

**2014 中期業績報告**  
**Interim Report 2014**



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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 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入		Interest income	4,957,419	4,208,048
利息支出		Interest expense	<u>(2,393,209)</u>	<u>(1,918,452)</u>
<b>淨利息收入</b>	5	<b>Net interest income</b>	<b>2,564,210</b>	2,289,596
服務費及佣金收入		Fee and commission income	651,888	532,765
服務費及佣金支出		Fee and commission expense	<u>(35,668)</u>	<u>(34,267)</u>
<b>淨服務費及佣金收入</b>	6	<b>Net fee and commission income</b>	<b>616,220</b>	498,498
淨交易性收益		Net trading gain	46,099	52,631
界定為以公平值變化計入損益之 金融工具淨虧損		Net loss on financial instruments designated at fair value through profit or loss	<u>(3,109)</u>	<u>(11,173)</u>
其他金融資產之淨收益		Net gain on other financial assets	26,002	19,171
其他經營收入		Other operating income	<u>36,065</u>	<u>30,737</u>
<b>提取減值準備前之淨經營收入</b>		<b>Net operating income before impairment allowances</b>	<b>3,285,487</b>	2,879,460
減值準備淨撥備		Net charge of impairment allowances	<u>(281,241)</u>	<u>(123,133)</u>
<b>淨經營收入</b>		<b>Net operating income</b>	<b>3,004,246</b>	2,756,327
經營支出		Operating expenses	<u>(1,209,160)</u>	<u>(1,055,009)</u>
<b>經營溢利</b>		<b>Operating profit</b>	<b>1,795,086</b>	1,701,318
投資物業公平值調整之淨收益		Net gain from fair value adjustments on investment properties	60,511	43,673
出售/重估物業、器材及設備之 淨收益		Net gain from disposal/revaluation of properties, plant and equipment	<u>290</u>	<u>3,972</u>
<b>除稅前溢利</b>		<b>Profit before taxation</b>	<b>1,855,887</b>	1,748,963
稅項		Taxation	<u>(344,073)</u>	<u>(260,780)</u>
<b>期內溢利</b>		<b>Profit for the period</b>	<b>1,511,814</b>	1,488,183
<b>股息</b>		<b>Dividends</b>	<b>700,000</b>	-

第 7 至 111 頁之附註屬本中期財務資料之組成部分。

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

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

		(未經審核) (Unaudited) 半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	(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
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,511,814</b>	<b>1,488,183</b>
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	<b>219,294</b>	213,269
遞延稅項	Deferred tax	<b>(30,220)</b>	(29,113)
		<b>189,074</b>	184,156
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
可供出售證券：	Available-for-sale securities:		
可供出售證券之公平值變化	Change in fair value of available-for-sale securities	<b>447,018</b>	(298,125)
因處置可供出售證券之轉撥重新分類至收益表	Release upon disposal of available-for-sale securities reclassified to income statement	<b>(5,685)</b>	(9,385)
由可供出售證券轉至持有至到期日證券產生之攤銷重新分類至收益表	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities reclassified to income statement	<b>444</b>	-
遞延稅項	Deferred tax	<b>(82,464)</b>	49,587
		<b>359,313</b>	(257,923)
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	<b>35,186</b>	(22,073)
貨幣換算差額	Currency translation difference	<b>(263,309)</b>	160,104
		<b>131,190</b>	(119,892)
<b>期內除稅後其他全面收益</b>	<b>Other comprehensive income for the period, net of tax</b>	<b>320,264</b>	<b>64,264</b>
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>1,832,078</b>	<b>1,552,447</b>

第 7 至 111 頁之附註屬本中期財務資料之組成部分。

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

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

		(未經審核) (Unaudited)	(經審核) (Audited)
		於 2014 年 6 月 30 日	於 2013 年 12 月 31 日
	附註 Notes	At 30 June 2014	At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>ASSETS</b>		
庫存現金及存放銀行及其他 金融機構的結餘	Cash and balances with banks and other financial institutions	16 <b>49,527,158</b>	44,739,319
在銀行及其他金融機構一至十二 個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	<b>17,130,684</b>	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	17 <b>5,971,220</b>	4,164,693
衍生金融工具	Derivative financial instruments	18 <b>470,207</b>	508,453
貸款及其他賬項	Advances and other accounts	19 <b>164,297,221</b>	155,316,751
證券投資	Investment in securities	20 <b>47,408,228</b>	42,272,143
投資物業	Investment properties	21 <b>1,236,780</b>	1,174,938
物業、器材及設備	Properties, plant and equipment	22 <b>7,077,509</b>	6,969,237
遞延稅項資產	Deferred tax assets	28 <b>123,198</b>	152,831
其他資產	Other assets	23 <b>1,564,976</b>	3,741,595
資產總額	Total assets	<b>294,807,181</b>	280,383,960
<b>負債</b>	<b>LIABILITIES</b>		
銀行及其他金融機構之存款 及結餘	Deposits and balances from banks and other financial institutions	<b>30,891,703</b>	28,846,029
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	24 <b>4,543,269</b>	4,433,736
衍生金融工具	Derivative financial instruments	18 <b>297,130</b>	343,156
客戶存款	Deposits from customers	25 <b>209,495,741</b>	198,160,417
其他賬項及準備	Other accounts and provisions	26 <b>14,911,032</b>	15,229,501
應付稅項負債	Current tax liabilities	<b>296,569</b>	205,587
遞延稅項負債	Deferred tax liabilities	28 <b>939,670</b>	865,545
負債總額	Total liabilities	<b>261,375,114</b>	248,083,971
<b>資本</b>	<b>EQUITY</b>		
股本	Share capital	29 <b>3,144,517</b>	700,000
儲備	Reserves	30 <b>30,287,550</b>	31,599,989
資本總額	Total equity	<b>33,432,067</b>	32,299,989
負債及資本總額	Total liabilities and equity	<b>294,807,181</b>	280,383,960

第 7 至 111 頁之附註屬本中期財務資料之組成部分。 The notes on pages 7 to 111 are an integral part of this interim financial information.

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

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

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

		(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								
		股本	股本溢價	資本儲備	房產 重估儲備	監管儲備*	換算儲備	留存盈利	總計	
		Share capital	Share premium	Capital reserve	Premises revaluation reserve	Regulatory reserve*	Translation reserve	Retained earnings	Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2014 年 1 月 1 日	At 1 January 2014	700,000	2,444,517	605	5,515,739	(164,888)	1,944,980	964,629	20,894,407	32,299,989
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,511,814	1,511,814
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	189,074	-	-	-	-	189,074
可供出售證券	Available-for-sale securities	-	-	-	-	359,313	-	-	-	359,313
淨投資對沖下對沖工 具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	35,186	-	-	35,186
貨幣換算差額	Currency translation difference	-	-	-	(3,344)	2,438	(262,403)	-	-	(263,309)
全面收益總額	Total comprehensive income	-	-	-	185,730	361,751	(227,217)	1,511,814	1,832,078	
撥入股本 (附註 29)	Transfer to share capital (Note 29)	2,444,517	(2,444,517)	-	-	-	-	-	-	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	27,702	-	(27,702)	-	-
股息	Dividends	-	-	-	-	-	-	(700,000)	(700,000)	-
於 2014 年 6 月 30 日	At 30 June 2014	3,144,517	-	605	5,701,469	196,863	1,972,682	737,412	21,678,519	33,432,067

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

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

第 7 至 111 頁之附註屬本中期財務資料之組成部分。

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



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

		(未經審核) (Unaudited)	(未經審核) (Unaudited)
		半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>經營業務之現金流量</b>	<b>Cash flows from operating activities</b>		
除稅前經營現金之流入／(流出)	Operating cash inflow/(outflow) before taxation	31(a) 3,423,404	(336,427)
支付香港利得稅	Hong Kong profits tax paid	(100,188)	(106,399)
支付海外利得稅	Overseas profits tax paid	(166,061)	(53,996)
<b>經營業務之現金流入／(流出)淨額</b>	<b>Net cash inflow/(outflow) from operating activities</b>	<u>3,157,155</u>	<u>(496,822)</u>
<b>投資業務之現金流量</b>	<b>Cash flows from investing activities</b>		
購入物業、器材及設備	Purchase of properties, plant and equipment	(20,078)	(24,016)
購入投資物業	Purchase of investment properties	(180)	-
出售物業、器材及設備所得款項	Proceeds from disposal of properties, plant and equipment	251	83
<b>投資業務之現金流出淨額</b>	<b>Net cash outflow from investing activities</b>	<u>(20,007)</u>	<u>(23,933)</u>
<b>融資業務之現金流量</b>	<b>Cash flows from financing activities</b>		
支付股息	Dividend paid	(700,000)	-
<b>融資業務之現金流出淨額</b>	<b>Net cash outflow from financing activities</b>	<u>(700,000)</u>	<u>-</u>
現金及等同現金項目增加／(減少)	Increase/(decrease) in cash and cash equivalents	2,437,148	(520,755)
於1月1日之現金及等同現金項目	Cash and cash equivalents at 1 January	39,008,565	33,701,213
匯率變動對現金及等同現金項目的影響	Effect of exchange rate changes on cash and cash equivalents	(684,194)	138,397
<b>於6月30日之現金及等同現金項目</b>	<b>Cash and cash equivalents at 30 June</b>	31(b) <u>40,761,519</u>	<u>33,318,855</u>

第7至111頁之附註屬本中期財務資料之組成部分。

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

**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2013年12月31日止之本集團年度財務報表之編製基礎一致，並需連同本集團2013年之年度報告一併閱覽。

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

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

**(a) Basis of preparation**

The 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 2013 and should be read in conjunction with the Group's Annual Report for 2013.

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

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

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

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

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

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

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

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

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

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2014年提前採納之準則及修訂

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

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

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

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

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

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2014年提前採納之準則及修訂(續)

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

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

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

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

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

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

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

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

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

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

(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2014年提前採納之準則及修訂 (續)

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

**完善香港財務報告準則****Improvements to HKFRSs**

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

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

**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2013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 2013.

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

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

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

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

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

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

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值之客戶貸款總額	Gross impaired advances to customers	<u>1,010,898</u>	<u>434,798</u>
就上述貸款作個別評估之減值準備	Individually assessed impairment allowances made in respect of such advances	<u>533,885</u>	<u>280,913</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>876,247</u>	<u>204,140</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>505,559</u>	<u>153,690</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>505,339</u>	<u>281,108</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>0.66%</u>	<u>0.30%</u>

減值準備之撥備已考慮有關貸款之抵押品價值。

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

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

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



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

特定分類或減值之客戶貸款分析如下：

特定分類或減值之客戶貸款總額

總特定分類或減值之客戶貸款對總客戶貸款比率

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

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

Classified or impaired advances to customers are analysed as follows:

Gross classified or impaired advances to customers

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

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

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

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**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
(續)**3. 金融風險管理 (續)**      **3. Financial risk management (continued)****3.1 信貸風險 (續)****(A) 總貸款及其他賬項  
(續)****(b) 逾期超過3個月之  
貸款**

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。

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

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

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

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

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

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(A) 總貸款及其他賬項  
(續)

(A) Gross advances and other accounts (continued)

(b) 逾期超過 3 個月之  
貸款 (續)

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

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

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

As at 30 June 2014 and 31 December 2013, there were no trade bills overdue for more than three months.

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

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

3.1 信貸風險 (續)

3.1 Credit Risk (continued)

(A) 總貸款及其他賬項  
(續)

(A) Gross advances and other accounts (continued)

(c) 經重組貸款

(c) Rescheduled advances

	於 2014 年 6 月 30 日 At 30 June 2014		於 2013 年 12 月 31 日 At 31 December 2013	
	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額 (已扣減包含於「逾期超過 3 個月之貸款」部分)				
Rescheduled advances to customers net of amounts included in "Advances overdue for more than three months"	<b>15,846</b>	<b>0.01%</b>	<b>6,288</b>	<b>0.00%</b>

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

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

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

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

#### 3.1 信貸風險 (續)

##### (A) 總貸款及其他賬項 (續)

##### (d) 客戶貸款集中度

##### (i) 按行業分類之客戶貸款總額

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

#### 3.1 Credit Risk (continued)

##### (A) Gross advances and other accounts (continued)

##### (d) Concentration of advances to customers

##### (i) Sectoral analysis of gross advances to customers

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

		於 2014 年 6 月 30 日 At 30 June 2014					
		客戶貸款總額 Gross advances to customers	抵押品覆蓋之百分比 % Covered by collateral or other security	特定分類或減值 Classified or impaired	逾期 Overdue	個別評估之減值準備 Individually assessed impairment allowances	組合評估之減值準備 Collectively assessed impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	2,536,595	43.24%	-	-	-	9,792
- 物業投資	- Property investment	12,923,205	87.30%	17,455	100,527	1,274	122,897
- 金融業	- Financial concerns	1,758,205	24.51%	-	-	-	5,061
- 股票經紀	- Stockbrokers	188,314	1.44%	-	-	-	443
- 批發及零售業	- Wholesale and retail trade	11,477,003	29.01%	107,944	92,697	23,058	107,779
- 製造業	- Manufacturing	5,947,113	28.85%	44,298	80,843	27,226	48,548
- 運輸及運輸設備	- Transport and transport equipment	4,358,784	11.00%	32,153	422	44	33,609
- 休閒活動	- Recreational activities	60,160	1.90%	-	-	-	149
- 資訊科技	- Information technology	2,735,571	1.42%	2,386	2,386	738	6,835
- 其他	- Others	12,647,870	43.50%	10,006	12,793	16,773	86,089
個人	Individuals						
- 購買居者有其屋計劃、私人機構參建居屋計劃及租客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	505,672	100.00%	2,252	13,129	-	243
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	9,752,083	99.88%	1,104	50,767	-	3,243
- 其他	- Others	6,230,820	41.28%	4,188	27,178	772	4,777
在香港使用之貸款總額	Total loans for use in Hong Kong	71,121,395	51.60%	221,786	380,742	69,885	429,465
貿易融資	Trade finance	8,773,248	26.37%	51,141	76,999	22,008	67,535
在香港以外使用之貸款	Loans for use outside Hong Kong	74,055,139	40.54%	846,458	1,002,656	441,992	684,648
客戶貸款總額	Gross advances to customers	153,949,782	44.84%	1,119,385	1,460,397	533,885	1,181,648

