資本內之重估土地 及建築物產生的累積公平值收益 (自用 及投資物業)	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	<u>2,611,880</u>
二級資本的總監管扣減	Total regulatory deductions to Tier 2 capital	<u>2,611,880</u>
二級資本	Tier 2 capital	<u>3,672,942</u>
總資本	Total capital	<u>27,387,458</u>

於 2013 年 6 月 30 日，本集團並無持有可從普通股權一級資本中扣減的任何附屬公司股份。

As at 30 June 2013, there were no shareholdings in any subsidiaries deducted from the CET1 capital.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
3.4 資本管理 (續)
3.4 Capital Management (continued)
**(B) 扣減後的資本基礎成
份 (續)**
(B) Components of capital base after deductions (continued)

		於 2012 年 12 月 31 日 At 31 December 2012 <u>港幣千元</u> HK\$'000
核心資本：	Core capital:	
繳足股款的普通股	Paid up ordinary share capital	700,000
股本		19,217,120
儲備	Reserves	2,140,665
損益賬	Profit and loss account	<u>22,057,785</u>
核心資本之扣減	Deductions from core capital	<u>(29,786)</u>
核心資本	Core capital	<u>22,027,999</u>
附加資本：	Supplementary capital:	
重估可供出售證券	Fair value gains arising from holdings of	
之公平價值收益	available-for-sale securities	193,952
重估界定為以公平	Fair value gains arising from holdings of	
價值變化計入損益	securities designated at fair value through	
之證券公平價值收	profit or loss	20,569
益		78,719
按組合評估之貸款	Collective loan impairment allowances	124,468
減值準備		796,494
監管儲備	Regulatory reserve	<u>1,214,202</u>
過剩準備	Surplus provisions	<u>(29,787)</u>
附加資本之扣減	Deductions from supplementary capital	<u>(29,787)</u>
附加資本	Supplementary capital	<u>1,184,415</u>
扣減後的資本基礎 總額	Total capital base after deductions	<u><u>23,212,414</u></u>

為符合《銀行業（披露）規則》，本銀行網頁 www.ncb.com.hk 將於 2013 年 9 月 30 日前設立「監管披露」一節並披露以下資料：

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

To comply with the Banking (Disclosure) Rules, a section "Regulatory Disclosures" will be available on the Bank's website at www.ncb.com.hk before 30 September 2013 and will include the following information:

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

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.5 金融資產和負債的公平值****3.5 Fair values of financial assets and liabilities****(A) 非以公平值計量的金融工具****(A) Financial instruments not measured at fair value**

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

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.

在銀行及其他金融機構之結餘及貿易票據

此等金融資產及負債均於一年內到期，其賬面值與公平值相若。

Balances with banks and other financial institutions and Trade bills

The maturities of these financial assets and liabilities are within one year and the carrying value approximates fair value.

客戶貸款及銀行及其他金融機構貸款

大部分之客戶貸款及銀行及其他金融機構貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

Advances to customers, banks and other financial institutions

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

持有至到期日證券

持有至到期日證券之公平值是按市場價格或經紀／交易商之報價為基礎。若沒有相關資料提供，公平值會採用類似如信貸、到期日及收益等特徵之證券市場報價來估計。其賬面值與公平值相若。

Held-to-maturity securities

Fair value for held-to-maturity securities is based on market prices or broker/dealer price quotations. Where this information is not available, fair value has been estimated using quoted market prices for securities with similar credit, maturity and yield characteristics. Their carrying value approximates fair value.

貸款及應收款

採用以現時收益率曲線及相關之剩餘限期為基礎的現金流量貼現模型計算，其賬面值與公平值相若。

Loans and receivables

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity and their carrying value approximates fair value.

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。

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.

3. 金融風險管理 (續)
3. Financial risk management (continued)
**3.5 金融資產和負債的公平值
(續)**
3.5 Fair values of financial assets and liabilities (continued)
**(B) 以公平值計量的金融
工具**
(B) Financial instruments measured at fair value

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估值結果及重大公平值數據。重大估值事項將向高層管理人員匯報。

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 results and all other significant fair value measurements. Significant valuation issues are reported to senior management.

以公平值計量的金融工具分為以下三個層級：

Financial instruments measured at fair value are classified into following three levels:

- 第一層級：相同資產或負債在活躍市場中的報價（未經調整），包括部分政府發行的債務工具及若干外匯衍生合約。
- 第二層級：估值技術為直接或間接的使用除第一層級中的資產或負債的市場報價以外的其他可觀察參數，此層級包括大部分場外交易的衍生合約、從價格提供商獲取價格的債券。
- 第三層級：估值技術為使用了任何非基於可觀察市場數據的參數（不可觀察參數），此層級包括有重大不可觀察因素的股份投資。

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities, including debt instruments issued by certain governments and certain foreign exchange derivative contracts.
- Level 2: Valuation technique using inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly. This level includes the majority of the OTC derivative contracts, debt securities with quote from pricing services providers.
- Level 3: Valuation technique using inputs for the asset or liability that is not based on observable market data (unobservable inputs). This level includes equity investment with significant unobservable components.

本集團政策為在報告時段期末確認金融工具公平值層級間之轉移。

The Group's policy is to recognise transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.5 金融資產和負債的公平值
(續)****3.5 Fair values of financial assets and liabilities (continued)****(B) 以公平值計量的金融
工具 (續)****(B) Financial instruments measured at fair value (continued)**

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。

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.

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，主要為可觀察到的且可從公開市場獲取的參數。

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.

用以釐定以下金融工具公平值的估值方法如下：

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

債務證券及存款證

此類工具的公平值由經紀、交易商或外間獨立定價服務提供者提供的市場報價而決定。當無法從市場獲取報價，會採用其參數源自可觀察或不可觀察市場數據的估值技術。

Debt securities and certificates of deposit

The fair value of these instruments is determined by obtaining quoted market prices from broker, dealer or independent pricing service vendors. Where market price is not available from market sources, valuation techniques are used with inputs derived from observable or unobservable market data.

3. 金融風險管理 (續)**3. Financial risk management (continued)****3.5 金融資產和負債的公平值
(續)****3.5 Fair values of financial assets and liabilities (continued)****(B) 以公平值計量的金融
工具 (續)****(B) Financial instruments measured at fair value (continued)***資產抵押債券*

這類工具由外間獨立
第三者提供報價。

Asset backed securities

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

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
價格由貼現現金流模
型及期權計價模型等
估值技術釐定。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。

Derivatives

Over-the-counter derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The derivative contracts are valued 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, volatilities.

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。調整反映對利
率、交易對手信譽及
集團自身信貸息差的
期望。有關調整是按
每一交易對手，以未
來預期敞口、違約率
及收回率釐定。

Credit Valuation Adjustments (CVA) and Debit Valuation Adjustments (DVA) are applied to the Group's over-the-counter derivatives. These adjustments reflect interest rates and expectations of counterparty creditworthiness and the Group's own credit spread respectively. They are determined for each counterparty and are dependent on expected future values of exposures, default probabilities and recovery rates.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
**3.5 金融資產和負債的公平值
(續)**
3.5 Fair values of financial assets and liabilities (continued)
**(B) 以公平值計量的金融
工具 (續)**
(B) Financial instruments measured at fair value (continued)

(i) 公平值的等級

(i) Fair value hierarchy

		於 2013 年 6 月 30 日 At 30 June 2013			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產	Financial assets				
公平值變化計入損益之金融資產 (附註 16)	Financial assets at fair value through profit or loss (Note 16)				
- 交易性證券	- Trading securities				
- 債務證券	- Debt securities	-	3,775,632	-	3,775,632
- 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	-	763,627	-	763,627
衍生金融工具 (附註 17)	Derivative financial instruments (Note 17)	432,803	177,703	-	610,506
可供出售證券 (附註 19)	Available-for-sale securities (Note 19)				
- 債務證券	- Debt securities	-	32,937,131	-	32,937,131
- 存款證	- Certificates of deposit	-	6,616,401	-	6,616,401
- 股份證券	- Equity securities	-	-	63,057	63,057
金融負債	Financial liabilities				
公平值變化計入損益之金融負債 (附註 23)	Financial liabilities at fair value through profit or loss (Note 23)				
- 交易性負債	- Trading liabilities	-	4,142,500	-	4,142,500
衍生金融工具 (附註 17)	Derivative financial instruments (Note 17)	140,126	261,095	-	401,221

2013 年上半年，資產及負債均沒有第一層級及第二層級之間轉移。

During the first half of 2013, there has been no asset and liability transfers between level 1 and level 2.

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
3. 金融風險管理 (續)
3. Financial risk management (continued)
**3.5 金融資產和負債的公平值
(續)**
3.5 Fair values of financial assets and liabilities (continued)
**(B) 以公平值計量的金融
工具 (續)**
(B) Financial instruments measured at fair value (continued)
**(ii) 第三層級的项目
變動**
(ii) Reconciliation of level 3 items

		於 2013 年 6 月 30 日 At 30 June 2013
		金融資產 Financial assets
		可供出售證券 Available-for-sale securities
		股份證券 Equity securities
		港幣千元 HK\$'000
於 2013 年 1 月 1 日	At 1 January 2013	56,146
收益	Gains	
- 其他全面收益	- Other comprehensive income	
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	6,911
於 2013 年 6 月 30 日	At 30 June 2013	63,057
於 2013 年 6 月 30 日持有的金融資產及負債於期內計入收益表的未實現收益總額	Total unrealised gains for the period included in income statement for financial assets and liabilities held as at 30 June 2013	-

截至 2013 年 6 月 30 日，分類為第三層級的金融工具為股份證券，於 2013 年上半年並沒有轉入至及轉出自第三層級。

As of 30 June 2013, financial instruments categorised as level 3 are comprised of equity securities. During the first half of 2013, there has been no transfer into and out of level 3.

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

	半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	
存放於同業及其他金融機構 的款項	Due from banks and other financial institutions	1,299,946
客戶貸款	Advances to customers	2,038,502
上市證券投資	Listed investments	155,819
非上市證券投資	Unlisted investments	317,330
其他	Others	11,603
	986,727	
	2,631,051	
	168,077	
	413,138	
	9,055	
	4,208,048	3,823,200
利息支出	Interest expense	
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(345,554)
客戶存款	Deposit from customers	(1,464,121)
其他	Others	(74,348)
	(313,152)	
	(1,498,994)	
	(106,306)	
	(1,918,452)	(1,884,023)
淨利息收入	Net interest income	1,939,177
	2,289,596	

2013年上半年之利息收入包括港幣7,260,000元(2012年上半年:港幣3,069,000元)被界定為減值貸款的確認利息。

Included within interest income is HK\$7,260,000 (first half of 2012: HK\$3,069,000) of interest with respect to income recognised on advances classified as impaired for the first half of 2013.

