

**2016 中期業績報告**  
**Interim Report 2016**



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

			(未經審計) (Unaudited)	(未經審計) (Unaudited)
			半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入		Interest income	3,586,298	4,566,684
利息支出		Interest expense	<u>(1,407,919)</u>	<u>(2,186,749)</u>
<b>淨利息收入</b>		<b>Net interest income</b>	<b>6</b>	<b>2,379,935</b>
服務費及佣金收入		Fee and commission income	808,620	762,744
服務費及佣金支出		Fee and commission expense	<u>(33,484)</u>	<u>(48,365)</u>
<b>淨服務費及佣金收入</b>		<b>Net fee and commission income</b>	<b>7</b>	<b>714,379</b>
淨交易性收益／(虧損)		Net trading gain/(loss)	8	(93,559)
界定為以公平值變化計入損益之 金融工具淨虧損		Net loss on financial instruments designated at fair value through profit or loss	<u>(1,651)</u>	<u>(1,323)</u>
其他金融資產之淨收益		Net gain on other financial assets	9	63,255
其他經營收入		Other operating income	10	31,239
<b>提取減值準備前之淨經營收入</b>		<b>Net operating income before impairment allowances</b>	<b>3,095,621</b>	<b>3,093,926</b>
減值準備淨撥備		Net charge of impairment allowances	11	<u>(341,086)</u>
<b>淨經營收入</b>		<b>Net operating income</b>	<b>2,811,893</b>	<b>2,752,840</b>
經營支出		Operating expenses	12	<u>(1,297,867)</u>
<b>經營溢利</b>		<b>Operating profit</b>	<b>1,514,026</b>	<b>1,548,818</b>
投資物業出售／公平值調整之 淨收益		Net gain from disposal of/fair value adjustments on investment properties	13	105,522
出售／重估物業、器材及設備之 淨收益		Net gain from disposal/revaluation of properties, plant and equipment	14	<u>18,468</u>
<b>除稅前溢利</b>		<b>Profit before taxation</b>	<b>1,533,958</b>	<b>1,672,808</b>
稅項		Taxation	15	<u>(273,598)</u>
<b>期內溢利</b>		<b>Profit for the period</b>	<b>1,260,360</b>	<b>1,408,327</b>
<b>股息</b>		<b>Dividends</b>	16	<u>-</u>
				<u>542,500</u>

第 7 至 110 頁之附註屬本中期財務  
資料之組成部分。

The notes on pages 7 to 110 are an integral part of this interim financial information.

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

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>期內溢利</b>	<b>Profit for the period</b>	<b>1,260,360</b>	<b>1,408,327</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>(53,343)</b>	233,962
遞延稅項	Deferred tax	<b>35,782</b>	28,111
		<b>(17,561)</b>	262,073
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>53,787</b>	215,035
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>(77,952)</b>	(30,139)
由可供出售證券轉至持有至到期日證券產生之攤銷重新分類至收益表	Amortisation with respect to available-for-sale securities transferred to held-to-maturity securities reclassified to income statement	<b>514</b>	550
遞延稅項	Deferred tax	<b>8,832</b>	(30,572)
		<b>(14,819)</b>	154,874
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	(2,908)
貨幣換算差額	Currency translation difference	<b>(143,137)</b>	22,829
		<b>(157,956)</b>	174,795
<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>(175,517)</b>	436,868
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>1,084,843</b>	<b>1,845,195</b>

第 7 至 110 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 110 are an integral part of this interim financial information.