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**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 2013 年 12 月 31 日 At 31 December 2013					
		客戶貸款總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 減值準備 Individually assessed impairment allowances	組合評估之 減值準備 Collectively assessed impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	2,216,959	49.42%	-	-	-	9,953
- 物業投資	- Property investment	12,296,487	86.23%	15,573	58,529	1,150	124,766
- 金融業	- Financial concerns	2,819,772	13.24%	-	-	-	8,427
- 股票經紀	- Stockbrokers	266,540	0.53%	-	-	-	643
- 批發及零售業	- Wholesale and retail trade	10,133,696	32.83%	67,961	109,124	19,731	79,617
- 製造業	- Manufacturing	4,580,945	37.58%	39,580	43,157	24,498	43,219
- 運輸及運輸設備	- Transport and transport equipment	3,944,329	13.50%	713	2,855	167	34,125
- 休閒活動	- Recreational activities	61,579	-	-	-	-	159
- 資訊科技	- Information technology	2,051,533	1.76%	2,298	2,298	649	5,388
- 其他	- Others	10,931,760	48.71%	19,871	26,902	8,016	70,296
個人	Individuals						
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	565,821	100.00%	3,178	14,067	-	302
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	9,902,944	99.91%	1,153	103,688	-	3,820
- 其他	- Others	4,807,678	47.61%	3,886	45,691	771	4,769
在香港使用之貸款總額	Total loans for use in Hong Kong	64,580,043	55.38%	154,213	406,311	54,982	385,484
貿易融資	Trade finance	8,345,348	26.31%	54,710	64,592	34,580	60,959
在香港以外使用之貸款	Loans for use outside Hong Kong	70,616,652	41.43%	276,888	654,409	191,351	740,572
客戶貸款總額	Gross advances to customers	143,542,043	46.83%	485,811	1,125,312	280,913	1,187,015

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

- (ii) 按地理區域分類之客戶貸款總額

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

**客戶貸款總額**

香港  
中國內地  
其他

**就客戶貸款總額作組合評估之減值準備**

香港  
中國內地  
其他

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

- (ii) Geographical analysis of gross advances to customers

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

**Gross advances to customers**

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

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

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



**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**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 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	367,111	422,834
中國內地	Mainland of China	1,091,835	659,877
其他	Others	1,451	42,601
		<u>1,460,397</u>	<u>1,125,312</u>

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

香港	Hong Kong	54,450	50,989
中國內地	Mainland of China	389,975	217,507
其他	Others	1,400	4,377
		<u>445,825</u>	<u>272,873</u>

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

香港	Hong Kong	5,800	8,155
中國內地	Mainland of China	3,882	3,632
其他	Others	-	238
		<u>9,682</u>	<u>12,025</u>

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

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

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

 於 2013 年  
 12 月 31 日  
 At 31 December  
 2013  
 港幣千元  
 HK\$'000

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

 154,186  
 324,675  
 6,950

**1,119,385**
**485,811**
**就特定分類  
或減值貸款  
作個別評估  
之減值準備**
**Individually assessed impairment  
allowances in respect of the  
classified or impaired advances**

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

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

 57,768  
 218,768  
 4,377

**533,885**
**280,913**
**就特定分類  
或減值貸款  
作組合評估  
之減值準備**
**Collectively assessed impairment  
allowances in respect of the  
classified or impaired advances**

 香港  
 中國內地  
 其他

 Hong Kong  
 Mainland of China  
 Others

**2,805**  
**43**  
 -

 2,298  
 39  
 -

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

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**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)****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 2014 年 6 月 30 日持有的收回資產之估值為港幣 15,698,000 元 (2013 年 12 月 31 日：港幣 38,822,000 元)。這包括本集團通過對抵押取得處置或控制權的物業 (如通過法律程序或業主自願交出抵押資產方式取得) 而對借款人的債務進行全數或部分減除。

The estimated market value of repossessed assets held by the Group as at 30 June 2014 amounted to HK\$15,698,000 (31 December 2013: HK\$38,822,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**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 2014 年 6 月 30 日 At 30 June 2014					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下	無評級	總計
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	Lower than A3 港幣千元 HK\$'000	Unrated 港幣千元 HK\$'000	Total 港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	8,109,428	20,355,618	9,329,830	406,606	5,859,746	44,061,228
持有至到期日證券	Held-to-maturity securities	272,597	984,595	151,404	-	33	1,408,629
貸款及應收款	Loans and receivables	-	-	355,139	-	1,508,416	1,863,555
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	5,710,567	-	260,653	-	-	5,971,220
總計	Total	14,092,592	21,340,213	10,097,026	406,606	7,368,195	53,304,632

  

		於 2013 年 12 月 31 日 At 31 December 2013					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下	無評級	總計
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	Lower than A3 港幣千元 HK\$'000	Unrated 港幣千元 HK\$'000	Total 港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	895,932	18,002,312	15,328,029	445,839	5,266,560	39,938,672
持有至到期日證券	Held-to-maturity securities	-	585,144	-	298	-	585,442
貸款及應收款	Loans and receivables	-	-	1,008,897	-	675,167	1,684,064
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	624	3,665,412	498,657	-	-	4,164,693
總計	Total	896,556	22,252,868	16,835,583	446,137	5,941,727	46,372,871

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

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

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

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

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

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

下表概述了本集團於2014年6月30日及2013年12月31日之外幣匯率風險承擔。表內的資產及負債以折合港元賬面值列示，並按原幣分類。

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

於2014年6月30日  
At 30 June 2014

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	40,814,506	2,194,298	6,299,919	62,280	38,897	35,515	81,743	49,527,158
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	13,496,952	3,633,732	-	-	-	-	-	17,130,684
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	261,447	5,709,773	-	-	-	-	5,971,220
衍生金融工具	Derivative financial instruments	92,796	24,349	353,062	-	-	-	-	470,207
貸款及其他賬項	Advances and other accounts	46,132,081	49,015,610	68,407,726	484,071	48,022	14,614	195,097	164,297,221
證券投資	Investment in securities								
- 可供出售證券	- Available-for-sale securities	19,171,603	3,667,944	12,827,068	1,290,297	-	203,227	6,975,905	44,136,044
- 持有至到期日證券	- Held-to-maturity securities	1,135,999	-	33	-	-	-	272,597	1,408,629
- 貸款及應收款	- Loans and receivables	1,863,555	-	-	-	-	-	-	1,863,555
投資物業	Investment properties	48,350	-	1,188,430	-	-	-	-	1,236,780
物業、器材及設備	Properties, plant and equipment	729,484	2,966	6,345,059	-	-	-	-	7,077,509
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	335,467	97,584	1,166,418	15	14	7	88,669	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>123,820,793</b>	<b>58,897,930</b>	<b>102,297,488</b>	<b>1,836,663</b>	<b>86,933</b>	<b>253,363</b>	<b>7,614,011</b>	<b>294,807,181</b>

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

 於 2014 年 6 月 30 日  
 At 30 June 2014

	人民幣 Renminbi	美元 US Dollars	港元 HK Dollars	歐羅 Euro	日圓 Japanese Yen	英鎊 Pound Sterling	其他 Others	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
	17,831,530	10,372,777	511,135	119,615	36,407	39,577	1,980,662	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
	-	-	4,543,269	-	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments							
	87,819	59,090	150,221	-	-	-	-	297,130
客戶存款	Deposits from customers							
	82,373,516	30,744,674	89,558,120	2,268,975	180,746	733,093	3,636,617	209,495,741
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)							
	11,208,158	1,096,593	3,641,590	64,834	40,049	4,934	91,113	16,147,271
<b>負債總額</b>	<b>111,501,023</b>	<b>42,273,134</b>	<b>98,404,335</b>	<b>2,453,424</b>	<b>257,202</b>	<b>777,604</b>	<b>5,708,392</b>	<b>261,375,114</b>
資產負債表頭寸淨值	Net on-balance sheet position							
	12,319,770	16,624,796	3,893,153	(616,761)	(170,269)	(524,241)	1,905,619	33,432,067
表外資產負債頭寸淨值*	Off-balance sheet net notional position*							
	(4,149,135)	(14,558,231)	19,428,336	628,418	169,875	525,478	(1,856,117)	188,624
或然負債及承擔	Contingent liabilities and commitments							
	64,395,902	32,635,967	19,765,786	334,237	68,387	13,535	-	117,213,814

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**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 12 月 31 日  
 At 31 December 2013

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



## 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 12 月 31 日  
At 31 December 2013

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

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

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

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

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

#### 3.2 市場風險 (續)

##### (B) 利率風險

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

#### 3.2 Market Risk (continued)

##### (B) Interest rate risk

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

於 2014 年 6 月 30 日  
At 30 June 2014

	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	48,118,206	-	-	-	1,408,952	49,527,158
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	11,513,531	5,617,153	-	-	17,130,684
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	668,497	2,124,003	2,918,067	260,653	-	5,971,220
衍生金融工具	Derivative financial instruments	-	-	-	-	470,207	470,207
貸款及其他賬項	Advances and other accounts	86,703,934	36,531,908	38,361,714	2,519,464	180,201	164,297,221
證券投資	Investment in securities						
- 可供出售證券	- Available-for-sale securities	3,169,491	10,658,467	10,077,118	19,294,807	861,345	74,816
- 持有至到期日證券	- Held-to-maturity securities	33	63,759	-	1,344,837	-	-
- 貸款及應收款	- Loans and receivables	207,067	358,869	1,297,619	-	-	-
投資物業	Investment properties	-	-	-	-	1,236,780	1,236,780
物業、器材及設備	Properties, plant and equipment	-	-	-	-	7,077,509	7,077,509
其他資產（包括遞延稅項資產）	Other assets (including deferred tax assets)	-	-	-	-	1,688,174	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>138,867,228</b>	<b>61,250,537</b>	<b>58,271,671</b>	<b>23,419,761</b>	<b>1,041,546</b>	<b>11,956,438</b>
							<b>294,807,181</b>

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

		於 2014 年 6 月 30 日 At 30 June 2014						
		一 個月內 Up to 1 month	一 至 三個月 1 to 3 months	三 至 十二個月 3 to 12 months	一 至 五 年 1 to 5 years	五 年 以 上 Over 5 years	不 計 息 Non- interest bearing	總 計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	21,378,126	4,935,777	3,771,782	-	-	806,018	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,733,456	369,935	2,439,878	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments	-	-	-	-	-	297,130	297,130
客戶存款	Deposits from customers	112,737,441	34,901,505	41,980,179	11,201,826	-	8,674,790	209,495,741
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	3,528,632	3,607,282	3,794,492	216,873	694	4,999,298	16,147,271
<b>負債總額</b>	<b>Total liabilities</b>	<b>139,377,655</b>	<b>43,814,499</b>	<b>51,986,331</b>	<b>11,418,699</b>	<b>694</b>	<b>14,777,236</b>	<b>261,375,114</b>
利率敏感度缺口	Interest sensitivity gap	(510,427)	17,436,038	6,285,340	12,001,062	1,040,852	(2,820,798)	33,432,067

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

### 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 12 月 31 日  
At 31 December 2013

	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	43,239,550	-	-	-	-	1,499,769	44,739,319
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	10,324,490	11,019,510	-	-	-	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	296,487	704,859	2,901,993	261,354	-	-	4,164,693
衍生金融工具	Derivative financial instruments	-	-	-	-	-	508,453	508,453
貸款及其他賬項	Advances and other accounts	95,905,202	24,502,236	29,683,287	5,037,156	183,445	5,425	155,316,751
證券投資	Investment in securities							
- 可供出售證券	- Available-for-sale securities	4,121,084	7,615,224	10,198,263	16,543,097	1,461,004	63,965	40,002,637
- 持有至到期日證券	- Held-to-maturity securities	298	-	585,144	-	-	-	585,442
- 貸款及應收款	- Loans and receivables	105,185	661,988	916,891	-	-	-	1,684,064
投資物業	Investment properties	-	-	-	-	-	1,174,938	1,174,938
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,969,237	6,969,237
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	770	-	-	-	-	3,893,656	3,894,426
<b>資產總額</b>	<b>Total assets</b>	<b>143,668,576</b>	<b>43,808,797</b>	<b>55,305,088</b>	<b>21,841,607</b>	<b>1,644,449</b>	<b>14,115,443</b>	<b>280,383,960</b>

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**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 12 月 31 日  
 At 31 December 2013

	一個月內 Up to 1 month	一至三個月 1 to 3 months	三至十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions						
	15,176,539	3,306,414	8,778,777	-	-	1,584,299	28,846,029
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss						
	701,490	1,727,292	2,004,954	-	-	-	4,433,736
衍生金融工具	Derivative financial instruments						
	-	-	-	-	-	343,156	343,156
客戶存款	Deposits from customers						
	111,858,553	29,530,001	38,410,496	9,873,053	39,057	8,449,257	198,160,417
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)						
	2,966,037	2,588,722	4,105,753	397,216	-	6,242,905	16,300,633
<b>負債總額</b>	<b>130,702,619</b>	<b>37,152,429</b>	<b>53,299,980</b>	<b>10,270,269</b>	<b>39,057</b>	<b>16,619,617</b>	<b>248,083,971</b>
利率敏感度缺口	Interest sensitivity gap						
	12,965,957	6,656,368	2,005,108	11,571,338	1,605,392	(2,504,174)	32,299,989