非以公平值變化計入損益之金融資產與金融負債所產生的利息收入及利息支出分別為港幣4,184,973,000元(2012年上半年:港幣3,793,074,000元)及港幣1,916,572,000元(2012年上半年:港幣1,879,225,000元)。

Included within interest income and interest expense are HK\$4,184,973,000 (first half of 2012: HK\$3,793,074,000) and HK\$1,916,572,000 (first half of 2012: HK\$1,879,225,000), for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income		
貸款佣金	Loan commissions	114,675	101,303
證券經紀	Securities brokerage	98,276	80,545
匯票佣金	Bills commissions	96,819	71,702
基金分銷	Funds distribution	68,411	30,693
保險	Insurance	59,848	41,536
繳款服務	Payment services	35,200	36,028
保管箱	Safe deposit box	10,723	10,197
信用卡業務	Credit card business	411	483
買賣貨幣	Currency exchange	261	319
其他	Others	48,141	34,141
		532,765	406,947
服務費及佣金支出	Fee and commission expense		
證券經紀	Securities brokerage	(13,956)	(14,528)
繳款服務	Payment services	(3,182)	(3,231)
其他	Others	(17,129)	(15,137)
		(34,267)	(32,896)
淨服務費及佣金收入	Net fee and commission income	498,498	374,051
其中源自	Of which arise from		
- 非以公平值變化計入損益之 金融資產或金融負債	- financial assets or financial liabilities not at fair value through profit or loss		
- 服務費及佣金收入	- Fee and commission income	103,165	113,741
- 服務費及佣金支出	- Fee and commission expense	(844)	(278)
		102,321	113,463
- 信託及其他受託活動	- trust and other fiduciary activities		
- 服務費及佣金收入	- Fee and commission income	6,318	6,197
- 服務費及佣金支出	- Fee and commission expense	(1,303)	(580)
		5,015	5,617

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

	半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
淨(虧損)/收益源自：		
- 外匯交易及外匯交易產品	(14,336)	52,567
- 利率工具	66,967	(3,170)
	52,631	49,397

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券之淨收益	Net gain on available-for-sale securities	9,385	1,038
其他	Others	9,786	1,796
		19,171	2,834

8. 其他經營收入
8. Other operating income

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 非上市證券投資	- unlisted investments	4,723	4,086
投資物業之租金總收入	Gross rental income from investment properties	20,468	19,108
減：有關投資物業之支出	Less: Outgoings in respect of investment properties	(1,013)	(1,156)
其他	Others	6,559	1,297
		30,737	23,335

「有關投資物業之支出」包括港幣 80,000 元(2012 年上半年：港幣 60,000 元)屬於期內未出租投資物業之直接經營支出。

Included in the "Outgoings in respect of investment properties" is HK\$80,000 (first half of 2012: HK\$60,000) of direct operating expenses related to investment properties that were not let during the period.

9. 減值準備淨撥備
9. Net charge of impairment allowances

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
客戶貸款	Advances to customers		
個別評估	Individually assessed		
- 新提準備	- new allowances	(89,915)	(23,089)
- 撥回	- releases	4,614	5,445
- 收回已撇銷賬項	- recoveries	43,766	3,568
按個別評估貸款減值準備 淨撥備	Net charge of individually assessed loan impairment allowances	<u>(41,535)</u>	<u>(14,076)</u>
組合評估	Collectively assessed		
- 新提準備	- new allowances	(81,598)	(95,596)
按組合評估貸款減值準備 淨撥備	Net charge of collectively assessed loan impairment allowances	<u>(81,598)</u>	<u>(95,596)</u>
減值準備淨撥備	Net charge of impairment allowances	<u>(123,133)</u>	<u>(109,672)</u>

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
人事費用（包括董事酬金）	Staff costs (including directors' emoluments)		
- 薪酬及其他費用	- salaries and other costs	493,348	418,928
- 退休成本	- pension cost	<u>60,337</u>	<u>51,658</u>
		553,685	470,586
房產及設備支出（不包括折舊）	Premises and equipment expenses (excluding depreciation)		
- 房產租金	- rental of premises	117,938	94,672
- 資訊科技	- information technology	53,358	53,113
- 其他	- others	<u>23,926</u>	<u>19,321</u>
		195,222	167,106
折舊	Depreciation	100,546	78,736
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	523	670
- 非審計服務	- non-audit services	99	260
其他經營支出	Other operating expenses	<u>204,934</u>	<u>173,045</u>
		<u>1,055,009</u>	<u>890,403</u>

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
投資物業公平值調整之 淨收益	Net gain from fair value adjustments on investment properties	<u>43,673</u>	<u>70,493</u>

12. 出售／重估物業、器材及設備之淨收益／(虧損) **12. Net gain/(loss) from disposal/revaluation of properties, plant and equipment**

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013	半年結算至 2012年 6月30日 Half-year ended 30 June 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
出售其他固定資產之淨虧損	Net loss from disposal of other fixed assets	(6)	(16)
重估房產之淨收益／(虧損)	Net gain/(loss) from revaluation of premises	<u>3,978</u>	<u>(1,559)</u>
		<u>3,972</u>	<u>(1,575)</u>

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

收益表內之稅項組成如下：

Taxation in the income statement represents:

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
本期稅項	Current tax		
香港利得稅	Hong Kong profits tax		
- 期內計入稅項	- current period taxation	222,829	186,583
- 往期超額撥備	- over-provision in prior periods	-	(226)
		<u>222,829</u>	<u>186,357</u>
海外稅項	Overseas taxation	<u>36,743</u>	<u>13,471</u>
		<u>259,572</u>	<u>199,828</u>
遞延稅項撥備	Deferred tax charge	<u>1,208</u>	<u>48,480</u>
		<u>260,780</u>	<u>248,308</u>

香港利得稅乃按照截至2013年上半年估計應課稅溢利依稅率16.5%（2012年：16.5%）提撥準備。海外溢利之稅款按照2013年上半年估計應課稅溢利依集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2012: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2013. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2013 at the rates of taxation prevailing in the countries in which the Group operates.

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

本集團除稅前溢利產生的實際稅項，與根據香港利得稅率計算的稅項差異如下：

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	1,748,963	1,473,473
按稅率 16.5% (2012年: 16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2012: 16.5%)	288,579	243,123
其他國家稅率差異的影響	Effect of different taxation rates in other countries	1,315	12,151
無需課稅之收入	Income not subject to taxation	(37,936)	(24,888)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	6,539	13,916
未確認的稅務虧損	Tax losses not recognised	1	362
使用往年未確認的稅務虧損	Utilisation of previously unrecognised tax losses	(403)	-
往期超額撥備	Over-provision in prior periods	-	(226)
海外預提稅	Foreign withholding tax	2,685	3,870
計入稅項	Taxation charge	260,780	248,308
實際稅率	Effective tax rate	14.91%	16.85%

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

	半年結算至 2013年6月30日 Half-year ended 30 June 2013		半年結算至 2012年6月30日 Half-year ended 30 June 2012	
	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000	每股 港幣 Per share HK\$	總額 港幣千元 Total HK\$'000
中期股息	-	-	56	392,000

2013年上半年沒有宣告派發股息。

No dividend was declared for the first half of 2013.

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

		於2013年 6月30日 At 30 June 2013	於2012年 12月31日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	522,045	651,229
存放中央銀行的結餘	Balances with central banks	13,667,621	13,139,030
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	11,566,722	13,263,797
在銀行及其他金融機構一個月內到期之定期存放	Placements with banks and other financial institutions maturing within one month	14,572,097	13,734,264
		40,328,485	40,788,320

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

		交易性證券 Trading securities		界定為以公平值變化計入損益之金融資產 Financial assets designated at fair value through profit or loss		總計 Total	
		於2013年 6月30日 At 30 June 2013	於2012年 12月31日 At 31 December 2012	於2013年 6月30日 At 30 June 2013	於2012年 12月31日 At 31 December 2012	於2013年 6月30日 At 30 June 2013	於2012年 12月31日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按公平值入賬	At fair value						
債務證券	Debt securities						
- 於香港上市	- Listed in Hong Kong	200,145	-	260,661	264,125	460,806	264,125
- 於香港以外上市	- Listed outside Hong Kong	-	-	431,214	508,696	431,214	508,696
		200,145	-	691,875	772,821	892,020	772,821
- 非上市	- Unlisted	3,575,487	4,272,358	71,752	79,981	3,647,239	4,352,339
總計	Total	3,775,632	4,272,358	763,627	852,802	4,539,259	5,125,160

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

公平值變化計入損益之金融資產按發行機構之分類如下:

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	3,775,014	4,271,737
公營單位*	Public sector entities*	618	621
公司企業	Corporate entities	763,627	852,802
		4,539,259	5,125,160

* 包括在公平值變化計入損益之金融資產港幣 618,000 元 (2012 年 12 月 31 日: 港幣 621,000 元) 在《銀行業 (資本) 規則》內認可為公營單位。

* Included financial assets at fair value through profit or loss of HK\$618,000 (31 December 2012: HK\$621,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

公平值變化計入損益之金融資產分類如下:

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	3,574,869	4,271,737
其他公平值變化計入損益之金融資產	Other financial assets at fair value through profit or loss	964,390	853,423
		4,539,259	5,125,160

17. 衍生金融工具**17. Derivative financial instruments**

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

遠期外匯合約是指於未來某一日期買或賣外幣的承諾。

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

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

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

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

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

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

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

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

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

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

下表概述各類衍生金融工具於 2013 年 6 月 30 日及 2012 年 12 月 31 日之合約 / 名義合約數額：

The following tables summarise the contract/notional amounts of each class of derivative financial instrument as at 30 June 2013 and 31 December 2012:

		於 2013 年 6 月 30 日 At 30 June 2013		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	9,923,088	-	9,923,088
掉期	Swaps	29,643,725	-	29,643,725
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	18,443	-	18,443
- 賣出期權	- Options written	18,443	-	18,443
		39,603,699	-	39,603,699
利率合約	Interest rate contracts			
掉期	Swaps	39,703,392	650,812	40,354,204
商品合約	Commodity contracts	343,397	-	343,397
股份權益合約	Equity contracts	76,903	-	76,903
其他合約	Other contracts	4,185	-	4,185
總計	Total	79,731,576	650,812	80,382,388

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

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

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

		於 2012 年 12 月 31 日 At 31 December 2012		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	23,183,476	-	23,183,476
掉期	Swaps	19,932,539	-	19,932,539
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	29,589	-	29,589
- 賣出期權	- Options written	29,589	-	29,589
		<u>43,175,193</u>	<u>-</u>	<u>43,175,193</u>
利率合約	Interest rate contracts			
掉期	Swaps	<u>35,851,341</u>	<u>720,082</u>	<u>36,571,423</u>
商品合約	Commodity contracts	<u>142,395</u>	<u>-</u>	<u>142,395</u>
股份權益合約	Equity contracts	<u>47,104</u>	<u>-</u>	<u>47,104</u>
其他合約	Other contracts	<u>4,496</u>	<u>-</u>	<u>4,496</u>
總計	Total	<u>79,220,529</u>	<u>720,082</u>	<u>79,940,611</u>