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

			(未經審計) (Unaudited) 於 2016 年 6 月 30 日 At 30 June 2016	(經審計) (Audited) 於 2015 年 12 月 31 日 At 31 December 2015
	附註 Notes		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	17	Cash and balances with banks and other financial institutions	55,137,450	54,244,805
在銀行及其他金融機構一至十二個月內到期之定期存放		Placements with banks and other financial institutions maturing between one and twelve months	8,019,190	7,056,785
公平值變化計入損益之金融資產	18	Financial assets at fair value through profit or loss	4,800,806	6,963,572
衍生金融工具	19	Derivative financial instruments	670,095	696,266
貸款及其他賬項	20	Advances and other accounts	176,481,629	168,924,014
金融投資	21	Financial investments	57,938,088	55,407,983
投資物業	22	Investment properties	346,200	414,736
物業、器材及設備	23	Properties, plant and equipment	6,954,098	7,008,020
應收稅項資產		Current tax assets	88,142	46,690
遞延稅項資產	28	Deferred tax assets	-	5,962
其他資產	24	Other assets	1,288,679	4,295,231
待出售資產		Assets held for sale	-	132,729
資產總額		Total assets	<u>311,724,377</u>	<u>305,196,793</u>
<b>負債</b>		<b>LIABILITIES</b>		
銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions	23,924,989	30,961,174
公平值變化計入損益之金融負債	25	Financial liabilities at fair value through profit or loss	4,018,283	4,575,356
衍生金融工具	19	Derivative financial instruments	264,490	302,944
客戶存款	26	Deposits from customers	230,064,892	218,261,983
其他賬項及準備	27	Other accounts and provisions	14,153,440	12,974,800
應付稅項負債		Current tax liabilities	275,645	187,530
遞延稅項負債	28	Deferred tax liabilities	839,025	812,352
待出售資產之相關負債		Liabilities associated with assets held for sale	-	21,884
負債總額		Total liabilities	<u>273,540,764</u>	<u>268,098,023</u>
<b>資本</b>		<b>EQUITY</b>		
股本	29	Share capital	3,144,517	3,144,517
儲備		Reserves	35,039,096	33,954,253
資本總額		Total equity	<u>38,183,613</u>	<u>37,098,770</u>
負債及資本總額		Total liabilities and equity	<u>311,724,377</u>	<u>305,196,793</u>

第 7 至 110 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 110 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**

		(未經審計) (Unaudited)							
		儲備 Reserves							
		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 Share capital	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	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	
於 2015 年 1 月 1 日	At 1 January 2015	3,144,517	605	5,937,109	206,908	2,173,590	714,819	22,717,296	34,894,844
期內溢利	Profit for the period	-	-	-	-	-	1,408,327	1,408,327	
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	262,073	-	-	-	-	262,073
可供出售證券	Available-for-sale securities	-	-	-	154,874	-	-	-	154,874
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	(2,908)	-	-	(2,908)
貨幣換算差額	Currency translation difference	-	-	329	554	-	21,946	-	22,829
全面收益總額	Total comprehensive income	-	-	262,402	155,428	-	19,038	1,408,327	1,845,195
因房產出售之轉撥	Release upon disposal of premises	-	-	(458,812)	-	-	-	458,812	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	93,805	-	(93,805)	-
股息（附註 16）	Dividends (Note 16)	-	-	-	-	-	-	(542,500)	(542,500)
於 2015 年 6 月 30 日	At 30 June 2015	<u>3,144,517</u>	<u>605</u>	<u>5,740,699</u>	<u>362,336</u>	<u>2,267,395</u>	<u>733,857</u>	<u>23,948,130</u>	<u>36,197,539</u>
於 2015 年 7 月 1 日	At 1 July 2015	3,144,517	605	5,740,699	362,336	2,267,395	733,857	23,948,130	36,197,539
期內溢利	Profit for the period	-	-	-	-	-	1,488,450	1,488,450	
其他全面收益：	Other comprehensive income:								
房產	Premises	-	-	123,482	-	-	-	-	123,482
可供出售證券	Available-for-sale securities	-	-	-	(145,353)	-	-	-	(145,353)
淨投資對沖下對沖工具之公平值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	47,192	-	-	47,192
貨幣換算差額	Currency translation difference	-	-	(8,784)	(3,229)	-	(600,527)	-	(612,540)
全面收益總額	Total comprehensive income	-	-	114,698	(148,582)	-	(553,335)	1,488,450	901,231
因房產出售之轉撥	Release upon disposal of premises	-	-	(587)	-	-	-	587	-
轉撥自留存盈利	Transfer from retained earnings	-	-	-	-	(11,722)	-	11,722	-
於 2015 年 12 月 31 日	At 31 December 2015	<u>3,144,517</u>	<u>605</u>	<u>5,854,810</u>	<u>213,754</u>	<u>2,255,673</u>	<u>180,522</u>	<u>25,448,889</u>	<u>37,098,770</u>

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

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

\* 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 110 頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 110 are an integral part of this interim financial information.



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

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

第7至110頁之附註屬本中期財務資料之組成部分。

The notes on pages 7 to 110 are an integral part of this interim financial information.