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

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

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

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

		於2014年6月30日 At 30 June 2014							
		即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	18,763,651	18,592,172	-	-	-	-	12,171,335	49,527,158
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	11,513,531	5,617,153	-	-	-	17,130,684
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- held for trading								
- 債務證券	- debt securities	-	668,497	2,124,003	2,918,067	-	-	-	5,710,567
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss								
- 債務證券	- debt securities	-	-	-	2,169	258,484	-	-	260,653
衍生金融工具	Derivative financial instruments	326,077	25,974	28,375	88,319	1,462	-	-	470,207
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	4,946,391	10,997,709	18,898,323	40,019,255	50,804,317	26,006,575	561,679	152,234,249
- 貿易票據	- trade bills	2,179	2,510,748	2,541,646	7,008,399	-	-	-	12,062,972
證券投資	Investment in securities								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	1,160,896	4,207,527	8,292,061	21,460,589	1,573,029	-	36,694,102
- 存款證	- certificates of deposit	-	625,086	2,236,242	3,696,536	809,262	-	-	7,367,126
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	63,759	1,295	1,011,634	331,941	-	1,408,629
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	207,067	358,869	1,297,619	-	-	-	1,863,555
- 股份證券	- equity securities	-	-	-	-	-	-	74,816	74,816
投資物業	Investment properties	-	-	-	-	-	-	1,236,780	1,236,780
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,077,509	7,077,509
其他資產(包括遞延稅項資產)	Other assets (including deferred tax assets)	144,949	1,348,354	16,102	61,972	97,411	128	19,258	1,688,174
<b>資產總額</b>	<b>Total assets</b>	<b>24,183,247</b>	<b>36,136,503</b>	<b>41,988,377</b>	<b>69,002,845</b>	<b>74,443,159</b>	<b>27,911,673</b>	<b>21,141,377</b>	<b>294,807,181</b>

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

		於 2014 年 6 月 30 日 At 30 June 2014							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>	<b>Liabilities</b>								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,383,458	20,800,686	4,935,777	3,771,782	-	-	-	30,891,703
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	1,733,456	369,935	2,439,878	-	-	-	4,543,269
衍生金融工具	Derivative financial instruments	76,760	65,119	25,223	92,768	37,260	-	-	297,130
客戶存款	Deposits from customers	69,820,512	46,835,078	35,706,791	43,583,198	13,550,162	-	-	209,495,741
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	3,031,400	3,744,723	3,630,540	4,614,899	1,119,705	6,004	-	16,147,271
<b>負債總額</b>	<b>Total liabilities</b>	<b>74,312,130</b>	<b>73,179,062</b>	<b>44,668,266</b>	<b>54,502,525</b>	<b>14,707,127</b>	<b>6,004</b>	<b>-</b>	<b>261,375,114</b>
流動資金缺口	Net liquidity gap	(50,128,883)	(37,042,559)	(2,679,889)	14,500,320	59,736,032	27,905,669	21,141,377	33,432,067



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

### 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 12 月 31 日  
At 31 December 2013

	即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	19,625,303	12,929,170	-	-	-	-12,184,846	44,739,319
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	10,324,490	11,019,510	-	-	21,344,000
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss							
- 交易性	- held for trading							
- 債務證券	- debt securities	-	296,487	704,859	2,664,066	624	-	3,666,036
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss							
- 債務證券	- debt securities	-	-	-	240,097	258,560	-	498,657
衍生金融工具	Derivative financial instruments	345,025	55,479	16,455	90,390	1,104	-	508,453
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	- advances to customers	5,317,238	8,893,638	12,414,991	39,468,912	46,982,868	28,731,200	265,268
- 貿易票據	- trade bills	1,078	2,482,327	4,693,586	6,065,645	-	-	13,242,636
證券投資	Investment in securities							
- 可供出售	- available-for-sale							
- 債務證券	- debt securities	-	2,482,919	2,569,203	5,167,277	20,598,317	1,444,071	32,261,787
- 存款證	- certificates of deposit	-	6,064	899,663	6,044,492	726,666	-	7,676,885
- 持有至到期日	- held-to-maturity							
- 債務證券	- debt securities	-	-	-	585,144	298	-	585,442
- 貸款及應收款	- loans and receivables							
- 債務證券	- debt securities	-	105,185	661,988	916,891	-	-	1,684,064
- 股份證券	- equity securities	-	-	-	-	-	63,965	63,965
投資物業	Investment properties	-	-	-	-	-	1,174,938	1,174,938
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	6,969,237	6,969,237
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	152,748	3,519,657	13,437	90,958	76,003	380	41,243
<b>資產總額</b>	<b>Total assets</b>	<b>25,441,392</b>	<b>30,770,926</b>	<b>32,298,672</b>	<b>72,353,382</b>	<b>68,644,440</b>	<b>30,175,651</b>	<b>20,699,497</b>
								<b>280,383,960</b>

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**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 12 月 31 日  
 At 31 December 2013

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

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

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

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

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

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

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

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

**3.4 Capital Management**

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

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

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

#### 3.4 資本管理 (續)

#### 3.4 Capital Management (continued)

##### (A) 監管綜合基礎

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

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

The consolidation basis for regulatory purposes comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with the accounting standards issued by the HKICPA pursuant to section 18A of the Professional Accountants Ordinance.

包括在會計準則綜合範圍，而不包括在監管規定綜合範圍內之附屬公司列示如下：

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

公司名稱	Name of company	於 2014 年 6 月 30 日		於 2013 年 12 月 31 日	
		At 30 June 2014		At 31 December 2013	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
南洋商業銀行信託有限公司	Nanyang Commercial Bank Trustee Limited	16,497	16,138	16,869	16,510
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,167	4,027	4,168	4,029
南洋商業銀行(代理人)有限公司	Nanyang Commercial Bank (Nominees) Limited	1,480	1,480	1,483	1,483

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

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

#### 3.4 資本管理 (續)

#### 3.4 Capital Management (continued)

##### (A) 監管綜合基礎 (續)

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

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，並無任何附屬公司只包括在監管規定綜合範圍，而不包括在會計準則綜合範圍。

There are no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation as at 30 June 2014 and 31 December 2013.

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，亦無任何附屬公司同時包括在會計準則和監管規定綜合範圍，但使用不同綜合方法。

There are also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of consolidation but the methods of consolidation differ as at 30 June 2014 and 31 December 2013.

以上附屬公司的主要業務載於第 114 頁「其他資料－本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in “Additional Information – Subsidiaries of the Bank” on page 114.

##### (B) 資本比率

##### (B) Capital ratio

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
普通股權一級資本比率	CET1 capital ratio	<u>13.12%</u>	<u>13.53%</u>
一級資本比率	Tier 1 capital ratio	<u>13.12%</u>	<u>13.53%</u>
總資本比率	Total capital ratio	<u>15.36%</u>	<u>15.80%</u>

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

用於計算以上 2014 年 6 月 30 日及 2013 年 12 月 31 日之資本比率及已匯報金管局之扣減後的綜合資本基礎分析如下：

The consolidated capital base after deductions used in the calculation of the above capital ratios as at 30 June 2014 and 31 December 2013 and reported to the HKMA is analysed as follows:

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
普通股權一級資本：票據及儲備		
直接發行的合資格普通股權一級資本票據	3,144,517	3,144,517
保留溢利	21,663,580	20,879,091
已披露的儲備	<u>8,608,426</u>	<u>8,260,460</u>
監管扣減之前的普通股權一級資本	<u>33,416,523</u>	<u>32,284,068</u>
普通股權一級資本：監管扣減		
已扣除遞延稅項負債的遞延稅項資產	(123,198)	(152,418)
按公平價值估值的負債因本身的信用風險變動所產生的損益	(909)	(677)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	(6,668,365)	(6,422,662)
一般銀行業務風險監管儲備	<u>(1,972,682)</u>	<u>(1,944,980)</u>
對普通股權一級資本的監管扣減總額	<u>(8,765,154)</u>	<u>(8,520,737)</u>
普通股權一級資本	<u>24,651,369</u>	23,763,331
一級資本	<u>24,651,369</u>	23,763,331

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集 體減值備抵及一般銀行 風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<u>1,195,986</u>	<u>1,099,587</u>
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<u>1,195,986</u>	<u>1,099,587</u>
二級資本：監管扣減 加回合資格計入二級資本 的因對土地及建築物 (自用及投資用途) 進 行價值重估而產生的累 積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	<u>3,000,764</u>	<u>2,890,198</u>
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<u>3,000,764</u>	<u>2,890,198</u>
二級資本	Tier 2 capital	<u>4,196,750</u>	<u>3,989,785</u>
<b>總資本</b>	<b>Total capital</b>	<u><b>28,848,119</b></u>	<u><b>27,753,116</b></u>



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **4.1 以公平值計量的金融工具**

#### **4.1 Financial instruments measured at fair value**

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

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

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

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

#### 4.1 以公平值計量的金融工具 (續)

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

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

用以釐定以下金融工具公平值的估值方法如下：

##### 債務證券及存款證

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

##### 資產抵押債券

這類工具由外間獨立第三者提供報價。

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

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

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

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

##### Debt securities and certificates of deposit

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

##### Asset backed securities

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

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

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

#### 4.1 以公平值計量的金融工具 (續)

##### 衍生工具

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

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

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

##### Derivatives

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>				
公平值變化計入損益之 金融資產 (附註 17)	Financial assets at fair value through profit or loss (Note 17)				
- 交易性證券	- Trading securities				
- 債務證券	- Debt securities	-	5,710,567	-	5,710,567
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	260,653	-	260,653
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	326,064	144,143	-	470,207
可供出售證券 (附註 20)	Available-for-sale securities (Note 20)				
- 債務證券	- Debt securities	-	36,694,102	-	36,694,102
- 存款證	- Certificates of deposit	-	6,433,381	933,745	7,367,126
- 股份證券	- Equity securities	-	-	74,816	74,816
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之 金融負債 (附註 24)	Financial liabilities at fair value through profit or loss (Note 24)				
- 交易性負債	- Trading liabilities	-	4,543,269	-	4,543,269
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	76,743	220,387	-	297,130

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

		於 2013 年 12 月 31 日 At 31 December 2013			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>				
公平值變化計入損益之 金融資產 (附註 17)	Financial assets at fair value through profit or loss (Note 17)				
- 交易性證券	- Trading securities				
- 債務證券	- Debt securities	-	3,666,036	-	3,666,036
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	498,657	-	498,657
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	345,027	163,426	-	508,453
可供出售證券 (附註 20)	Available-for-sale securities (Note 20)				
- 債務證券	- Debt securities	-	32,261,787	-	32,261,787
- 存款證	- Certificates of deposit	-	5,540,037	2,136,848	7,676,885
- 股份證券	- Equity securities	-	-	63,965	63,965
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之 金融負債 (附註 24)	Financial liabilities at fair value through profit or loss (Note 24)				
- 交易性負債	- Trading liabilities	-	4,433,736	-	4,433,736
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	94,553	248,603	-	343,156

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	
		金融資產 Financial assets	
		可供出售證券 Available-for-sale securities	
		存款證 Certificates of deposit	股份證券 Equity securities
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 2014 年 1 月 1 日	At 1 January 2014	2,136,848	63,965
收益	Gains		
- 其他全面收益	- Other comprehensive income		
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	10,692	10,851
買入	Purchases	621,212	-
賣出	Sales	(320,055)	-
轉出第三層級	Transfers out of level 3	(1,514,952)	-
於 2014 年 6 月 30 日	At 30 June 2014	933,745	74,816
於 2014 年 6 月 30 日持有的金融資產於期內計入收益表的未實現收益總額	Total unrealised gain for the period included in income statement for financial assets held as at 30 June 2014	-	-



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

		於 2013 年 12 月 31 日 At 31 December 2013	
		金融資產 Financial assets	
		可供出售證券 Available-for-sale securities	
		存款證 Certificates of deposit	股份證券 Equity securities
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 2013 年 1 月 1 日	At 1 January 2013	-	56,146
收益	Gains		
- 其他全面收益	- Other comprehensive income		
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	-	7,819
買入	Purchases	1,976,386	-
轉入第三層級	Transfers into level 3	160,462	-
於 2013 年 12 月 31 日	At 31 December 2013	2,136,848	63,965
於 2013 年 12 月 31 日持有的金融資產於期內計入收益表的未實現收益總額	Total unrealised gains for the period included in income statement for financial assets held as at 31 December 2013	-	-

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

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

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

所有分類為第三層級的存款證因估值可觀察性改變於 2014 年上半年及 2013 年度轉入及轉出第三層級。對於某些低流動性存款證，本集團從交易對手處詢價；其公平值的計量可能採用了對估值產生重大影響的不可觀察參數，因此本集團將這些金融工具劃分至第三層級。本集團已建立相關內部控制程序監控集團對此類金融工具的敞口。

Certificates of deposit were transferred into and out of level 3 during the first half of 2014 and in the year of 2013 due to change of valuation observability. For certain illiquid certificates of deposit, the Group obtains valuation quotations from counterparties which may be based on unobservable inputs with significant impact on the valuation. Therefore, these instruments have been classified by the Group as level 3. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

非上市可供出售股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業資產淨值增長／減少 5%，則本集團其他全面收益將增加／減少港幣 3,741,000 元（截至 2013 年 12 月 31 日止年度：港幣 3,198,000 元）。

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

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

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

#### 4.2 非以公平值計量的金融工具

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

##### 在銀行及其他金融機構之結餘及貿易票據

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

##### 客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

##### 持有至到期日證券

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

##### 貸款及應收款

貸款及應收款之公平值是按由交易商及獨立供應商提供之市場報價來決定。

##### 客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

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

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

##### Balances with banks and other financial institutions and trade bills

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

##### Advances to customers

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

##### Held-to-maturity securities

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

##### Loans and receivables

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

##### Deposits from customers

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

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

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	
		賬面值 Carrying value	公平值 Fair value
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>		
持有至到期日證券 (附註 20)	Held-to-maturity securities (Note 20)		
- 債務證券	- Debt securities	1,408,629	1,418,430
貸款及應收款 (附註 20)	Loans and receivables (Note 20)	1,863,555	1,865,561

		於 2013 年 12 月 31 日 At 31 December 2013	
		賬面值 Carrying value	公平值 Fair value
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>		
持有至到期日證券 (附註 20)	Held-to-maturity securities (Note 20)		
- 債務證券	- Debt securities	585,442	583,975
貸款及應收款 (附註 20)	Loans and receivables (Note 20)	1,684,064	1,679,326

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>利息收入</b>	<b>Interest income</b>		
存放於同業及其他金融機構 的款項	Due from banks and other financial institutions	1,478,700	986,727
客戶貸款	Advances to customers	2,808,020	2,631,051
上市證券投資	Listed investments	139,592	168,077
非上市證券投資	Unlisted investments	522,003	413,138
其他	Others	9,104	9,055
		<b>4,957,419</b>	<b>4,208,048</b>
<b>利息支出</b>	<b>Interest expense</b>		
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(510,195)	(313,152)
客戶存款	Deposit from customers	(1,738,825)	(1,498,994)
其他	Others	(144,189)	(106,306)
		<b>(2,393,209)</b>	<b>(1,918,452)</b>
<b>淨利息收入</b>	<b>Net interest income</b>	<b>2,564,210</b>	<b>2,289,596</b>

2014年上半年之利息收入包括被界定為減值貸款的應計利息收入港幣747,000元(2013年上半年:港幣7,260,000元)。

Included within interest income is HK\$747,000 (first half of 2013: HK\$7,260,000) of interest with respect to income accrued on advances classified as impaired for the first half of 2014.