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

下表概述各類衍生金融工具於 2013 年 6 月 30 日及 2012 年 12 月 31 日之公平值：

The following tables summarise the fair values of each class of derivative financial instrument as at 30 June 2013 and 31 December 2012:

		於 2013 年 6 月 30 日 At 30 June 2013					
		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total	買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	474,117	-	474,117	(162,913)	-	(162,913)
掉期	Swaps	67,915	-	67,915	(91,376)	-	(91,376)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	168	-	168	-	-	-
- 賣出期權	- Options written	-	-	-	(168)	-	(168)
		542,200	-	542,200	(254,457)	-	(254,457)
利率合約	Interest rate contracts						
掉期	Swaps	57,697	-	57,697	(90,949)	(51,315)	(142,264)
商品合約	Commodity contracts	8,989	-	8,989	(2,884)	-	(2,884)
股份權益合約	Equity contracts	1,616	-	1,616	(1,616)	-	(1,616)
其他合約	Other contracts	4	-	4	-	-	-
總計	Total	610,506	-	610,506	(349,906)	(51,315)	(401,221)

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

於 2012 年 12 月 31 日

At 31 December 2012

		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total	買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	565,560	-	565,560	(255,436)	-	(255,436)
掉期	Swaps	142,451	-	142,451	(22,390)	-	(22,390)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	130	-	130	-	-	-
- 賣出期權	- Options written	-	-	-	(130)	-	(130)
		<u>708,141</u>	<u>-</u>	<u>708,141</u>	<u>(277,956)</u>	<u>-</u>	<u>(277,956)</u>
利率合約	Interest rate contracts						
掉期	Swaps	53,255	-	53,255	(108,691)	(72,348)	(181,039)
商品合約	Commodity contracts	2,967	-	2,967	(399)	-	(399)
股份權益合約	Equity contracts	213	-	213	(213)	-	(213)
其他合約	Other contracts	1	-	1	-	-	-
總計	Total	<u>764,577</u>	<u>-</u>	<u>764,577</u>	<u>(387,259)</u>	<u>(72,348)</u>	<u>(459,607)</u>

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

上述衍生金融工具之信貸
風險加權數額如下：

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts		
遠期	Forwards	98,095	174,157
掉期	Swaps	109,273	77,605
利率合約	Interest rate contracts		
掉期	Swaps	29,739	31,045
商品合約	Commodity contracts	2,793	2,809
股份權益合約	Equity contracts	2,961	1,173
		242,861	286,789

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

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

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

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

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	23,175,121	22,002,049
公司貸款	Corporate loans and advances	114,532,103	109,151,060
客戶貸款*	Advances to customers*	137,707,224	131,153,109
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	(296,234)	(220,593)
- 按組合評估	- Collectively assessed	(1,055,885)	(969,449)
		136,355,105	129,963,067
貿易票據	Trade bills	13,528,733	8,069,618
總計	Total	149,883,838	138,032,685

於 2013 年 6 月 30 日，客戶貸款包括應計利息港幣 333,266,000 元 (2012 年 12 月 31 日：港幣 522,723,000 元)。

As at 30 June 2013, advances to customers included accrued interest of HK\$333,266,000 (31 December 2012: HK\$522,723,000).

於 2013 年 6 月 30 日及 2012 年 12 月 31 日，對貿易票據並無作出任何減值準備。

As at 30 June 2013 and 31 December 2012, no impairment allowance was made in respect of trade bills.

* 包括港元客戶貸款港幣 65,471,217,000 元 (2012 年 12 月 31 日：港幣 65,256,992,000 元) 及美元客戶貸款折合港幣 29,015,250,000 元 (2012 年 12 月 31 日：港幣 27,860,495,000 元)。

* Included advances to customers denominated in HK dollars of HK\$65,471,217,000 (31 December 2012: HK\$65,256,992,000) and US dollars equivalent to HK\$29,015,250,000 (31 December 2012: HK\$27,860,495,000).

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

		於 2013 年 6 月 30 日 At 30 June 2013 港幣千元 HK\$'000	於 2012 年 12 月 31 日 At 31 December 2012 港幣千元 HK\$'000
(a) 可供出售證券	(a) Available-for-sale securities		
債務證券，按公平值 入賬	Debt securities, at fair value		
- 於香港上市	- Listed in Hong Kong	4,453,383	3,125,220
- 於香港以外上市	- Listed outside Hong Kong	4,632,465	5,058,760
		9,085,848	8,183,980
- 非上市	- Unlisted	23,851,283	24,550,772
		32,937,131	32,734,752
存款證，按公平值入賬	Certificates of deposit, at fair value		
- 於香港以外上市	- Listed outside Hong Kong	270,862	304,946
- 非上市	- Unlisted	6,345,539	5,265,017
		6,616,401	5,569,963
股份證券，按公平值 入賬	Equity securities, at fair value		
- 非上市	- Unlisted	63,057	56,146
		39,616,589	38,360,861
(b) 持有至到期日證券	(b) Held-to-maturity securities		
債務證券，按攤銷成本 入賬	Debt securities, at amortised cost		
- 非上市	- Unlisted	569,127	1,006,783
存款證，按攤銷成本 入賬	Certificates of deposit, at amortised cost		
- 非上市	- Unlisted	-	464,743
		569,127	1,471,526
(c) 貸款及應收款	(c) Loans and receivables		
非上市，按攤銷成本 入賬	Unlisted, at amortised cost	2,544,929	1,157,262
總計	Total	42,730,645	40,989,649

19. 證券投資 (續)
19. Investment in securities (continued)

證券投資按發行機構之分類如下：

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

		於 2013 年 6 月 30 日 At 30 June 2013			
		可供出售證券 Available- for-sale securities	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	10,879,283	568,551	-	11,447,834
公營單位*	Public sector entities*	467,753	-	-	467,753
銀行及其他金融機構	Banks and other financial institutions	18,210,927	576	846,504	19,058,007
公司企業	Corporate entities	10,058,626	-	1,698,425	11,757,051
		39,616,589	569,127	2,544,929	42,730,645
		於 2012 年 12 月 31 日 At 31 December 2012			
		可供出售證券 Available- for-sale securities	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	14,408,938	884,701	-	15,293,639
公營單位*	Public sector entities*	506,992	-	-	506,992
銀行及其他金融機構	Banks and other financial institutions	16,454,503	465,639	-	16,920,142
公司企業	Corporate entities	6,990,428	121,186	1,157,262	8,268,876
		38,360,861	1,471,526	1,157,262	40,989,649

* 包括在可供出售證券港幣 467,753,000 元 (2012 年 12 月 31 日：港幣 506,992,000 元) 在《銀行業 (資本) 規則》內認可為公營單位。

* Included available-for-sale securities of HK\$467,753,000 (31 December 2012: HK\$506,992,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

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

可供出售及持有至到期日
證券分類如下：

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

	可供出售證券 Available-for-sale securities		持有至到期日證券 Held-to-maturity securities		
	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
庫券	Treasury bills	8,843,874	13,385,213	568,551	884,701
存款證	Certificates of deposit	6,616,401	5,569,963	-	464,743
其他	Others	24,156,314	19,405,685	576	122,082
		39,616,589	38,360,861	569,127	1,471,526

20. 投資物業
20. Investment properties

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	1,027,083	847,948
公平值收益	Fair value gains	43,673	178,766
重新分類轉自物業、器材 及設備 (附註 21)	Reclassification from properties, plant and equipment (Note 21)	1,940	-
匯兌差額	Exchange difference	752	369
於期/年末	At period/year end	1,073,448	1,027,083

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

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2013 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2013	5,846,795	378,200	6,224,995
增置	Additions	2,022	21,994	24,016
出售	Disposals	-	(89)	(89)
重估	Revaluation	217,247	-	217,247
本期折舊 (附註 10)	Depreciation for the period (Note 10)	(47,803)	(52,743)	(100,546)
重新分類轉至投資物業 (附 註 20)	Reclassification to investment properties (Note 20)	(1,940)	-	(1,940)
匯兌差額	Exchange difference	7,302	4,416	11,718
於 2013 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2013	<u>6,023,623</u>	<u>351,778</u>	<u>6,375,401</u>
於 2013 年 6 月 30 日 成本值或估值	At 30 June 2013 Cost or valuation	6,023,623	788,082	6,811,705
累計折舊	Accumulated depreciation	-	(436,304)	(436,304)
於 2013 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2013	<u>6,023,623</u>	<u>351,778</u>	<u>6,375,401</u>
於 2012 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2012	4,231,342	352,069	4,583,411
增置	Additions	306,817	122,702	429,519
出售	Disposals	(5,887)	(4,504)	(10,391)
重估	Revaluation	1,386,559	-	1,386,559
年度折舊	Depreciation for the year	(73,522)	(93,417)	(166,939)
匯兌差額	Exchange difference	1,486	1,350	2,836
於 2012 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2012	<u>5,846,795</u>	<u>378,200</u>	<u>6,224,995</u>
於 2012 年 12 月 31 日 成本值或估值	At 31 December 2012 Cost or valuation	5,846,795	764,461	6,611,256
累計折舊	Accumulated depreciation	-	(386,261)	(386,261)
於 2012 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2012	<u>5,846,795</u>	<u>378,200</u>	<u>6,224,995</u>

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

上述資產之成本值或估值
分析如下：

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

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2013 年 6 月 30 日	按成本值	-	788,082	788,082
	按估值	6,023,623	-	6,023,623
		6,023,623	788,082	6,811,705
於 2012 年 12 月 31 日	按成本值	-	764,461	764,461
	按估值	5,846,795	-	5,846,795
		5,846,795	764,461	6,611,256

22. 其他資產
22. Other assets

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Reposessed assets	26,845	17,792
應收賬項及預付費用	Accounts receivable and prepayments	2,614,869	1,424,506
		2,641,714	1,442,298

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

	於 2013 年 6 月 30 日 At 30 June 2013 港幣千元 HK\$'000	於 2012 年 12 月 31 日 At 31 December 2012 港幣千元 HK\$'000
交易性負債		
- 外匯基金票據及債券 短盤	4,142,500	4,975,073

於 2013 年 6 月 30 日並沒有界定為以公平值變化計入損益之金融負債 (2012 年 12 月 31 日：無)。

As at 30 June 2013, there was no financial liabilities designated at fair value through profit or loss (31 December 2012: Nil).

24. 客戶存款
24. Deposits from customers

	於 2013 年 6 月 30 日 At 30 June 2013 港幣千元 HK\$'000	於 2012 年 12 月 31 日 At 31 December 2012 港幣千元 HK\$'000
往來、儲蓄及其他存款	191,764,455	185,533,717
分類：		
即期存款及往來存款		
- 公司	14,786,729	14,545,822
- 個人	2,111,050	2,433,335
	16,897,779	16,979,157
儲蓄存款		
- 公司	13,637,674	16,078,426
- 個人	32,515,316	33,772,779
	46,152,990	49,851,205
定期、短期及通知存款		
- 公司	68,726,548	58,500,903
- 個人	59,987,138	60,202,452
	128,713,686	118,703,355
	191,764,455	185,533,717

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	11,254,709	9,937,324
準備	Provisions	55,064	61,661
		11,309,773	9,998,985

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

截至 2013 年 6 月 30 日，本集團之負債港幣 4,615,133,000 元 (2012 年 12 月 31 日：港幣 4,234,713,000 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，本集團沒有通過債務證券抵押之負債 (2012 年 12 月 31 日：港幣 348,822,000 元)。本集團為擔保此等負債而質押之資產金額為港幣 4,618,717,000 元 (2012 年 12 月 31 日：港幣 4,643,771,000 元)，並於「交易性證券」及「可供出售證券」內列賬。

As at 30 June 2013, liabilities of the Group amounting to HK\$4,615,133,000 (31 December 2012: HK\$4,234,713,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, none of the liabilities of the Group were secured by debt securities (31 December 2012: HK\$348,822,000). The amount of assets pledged by the Group to secure these liabilities was HK\$4,618,717,000 (31 December 2012: HK\$4,643,771,000) included in "Trading securities" and "Available-for-sale securities".

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

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

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2013年上半年及於截至2012年12月31日止年度之變動如下：

27. Deferred taxation

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

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2013 and the year ended 31 December 2012 are as follows:

		於2013年6月30日					
		At 30 June 2013					
		加速折舊免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2013年1月1日	At 1 January 2013	22,308	897,086	(297)	(165,095)	24,651	778,653
借記／（貸記）收益表（附註13）	Charged/(credited) to income statement (Note 13)	1,284	101	(174)	(6,065)	6,062	1,208
借記／（貸記）其他全面收益	Charged/(credited) to other comprehensive income	-	29,113	-	-	(49,587)	(20,474)
匯兌差額	Exchange difference	(9)	706	-	(1,062)	(577)	(942)
於2013年6月30日	At 30 June 2013	23,583	927,006	(471)	(172,222)	(19,451)	758,445

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

		於 2012 年 12 月 31 日 At 31 December 2012					
		加速 折舊免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2012 年 1 月 1 日	At 1 January 2012	18,231	674,564	-	(146,369)	(21,747)	524,679
借記 / (貸記) 收益 表	Charged/(credited) to income statement	4,079	3,912	(297)	(18,532)	(678)	(11,516)
借記其他全面收益	Charged to other comprehensive income	-	218,290	-	-	47,000	265,290
匯兌差額	Exchange difference	(2)	320	-	(194)	76	200
於 2012 年 12 月 31 日	At 31 December 2012	<u>22,308</u>	<u>897,086</u>	<u>(297)</u>	<u>(165,095)</u>	<u>24,651</u>	<u>778,653</u>

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

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

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(46,500)	(49,727)
遞延稅項負債	Deferred tax liabilities	804,945	828,380
		758,445	778,653

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產 (超過 12 個月後收回)	Deferred tax assets to be recovered after more than twelve months	(28,888)	(73,889)
遞延稅項負債 (超過 12 個月後支付)	Deferred tax liabilities to be settled after more than twelve months	801,432	778,149
		772,544	704,260

於 2013 年 6 月 30 日，本集團扣減機會不大而未確認遞延稅項資產之稅務虧損為港幣 3,287,000 元 (2012 年 12 月 31 日：港幣 4,617,000 元)。其中本集團無作廢期限的有關金額為港幣 138,000 元 (2012 年 12 月 31 日：港幣 134,000 元)，本集團於五年內作廢的有關金額為港幣 3,149,000 元 (2012 年 12 月 31 日：港幣 4,483,000 元)。

As at 30 June 2013, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$3,287,000 (31 December 2012: HK\$4,617,000) which is considered unlikely to be utilised. Of the amount, HK\$138,000 (31 December 2012: HK\$134,000) for the Group has no expiry date and HK\$3,149,000 (31 December 2012: HK\$4,483,000) for the Group is scheduled to expire within five years.

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

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
法定：	Authorised:		
7,000,000 股每股面值 港幣 100 元之普通股	7,000,000 ordinary shares of HK\$100 each	<u>700,000</u>	<u>700,000</u>
已發行及繳足：	Issued and fully paid:		
7,000,000 股每股面值 港幣 100 元之普通股	7,000,000 ordinary shares of HK\$100 each	<u>700,000</u>	<u>700,000</u>

29. 儲備
29. Reserves

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

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

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

		半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
經營溢利	Operating profit	1,701,318	1,404,555
折舊	Depreciation	100,546	78,736
減值準備淨撥備	Net charge of impairment allowances	123,133	109,672
折現減值準備回撥	Unwind of discount on impairment allowances	(7,260)	(3,069)
已撤銷之貸款(扣除收回款額)	Advances written off net of recoveries	37,361	2,832
原到期日超過3個月之存放銀行及其他金融機構之結餘之變動	Change in balances with banks and other financial institutions with original maturity over three months	(1,516,729)	1,827,799
原到期日超過3個月之在銀行及其他金融機構之定期存放之變動	Change in placements with banks and other financial institutions with original maturity over three months	2,447,662	930,644
公平值變化計入損益之金融資產之變動	Change in financial assets at fair value through profit or loss	78,447	(396,543)
衍生金融工具之變動	Change in derivative financial instruments	95,685	25,347
貸款及其他賬項之變動	Change in advances and other accounts	(12,013,230)	(3,600,508)
證券投資之變動	Change in investment in securities	(2,221,953)	(6,605,200)
其他資產之變動	Change in other assets	(1,199,416)	(1,328,058)
銀行及其他金融機構之存款及結餘之變動	Change in deposits and balances from banks and other financial institutions	5,333,991	(1,880,589)
公平值變化計入損益之金融負債之變動	Change in financial liabilities at fair value through profit or loss	(832,573)	2,918,139
客戶存款之變動	Change in deposits from customers	6,230,738	8,185,546
其他賬項及準備之變動	Change in other accounts and provisions	1,310,788	(385,586)
匯率變動之影響	Effect of changes in exchange rates	(4,935)	170,306
除稅前經營現金之(流出)/流入	Operating cash (outflow)/inflow before taxation	<u>(336,427)</u>	<u>1,454,023</u>
經營業務之現金流量中包括:	Cash flows from operating activities included:		
- 已收利息	- Interest received	4,520,289	3,549,152
- 已付利息	- Interest paid	(1,947,204)	(1,746,042)
- 已收股息	- Dividend received	4,723	4,085

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

		於 2013 年 6 月 30 日 At 30 June 2013 港幣千元 HK\$'000	於 2012 年 6 月 30 日 At 30 June 2012 港幣千元 HK\$'000
庫存現金及原到期日 在 3 個月內之存放 銀行及其他金融機 構的結餘	Cash and balances with banks and other financial institutions with original maturity within three months	26,290,642	28,041,307
原到期日在 3 個月內之 在銀行及其他金融 機構之定期存放	Placements with banks and other financial institutions with original maturity within three months	4,897,093	5,810,939
原到期日在 3 個月內之 庫券	Treasury bills with original maturity within three months	2,131,120	8,008,463
原到期日在 3 個月內之 存款證	Certificates of deposit with original maturity within three months	-	925,520
		33,318,855	42,786,229

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

或然負債及承擔中每項重要類別之合約數額及總信貸風險加權數額概述如下：

The following is a summary of the contractual amounts of each significant class of contingent liability and commitment and the aggregate credit risk weighted amount:

		於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	15,097,120	12,758,884
與交易有關之或然負債	Transaction-related contingencies	6,871,825	2,614,550
與貿易有關之或然負債	Trade-related contingencies	12,202,646	8,488,076
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	66,567,334	57,032,568
其他承擔，原到期日為	Other commitments with an original maturity of		
- 1 年或以下	- up to one year	1,810,451	2,212,197
- 1 年以上	- over one year	3,571,167	4,962,820
		106,120,543	88,069,095
信貸風險加權數額	Credit risk weighted amount	16,652,066	14,156,562

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

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

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

本集團未於本中期財務資料中撥備之資本承擔金額如下：

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

	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	9,013	8,688
已批准但未簽約	6,844	212
	15,857	8,900

以上資本承擔大部分為將購入之電腦硬件及軟件，及本集團之樓宇裝修工程之承擔。

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

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

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

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

	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	226,461	223,950
- 1 年以上至 5 年內	686,924	653,918
- 5 年後	394,496	420,901
	1,307,881	1,298,769
其他承擔		
- 不超過 1 年	190	184
- 1 年以上至 5 年內	8	22
	1,308,079	1,298,975

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

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

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

	於 2013 年 6 月 30 日 At 30 June 2013	於 2012 年 12 月 31 日 At 31 December 2012
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	26,101	33,100
- 1 年以上至 5 年內	22,095	25,637
	48,196	58,737

本集團以經營租賃形式租出投資物業（附註 20）；租賃年期通常由 1 年至 3 年。租約條款一般要求租客提交保證金及於租約期滿時，因應租務市場之狀況而調整租金。

The Group leases its investment properties (Note 20) under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits and provide for rent adjustments according to the prevailing market conditions at the expiration of the lease.

於 2013 年上半年，確認為收入之總或然租金為港幣 147,000 元（2012 年上半年：無）。

Total contingent rents recognised as income for the first half of 2013 is HK\$147,000 (first half of 2012: Nil).

34. 分類報告**34. Segmental reporting****(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。

零售銀行業務和企業銀行業務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，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）。

(a) By operating segment

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

Both Personal Banking business and Corporate Banking business 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).