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4,942,915,000元(2013年上半年:港幣4,184,973,000元)及港幣2,390,200,000元(2013年上半年:港幣1,916,572,000元)。

Included within interest income and interest expense are HK\$4,942,915,000 (first half of 2013: HK\$4,184,973,000) and HK\$2,390,200,000 (first half of 2013: HK\$1,916,572,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
<b>服務費及佣金收入</b>	<b>Fee and commission income</b>		
貸款佣金	Loan commissions	139,069	114,675
匯票佣金	Bills commissions	116,744	96,819
證券經紀	Securities brokerage	92,987	98,276
基金分銷	Funds distribution	86,073	68,411
保險	Insurance	70,375	59,848
繳款服務	Payment services	33,596	35,200
信用卡業務	Credit card business	24,966	411
保管箱	Safe deposit box	11,686	10,723
信託及託管服務	Trust and custody services	2,616	452
買賣貨幣	Currency exchange	292	261
其他	Others	73,484	47,689
		<b>651,888</b>	<b>532,765</b>
<b>服務費及佣金支出</b>	<b>Fee and commission expense</b>		
證券經紀	Securities brokerage	(13,347)	(13,956)
信用卡業務	Credit card business	(1,216)	(33)
保險	Insurance	(636)	(793)
其他	Others	(20,469)	(19,485)
		<b>(35,668)</b>	<b>(34,267)</b>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>616,220</b>	<b>498,498</b>
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	112,075	103,165
- 服務費及佣金支出	- Fee and commission expense	(4,288)	(844)
		<b>107,787</b>	<b>102,321</b>
- 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	8,493	6,318
- 服務費及佣金支出	- Fee and commission expense	(603)	(1,303)
		<b>7,890</b>	<b>5,015</b>

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

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
淨收益／（虧損）源自：		
- 外匯交易及外匯交易產品	25,308	(14,336)
- 利率工具	23,098	66,967
- 商品	(2,307)	-
	<b>46,099</b>	<b>52,631</b>

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

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
可供出售證券之淨收益	5,685	9,385
其他	20,317	9,786
	<b>26,002</b>	<b>19,171</b>

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

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
證券投資股息收入		
- 非上市證券投資	5,592	4,723
投資物業之租金總收入	25,009	20,468
減：有關投資物業之支出	(1,003)	(1,013)
其他	6,467	6,559
	<b>36,065</b>	<b>30,737</b>

「有關投資物業之支出」包括期內未出租投資物業之直接經營支出港幣 28,000 元 (2013 年上半年：港幣 80,000 元)。

Included in the "Outgoings in respect of investment properties" is HK\$28,000 (first half of 2013: HK\$80,000) of direct operating expenses related to investment properties that were not let during the period.

「投資物業之租金總收入」包括或然租金港幣 209,000 元 (2013 年上半年：港幣 147,000 元)。

Contingent rent included in the "Gross rental income from investment properties" is HK\$209,000 (first half of 2013: HK\$147,000).



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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
<b>客戶貸款</b>	<b>Advances to customers</b>		
個別評估	Individually assessed		
- 新提準備	- new allowances	<b>(286,462)</b>	(89,915)
- 撥回	- releases	<b>20,705</b>	4,614
- 收回已撇銷賬項	- recoveries	<b>2,532</b>	43,766
按個別評估貸款減值準備 淨撥備	Net charge of individually assessed loan impairment allowances	<b>(263,225)</b>	(41,535)
組合評估	Collectively assessed		
- 新提準備	- new allowances	<b>(36,898)</b>	(81,598)
- 撥回	- releases	<b>18,767</b>	-
- 收回已撇銷賬項	- recoveries	<b>115</b>	-
按組合評估貸款減值準備 淨撥備	Net charge of collectively assessed loan impairment allowances	<b>(18,016)</b>	(81,598)
<b>減值準備淨撥備</b>	<b>Net charge of impairment allowances</b>	<b>(281,241)</b>	(123,133)

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
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	545,053	493,348
- 退休成本	- pension cost	68,556	60,337
		<b>613,609</b>	553,685
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	125,297	117,938
- 資訊科技	- information technology	86,360	53,358
- 其他	- others	24,386	23,926
		<b>236,043</b>	195,222
折舊	Depreciation	110,075	100,546
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	549	523
- 非審計服務	- non-audit services	192	99
其他經營支出	Other operating expenses	248,692	204,934
		<b>1,209,160</b>	1,055,009

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

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
投資物業公平值調整之淨收益	60,511	43,673

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

	半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
出售其他固定資產之淨虧損	(538)	(6)
重估房產之淨收益	828	3,978
	<b>290</b>	<b>3,972</b>

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

收益表內之稅項組成如下：

Taxation in the income statement represents:

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
本期稅項	Current tax		
香港利得稅	Hong Kong profits tax		
- 期內計入稅項	- current period taxation	213,317	222,829
海外稅項	Overseas taxation		
- 期內計入稅項	- current period taxation	140,164	53,483
- 往期不足／(超額) 撥備	- under/(over)-provision in prior periods	3,750	(16,740)
		<b>357,231</b>	<b>259,572</b>
遞延稅項	Deferred tax		
暫時性差額之產生及撥回	Origination and reversal of temporary differences	(13,158)	1,208
		<b>344,073</b>	<b>260,780</b>

香港利得稅乃按照截至2014年上半年估計應課稅溢利依稅率16.5%（2013年：16.5%）提撥。海外溢利之稅款按照2014年上半年估計應課稅溢利依本集團經營業務所在國家之現行稅率計算。

Hong Kong profits tax has been provided at the rate of 16.5% (2013: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2014. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2014 at the rates of taxation prevailing in the countries in which the Group operates.

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

本集團除稅前溢利產生的實際稅項，與根據香港利得稅率計算的稅項差異如下：

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

		半年結算至 2014年 6月30日 Half-year ended 30 June 2014 港幣千元 HK\$'000	半年結算至 2013年 6月30日 Half-year ended 30 June 2013 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	<b>1,855,887</b>	1,748,963
按稅率 16.5% (2013 年: 16.5%)	Calculated at a taxation rate of 16.5% (2013: 16.5%)		
計算的稅項		<b>306,221</b>	288,579
其他國家稅率差異的影響	Effect of different taxation rates in other countries	<b>29,898</b>	18,055
無需課稅之收入	Income not subject to taxation	<b>(22,599)</b>	(37,936)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	<b>7,575</b>	6,539
未確認的稅務虧損	Tax losses not recognised	<b>1</b>	1
使用往年未確認的稅務虧損	Utilisation of previously unrecognised tax losses	<b>(6)</b>	(403)
往期不足 / (超額) 撥備	Under/(over)-provision in prior periods	<b>3,750</b>	(16,740)
海外預提稅	Foreign withholding tax	<b>19,233</b>	2,685
計入稅項	Taxation charge	<b>344,073</b>	260,780
實際稅率	Effective tax rate	<b>18.54%</b>	14.91%

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

	半年結算至 2014年6月30日 Half-year ended 30 June 2014		半年結算至 2013年6月30日 Half-year ended 30 June 2013	
	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	100	700,000	-	-
Interim dividend				

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

		於2014年 6月30日 At 30 June 2014	於2013年 12月31日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	781,502	883,699
存放中央銀行的結餘	Balances with central banks	14,110,843	17,068,323
存放銀行及其他金融機構 的結餘	Balances with banks and other financial institutions	16,042,641	13,858,127
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	18,592,172	12,929,170
		<b>49,527,158</b>	<b>44,739,319</b>

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

		界定為以公平值變化 計入損益之金融資產 Financial assets designated at fair value through profit or loss				總計 Total	
		交易性證券 Trading securities					
		於 2014 年 6 月 30 日 At 30 June 2014 港幣千元 HK\$'000	於 2013 年 12 月 31 日 At 31 December 2013 港幣千元 HK\$'000	於 2014 年 6 月 30 日 At 30 June 2014 港幣千元 HK\$'000	於 2013 年 12 月 31 日 At 31 December 2013 港幣千元 HK\$'000	於 2014 年 6 月 30 日 At 30 June 2014 港幣千元 HK\$'000	於 2013 年 12 月 31 日 At 31 December 2013 港幣千元 HK\$'000
按公平值入賬	At fair value						
債務證券	Debt securities						
- 於香港上市	- Listed in Hong Kong	794	-	260,653	260,730	261,447	260,730
- 於香港以外 上市	- Listed outside Hong Kong	-	-	-	237,927	-	237,927
		794	-	260,653	498,657	261,447	498,657
- 非上市	- Unlisted	5,709,773	3,666,036	-	-	5,709,773	3,666,036
總計	Total	5,710,567	3,666,036	260,653	498,657	5,971,220	4,164,693

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

公平值變化計入損益之金融資產按發行機構之分類如下：

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	5,710,567	3,665,412
公營單位	Public sector entities	-	624
公司企業	Corporate entities	260,653	498,657
		<b>5,971,220</b>	<b>4,164,693</b>

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 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	5,709,773	3,665,412
其他	Others	261,447	499,281
		<b>5,971,220</b>	<b>4,164,693</b>



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

本集團訂立下列匯率、利率及商品相關的衍生金融工具合約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、利率及貴金屬掉期是指交換不同現金流或商品的承諾。掉期的結果是交換不同貨幣、利率（如固定利率與浮動利率）或貴金屬（如黃金掉期）或以上的所有組合（如交叉貨幣利率掉期）。除某些貨幣掉期合約外，該等交易無需交換本金。

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

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

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

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

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

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

本集團之衍生金融工具合約／名義合約數額及其公平值詳列於下表。各類型金融工具的合約／名義合約數額僅顯示於資產負債表日未完成之交易量，而若干金融工具之合約／名義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，這並不反映所涉及的未來的現金流或當前的公平值，因而也不能反映本集團所面臨的信貸風險或市場風險。隨著與衍生金融工具合約條款相關的匯率、市場利率或貴金屬價格的波動，衍生金融工具的估值可能產生有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

The contract/notional amounts and fair values of derivative financial instruments held by the Group are set out in the following tables. The contract/notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet dates and certain of them provide a basis for comparison with fair value instruments recognised on the balance sheet. However, they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Group's exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in foreign exchange rates, market interest rates or metal 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)**
**18. 衍生金融工具 (續) 18. Derivative financial instruments (continued)**

下表概述各類衍生金融工具於 2014 年 6 月 30 日及 2013 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 2014 and 31 December 2013:

		於 2014 年 6 月 30 日 At 30 June 2014		
		買賣 Trading	不符合採用 對沖會計法 Not qualified for hedge accounting	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts			
即期及遠期	Spot and forwards	18,277,885	-	18,277,885
掉期	Swaps	27,988,966	-	27,988,966
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	2,236	-	2,236
- 賣出期權	- Options written	2,236	-	2,236
		<b>46,271,323</b>	<b>-</b>	<b>46,271,323</b>
利率合約	Interest rate contracts			
掉期	Swaps	41,114,787	231,747	41,346,534
商品合約	Commodity contracts	519,120	-	519,120
其他合約	Other contracts	3,681	-	3,681
總計	Total	<b>87,908,911</b>	<b>231,747</b>	<b>88,140,658</b>

不符合採用對沖會計法：為遵循《銀行業（披露）規則》要求，需獨立披露不符合採用對沖會計法資格，但與指定以公平價值經收益表入賬的金融工具一併管理的衍生工具合約。

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

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

		於 2013 年 12 月 31 日 At 31 December 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	13,620,622	-	13,620,622
掉期	Swaps	27,813,930	-	27,813,930
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	22,156	-	22,156
- 賣出期權	- Options written	22,156	-	22,156
		<u>41,478,864</u>	<u>-</u>	<u>41,478,864</u>
利率合約	Interest rate contracts			
掉期	Swaps	43,343,986	464,465	43,808,451
商品合約	Commodity contracts	211,761	-	211,761
其他合約	Other contracts	3,837	-	3,837
總計	Total	<u>85,038,448</u>	<u>464,465</u>	<u>85,502,913</u>

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

下表概述各類衍生金融工具於 2014 年 6 月 30 日及 2013 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 2014 and 31 December 2013:

		於 2014 年 6 月 30 日 At 30 June 2014					
		公平值資產 Fair value assets			公平值負債 Fair value liabilities		
		不符合採用 對沖會計法 Not qualified for hedge accounting		總計 Total	不符合採用 對沖會計法 Not qualified for hedge accounting		總計 Total
		買賣 Trading	港幣千元 HK\$'000	港幣千元 HK\$'000	買賣 Trading	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	376,287	-	376,287	(133,347)	-	(133,347)
掉期	Swaps	30,215	-	30,215	(70,219)	-	(70,219)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	8	-	8	-	-	-
- 賣出期權	- Options written	-	-	-	(8)	-	(8)
		<b>406,510</b>	-	<b>406,510</b>	<b>(203,574)</b>	-	<b>(203,574)</b>
利率合約	Interest rate contracts						
掉期	Swaps	46,581	-	46,581	(63,367)	(30,000)	(93,367)
商品合約	Commodity contracts	17,116	-	17,116	(189)	-	(189)
總計	Total	<b>470,207</b>	-	<b>470,207</b>	<b>(267,130)</b>	<b>(30,000)</b>	<b>(297,130)</b>