34. 分類報告 (續)**34. Segmental reporting (continued)****(a) 按營運分類 (續)**

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。

(a) By operating segment (continued)

Investment includes bank premises and equipment used by supporting units. Charges are paid to this segment from other business segments based on market rates per square foot for their occupation of the Group's premises. The exchange difference arising from capital of our subsidiary, Nanyang Commercial Bank (China), Limited, 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
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. 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							
2013年6月30日	30 June 2013							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(348,655)	1,467,387	1,170,864	-	-	2,289,596	-	2,289,596
- 跨業務	764,272	(191,792)	(572,480)	-	-	-	-	-
	415,617	1,275,595	598,384	-	-	2,289,596	-	2,289,596
淨酬勞費及佣金收入/ (支出)	223,107	267,516	8,410	29	(564)	498,498	-	498,498
淨交易性收益/(虧損)	17,986	55,378	9,052	(29,796)	11	52,631	-	52,631
界定為以公平值變化計 入損益之金融工具淨 虧損	-	-	(11,173)	-	-	(11,173)	-	(11,173)
其他金融資產之淨收益	-	9,669	9,502	-	-	19,171	-	19,171
其他經營收入	41	13	-	73,090	6,505	79,649	(48,912)	30,737
提取減值準備前之淨經 營收入	656,751	1,608,171	614,175	43,323	5,952	2,928,372	(48,912)	2,879,460
減值準備淨發備	(11,234)	(111,899)	-	-	-	(123,133)	-	(123,133)
淨經營收入	645,517	1,496,272	614,175	43,323	5,952	2,805,239	(48,912)	2,756,327
經營支出	(346,121)	(505,043)	(170,918)	(47,785)	(34,054)	(1,103,921)	48,912	(1,055,009)
經營溢利/(虧損)	299,396	991,229	443,257	(4,462)	(28,102)	1,701,318	-	1,701,318
投資物業公平值調整之 淨收益	-	-	-	43,673	-	43,673	-	43,673
出售/重估物業、器材 及設備之淨收益	-	17	-	3,955	-	3,972	-	3,972
除稅前溢利/(虧損)	299,396	991,246	443,257	43,166	(28,102)	1,748,963	-	1,748,963

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按營運分類 (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
於2013年6月30日	At 30 June 2013							
資產	Assets							
分部資產	<u>25,363,606</u>	<u>126,782,137</u>	<u>105,542,000</u>	<u>7,535,801</u>	<u>142,641</u>	<u>265,366,185</u>	-	<u>265,366,185</u>
負債	Liabilities							
分部負債	<u>96,202,289</u>	<u>106,228,878</u>	<u>30,199,928</u>	<u>7,002</u>	<u>1,562,420</u>	<u>234,200,517</u>	-	<u>234,200,517</u>
半年結算至 2013年6月30日	Half-year ended 30 June 2013							
其他資料	Other information							
資本性支出	-	-	-	24,016	-	24,016	-	24,016
折舊	13,298	26,751	11,207	47,803	1,487	100,546	-	100,546
證券攤銷	-	-	67,120	-	-	67,120	-	67,120

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

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
34. 分類報告 (續)
34. Segmental reporting (continued)
(a) 按營運分類 (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
於 2012 年 12 月 31 日	At 31 December 2012							
資產	Assets							
分部資產	23,673,053	116,089,179	104,531,029	7,329,689	130,488	251,753,438	-	251,753,438
負債	Liabilities							
分部負債	98,868,912	96,141,906	25,747,324	6,813	1,375,262	222,140,217	-	222,140,217
半年結算至 2012 年 6 月 30 日	Half-year ended 30 June 2012							
其他資料	Other information							
資本性支出	-	-	-	48,200	-	48,200	-	48,200
折舊	10,429	18,834	12,665	34,917	1,891	78,736	-	78,736
證券攤銷	-	-	107,943	-	-	107,943	-	107,943

(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 2013 年 6 月 30 日 Half-year ended 30 June 2013		半年結算至 2012 年 6 月 30 日 Half-year ended 30 June 2012	
		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	1,901,962	1,431,973	1,652,378	1,287,150
中國內地	Mainland China	954,337	304,787	734,976	173,941
其他	Others	23,161	12,203	17,276	12,382
合計	Total	2,879,460	1,748,963	2,404,630	1,473,473

34. 分類報告 (續)
34. Segmental reporting (continued)
(b) 按地理區域劃分(續)
(b) By geographical area (continued)

		於 2013 年 6 月 30 日 At 30 June 2013			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	160,774,542	143,451,448	6,650,213	30,742,560
中國內地	Mainland China	103,053,804	90,449,113	795,520	75,215,188
其他	Others	1,537,839	299,956	3,640	162,795
合計	Total	265,366,185	234,200,517	7,449,373	106,120,543

		於 2012 年 12 月 31 日 At 31 December 2012			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	156,910,130	139,227,486	6,436,888	31,329,350
中國內地	Mainland China	93,205,859	82,827,479	811,262	56,538,445
其他	Others	1,637,449	85,252	4,276	201,300
合計	Total	251,753,438	222,140,217	7,252,426	88,069,095

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

下表列示已抵銷、受執行性淨額結算總協議和其他相近協議約束的金融工具詳情：

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

		於 2013 年 6 月 30 日 At 30 June 2013					
		於資產負債表中 抵銷之已確認 金融負債總額 Gross amounts of recognised financial liabilities set off in the balance sheet	於資產負債表 中列示的金融 資產淨額 Net amounts of financial assets presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments	已收取之 現金押品 Cash collateral received	港幣千元 HK\$'000	
資產	Assets						
衍生金融工具	Derivative financial instruments	108,880	-	(30,119)	-	78,761	
其他資產	Other assets	1,075,169	(964,649)	-	-	110,520	
總計	Total	1,184,049	(964,649)	(30,119)	-	189,281	

		於 2013 年 6 月 30 日 At 30 June 2013					
		於資產負債表中 抵銷之已確認 金融資產總額 Gross amounts of recognised financial assets set off in the balance sheet	於資產負債表 中列示的金融 負債淨額 Net amounts of financial liabilities presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments	已抵押之 現金押品 Cash collateral pledged	港幣千元 HK\$'000	
負債	Liabilities						
衍生金融工具	Derivative financial instruments	248,205	-	(30,119)	-	218,086	
其他負債	Other liabilities	986,655	(964,649)	-	-	22,006	
總計	Total	1,234,860	(964,649)	(30,119)	-	240,092	

35. 金融工具之抵銷 (續) 35. Offsetting financial instruments (continued)

		於 2012 年 12 月 31 日 At 31 December 2012				
		於資產負債表中 抵銷之已確認 金融負債總額	於資產負債表 中列示的金融 資產淨額	未有於資產負債表中抵銷之 相關金額		
		Gross amounts of recognised financial liabilities set off in the balance sheet	Net amounts of financial assets presented in the balance sheet	金融工具 Financial instruments	已收取之 現金押品 Cash collateral received	淨額 Net amount
		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					
衍生金融工具	Derivative financial instruments	173,442	-	173,442	(60,919)	-
其他資產	Other assets	1,382,570	(1,166,909)	215,661	-	-
總計	Total	1,556,012	(1,166,909)	389,103	(60,919)	-

		於 2012 年 12 月 31 日 At 31 December 2012				
		於資產負債表中 抵銷之已確認 金融資產總額	於資產負債表 中列示的金融 負債淨額	未有於資產負債表中抵銷之 相關金額		
		Gross amounts of recognised financial assets set off in the balance sheet	Net amounts of financial liabilities presented in the balance sheet	金融工具 Financial instruments	已抵押之 現金押品 Cash collateral pledged	淨額 Net amount
		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					
衍生金融工具	Derivative financial instruments	248,893	-	248,893	(60,919)	-
其他負債	Other liabilities	1,200,803	(1,166,909)	33,894	-	-
總計	Total	1,449,696	(1,166,909)	282,787	(60,919)	-

本集團簽訂的場外衍生工具交易淨額結算總協議，倘若發生違約或其他事先議定的事件，則同一交易對手之相關金額可採用淨額結算。

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

36. 主要之有關連人士交易

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

(a) 與母公司及母公司控制之其他公司進行的交易

母公司的基本資料：

本集團之直接控股公司是中銀香港，而中銀香港是受中國銀行控制。

匯金是中國銀行之控股公司，亦是中投的全資附屬公司，而中投是從事外匯資金投資管理業務的國有獨資公司。

匯金於某些內地企業均擁有控制權益。

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

36. Significant related party transactions

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

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

General information of the parent companies:

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

Central Huijin is the controlling entity of BOC, and it is a wholly-owned subsidiary of CIC which is a wholly state-owned company engaging in foreign currency investment management.

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

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

36. 主要之有關連人士交易 (續) **36. Significant related party transactions (continued)****(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

大部分與中國銀行進行的交易來自貨幣市場活動。於 2013 年 6 月 30 日，本集團相關應收及應付中國銀行款項總額分別為港幣 6,857,728,000 元(2012 年 12 月 31 日：港幣 5,503,655,000 元)及港幣 350,186,000 元(2012 年 12 月 31 日：港幣 2,396,034,000 元)。在 2013 年上半年與中國銀行敘做此類業務過程中產生的收入及支出總額分別為港幣 106,167,000 元(2012 年上半年：港幣 133,880,000 元)及港幣 15,386,000 元(2012 年上半年：港幣 13,035,000 元)。與中國銀行控制之其他公司進行的交易並不重大。

大部分與中銀香港進行的交易來自貨幣市場活動。於 2013 年 6 月 30 日，本集團相關應收及應付中銀香港款項總額分別為港幣 733,668,000 元(2012 年 12 月 31 日：港幣 4,594,543,000 元)及港幣 20,459,781,000 元(2012 年 12 月 31 日：港幣 16,336,165,000 元)。在 2013 年上半年與中銀香港敘做此類業務過程中產生的收入及支出總額分別為港幣 3,441,000 元(2012 年上半年：港幣 12,488,000 元)及港幣 287,326,000 元(2012 年上半年：港幣 317,565,000 元)。與中銀香港控制之其他公司進行的交易並不重大。

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

The majority of transactions with BOC arise from money market activities. As at 30 June 2013, the related aggregate amounts due from and to BOC of the Group are HK\$6,857,728,000 (31 December 2012: HK\$5,503,655,000) and HK\$350,186,000 (31 December 2012: HK\$2,396,034,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOC for the first half of 2013 are HK\$106,167,000 (first half of 2012: HK\$133,880,000) and HK\$15,386,000 (first half of 2012: HK\$13,035,000) respectively. Transactions with other companies controlled by BOC are not considered material.

The majority of transactions with BOCHK arise from money market activities. As at 30 June 2013, the related aggregate amounts due from and to BOCHK of the Group are HK\$733,668,000 (31 December 2012: HK\$4,594,543,000) and HK\$20,459,781,000 (31 December 2012: HK\$16,336,165,000) respectively. The aggregate amounts of income and expenses of the Group arising from these transactions with BOCHK for the first half of 2013 are HK\$3,441,000 (first half of 2012: HK\$12,488,000) and HK\$287,326,000 (first half of 2012: HK\$317,565,000) respectively. Transactions with other companies controlled by BOCHK are not considered material.

36. 主要之有關連人士交易 (續)**36. Significant related party transactions (continued)****(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易****(b) Transactions with government authorities, agencies, affiliates and other state controlled entities**

中華人民共和國國務院通過中投及匯金對本集團實施控制，而中華人民共和國國務院亦通過政府機構、代理機構、附屬機構及其他國有控制實體直接或間接控制大量其他實體。本集團按一般商業條款與政府機構、代理機構、附屬機構及其他國有控制實體之間進行常規銀行業務交易。

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

這些交易包括但不局限於下列各項：

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

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

- 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.

36. 主要之有關連人士交易 (續)
36. Significant related party transactions (continued)
(c) 與其他有關連人士在正常業務範圍內進行之交易摘要
(c) Summary of transactions entered into during the ordinary course of business with other related parties

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

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

	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 其他有關連人士 Other related parties	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 其他有關連人士 Other related parties
	港幣千元 HK\$'000	港幣千元 HK\$'000
收益表項目：	Income statement items:	
利息收入	4,069	5,209
利息支出	(51,862)	(46,723)
已付保險費用／已收保險佣金(淨額)	3,082	2,143
已付／應付行政服務費用	(8,354)	(7,261)
已收／應收租金	9,226	9,065
已付／應付證券經紀佣金(淨額)	(8,633)	(7,061)
已付／應付租金	(148)	(148)
已收基金銷售佣金	4,214	3,477
其他支出	(3,369)	(6,952)
其他佣金收入	1,699	6,008
其他費用及佣金支出	(3,053)	(1,903)
股息收入	3,660	3,110
淨交易性虧損	(165)	(95)

36. 主要之有關連人士交易 (續)
36. Significant related party transactions (continued)
(c) 與其他有關連人士在正常業務範圍內進行之交易摘要 (續)
(c) Summary of transactions entered into during the ordinary course of business with other related parties (continued)

	於 2013 年 6 月 30 日 At 30 June 2013 其他有關連人士 Other related parties 港幣千元 HK\$'000	於 2012 年 12 月 31 日 At 31 December 2012 其他有關連人士 Other related parties 港幣千元 HK\$'000
資產負債表項目：		
庫存現金及存放銀行及 其他金融機構的結餘	1,106	1,717
在銀行及其他金融機構 一至十二個月內到期 之定期存放	140,001	-
衍生金融工具資產	57	-
貸款及其他賬項	997,907	-
證券投資	60,530	53,472
其他資產	18,362	112,349
銀行及其他金融機構之 存款及結餘	(148,330)	(10,715)
客戶存款	(9,829,432)	(8,218,014)
其他賬項及準備	(22,066)	(800)
衍生金融工具負債	-	(53)
Balance sheet items:		
Cash and balances with banks and other financial institutions	1,106	1,717
Placements with banks and other financial institutions maturing between one and twelve months	140,001	-
Derivative financial instruments assets	57	-
Advances and other accounts	997,907	-
Investment in securities	60,530	53,472
Other assets	18,362	112,349
Deposits and balances of banks and other financial institutions	(148,330)	(10,715)
Deposits from customers	(9,829,432)	(8,218,014)
Other accounts and provisions	(22,066)	(800)
Derivative financial instruments liabilities	-	(53)

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

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

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

主要高層人員之薪酬如下：

The key management compensation is detailed as follows:

	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000	半年結算至 2012年 6月30日 Half-year ended 30 June 2012 港幣千元 HK\$'000
薪酬及其他短期員工福利	18,061	20,776
退休福利	795	820
	18,856	21,596

37. 貨幣風險
37. Currency concentrations

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

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

		於 2013 年 6 月 30 日 At 30 June 2013			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總計 Total foreign currencies
現貨資產	Spot assets	49,007,737	109,606,437	9,184,280	167,798,454
現貨負債	Spot liabilities	(40,941,090)	(99,712,644)	(9,775,708)	(150,429,442)
遠期買入	Forward purchases	18,494,717	5,049,731	4,944,846	28,489,294
遠期賣出	Forward sales	(25,249,443)	(15,304,460)	(4,293,741)	(44,847,644)
長／(短) 盤淨額	Net long/(short) position	1,311,921	(360,936)	59,677	1,010,662
結構性倉盤淨額	Net structural position	333,270	8,194,293	-	8,527,563

		於 2012 年 12 月 31 日 At 31 December 2012			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總計 Total foreign currencies
現貨資產	Spot assets	44,970,705	92,007,219	11,863,812	148,841,736
現貨負債	Spot liabilities	(40,978,415)	(86,860,201)	(10,193,513)	(138,032,129)
遠期買入	Forward purchases	19,309,220	13,322,971	5,522,921	38,155,112
遠期賣出	Forward sales	(21,527,013)	(18,970,467)	(7,093,398)	(47,590,878)
長／(短) 盤淨額	Net long/(short) position	1,774,497	(500,478)	99,822	1,373,841
結構性倉盤淨額	Net structural position	321,028	7,885,528	-	8,206,556

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

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

38. Cross-border claims

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

		於 2013 年 6 月 30 日 At 30 June 2013			
		銀行	公營單位*	其他	總計
		Banks	Public sector entities*	Others	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港	Asia, other than Hong Kong				
- 中國內地	- Mainland China	28,106,247	625,557	30,793,944	59,525,748
- 其他	- Others	9,564,080	-	1,665,952	11,230,032
		37,670,327	625,557	32,459,896	70,755,780
		於 2012 年 12 月 31 日 At 31 December 2012			
		銀行	公營單位*	其他	總計
		Banks	Public sector entities*	Others	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
亞洲，不包括香港	Asia, other than Hong Kong				
- 中國內地	- Mainland China	26,367,246	559,646	29,262,032	56,188,924
- 其他	- Others	11,466,066	1,468,168	1,307,642	14,241,876
		37,833,312	2,027,814	30,569,674	70,430,800

* 亞洲，不包括香港沒有在《銀行業（資本）規則》內認可為公營單位（2012年12月31日：無）。

* None of cross-border claims on Asia, other than Hong Kong is eligible to be classified as public sector entities under the Banking (Capital) Rules. (31 December 2012: Nil)

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
39. 非銀行的中國內地風險承擔 39. Non-bank Mainland China exposures

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

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

		於 2013 年 6 月 30 日 At 30 June 2013			
		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	個別評估 之減值準備 Individually 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
中國內地機構	Mainland China entities	33,049,591	1,982,740	35,032,331	-
中國境外公司及個人用於境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	4,560,969	2,146,094	6,707,063	121
其他非銀行的中國內地風險承擔	Other non-bank Mainland China exposures	<u>6,016,901</u>	<u>165,754</u>	<u>6,182,655</u>	<u>12,284</u>
		<u>43,627,461</u>	<u>4,294,588</u>	<u>47,922,049</u>	<u>12,405</u>
本行內地附屬公司之風險承擔	Exposures incurred by the Bank's mainland subsidiary	<u>54,373,000</u>	<u>30,402,246</u>	<u>84,775,246</u>	<u>227,372</u>
		於 2012 年 12 月 31 日 At 31 December 2012			
		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	個別評估 之減值準備 Individually 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
中國內地機構	Mainland China entities	28,859,693	1,393,186	30,252,879	-
中國境外公司及個人用於境內的信貸	Companies and individuals outside Mainland China where the credit is granted for use in Mainland China	4,022,501	2,238,762	6,261,263	486
其他非銀行的中國內地風險承擔	Other non-bank Mainland China exposures	<u>7,054,825</u>	<u>153,127</u>	<u>7,207,952</u>	<u>22,108</u>
		<u>39,937,019</u>	<u>3,785,075</u>	<u>43,722,094</u>	<u>22,594</u>
本行內地附屬公司之風險承擔	Exposures incurred by the Bank's mainland subsidiary	<u>52,903,227</u>	<u>21,938,024</u>	<u>74,841,251</u>	<u>162,149</u>

**中期財務資料附註
(續)****Notes to the Interim Financial Information (continued)****40. 符合香港會計準則第
34 號**

截至 2013 年上半年止的未經審核中期財務資料符合香港會計師公會所頒佈之香港會計準則第 34 號「中期財務報告」之要求。

40. Compliance with HKAS 34

The unaudited interim financial information for the first half of 2013 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

41. 法定賬目

此中期業績報告所載為未經審核資料，並不構成法定賬目。截至 2012 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。該法定賬目載有於 2013 年 3 月 18 日發出之無保留意見的核數師報告。

41. Statutory accounts

The information in this interim report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2012 have been delivered to the Registrar of Companies and the HKMA. The former auditor expressed an unqualified opinion on those statutory accounts in their report dated 18 March 2013.

其他資料

Additional Information

1. 董事會

於 2013 年 8 月 21 日，本銀行之董事會成員為周載群先生[#]（董事長）、方紅光先生（副董事長兼行政總裁）、高迎欣先生[#]、李久仲先生[#]、朱燕來女士[#]、陳細明先生、張信剛先生*、藍鴻震先生*及劉漢銓先生*。

[#] 非執行董事

* 獨立非執行董事

1. Board of Directors

As at 21 August 2013, the Board of Directors of the Bank comprises Mr. ZHOU Zaiqun[#] (Chairman), Mr. FANG Hongguang (Vice Chairman and Chief Executive), Mr. GAO Yingxin[#], Mr. LI Jiuzhong[#], Ms. ZHU Yanlai[#], Mr. CHAN Sai Ming, Mr. CHANG Hsin Kang*, Mr. LAN Hong Tsung, David* and Mr. LAU Hon Chuen*.

[#] Non-executive Director

* Independent Non-executive Director

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

本銀行附屬公司的具體情況如下：

The particulars of our subsidiaries are as follows:

公司名稱 Name of company	註冊/營業/登記 地點及日期 Place and date of incorporation/ operation/ registration	已發行並繳足股本/ 註冊資本/ 已發行單位 Issued and fully paid up share capital/ registered capital/ units in issue	持有權益 Interest held	主要業務 Principal activities	於 2013 年 6 月 30 日 At 30 June 2013	
					資產總額 Total assets 港幣千元 HK\$'000	資本總額 Total equity 港幣千元 HK\$'000
直接持有 Directly held:						
南洋商業銀行(中國)有限公司 Nanyang Commercial Bank (China), Limited	2007年12月14日 於中國 The People's Republic of China 14 December 2007	註冊資本 人民幣 6,500,000,000 元 Registered capital RMB6,500,000,000	100%	銀行業務 Banking business	101,810,387	10,357,714
南洋商業銀行信託有限公司* Nanyang Commercial Bank Trustee Limited *	1976年10月22日 於香港 Hong Kong 22 October 1976	300,000 普通股 每股面值港幣 10 元 300,000 Ordinary shares of HK\$10 each	100%	信託服務 Trustee services	16,954	16,210
廣利南投資管理有限公司* Kwong Li Nam Investment Agency Limited *	1984年5月25日 於香港 Hong Kong 25 May 1984	30,500 普通股 每股面值港幣 100 元 30,500 Ordinary shares of HK\$100 each	100%	投資代理 Investment agency	4,212	4,029
南洋商業銀行(代理人)有限公司* Nanyang Commercial Bank (Nominees) Limited *	1980年8月22日 於香港 Hong Kong 22 August 1980	500 普通股 每股面值港幣 100 元 500 Ordinary shares of HK\$100 each	100%	代理人服務 Nominee services	1,483	1,483

備註：

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

Remarks:

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

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

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

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

獨立審閱報告

中期財務資料的審閱報告
致南洋商業銀行有限公司董事會
(於香港註冊成立的有限公司)

引言

本核數師(以下簡稱「我們」)已審閱列載於第 1 至 108 頁的中期財務資料，此中期財務資料包括南洋商業銀行有限公司(「貴銀行」)及其子公司(合稱「貴集團」)於二零一三年六月三十日的簡要綜合資產負債表與截至該日止六個月期間的相關簡要綜合收益表、簡要綜合全面收益表、簡要綜合權益變動表和簡要綜合現金流量表，以及主要會計政策摘要和其他附註解釋。貴銀行董事須負責根據香港會計師公會頒佈的香港會計準則第 34 號「中期財務報告」(「香港會計準則第 34 號」)編製及列報該等中期財務資料。我們的責任是根據我們的審閱對該等中期財務資料作出結論。我們按照委聘之條款僅向整體董事會報告，除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。

審閱範圍

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

結論

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

安永會計師事務所
執業會計師

香港，2013 年 8 月 21 日

Independent Review Report

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION
TO THE BOARD OF DIRECTORS OF
NANYANG COMMERCIAL BANK, LIMITED
(Incorporated in Hong Kong with limited liability)

Introduction

We have reviewed the interim financial information set out on pages 1 to 108, which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the “Bank”) and its subsidiaries (together, the “Group”) as at 30 June 2013 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income, the condensed consolidated statement of changes in equity and the condensed consolidated cash flow statement for the six-month period then ended, and a summary of significant accounting policies and other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting” (“HKAS 34”) issued by the Hong Kong Institute of Certified Public Accountants. Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Scope of review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information is not prepared, in all material respects, in accordance with HKAS 34.