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

於 2013 年 12 月 31 日

At 31 December 2013

		公平值資產			公平值負債		
		Fair value assets			Fair value liabilities		
		買賣	不符合採用 對沖會計法 Not qualified for hedge accounting	總計	買賣	不符合採用 對沖會計法 Not qualified for hedge accounting	總計
		Trading		Total	Trading		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
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	411,547	-	411,547	(110,301)	-	(110,301)
掉期	Swaps	26,554	-	26,554	(112,844)	-	(112,844)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	71	-	71	-	-	-
- 賣出期權	- Options written	-	-	-	(71)	-	(71)
		<u>438,172</u>	<u>-</u>	<u>438,172</u>	<u>(223,216)</u>	<u>-</u>	<u>(223,216)</u>
利率合約	Interest rate contracts						
掉期	Swaps	56,854	-	56,854	(79,837)	(38,748)	(118,585)
商品合約	Commodity contracts	13,425	-	13,425	(1,355)	-	(1,355)
其他合約	Other contracts	2	-	2	-	-	-
總計	Total	<u>508,453</u>	<u>-</u>	<u>508,453</u>	<u>(304,408)</u>	<u>(38,748)</u>	<u>(343,156)</u>

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts	234,046	284,934
利率合約	Interest rate contracts	51,319	35,998
總計	Total	<b>285,365</b>	<b>320,932</b>

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

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

本集團與有效雙邊淨額結算協議有關的衍生交易公平值總額為港幣 12,702,000 元(2013 年 12 月 31 日: 無)，有效雙邊淨額結算協議的效果為港幣 11,113,000 元(2013 年 12 月 31 日: 無)。

The total fair values of derivatives subject to valid bilateral netting agreements for the Group amounted to HK\$12,702,000 (31 December 2013: Nil) and the effect of valid bilateral netting agreements amounted to HK\$11,113,000 (31 December 2013: Nil).

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	<b>29,976,562</b>	26,727,594
公司貸款	Corporate loans and advances	<b>123,973,220</b>	116,814,449
客戶貸款*	Advances to customers*	<b>153,949,782</b>	143,542,043
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	<b>(533,885)</b>	(280,913)
- 按組合評估	- Collectively assessed	<b>(1,181,648)</b>	(1,187,015)
		<b>152,234,249</b>	142,074,115
貿易票據	Trade bills	<b>12,062,972</b>	13,242,636
總計	Total	<b>164,297,221</b>	155,316,751

於 2014 年 6 月 30 日，客戶貸款包括應計利息港幣 426,021,000 元（2013 年 12 月 31 日：港幣 326,587,000 元）。

As at 30 June 2014, advances to customers included accrued interest of HK\$426,021,000 (31 December 2013: HK\$326,587,000).

於 2014 年 6 月 30 日及 2013 年 12 月 31 日，對貿易票據並無作出任何減值準備。

As at 30 June 2014 and 31 December 2013, no impairment allowance was made in respect of trade bills.

\* 包括港元客戶貸款港幣 69,087,324,000 元（2013 年 12 月 31 日：港幣 64,930,071,000 元）及美元客戶貸款折合港幣 40,189,284,000 元（2013 年 12 月 31 日：港幣 62,071,556,000 元）。

\* Included advances to customers denominated in HK dollars of HK\$69,087,324,000 (31 December 2013: HK\$64,930,071,000) and US dollars equivalent to HK\$40,189,284,000 (31 December 2013: HK\$62,071,556,000).



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

		於 2014 年 6 月 30 日 At 30 June 2014 港幣千元 HK\$'000	於 2013 年 12 月 31 日 At 31 December 2013 港幣千元 HK\$'000
<b>(a) 可供出售證券</b>	<b>(a) Available-for-sale securities</b>		
債務證券，按公平值 入賬	Debt securities, at fair value		
- 於香港上市	- Listed in Hong Kong	<b>2,736,837</b>	3,479,005
- 於香港以外上市	- Listed outside Hong Kong	<b>4,177,850</b>	4,580,287
		<b>6,914,687</b>	8,059,292
- 非上市	- Unlisted	<b>29,779,415</b>	24,202,495
		<b>36,694,102</b>	32,261,787
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	<b>236,218</b>	260,416
- 非上市	- Unlisted	<b>7,130,908</b>	7,416,469
		<b>7,367,126</b>	7,676,885
股份證券，按公平值 入賬	Equity securities, at fair value		
- 非上市	- Unlisted	<b>74,816</b>	63,965
		<b>44,136,044</b>	40,002,637
<b>(b) 持有至到期日證券</b>	<b>(b) Held-to-maturity securities</b>		
債務證券，按攤銷成本 入賬	Debt securities, at amortised cost		
- 於香港以外上市	- Listed outside Hong Kong	<b>54,025</b>	-
- 非上市	- Unlisted	<b>1,354,604</b>	585,442
		<b>1,408,629</b>	585,442
<b>(c) 貸款及應收款</b>	<b>(c) Loans and receivables</b>		
非上市，按攤銷成本 入賬	Unlisted, at amortised cost	<b>1,863,555</b>	1,684,064
<b>總計</b>	<b>Total</b>	<b>47,408,228</b>	42,272,143
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities	<b>53,760</b>	-

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

證券投資按發行機構之分類如下：

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

		於 2014 年 6 月 30 日 At 30 June 2014			
		可供出售證券	持有至 到期日證券	貸款及應收款	總計
		Available- for-sale securities	Held-to- maturity securities	Loans and receivables	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	11,634,772	735,250	-	12,370,022
公營單位	Public sector entities	496,382	146,894	-	643,276
銀行及其他金融機構	Banks and other financial institutions	22,269,892	526,485	-	22,796,377
公司企業	Corporate entities	9,734,998	-	1,863,555	11,598,553
		<b>44,136,044</b>	<b>1,408,629</b>	<b>1,863,555</b>	<b>47,408,228</b>
		於 2013 年 12 月 31 日 At 31 December 2013			
		可供出售證券	持有至 到期日證券	貸款及應收款	總計
		Available- for-sale securities	Held-to- maturity securities	Loans and receivables	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	9,942,492	585,144	-	10,527,636
公營單位	Public sector entities	604,814	-	-	604,814
銀行及其他金融機構	Banks and other financial institutions	20,094,280	298	850,686	20,945,264
公司企業	Corporate entities	9,361,051	-	833,378	10,194,429
		<b>40,002,637</b>	<b>585,442</b>	<b>1,684,064</b>	<b>42,272,143</b>

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

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 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	12,229,722	8,447,909	1,135,999	585,144
存款證	Certificates of deposit	7,367,126	7,676,885	-	-
其他	Others	24,539,196	23,877,843	272,630	298
		<b>44,136,044</b>	<b>40,002,637</b>	<b>1,408,629</b>	<b>585,442</b>

**21. 投資物業**
**21. Investment properties**

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	1,174,938	1,027,083
增置	Additions	180	-
公平值收益	Fair value gains	60,511	169,414
重新分類轉自 / (轉至) 物業、器材及設備 (附 註 22)	Reclassification from/(to) properties, plant and equipment (Note 22)	2,340	(22,958)
匯兌差額	Exchange difference	(1,189)	1,399
於期 / 年末	At period/year end	<b>1,236,780</b>	<b>1,174,938</b>

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

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2014 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2014	6,609,378	359,859	6,969,237
增置	Additions	2,322	17,756	20,078
出售	Disposals	-	(789)	(789)
重估	Revaluation	220,122	-	220,122
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(54,434)	(55,641)	(110,075)
重新分類轉至投資物業 (附註 21)	Reclassification to investment properties (Note 21)	(2,340)	-	(2,340)
匯兌差額	Exchange difference	(11,937)	(6,787)	(18,724)
於 2014 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2014	<u>6,763,111</u>	<u>314,398</u>	<u>7,077,509</u>
於 2014 年 6 月 30 日 成本值或估值	At 30 June 2014 Cost or valuation	6,763,111	827,937	7,591,048
累計折舊	Accumulated depreciation	-	(513,539)	(513,539)
於 2014 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2014	<u>6,763,111</u>	<u>314,398</u>	<u>7,077,509</u>

上述資產之成本值或估值  
分析如下：

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

	At 30 June 2014			
於 2014 年 6 月 30 日 按成本值	At cost	-	827,937	827,937
按估值	At valuation	6,763,111	-	6,763,111
		<u>6,763,111</u>	<u>827,937</u>	<u>7,591,048</u>

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

		房產 Premises	設備、固定 設施及裝備 Equipment, fixtures and fittings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 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	21,258	88,697	109,955
出售	Disposals	-	(5,329)	(5,329)
重估	Revaluation	802,649	-	802,649
年度折舊	Depreciation for the year	(97,703)	(109,253)	(206,956)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	22,958	-	22,958
匯兌差額	Exchange difference	13,421	7,544	20,965
於 2013 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2013	<u>6,609,378</u>	<u>359,859</u>	<u>6,969,237</u>
於 2013 年 12 月 31 日 成本值或估值	At 31 December 2013 Cost or valuation	6,609,378	835,072	7,444,450
累計折舊	Accumulated depreciation	-	(475,213)	(475,213)
於 2013 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2013	<u><u>6,609,378</u></u>	<u><u>359,859</u></u>	<u><u>6,969,237</u></u>
上述資產之成本值或估值 分析如下：	The analysis of cost or valuation of the above assets is as follows:			
於 2013 年 12 月 31 日 按成本值	At 31 December 2013 At cost	-	835,072	835,072
按估值	At valuation	6,609,378	-	6,609,378
		<u><u>6,609,378</u></u>	<u><u>835,072</u></u>	<u><u>7,444,450</u></u>

**23. 其他資產**
**23. Other assets**

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Reposessed assets	11,872	32,234
應收賬項及預付費用	Accounts receivable and prepayments	1,553,104	3,709,361
		<u><u>1,564,976</u></u>	<u><u>3,741,595</u></u>

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**24. 公平值變化計入損益之金融負債 24. Financial liabilities at fair value through profit or loss**

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性負債		
- 外匯基金票據及債券 短盤		
	<b>4,543,269</b>	<b>4,433,736</b>

於 2014 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 (2013 年 12 月 31 日：無)。

At 30 June 2014, there was no financial liabilities designated at fair value through profit or loss (31 December 2013: Nil).

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

		於 2014 年 6 月 30 日 At 30 June 2014 港幣千元 HK\$'000	於 2013 年 12 月 31 日 At 31 December 2013 港幣千元 HK\$'000
往來、儲蓄及其他存款 (於資產負債表)	Current, savings and other deposit accounts (per balance sheet)	<b>209,495,741</b>	198,160,417
分類：	Analysed by:		
即期存款及往來存款	Demand deposits and current accounts		
- 公司	- corporate	<b>14,535,630</b>	15,518,333
- 個人	- personal	<b>2,449,437</b>	2,377,882
		<b>16,985,067</b>	17,896,215
儲蓄存款	Savings deposits		
- 公司	- corporate	<b>15,669,053</b>	17,170,844
- 個人	- personal	<b>33,444,169</b>	34,145,500
		<b>49,113,222</b>	51,316,344
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- corporate	<b>75,585,245</b>	66,014,321
- 個人	- personal	<b>67,812,207</b>	62,933,537
		<b>143,397,452</b>	128,947,858
		<b>209,495,741</b>	198,160,417

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	14,844,887	15,163,133
準備	Provisions	66,145	66,368
		<b>14,911,032</b>	<b>15,229,501</b>

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

於 2014 年 6 月 30 日，本集團之負債港幣 4,822,337,000 元（2013 年 12 月 31 日：港幣 4,148,807,000 元）是以存放於中央保管系統以方便結算之資產作抵押。此外，本集團通過售後回購協議的債務證券抵押之負債為港幣 733,474,000 元（2013 年 12 月 31 日：港幣 1,268,641,000 元）。本集團為擔保此等負債而質押之資產金額為港幣 5,597,019,000 元（2013 年 12 月 31 日：港幣 5,454,505,000 元），並主要於「交易性證券」、「可供出售證券」及「持有至到期日證券」內列賬。

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



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

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。

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".

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2014年上半年及截至2013年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2014 and the year ended 31 December 2013 are as follows:

		於 2014 年 6 月 30 日 At 30 June 2014					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 暫時性差額 Other temporary differences	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2014 年 1 月 1 日	At 1 January 2014	26,417	1,020,816	(412)	(218,279)	(115,828)	712,714
借記／（貸記） 收益表 （附註 14）	Charged/(credited) to income statement (Note 14)	2,234	124	412	(32,857)	16,929	(13,158)
借記其他全面 收益	Charged to other comprehensive income	-	30,220	-	-	82,464	112,684
匯兌差額	Exchange difference	-	(1,248)	-	4,101	1,379	4,232
於 2014 年 6 月 30 日	At 30 June 2014	28,651	1,049,912	-	(247,035)	(15,056)	816,472
		於 2013 年 12 月 31 日 At 31 December 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	Charged/(credited) to income statement	4,113	2,864	(115)	(50,716)	(21,687)	(65,541)
借記／（貸記） 其他全面 收益	Charged/(credited) to other comprehensive income	-	119,553	-	-	(117,817)	1,736
匯兌差額	Exchange difference	(4)	1,313	-	(2,468)	(975)	(2,134)
於 2013 年 12 月 31 日	At 31 December 2013	26,417	1,020,816	(412)	(218,279)	(115,828)	712,714

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(123,198)	(152,831)
遞延稅項負債	Deferred tax liabilities	939,670	865,545
		<b>816,472</b>	<b>712,714</b>
		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
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	(96,754)	(75,628)
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	922,331	898,205
		<b>825,577</b>	<b>822,577</b>

於2014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3,774,000元（2013年12月31日：港幣1,260,000元）。其中本集團無作廢期限的有關金額為港幣2,596,000元（2013年12月31日：港幣130,000元），本集團於五年內作廢的有關金額為港幣1,178,000元（2013年12月31日：港幣1,130,000元）。

As at 30 June 2014, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$3,774,000 (31 December 2013: HK\$1,260,000) which is considered unlikely to be utilised. Of the amount, HK\$2,596,000 (31 December 2013: HK\$130,000) for the Group has no expiry date and HK\$1,178,000 (31 December 2013: HK\$1,130,000) 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)**
**29. 股本**
**29. Share capital**

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
已發行及繳足： 7,000,000 股普通股	<u>3,144,517</u>	<u>700,000</u>

根據於 2014 年 3 月 3 日生效的新《公司條例》(香港法例第 622 章),所有於香港註冊成立的公司,在該生效日期或前後發行的股份均沒有面值,並廢除法定股本的相關概念,於 2014 年 3 月 3 日的股本溢價賬目結餘已撥入股本內。

Pursuant to the new Companies Ordinance (Chapter 622, Laws of Hong Kong) which has commenced operation on 3 March 2014, all shares issued by a company incorporated in Hong Kong before, on and after that commencement date shall have no par value and the relevant concept of authorised share capital is abolished, the balance of the share premium account as at 3 March 2014 has been transferred to share capital.