Ernst & Young
Certified Public Accountants

Hong Kong, 21 August 2013

業務回顧

上半年，世界經濟形勢總體上進入到復甦階段。美國經濟復甦動力逐步增強；歐洲經濟增長的新支撐力量尚未形成，復甦形勢多變；中國經濟運行中存在的不確定性依然較多，對中國經濟復甦帶來下行風險；香港經濟表現趨勢謹慎樂觀。但香港實體經濟產業結構單一並呈現空洞化趨勢等內部深層次問題，將可能影響本港競爭力的維持及持續提升。

面對 2013 年依然複雜嚴峻的經營環境，本集團繼續堅持穩中求進，持續發展的經營策略，在中銀香港集團整體發展策略方向一致的基礎上，融入特色經營元素，在南商理財、中小企以及跨境業務中不斷拓展新的利潤增長點。上半年，各項重點業務發展良好，經營業績保持增長。

財務摘要

截至 2013 年 6 月底，本集團稅後盈利 14.88 億港元，較去年同期增長 21.47%；實現淨利息收入 22.90 億港元，比上年同期增長 18.07%；非利息收入 5.90 億港元，比上年同期增長 26.73%，其中淨手續費收入增長 33.27%；資本回報率 9.79%，資產回報率 1.15%，分別比上年同期增長 0.67 個百分點及 0.15 個百分點；淨利息收益率 1.84%，較去年同期上升 0.22 個百分點。特定分類或減值貸款比率 0.39%，較去年底增加 0.02 個百分點。

Business Review

During the first half of the year, the global economy entered a recovery phase in general. Despite that the US economic recovery gradually gained momentum, the new driving force for economic growth in Europe was still taking shape. Market conditions remained volatile. The uncertainties over the economic development in China posed downside risks for economic recovery in China. The economic performance in Hong Kong was cautiously optimistic. However, the deep-seated problems including the dependence on a few major industries and the hollowing out of Hong Kong's real economy would likely affect Hong Kong in maintaining and enhancing its competitiveness.

In 2013, facing the continuing severe operating environment, the Group endeavoured to adhere to the strategy of achieving stable yet progressive growth and ongoing development. In addition to being in line with the overall growth strategy of BOCHK Group, the Group built its own features and kept on exploring new profit growth areas in respect of NCB Wealth Management, SME Business and Cross-Border Business. During the first half of the year, the Group performed satisfactorily in various key business segments with growing operating results.

Financial Summary

As at 30 June 2013, profit after tax of the Group amounted to HK\$1,488 million, representing an increase of 21.47% as compared to the previous year. Realised net interest income was HK\$2,290 million, representing a growth of 18.07% as compared to the previous year. The non-interest income was HK\$590 million, representing an increase of 26.73% from the previous year, out of which the net fee income increased by 33.27%. The return on equity was 9.79%, and return on assets was 1.15%, representing an increase of 0.67 percentage points and 0.15 percentage points respectively. Net interest margin was 1.84%, representing an increase of 0.22 percentage points as compared to the previous year. The classified or impaired loan ratio was 0.39%, representing an increase of 0.02 percentage points as compared to the previous year.

業務回顧（續）

主要業務

上半年，本集團在鞏固傳統業務的同時，注重結構調整，積極尋求新的業務增長點，努力提高網點效能和服務水準，鞏固並擴大客戶基礎，加強風險防範，保證各項業務平穩健康增長。截至2013年6月底，貸款總餘額達1,377.07億港元，較去年底增加65.54億港元，增幅5%；存款總餘額達1,917.64億港元，較去年底增加62.31億港元，增幅3.36%。

以穩固發展基礎為目的，加強產品創新及推廣

踏入2013年，本集團存款業務策略定位為「擴基礎、優結構」，務求在控制成本之餘，保證基礎存款穩健增長。為此，本集團針對新戶拓展和舊戶維繫，推出不同形式的吸存推廣計劃，包括不同貨幣、類型及存期的營銷推廣組合。透過持續推出系列產品優惠、新戶推廣以及客戶轉介獎勵等方案，不僅吸納新戶的個金存款，拓展基礎存戶，而且挖掘了現有舊戶的閒置資金，深化了本集團與客戶的關係，穩定了中長期存款的供應總量及成本水平。同時，加強「南商理財」品牌的整合和營銷，展開全年性的迎新推廣活動，上半年，配合各種宣傳手段，先後推出「南商理財」“金”獎賞及客戶推薦計劃和「南商理財」超激賞及客戶推薦計劃，取得顯著成效。此外，本集團配合中銀香港集團的「個金客戶層重檢」項目，對現有客戶分層進行全面重檢。6月份將「好自在」服務正式更名為「自在理財」服務，下調了服務門檻，並配合中銀香港集團推出了「自在理財」服務的開戶推廣安排，讓更多客戶納入基礎理財帳戶之列，穩固並擴大了客戶基礎。

Business Review (continued)

Principal Businesses

During the first half of the year, in addition to consolidating the traditional businesses, the Group focused on structural adjustment and actively sought new business growth areas. At the same time, the Group endeavoured to enhance branch efficiency and standard of service, consolidate and expand customer base, and strengthen risk prevention to ensure steady and healthy development of various businesses. As at 30 June 2013, total loan balance was HK\$137,707 million, up by HK\$6,554 million or 5% as compared to the end of the previous year; whereas total deposit balance was HK\$191,764 million, up by HK\$6,231 million or 3.36% as compared to the end of the previous year.

Developing a solid foundation and strengthening product innovation and marketing

In 2013, the Group's strategy for deposit business is to "expand customer base and optimise structure" so as to maintain cost control and ensure steady growth of basic deposits. In this regard, the Group targeted at exploring new customers and retaining existing customers and launched a variety of deposit-taking marketing campaigns, including a number of promotions in different combination of currencies, types and terms. Through launching a series of product promotion, new customer offer and customer referral programme, the Group not only successfully secured personal deposits from new customers and expanded basic deposit customer base, but also identified the idle funds of existing customers and consolidated the relationship between the Group and the customers, thus stabilising the supply of medium- to long-term deposits and the cost level. Meanwhile, the Group stepped up the integration and brand building of "NCB Wealth Management" and rolled out the year-round welcome campaign. In the first half of the year, coupled with a variety of promotional tools, the "NCB Wealth Management" gold rewards and customer referral programme as well as the "NCB Wealth Management" super rewards and customer referral programme launched by the Group achieved remarkable results. In addition, the Group re-examined the class of all the existing customers in the BOCHK Group's "personal deposit customer class re-examination" project. In June, the "i-Free" service was officially renamed as "i-Free Banking" service and the requirements for such service were lowered to align with the account opening promotion of "i-Free Banking" service launched by BOCHK Group so as to attract more customers to register for general account, thus consolidating and expanding the customer base.

業務回顧（續）

主要業務（續）

以提高綜合收益為導向，堅持業務結構調整

上半年，低息政策延續，外圍需求疲弱，加上港府為冷卻過熱之樓市而推出多項嚴格措施，令本地各類信貸需求減弱，維持較高淨息差壓力增大。面對不利的經營環境，本集團堅持從業務結構調整入手，將有限的資源向重點業務傾斜，以保證持續經營及綜合收益穩步提升。

企金業務方面，樹立早批、早放、早收益的經營理念，對有潛力增加貸款額之客戶及早走訪，探討加額的意向及授信要求，在符合風險管理的情況下，及早提審授信，穩定並增加放款規模。為提高利差收益，對新做授信或議價能力不高之客戶適當調高放款利率要求。

個金業務方面，基於物業市場存有較高的市場風險，按揭市場進入全面鞏固階段，本集團積極調整業務結構，重點發展多元化的私貸業務。對於發展漸趨成熟的內存外貸「財融通」安排，本集團繼去年與中國銀行廣東省分行、蘇州分行建立合作關係後，今年再成功與浙江省及深圳市分行展開合作。踏入6月份，本集團與中國銀行總行個人金融部簽訂了全國性的合作框架備忘錄，便於本集團透過中國銀行內地龐大的網絡，為該行個人客戶提供跨境金融服務，亦壯大本集團的內地客群。此外，零售小額私貸、按揭加按安排以及備用透支等各類資產融資計劃也有較好表現。在一般零售私貸上，本集團繼續與卡司進行合作營銷。通過卡司派駐人員至分行，電話直銷安排等措施，全面擴大了銷售的接觸面。除標準化的個人私貸外，本集團亦嘗試向小小企東主發放專項的「東主貸」等，進一步優化本集團的私貸結構。

Business Review (continued)

Principal Businesses (continued)

Enhancing consolidated revenue and adhering to business restructuring

During the first half of the year, given the continuing low interest environment, weak external demand and various stringent measures launched by Hong Kong's government to cool down the property market, local demand for various credit services was weak with growing pressure on maintaining higher net interest margin. Facing such unfavourable operating environment, the Group remained committed to carry out business restructuring and allocate its limited resources to core businesses to ensure ongoing operation and steady increase of consolidated revenue.

As for corporate banking business, the Group adopted the principle of "early approval, early grant and early profit" and made early visits to customers with potential loan demand to explore any intentions and requirements on increase in credit facilities. The Group also reviewed and approved credit applications promptly as long as the risk management requirements were fulfilled to increase the loan book steadily. To increase interest spread, the Group raised the lending rate as appropriate for new customers or customers with weak bargaining power.

As for personal banking business, given the higher market risks associated with the property market, the mortgage market entered a phase of consolidation. The Group actively carried out business restructuring and diversified its personal loan business. With respect to the "Wealth Financing Ease" which refers to the credit facilities secured by deposits in the Mainland, the Group successfully commenced cooperation with Bank of China's Zhejiang Branch and Shenzhen Branch following its cooperation with Guangdong Branch and Suzhou Branch last year. In June, the Group and the Personal Banking Division of Bank of China Headquarters entered into a nation-wide cooperative framework memorandum, pursuant to which the Group can provide cross-border banking services to the personal banking customers of Bank of China leverage on its extensive network in the Mainland and also expand the customer base of the Group in the Mainland. In addition, the Group also achieved satisfactory performance in asset financing programmes such as retail petty personal loans, mortgage refinancing and overdrafts. The Group continued to engage in marketing efforts with the BOC Credit Card Limited with respect to general retail personal loans. As designated officers of BOC Credit Card Limited were deployed at the branches and telemarketing was implemented, the sales opportunities were fully explored. In addition to standardised personal loans, the Group also tried to grant specially designed "owner loan" to very small business owners to further optimise the personal loan structure of the Group.

業務回顧（續）

主要業務（續）

以激活非資業務需求為重點，加大營銷力度

上半年，香港股市又再出現先高後低的格局，在第一季強勢的表現之後出現波動並回落。本集團加大營銷力度，持續組織不同形式的投資及基金講座，為客戶提供最新的市場分析，讓客戶體驗本集團全方位的配套支援服務。年初，本集團假香港會議展覽中心與新城電台合作舉辦大型客戶講座，為本集團的高端客戶及新城電台客戶分享 2013 年的投資策略。之後，本集團亦不斷邀請中銀國際、中銀香港全球市場、以及各大基金公司及資深股評人舉辦不同形式的講座，介紹環球市場、外匯市場及本港股市走勢，增強客戶對本集團理財品牌服務的信心，激活客戶投資理財需求。同時，本集團積極與相關保司合作，預早安排到期保單重新投保及結合存款優惠措施吸納新/舊客戶，並利用節日效應以及「理財分析推廣計劃」，結合各類保費折扣優惠，加強推廣力度，務求製造更多接觸客戶的機會，穩固保險業務收益。此外，本集團利用中銀香港集團產品專家的專業優勢，通過個人化及針對性的培訓，提升理財人員在投資業務方面的營銷技巧及競爭力，協助完成收益目標。

Business Review (continued)

Principal Businesses (continued)

Driving demand for non-asset business and strengthening marketing efforts

During the first half of the year, Hong Kong's stock market again saw a high low pattern where it fluctuated and went down after thriving in the first quarter. The Group devoted more marketing efforts and continued to organise different kinds of investment and fund seminars to provide customers with the latest market analyses, enabling them to experience the comprehensive supporting services of the Group. At the beginning of the year, a large-scale customer seminar was held by the Group and Metro Broadcast in Hong Kong Exhibition and Convention Centre to discuss the investment strategies for 2013 with the high-end customers of the Group and customers of Metro Broadcast. Subsequently, the Group also invited BOC International Limited, BOCHK's Global Market Division, various fund houses and stock market experts to organise seminars in different styles, introducing global market, foreign exchange market and local stock market trends to increase customers' confidence in the Group's wealth management services, thus driving customers' demand for investment and wealth management services. At the same time, the Group actively worked with the relevant insurance companies and arranged renewal of policies in advance together with deposit promotions to attract/retain customers. In addition, capitalising the opportunities from festivals and the "Wealth Management Analysis Promotion Campaign", coupled with various premium discounts and promotions, the Group pushed ahead the marketing efforts to create opportunities to contact customers with a view to solidifying the revenue from insurance business. Besides, by utilising the professional strengths of BOCHK Group's product experts, the Group endeavoured to enhance the marketing skills and competitiveness of its financial agents in the area of investment business through personalised and targeted training in order to meet the target revenue.

業務回顧（續）**Business Review (continued)****主要業務（續）****Principal Businesses (continued)****以提高資產質素為重點 強化風險管控措施****Enhancing high quality assets and strengthening risk management measures**

因應市場環境轉變，監管要求不斷提高，本集團風險管理部門積極配合前綫相關部門從風險偏好制定、資金流向監測、授信審批決策等方面入手，加強風險管控措施，並通過完善及優化系統，提升風險管理技術，同時持續優化各類風險政策和制度，加強操作風險和合規檢查工作，有效保障資產質素。截至 6 月底，本集團特定分類或減值貸款總額 5.40 億港元，比去年底上升 11.63%。上半年，在金管局持續提升防洗錢及反恐籌資工作標準及要求後，加大力度，加強對防洗錢工作的有效管治，重檢了《南商防洗錢及反恐籌資政策》、《南商防洗錢委員會職能及工作規則》，進一步加強高級管理層對防洗錢全面管控，及時掌握及評估防洗錢工作風險管理成效，持續監控及評估防洗錢工作之有效性，資源配置之足夠性及合適性。同時，通過整合防洗錢工作資源，加強溝通及培訓，優化防洗錢工作流程，不斷提升執行力及效率。

In light of the changing market environment and stricter regulatory requirements, the Risk Management Division of the Group actively cooperated with the relevant frontline divisions to formulate risk appetite, monitor fund flows and approve credit applications so as to strengthen the risk management measures. Moreover, the Group strived to enhance the risk management techniques by improving and optimising the systems. Meanwhile, the Group continued to optimise various kinds of risk policies and systems and reinforce the work related to operational risks and compliance checks to effectively safeguard the quality of assets. As at 30 June 2013, the total classified or impaired loan of the Group was HK\$540 million, up by 11.63% as compared to the end of the previous year. During the first half of the year, following Hong Kong Monetary Authority's efforts to enhance the fund raising standards and requirements against money laundering and terrorism, the Group devoted more efforts to strengthen the effective management of anti-money laundering and re-examined "NCB's Fund Raising Policies against Money-Laundering and Terrorism" and "NCB Anti-Money Laundering Committee's Terms of Reference and Rules" to further reinforce the comprehensive management of senior management over anti-money laundering, timely control and assess the effectiveness of anti-money laundering risk management, continuously monitor and assess the effectiveness of anti-money laundering as well as the adequacy and appropriateness of resource allocation. In the meanwhile, the Group continued to enhance its execution ability and efficiency through integrating the resources for anti-money laundering work, strengthening communication and training, as well as optimising the work procedures for anti-money laundering.

業務回顧（續）

企業社會責任

本集團在推進業務發展的同時，積極通過捐助教育公益、組織義工隊參與慈善公益及社區公益等方式持續履行企業社會責任。幾年來，與慈善團體「愛心力量」合作，持續資助羊坪學校的教學事業。同時，NCB 義工隊則本著“以人為本、關心社會”的核心價值觀，積極參與公益活動。本年度 NCB 義工隊連續第七年與香港仔街坊福利會社會服務中心合作，於農曆新年期間為香港島南區之獨居、體弱及乏人照顧之長者送上溫暖。此外，NCB 義工隊還參與了由中銀香港與保良局合辦之義工活動以及『2012-2013 年度義工嘉許禮暨「敬老愛老在藍田」探訪大行動』等。除義工活動外，本集團亦為樂施會及東華三院附寄了慈善單張，為「明愛暖萬心」慈善晚會代收善款，並鼓勵同事支持「無國界醫生日」，由無國界醫生為本集團設立籌款專頁收集捐款。

前景展望

展望 2013 年下半年，全球經濟復甦仍存在很大的不穩定性，金融環境亦充滿挑戰。本集團將在拓展客戶、產品以及區域方面發揮更為靈活的特點，繼續改善客戶基礎，推動中小企及「南商理財」等重點業務增長，並加強與內地合作，謀求共贏。

Business Review (continued)

Corporate Social Responsibility

In addition to promoting business growth, the Group continued to undertake its social responsibility by actively making donation to support education development and organising volunteer teams to participate in charity and community welfare activities. Over the past few years, the Group worked with a charitable organisation, “Power of Love”, to subsidise the education development of Yangping School. At the same time, NCB’s volunteer team actively participated in the public welfare activities by adhering to the “people-oriented and caring for community” core values. During the year, NCB’s volunteer team worked with Aberdeen Kai-fong Welfare Association Social Service Centre for the seventh year in a row to send their love and care to the singleton elderly and those who were sick and in need in the southern area of Hong Kong Island during Chinese New Year holidays. In addition, NCB’s volunteer team also took part in the voluntary activities jointly organised by BOCHK and Po Leung Kuk and the “2012-2013 Hong Kong Volunteer Award Presentation cum ‘Respect and Care for the Elderly in Lam Tin’ Visiting Campaign”. Apart from volunteer work, the Group also sent donation leaflets to customers by statement inserts for Oxfam and Tung Wah Group of Hospitals, collected donations for Caritas Charity Show and encouraged colleagues to support MSF Day where Doctors Without Borders set up a fund raising web page for the Group to collect donations.

Outlook

Looking into the second half of 2013, there will still be a lot of uncertainties over global economic recovery and the financial environment will be challenging. On the one hand, the Group will flexibly expand its customer base, product mix and regional coverage. On the other hand, the Group will continue to improve customer base, drive the growth of key businesses such as SME and “NCB Wealth Management” businesses, and strengthen the cooperation with parties in the Mainland to achieve win-win outcomes.

釋義

在本中期業績報告中，除非文義另有所指，否則下列詞彙具有以下涵義：

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

Definitions

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

Terms	Meanings
"ABS"	Asset-backed Securities
"AT1"	Additional Tier 1
"Board of Directors"	the Board of Directors of the Bank
"BOC"	Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the H shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively
"BOCHK"	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK (Holdings)
"BOCHK (Holdings)"	BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong
"CET1"	Common Equity Tier 1
"CIC"	China Investment Corporation
"Central Huijin"	Central Huijin Investment Ltd.
"FIRB"	Foundation Internal Ratings-based
"the Group"	the Bank and its subsidiaries collectively referred as the Group
"HKAS(s)"	Hong Kong Accounting Standard(s)
"HKFRS(s)"	Hong Kong Financial Reporting Standard(s)
"HKICPA"	Hong Kong Institute of Certified Public Accountants
"HKMA"	Hong Kong Monetary Authority
"HK(SIC)-Int"	Hong Kong (SIC) Interpretation
"Hong Kong"	Hong Kong Special Administrative Region
"IMM"	Internal Models

Definitions (continued)

Terms	Meanings
"MBS"	Mortgage-backed Securities
"Mainland" or "Mainland China"	the mainland of the PRC
"NCB" or "the Bank"	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK
"NCB (China)"	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of the Bank
"PRC"	the People's Republic of China
"Renminbi"	Renminbi, the lawful currency of the PRC
"STC"	Standardised (Credit Risk)
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"US"	the United States of America