**30. 儲備**
**30. Reserves**

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

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

**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)**
**31. 簡要綜合現金流量表附註**      **31. Notes to condensed consolidated cash flow statement**

(a) 經營溢利與除稅前 經營現金之流入/ (流出) 對賬	(a) Reconciliation of operating profit to operating cash inflow/(outflow) before taxation	半年結算至 2014年 6月30日 Half-year ended 30 June 2014	半年結算至 2013年 6月30日 Half-year ended 30 June 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
經營溢利	Operating profit	1,795,086	1,701,318
折舊	Depreciation	110,075	100,546
減值準備淨撥備	Net charge of impairment allowances	281,241	123,133
折現減值準備回撥	Unwind of discount on impairment allowances	(747)	(7,260)
已撤銷之貸款 (扣除收回 款額)	Advances written off net of recoveries	(12,143)	37,361
原到期日超過3個月之 存放銀行及其他金融 機構的結餘之變動	Change in balances with banks and other financial institutions with original maturity over three months	(2,259,530)	(1,516,729)
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	2,883,970	2,447,662
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	(1,860,403)	78,447
衍生金融工具之變動	Change in derivative financial instruments	(7,780)	95,685
貸款及其他賬項之變動	Change in advances and other accounts	(9,228,075)	(12,013,230)
證券投資之變動	Change in investment in securities	(4,086,441)	(2,221,953)
其他資產之變動	Change in other assets	2,176,619	(1,199,416)
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	2,045,674	5,333,991
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	109,533	(832,573)
客戶存款之變動	Change in deposits from customers	11,335,324	6,230,738
其他賬項及準備之變動	Change in other accounts and provisions	(318,469)	1,310,788
匯率變動之影響	Effect of changes in exchange rates	459,470	(4,935)
除稅前經營現金之流入 /(流出)	Operating cash inflow/(outflow) before taxation	<u>3,423,404</u>	<u>(336,427)</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	4,691,258	4,520,289
- 已付利息	- Interest paid	(2,239,505)	(1,947,204)
- 已收股息	- Dividend received	5,592	4,723

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**31. 簡要綜合現金流量表附註 (續) 31. Notes to condensed consolidated cash flow statement (continued)**
**(b) 現金及等同現金項目  
結存分析**
**(b) Analysis of the balances of cash and cash equivalents**

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 6 月 30 日 At 30 June 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及原到期日 在 3 個月內之存放 銀行及其他金融機 構的結餘	Cash and balances with banks and other financial institutions with original maturity within three months	<b>32,882,912</b>	26,290,642
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	<b>3,599,628</b>	4,897,093
原到期日在 3 個月內之 庫券	Treasury bills with original maturity within three months	<b>4,278,979</b>	2,131,120
		<b>40,761,519</b>	33,318,855

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	<b>20,909,773</b>	15,907,292
與交易有關之或然負債	Transaction-related contingencies	<b>3,893,535</b>	5,484,250
與貿易有關及其他之或然 負債	Trade-related and other contingencies	<b>15,130,034</b>	11,870,541
不需事先通知的無條件撤 銷之承諾	Commitments that are unconditionally cancellable without prior notice	<b>71,262,812</b>	71,071,494
其他承擔，原到期日為	Other commitments with an original maturity of		
- 1 年或以下	- up to one year	<b>495,076</b>	567,314
- 1 年以上	- over one year	<b>5,522,584</b>	5,245,225
		<b>117,213,814</b>	110,146,116
信貸風險加權數額	Credit risk-weighted amount	<b>19,649,838</b>	14,703,603

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

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

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

本集團未於本中期財務資料中撥備之資本承擔金額如下：

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

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	4,579	2,879
已批准但未簽約	3,068	725
	<b>7,647</b>	<b>3,604</b>

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

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

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**34. 經營租賃承擔**
**34. Operating lease commitments**
**(a) 作為承租人**
**(a) As lessee**

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

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

		於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇	Land and buildings		
- 不超過 1 年	- not later than one year	248,300	234,147
- 1 年以上至 5 年內	- later than one year but not later than five years	718,011	704,338
- 5 年後	- later than five years	274,353	322,987
		<b>1,240,664</b>	1,261,472
其他承擔	Other commitments		
- 不超過 1 年	- not later than one year	708	420
- 1 年以上至 5 年內	- later than one year but not later than five years	177	323
		<b>1,241,549</b>	1,262,215



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

**34. 經營租賃承擔 (續) 34. Operating lease commitments (continued)**

**(b) 作為出租人**

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

**(b) As lessor**

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

	於 2014 年 6 月 30 日 At 30 June 2014	於 2013 年 12 月 31 日 At 31 December 2013
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	46,007	48,571
- 1 年以上至 5 年內	38,139	53,436
	<b>84,146</b>	<b>102,007</b>

本集團以經營租賃形式租出投資物業（附註 21）；租賃年期通常由 1 年至 3 年。租約條款一般要求租客提交保證金。

The Group leases its investment properties (Note 21) under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits.

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

本集團業務拆分為四個主要分類，分別為個人銀行、企業銀行、財資業務及投資。

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

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

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

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

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

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

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

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

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

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

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

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

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

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2014年6月30日</b>	<b>30 June 2014</b>							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(221,804)	1,307,750	1,478,264	-	-	2,564,210	-	2,564,210
- 跨業務	642,265	(17,193)	(625,072)	-	-	-	-	-
	420,461	1,290,557	853,192	-	-	2,564,210	-	2,564,210
淨服務費及佣金收入	Net fee and commission income							
	272,826	333,907	10,653	43	(1,209)	616,220	-	616,220
淨交易性收益/(虧損)	Net trading gain/(loss)							
	34,640	79,619	(65,658)	(2,503)	1	46,099	-	46,099
界定為以公平值變化計入損益之金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss							
	-	-	(3,109)	-	-	(3,109)	-	(3,109)
其他金融資產之淨收益	Net gain on other financial assets							
	-	20,317	5,685	-	-	26,002	-	26,002
其他經營收入	Other operating income							
	57	160	-	88,420	6,250	94,887	(58,822)	36,065
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>							
	727,984	1,724,560	800,763	85,960	5,042	3,344,309	(58,822)	3,285,487
減值準備淨撥備	Net charge of impairment allowances							
	(38,982)	(242,259)	-	-	-	(281,241)	-	(281,241)
<b>淨經營收入</b>	<b>Net operating income</b>							
	689,002	1,482,301	800,763	85,960	5,042	3,063,068	(58,822)	3,004,246
經營支出	Operating expenses							
	(346,013)	(525,902)	(247,198)	(99,728)	(49,141)	(1,267,982)	58,822	(1,209,160)
<b>經營溢利/(虧損)</b>	<b>Operating profit/(loss)</b>							
	342,989	956,399	553,565	(13,768)	(44,099)	1,795,086	-	1,795,086
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties							
	-	-	-	60,511	-	60,511	-	60,511
出售/重估物業、器材及設備之淨收益	Net gain from disposal/ revaluation of properties, plant and equipment							
	-	-	-	290	-	290	-	290
<b>除稅前溢利/(虧損)</b>	<b>Profit/(loss) before taxation</b>							
	342,989	956,399	553,565	47,033	(44,099)	1,855,887	-	1,855,887
<b>於2014年6月30日</b>	<b>At 30 June 2014</b>							
<b>資產</b>	<b>Assets</b>							
分部資產	32,202,440	134,451,358	119,515,434	8,422,574	215,375	294,807,181	-	294,807,181
<b>負債</b>	<b>Liabilities</b>							
分部負債	106,221,304	116,638,985	36,684,966	7,623	1,822,236	261,375,114	-	261,375,114
<b>半年結算至</b>	<b>Half-year ended</b>							
<b>2014年6月30日</b>	<b>30 June 2014</b>							
<b>其他資料</b>	<b>Other information</b>							
資本性支出	Capital expenditure							
	-	-	-	20,258	-	20,258	-	20,258
折舊	Depreciation							
	5,415	2,950	484	99,722	1,504	110,075	-	110,075
證券攤銷	Amortisation of securities							
	-	-	147,140	-	-	147,140	-	147,140

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

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

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

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

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

		半年結算至 2014 年 6 月 30 日 Half-year ended 30 June 2014		半年結算至 2013 年 6 月 30 日 Half-year ended 30 June 2013	
		提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation	提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	1,945,346	1,473,234	1,901,962	1,431,973
中國內地	Mainland of China	1,312,113	376,413	954,337	304,787
其他	Others	28,028	6,240	23,161	12,203
合計	Total	3,285,487	1,855,887	2,879,460	1,748,963

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

		於 2014 年 6 月 30 日 At 30 June 2014			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	179,167,578	159,363,605	7,539,054	34,258,376
中國內地	Mainland of China	112,840,181	99,348,429	782,377	82,808,099
其他	Others	2,799,422	2,663,080	5,516	147,339
合計	Total	<b>294,807,181</b>	<b>261,375,114</b>	<b>8,326,947</b>	<b>117,213,814</b>
		於 2013 年 12 月 31 日 At 31 December 2013			
		總資產 Total assets	總負債 Total liabilities	非流動資產 Non-current assets	或然負債和承擔 Contingent liabilities and commitments
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	164,667,896	146,467,458	7,343,360	30,381,110
中國內地	Mainland of China	112,857,400	99,487,847	830,096	79,638,140
其他	Others	2,858,664	2,128,666	3,467	126,866
合計	Total	<b>280,383,960</b>	<b>248,083,971</b>	<b>8,176,923</b>	<b>110,146,116</b>

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

下表列示已抵銷、受執行性淨額結算總協議和類似協議約束的金融工具詳情。

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

於 2014 年 6 月 30 日

At 30 June 2014

		於資產負債表中 抵銷之已確認 金融負債總額 Gross amounts of recognised financial liabilities set off in the balance sheet	於資產負債表 中列示的金融 資產淨額 Net amounts of financial assets presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
				金融工具 Financial instruments	已收取之 現金押品 Cash collateral received		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>						
衍生金融工具	Derivative financial instruments	87,578	-	87,578	(69,034)	-	18,544
其他資產	Other assets	1,854,777	(960,574)	894,203	-	-	894,203
總計	Total	1,942,355	(960,574)	981,781	(69,034)	-	912,747

於 2014 年 6 月 30 日

At 30 June 2014

		於資產負債表中 抵銷之已確認 金融資產總額 Gross amounts of recognised financial assets set off in the balance sheet	於資產負債表 中列示的金融 負債淨額 Net amounts of financial liabilities presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
				金融工具 Financial instruments	已抵押之 現金押品 Cash collateral pledged		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>負債</b>	<b>Liabilities</b>						
衍生金融工具	Derivative financial instruments	204,662	-	204,662	(69,034)	-	135,628
其他負債	Other liabilities	963,520	(960,574)	2,946	-	-	2,946
總計	Total	1,168,182	(960,574)	207,608	(69,034)	-	138,574



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

		於 2013 年 12 月 31 日 At 31 December 2013					
		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 Related amounts not set off in the balance sheet		淨額	
		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	港幣千元 HK\$'000	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>						
衍生金融工具	Derivative financial instruments	82,212	-	82,212	(27,605)	-	54,607
其他資產	Other assets	1,193,321	(883,177)	310,144	-	-	310,144
總計	Total	1,275,533	(883,177)	392,356	(27,605)	-	364,751
		於 2013 年 12 月 31 日 At 31 December 2013					
		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 Related amounts not set off in the balance sheet		淨額	
		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	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>負債</b>	<b>Liabilities</b>						
衍生金融工具	Derivative financial instruments	239,495	-	239,495	(27,605)	-	211,890
其他負債	Other liabilities	946,711	(883,177)	63,534	-	-	63,534
總計	Total	1,186,206	(883,177)	303,029	(27,605)	-	275,424

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

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

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

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

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

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

母公司的基本資料：

General information of the parent companies:

本集團之直接控股公司是中銀香港，而中銀香港是受中國銀行控制。

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

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

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

匯金於某些內地實體均擁有控制權益。

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

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

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

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

大部分與中國銀行進行的交易源自貨幣市場活動。於 2014 年 6 月 30 日，本集團相關應收及應付中國銀行款項總額分別為港幣 7,700,518,000 元 (2013 年 12 月 31 日：港幣 6,796,023,000 元) 及港幣 8,754,124,000 元 (2013 年 12 月 31 日：港幣 2,702,999,000 元)。2014 年上半年與中國銀行敘做此類業務過程中產生的收入及支出總額分別為港幣 173,393,000 元 (2013 年上半年：港幣 106,167,000 元) 及港幣 46,271,000 元 (2013 年上半年：港幣 15,386,000 元)。

大部分與中銀香港進行的交易源自貨幣市場活動。於 2014 年 6 月 30 日，本集團相關應收及應付中銀香港款項總額分別為港幣 609,499,000 元 (2013 年 12 月 31 日：港幣 2,139,709,000 元) 及港幣 17,863,854,000 元 (2013 年 12 月 31 日：港幣 21,270,585,000 元)。2014 年上半年與中銀香港敘做此類業務過程中產生的收入及支出總額分別為港幣 1,422,000 元 (2013 年上半年：港幣 3,441,000 元) 及港幣 415,506,000 元 (2013 年上半年：港幣 287,326,000 元)。

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

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

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

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

大部分與母公司控制之其他公司的交易源自客戶存款。於 2014 年 6 月 30 日，本集團相關款項總額為港幣 7,303,123,000 元 (2013 年 12 月 31 日：港幣 7,093,494,000 元)。2014 年上半年與母公司控制之其他公司做此類業務過程中產生的支出總額為港幣 42,739,000 元 (2013 年上半年：港幣 51,442,000 元)。

除上述披露外，與其他母公司及母公司控制之其他公司進行的交易並不重大。

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

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

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

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****37. 主要之有關連人士交易 (續)****37. Significant related party transactions (continued)****(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易**

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

這些交易包括但不局限於下列各項：

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

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

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

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

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

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

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

主要高層人員之薪酬如下：

**(c) Key management personnel**

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

The compensation of key management personnel is detailed as follows:

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

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

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

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

		於 2014 年 6 月 30 日 At 30 June 2014			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	53,187,077	124,721,422	9,826,026	187,734,525
現貨負債	Spot liabilities	(44,749,819)	(112,789,706)	(9,231,680)	(166,771,205)
遠期買入	Forward purchases	26,039,347	12,168,866	3,891,068	42,099,281
遠期賣出	Forward sales	(32,748,003)	(24,152,402)	(4,423,413)	(61,323,818)
長 / (短) 盤淨額	Net long/(short) position	1,728,602	(51,820)	62,001	1,738,783
結構性倉盤淨額	Net structural position	366,653	8,445,743	-	8,812,396

  

		於 2013 年 12 月 31 日 At 31 December 2013			
		港幣千元等值 Equivalent in thousand of HK\$			
		美元 US Dollars	人民幣 Renminbi	其他外幣 Others foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	51,589,784	121,853,558	9,384,830	182,828,172
現貨負債	Spot liabilities	(44,518,523)	(111,464,523)	(9,925,494)	(165,908,540)
遠期買入	Forward purchases	24,399,649	10,648,881	4,468,976	39,517,506
遠期賣出	Forward sales	(29,771,697)	(21,621,410)	(3,875,909)	(55,269,016)
長 / (短) 盤淨額	Net long/(short) position	1,699,213	(583,494)	52,403	1,168,122
結構性倉盤淨額	Net structural position	333,141	8,263,668	-	8,596,809

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

以下分析乃參照有關跨國債權之金管局報表的填報指示而編製。跨國債權為海外交易對手之最終風險承擔的地區分佈，並會按照交易對手所在地計入風險轉移。若債權之擔保人所在地與交易對手所在地不同，則風險將轉移至擔保人之所在地。若債權屬銀行之海外分行，其風險將會轉移至該銀行之總行所在地。個別國家或區域其已計及風險轉移後佔跨國債權總額 10% 或以上之債權總額如下：

**39. Cross-border claims**

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

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

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

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



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

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

**40. Non-bank Mainland exposures**

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

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

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**中期財務資料附註** **Notes to the Interim Financial Information (continued)**  
(續)**41. 符合香港會計準則第 34 號** **41. Compliance with HKAS 34**

截至 2014 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。

The unaudited interim financial information for the first half of 2014 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

**42. 法定賬目****42. Statutory accounts**

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 2013 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。核數師於 2014 年 3 月 20 日對該法定賬目發出無保留意見的核數師報告。

The information in this interim report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2013 have been delivered to the Registrar of Companies and the HKMA. The auditor expressed an unqualified opinion on those statutory accounts in the report dated 20 March 2014.



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## 獨立審閱報告

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

### 引言

本核數師(以下簡稱「我們」)已審閱列載於第 1 至 111 頁的中期財務資料,此中期財務資料包括南洋商業銀行有限公司(「貴銀行」)及其子公司(合稱「貴集團」)於二零一四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。我們按照委聘的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, 2014 年 8 月 11 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 111, which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2014 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income, the condensed consolidated statement of changes in equity and the condensed consolidated cash flow statement for the six-month period then ended, and other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with Hong Kong Accounting Standard 34 "Interim Financial Reporting" ("HKAS 34") issued by the Hong Kong Institute of Certified Public Accountants. Our responsibility is to express a conclusion on this interim financial information based on our review. Our report is made solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

### Scope of review

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

### Conclusion

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

Ernst & Young  
Certified Public Accountants

Hong Kong, 11 August 2014

## 其他資料

## Additional Information

### 1. 董事會

於 2014 年 8 月 11 日，本銀行之董事會成員為高迎欣先生<sup>#</sup>（董事長）、方紅光先生（副董事長兼行政總裁）、李久仲先生<sup>#</sup>、朱燕來女士<sup>#</sup>、陳細明先生、張信剛先生\*、藍鴻震先生\*及劉漢銓先生\*。

<sup>#</sup> 非執行董事

\* 獨立非執行董事

### 1. Board of Directors

As at 11 August 2014, the Board of Directors of the Bank comprises Mr. GAO Yingxin<sup>#</sup> (Chairman), Mr. FANG Hongguang (Vice Chairman and Chief Executive), Mr. LI Jiuzhong<sup>#</sup>, Mdm. ZHU Yanlai<sup>#</sup>, Mr. CHAN Sai Ming, Mr. CHANG Hsin Kang\*, Mr. LAN Hong Tsung, David\* and Mr. LAU Hon Chuen\*.

<sup>#</sup> 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 地點及日期 Place and date of incorporation/ operation	已發行並繳足股本／註冊資本 Issued and fully paid up share capital/ registered capital	持有權益 Interest held	主要業務 Principal activities
南洋商業銀行（中國）有限公司 Nanyang Commercial Bank (China), Limited	2007年12月14日 於中國 The People's Republic of China 14 December 2007	註冊資本 6,500,000,000 人民幣 Registered capital RMB6,500,000,000	100%	銀行業務 Banking business
南洋商業銀行信託有限公司 Nanyang Commercial Bank Trustee Limited	1976年10月22日 於香港 Hong Kong 22 October 1976	普通股份 3,000,000 港元 Ordinary shares of HK\$3,000,000	100%	信託服務 Trustee services
廣利南投資管理有限公司 Kwong Li Nam Investment Agency Limited	1984年5月25日 於香港 Hong Kong 25 May 1984	普通股份 3,050,000 港元 Ordinary shares HK\$3,050,000	100%	投資代理 Investment agency
南洋商業銀行（代理人）有限公司 Nanyang Commercial Bank (Nominees) Limited	1980年8月22日 於香港 Hong Kong 22 August 1980	普通股份 50,000 港元 Ordinary shares of HK\$50,000	100%	代理人服務 Nominee services

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

本未經審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.

## 業務回顧

上半年，全球經濟繼續溫和復蘇。中國經濟現初步穩定跡象，但仍存在下行壓力；香港失業率維持相對較低水平，但經濟增速有所放緩，銀行業經營環境仍具挑戰，金融監管要求日趨嚴格。本行繼續堅持轉型創新，持續發展的戰略方向，結合結構調整，強化創新意識，促進轉型發展，提升競爭實力。

## 財務摘要

截至 2014 年 6 月底，本集團經營溢利港幣 17.95 億元，較去年同期上升 5.51%。淨利息收入港幣 25.64 億元，比去年同期增長 11.99%；非利息收入港幣 7.21 億元，比去年同期上升 22.28%，其中淨手續費收入上升 23.62%。截至 2014 年 6 月底，本集團稅後盈利港幣 15.12 億元，較去年同期增長 1.59%；平均資本回報率 9.20%，平均資產回報率 1.05%，分別比上年同期下降 0.59 個百分點及 0.10 個百分點；淨利息收益率 (NIM) 1.86%，較去年同期上升 0.02 個百分點。特定分類或減值貸款比率 0.73%，較去年底增加 0.39 個百分點。

## Business Review

In the first half of the year, the recovery of global economy remained gentle. Preliminary signs of stability were seen in the Mainland economy, but downward pressure lingered. Unemployment rate was maintained at a relatively low level in Hong Kong, while economic growth slowed down. The banking industry was still confronted with a challenging operating environment with financial regulatory requirements increasingly stringent. We continued to adhere to the strategy of fostering sustainable development with transformation, innovation and strengthen awareness of innovation by integrating with structural adjustment to promote transformation and development and enhance competitiveness.

## Financial Highlights

For the first half of 2014, operating profit of the Group was HKD 1,795 million, representing a growth of 5.51% compared with the corresponding period of previous year. Net interest income increased by 11.99% compared with the first half of 2013 to HKD 2,564 million, while non-interest income increased by 22.28% compared with the corresponding period of previous year to HKD 721 million, of which net fee income was up by 23.62%. Up to the end of June 2014, the Group's profit after tax was HKD 1,512 million, representing a growth of 1.59% compared with the corresponding period of previous year. Average return on capital and average return on assets was 9.20% and 1.05% respectively, representing a decrease of 0.59 percentage point and 0.10 percentage point compared with the first half of 2013 respectively. Net interest margin (NIM) was 1.86%, an increase of 0.02 percentage point compared with June last year. Classified or impaired loan ratio was 0.73%, an increase of 0.39 percentage point compared with the end of previous year.

## 業務回顧（續）

## Business Review (continued)

### 業務回顧

### Business Review

#### 擴大業務規模，增強可持續發展動力

#### Expanding Business Scale and Strengthening Momentum for Sustainable Development

2014年，存、放款業務的整體策略為「擴規模，增效益」。個人金融業務在擴規模的同時著力控制成本；企業金融業務在擴規模的同時亦致力防範風險。為保證核心存款穩健增長，提升存款穩定性，本行積極推出各類不同貨幣、利率及存期的存款優惠和新戶推廣吸納計劃，並配合開業 65 週年，加大媒體、交通工具等線上廣告宣傳，還為特選客戶呈上舞台劇，進一步擴大品牌知名度。為拓展客戶基礎，提升客戶體驗，我們根據「自在理財」、「智盈理財」以及「南商理財」三個客戶分層的不同需要，將存款、證券、基金以及兌換等產品進行不同優惠組合，滾動推出新戶賞及推薦計劃，並跟隨中銀集團優化「自在理財」開戶年齡限制，16 至未滿 18 歲的年青客戶可同時開立「自在理財」服務、外匯寶、網上／電話銀行服務，鼓勵年輕客戶使用本行綜合銀行服務，增加潛在客戶以本行作為主要往來銀行的機會。截至 2014 年 6 月底，本集團存款總餘額達港幣 2,094.96 億元，較去年底增加 5.72%。

In 2014, the overall strategy of the Bank in respect of deposits and lending businesses was “expanding scale and increasing efficiency”. For personal banking, the Bank focused on cost control while expanding scale. For corporate banking, the Bank was committed to prevent risks while expanding scale. To guarantee stable growth of core deposits and enhance stability of deposits, the Bank proactively launched various concessions for deposits of different currencies, interest rates and deposit terms and schemes for attracting new customers. With welcoming its 65th anniversary, the Bank increased efforts on advertisements and promotions by means of media and transport, and offered stage drama for selected customers so as to further increase brand reputation. To expand customer base and enhance customer experience, the Bank launched different privilege portfolios of deposits, securities, funds and exchange and rolled out new customer incentive and referral plans based on different needs of customers in three levels, namely “i-Free Banking Service”, “Enrich Banking Service” and “NCB Wealth Management”. The Bank also followed BOC Group to optimise the age limit for opening accounts of “i-Free Banking Service”. Young customers at the age of 16 to under the age of 18 could simultaneously open “i-Free Banking Service”, multi-currency accounts, on-line/telephone banking services. This encouraged them to use the Bank’s comprehensive banking services and increased the opportunity for potential customers to take the Bank as their principal banker. As at the end of June 2014, the Group’s total balance of deposits amounted to HKD 209,496 million, representing an increase of 5.72% compared with the end of previous year.

## 業務回顧（續）

## Business Review (continued)

### 業務回顧（續）

### Business Review (continued)

#### 擴大業務規模，增強可持續發展動力（續）

#### Expanding Business Scale and Strengthening Momentum for Sustainable Development (continued)

與此同時，本行跟隨中銀集團制定的策略，積極擴大放款規模。樓宇按揭貸款採取彈性價格策略以拓展客源，樓按市佔率因而有所回升；私人貸款業務方面，在風險可控的原則下，集中開展與卡司的私貸聯動項目。本行在 7 家分行成立特快批核中心，由卡司配置經驗的營銷人員，半小時內完成處理，加快客戶提用貸款效率。企業放款則加強新戶拓展及核心戶挖潛，積極營銷「南商小企錢」貸款。對於重點客戶，風險審批部門提前介入，與營銷部門加強溝通與協作，迅速達成授信方案，落實放款。上半年，一般放款、銀團貸款以及中小企放款的佔比均較去年底有所增長。截至 2014 年 6 月底，本集團貸款總餘額達港幣 1,539.50 億元，較去年底增加港幣 104.08 億元，增幅 7.25%。

At the same time, the Bank actively expanded lending scale by complying with the strategies formulated by BOC Group. In respect of residential mortgage loans, the Bank adopted flexible price strategies to expand customer base, and thus the market share of residential mortgages increased. In respect of personal loan business, under the principle of controlled risks, the Bank focused on the personal loan collaboration project with BOCCC. The Bank established express approval centres in 7 branches with experienced marketing personnel from BOCCC on duty, which allows application to be handled and completed within half an hour, facilitating customers to draw their loans efficiently. In respect of corporate lending, the Bank strengthened expansion of new customers and sought further opportunities from core customers, and proactively promoted the “NCB Small Business Loan”. For key customers, the risk approval department got involved in advance and enhanced communication and coordination with the marketing department in order to accelerate credit arrangement. In the first half of the year, the proportion of general loans, syndicated loans and SME loans increased compared with the end of previous year. As at the end of June 2014, the Group's total balance of loans amounted to HKD 153,950 million, representing a growth of HKD 10,408 million or 7.25% compared with the end of previous year.



## 業務回顧（續）

## Business Review (continued)

### 業務回顧（續）

### Business Review (continued)

#### 優化收入結構，促進「輕資本」業務發展

#### Optimising Revenue Structure and Promoting Development of Capital-lite Businesses

近年來，淨息差收窄壓力增大，作為中型銀行，本行努力發展「輕資本」業務，促進轉型發展。財富管理手續費收入和傳統手續費收入是我行非利息收入的主要來源。提升股票、壽險、基金業務收益貢獻仍然是今年提升非利息收入的重點。為此，上半年，我們從產品、宣傳、服務等多方面著手，提升財富管理手續費收入貢獻。股票業務推出買賣「零」佣金，吸引大戶，激活不動戶，擴大客戶基礎。另外，通過邀請中銀國際、中銀香港以及各大基金公司資深股評人舉辦不同形式的講座，介紹環球市場、外匯市場及本港股市走勢，增強客戶對市場及本行理財服務的信心，激活客戶投資理財需求；壽險業務繼續發揮近年業務增長較好的優勢，推出保費融資、人民幣壽險等產品；基金業務配合客戶對人民幣產品的強大需求，積極推出各類人民幣組別基金並推動相關產品的銷售。截至2014年6月底，本集團非利息收入比去年同期上升22.28%。

In recent years, pressure from net interest margin narrowing increased. As a medium sized bank, the Bank strived to develop capital-lite businesses to promote transformation and development. Wealth management fee income and traditional fee income constituted a major source of non-interest income of the Bank. Increasing revenues from stocks, life insurance and funds businesses remained an emphasis in terms of non-interest income this year. In this regard, in the first half of the year, we embarked on products, promotions and services with a view to enhancing contribution of wealth management fee income. In terms of stock business, the Bank launched zero commission for trading to attract high valued customers and inactive customers so as to expand customer base. In addition, through holding various seminars involving experienced stock commentators of BOCI, BOCHK and major fund companies, the Bank introduced trends of global markets, foreign exchange markets and local stock market to strengthen the confidence of customers on the markets and its wealth management services in order to stimulate customers' demands in investment and wealth management. In terms of life insurance business, the Bank continued to capitalise on better business growth over recent years and launched the products such as premium financing and Renminbi life insurance. In terms of funds business, in light of the strong demand of customers for Renminbi products, the Bank proactively launched various Renminbi funds and boosted sales of relevant products. As at the end of June 2014, the Group's non-interest income increased by 22.28% compared with the corresponding period of previous year.

## 業務回顧（續）

## Business Review (continued)

### 業務回顧（續）

### Business Review (continued)

#### 加強跨境合作，培育差異化競爭優勢

#### Strengthening Cross-border Cooperation and Cultivating Competition Differentiation Advantages

為配合跨境業務的發展，本行年初跟隨中銀香港積極推動與內地中國銀行進行業務轉介，促進業務互動發展。本行亦繼續在跨境業務基礎建設上作出努力，派人到訪內地多省市中國銀行，組織培訓三十多場，除重點推介“財融通”業務外，還就跨境見證服務進行培訓，為客戶在內地直接獲取香港境外銀行服務提供一站式支持。與此同時，根據市場需要，我們不斷創新跨境產品，進一步發揮我行跨境服務的優勢，為增加交叉銷售創造機會。

To allow cross-border business development, the Bank followed BOCHK to actively boost business referrals with Mainland branches and sub-branches of Bank of China to promote interactive business development at the beginning of the year. The Bank also continued to put efforts on cross-border business infrastructure construction. It assigned staff to visit Mainland branches and sub-branches of Bank of China in several cities and provinces and organised over 30 training sessions focusing on promoting the “cross-border financing” business and cross-border attestation services, providing one-stop support for customers to directly obtain overseas banking services of Hong Kong in the Mainland. Meanwhile, in response to market demand, we constantly innovated cross-border products and further capitalised on our cross-border service advantages to create opportunities for cross-selling.

在與中國銀行密切聯動的同時，與南商(中國)的聯動也持續進行，雙方人員定期/不定期走訪、交流，共同打造“同一品牌、同一理想”，形成合力，並抓住機遇，拓展內保外貸、外保內貸客戶的融資、理財等業務。

In addition to close collaboration with Bank of China, the Bank continued to coordinate with NCB (China) with staff of both parties visiting and communicating with each other regularly/irregularly to create synergy and support the philosophy of “Same brand, Same ideal” and seize the opportunities of expanding financing, wealth management with cross-border guarantee arrangement.

本行在跨境業務和服務上不斷努力取得的成績也獲得了市場的肯定。2月份榮獲了「新城財經台」頒發的2013-14年「卓越跨境銀行服務品牌」大獎。

The Bank was also recognised due to its achievements in respect of cross-border businesses and services. In February, the Bank was awarded the “Excellent Brand of Cross-border Banking Service” for 2013-14 by “Metro Finance”.

## 業務回顧（續）

## Business Review (continued)

### 業務回顧（續）

### Business Review (continued)

#### 加快網絡應用，拓展便捷性服務渠道

#### Accelerating Application of Internet and Developing Convenient Service Channels

隨著網絡時代的到來，本行積極著手加快將網絡應用融入金融服務。上半年於總行營業部大堂及理財中心安裝 Wi-Fi，預計還將完成其他 6 間中心分行的安裝，今後高端理財中心將把 Wi-Fi 作為基本配置。為配合中銀集團社交網絡應用的發展策略，本行積極籌劃推出微信銀行。此外，本行還加快優化電子資訊應用。上半年，積極籌備推出電子海報，透過中央管理模式將宣傳視頻推送至指定分行屏幕播放；籌備推出互動電子播放平台，為客戶提供自行查閱銀行各類資料的互動服務；還為分行客戶經理配備平板電腦，方便為客戶提供更多元化的資訊，把握轉介客戶的機會。

In the era of internet, the Bank has been accelerating the process of integrating internet application with our financial services. Wi-Fi has been installed in the lobby and wealth management centre of the head office in the first half of the year. Installation work will also be completed in six other branches. Further, the Bank will install Wi-Fi in every high-end wealth management centre in the future. In response to the strategy for developing applications on social networking platform of BOC Group, the Bank is preparing to launch its WeChat bank. In addition, the Bank speeded up the optimization of the electronic information applications. In the first half of 2014, electronic posters and promotional videos were sent to designated branches for broadcasting under a centrally managed model. The Bank has planned to launch its interactive electronic broadcast platform, which will provide self-service for the customers to read various information of the Bank. Our relationship managers are equipped with tablets, with which they can provide customers with various information efficiently, so as to capture the opportunities of cross-selling.

#### 注重資產質素，強化全面性風險管控

#### Focusing on Asset Quality and Strengthening Comprehensive Risk Management

因應市場環境轉變，監管要求不斷提高，本行加強風險防範和排查，為業務發展保駕護航。根據風險取向及本行的業務策略，持續優化各類風險政策和制度，審慎做好授信風險分析和評估，強化資產質素監察機制，並通過完善及優化系統，提升風險管理技術，優化壓力測試方法。為有效保障資產質素，從貸前准入、貸中檢查和貸後管理三個環節入手，加強信貸風險管控措施，確保合規經營。

With the changing market environment and increasingly stringent regulatory requirements, the Bank put more efforts on risk prevention and scrutiny to safeguard its business development. The Bank continued to optimise its various risk policies and systems, prudently analyse and assess credit risk and strengthen its asset quality monitoring mechanism based on the risk appetite and its business strategies. Through improving and optimising the relevant systems, the Bank also upgraded its risk management techniques and stress test methods. In order to safeguard its asset quality effectively, the Bank adopted more stringent risk management measures during the process of loan application, loan approval and post-lending management, to ensure compliance requirements are met.

根據內外部形勢，南商（中國）將發展策略調整為關注質量與效益，在行內傳導「資產質量是生命綫」的理念。同時，通過不良資產清收和定期盤存等措施，逐步退出高風險業務領域，並通過加大債券業務配置等措施，逐步將發展重點調整至低風險資產。

According to both internal and external environment, NCB (China) adjusted its development strategy to focusing on quality and efficiency, and promoted the philosophy of "Asset Quality is our Lifeblood" throughout herself. At the same time, NCB (China) gradually withdrew from the high-risk business by adopting various measures, such as recovering the non-performing assets and periodic stock-taking, and gradually adjusted its development focus to low-risk assets, with a higher ratio in bond business.

## 業務回顧（續）

## Business Review (continued)

### 業務回顧（續）

### Business Review (continued)

#### 注重資產質素，強化全面性風險管控（續）

#### Focusing on Asset Quality and Strengthening Comprehensive Risk Management (continued)

因應金管局持續提升防洗錢及反恐籌資工作的標準及要求，於本年起引入及優化多項防洗錢舉報系統，有效簡化流程及提升監察質素，並從文化、管理理念以及各項政策和措施的落實執行上，加強對防洗錢風險的評估和監督。同時，定期向高級管理層匯報各項工作進度，不斷研究流程優化及資源配置之足夠性及合適性，並通過持續培訓，有效提升員工對防洗錢的執行能力及效率，確保銀行符合監管機構及中銀集團對防洗錢管控的要求。

As the Hong Kong Monetary Authority kept elevating the standards and requirements of anti-money laundering and countering financing of terrorism, a number of anti-money laundering reporting systems were introduced and optimised during the year, which effectively facilitated the anti-money laundering process and improved the monitoring quality. More efforts were put in the assessment and monitoring of the anti-money laundering risk by promotion in culture and management philosophy and implementation of various policies and measures. Progress of the above was reported to the senior management of the Bank regularly and the adequacy and appropriateness of the anti-money laundering process and resources allocation were constantly examined. By providing its staff anti-money laundering trainings constantly, the Bank effectively enhanced their execution capability and efficiency in anti-money laundering, and ensured its compliance with the monitoring requirements against anti-money laundering of regulatory authorities and BOC Group.

### 企業社會責任

### Corporate Social Responsibility

今年，我們積極響應中銀集團提出的「勇於承擔，做最好的銀行」的企業文化主題，在推進業務發展的同時，積極承擔企業社會責任。今年 4 月，本行首次接待了香港電腦教育學會舉辦的「2014 國際 IT 匯 - 中學生 IT 體驗團」的 39 名師生，向他們介紹了我行歷史、移動金融應用/發展歷程及其他無紙化項目，並組織師生到總行營業部進行實地參觀自助設備及電子開戶平台等。香港電腦教育學會對本行鼎力支持表示感謝。本行義工隊也積極組織、參與各類義工活動。上半年，組織應屆大專畢業生參與「未來大學生」義工活動，帶領受助機構兒童參觀中大校園，與他們分享大學生活；參與「躍馬慶豐年」義工服務活動，為香港島南區之獨居、體弱及乏人照顧之長者送上溫暖等。除義工活動外，本行亦為仁濟醫院附寄了慈善單張，為「明愛暖萬心」慈善晚會代收善款。

During the year, in line with the theme of corporate culture of "Devoting to Commitments, to Be the Best Bank" brought up by BOC Group, the Bank actively undertook its corporate social responsibility while promoting its business development. In April 2014, the Bank first hosted 39 students and teachers from the "International IT Fest 2014 – IT Exploration Tours for Secondary Students" organised by the Hong Kong Association for Computer Education. The Bank introduced to them its history, and projects including mobile financial applications/development and other paperless items, and arranged them an on-site visit of the self-service equipment and electronic account-opening platform at its head office. Hong Kong Association for Computer Education extended its gratitude for the Bank's supports. Volunteer team of the Bank also actively organised and participated in various volunteer activities. During the first half, our volunteer team organised a volunteer activity of "Our Future College Students", inviting college graduates to guide children from sponsored institutions in a visit to the campus of Chinese University of Hong Kong, sharing the campus life with the children. The team also participated in a volunteer activity of "Fruitful Year of Horse", delivering their care and love to old people who were sick, living alone and lack of care in the southern district of Hong Kong Island. In addition to the volunteer activities, the Bank also attached charity advertisements of Yan Chai Hospital in our letters to our customers, and received donations for the charity show "Caritas Charity TV Show".

## 釋義

在本中期業績報告中，除非文義另有所指，否則下列詞彙具有以下涵義：

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

## Definitions

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

Terms	Meanings
"BOC"	Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the H shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively
"BOCCC"	BOC Credit Card (International) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOCHK
"BOCHK"	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong
"BOCI"	BOC International Holdings Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC
"Board of Directors"	the Board of Directors of the Bank
"CET1"	Common Equity Tier 1
"CIC"	China Investment Corporation
"CVA"	Credit Valuation Adjustment
"Central Huijin"	Central Huijin Investment Ltd.
"DVA"	Debit Valuation Adjustment
"FIRB"	Foundation Internal Ratings-based
"HKAS(s)"	Hong Kong Accounting Standard(s)
"HKFRS(s)"	Hong Kong Financial Reporting Standard(s)
"HKICPA"	Hong Kong Institute of Certified Public Accountants
"HK(IFRIC)-Int"	Hong Kong (IFRIC) Interpretation
"HKMA"	Hong Kong Monetary Authority
"Hong Kong"	Hong Kong Special Administrative Region
"IMM"	Internal Models
"Mainland" or "Mainland of China"	the mainland of the PRC
"the Bank"	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong
"NCB (China)"	Nanyang Commercial Bank (China), Limited, a company incorporated under the laws of the PRC and a wholly-owned subsidiary of the Bank
"OTC"	Over-the-counter
"PRC"	the People's Republic of China
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC

**Definitions (continued)**

<b>Terms</b>	<b>Meanings</b>
"STC"	Standardised (Credit Risk)
"STM"	Standardised (Market Risk)
"STO"	Standardised (Operational Risk)
"the Group"	the Bank and its subsidiaries collectively referred as the Group
"US"	the United States of America
"VAR"	Value at Risk