**中期財務資料附註****Notes to the Interim Financial Information****1. 一般資料****1. General Information**

南洋商業銀行有限公司於香港註冊成立（下稱「本銀行」）及其附屬公司於香港或上海成立（以下連同本銀行統稱「本集團」）。本銀行為根據香港銀行業條例所規定獲認可之持牌銀行。

本銀行主要從事銀行及相關之金融服務。本銀行之附屬公司的主要業務載於「附錄－本銀行之附屬公司」內。本銀行之公司註冊地址為香港中環德輔道中151號。

本集團前直接控股公司中國銀行（香港）有限公司（「中銀香港」）將持有本集團的全部股權出售予中國信達資產管理股份有限公司（「中國信達」），並已於2016年5月30日進行交割，本集團股權轉讓自該日起正式生效。

Nanyang Commercial Bank, Limited was incorporated in Hong Kong (hereinafter as the "Bank") and its subsidiaries were incorporated in Hong Kong or Shanghai (together with the Bank hereinafter as the "Group"). The Bank is a licensed bank authorised under the Hong Kong Banking Ordinance.

The principal activities of the Bank are the provision of banking and related financial services. The principal activities of the Bank's subsidiaries are shown in "Appendix – Subsidiaries of the Bank". The address of the Bank's registered office is 151 Des Voeux Road Central, Hong Kong.

Bank of China (Hong Kong) Limited ("BOCHK"), the Group's former immediate holding company, disposed all its interests in the Group to China Cinda Asset Management Co., Ltd. ("China Cinda"). The transaction was completed and the share transfer of the Group effected on 30 May 2016.

**2. 編製基準及主要會計政策 2. Basis of preparation and significant accounting policies****(a) 編製基準**

此未經審計之中期財務資料，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**

此未經審計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2015年12月31日止之本集團年度財務報表之編製基礎一致，並需連同本集團2015年之年度報告一併閱覽。

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

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

**(a) Basis of preparation**

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

**(b) Significant accounting policies**

The significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group’s annual financial statements for the year ended 31 December 2015 and should be read in conjunction with the Group’s Annual Report for 2015.

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

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

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**2. 編製基準及主要會計政策 (續) 2. Basis of preparation and significant accounting policies (continued)**
**(b) 主要會計政策 (續)**

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

- 「完善香港財務報告準則」包含多項被香港會計師公會認為非緊急但有需要的修訂。當中包括引致在列示、確認或計量方面出現會計變更的修訂，以及多項與個別香港財務報告準則相關之術語或編輯上的修訂。該等修訂已於2016年1月1日起開始的會計年度生效。採納有關修訂對本集團的財務報表沒有重大影響。

**(c) 已頒佈並與本集團相關但尚未強制性生效及沒有被本集團於2016年提前採納之準則及修訂**
**(b) Significant accounting policies (continued)**

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

- “Improvements to HKFRSs” contains numerous amendments to HKFRSs which the HKICPA considers not urgent but necessary. It comprises amendments that result in accounting changes for presentation, recognition or measurement purpose as well as terminology or editorial amendments related to a variety of individual HKFRSs. The amendments are already effective for annual periods beginning on 1 January 2016. The adoption of these improvements does not have a material impact on the Group's financial statements.

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

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

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****2. 編製基準及主要會計政策 (續) 2. Basis of preparation and significant accounting policies (continued)**

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

**3. 應用會計政策時之重大會計估計及判斷 3. 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2015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 2015.

**中期財務資料附註**  
(續)**Notes to the Interim Financial Information (continued)****4. 金融風險管理****4. 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.

**4.1 信貸風險****4.1 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，有關損失按該貸款賬面值與未來現金流折現值兩者間之差額計量；貸款已出現減值損失的客觀證據包括那些已有明顯訊息令本集團知悉的損失事件。

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)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**4.1 Credit Risk (continued)**
**(A) 總貸款及其他賬項 (續)**
**(A) Gross advances and other accounts (continued)**
**(a) 減值貸款 (續)**
**(a) Impaired advances (continued)**

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

減值準備已考慮上述貸款之抵押品價值。

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

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

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

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.1 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：

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

Classified or impaired advances to customers are analysed as follows:

	於 2016 年 6 月 30 日 At 30 June 2016 港幣千元 HK\$'000	於 2015 年 12 月 31 日 At 31 December 2015 港幣千元 HK\$'000
特定分類或減值之客戶貸款總額	<b>714,700</b>	<b>684,698</b>
特定分類或減值之客戶貸款總額對客戶貸款總額比率	<b>0.43%</b>	<b>0.44%</b>
就上述貸款作個別評估之減值準備	<b>464,176</b>	<b>433,567</b>

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

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.



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**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
(續)**4. 金融風險管理 (續)**      **4. Financial risk management (continued)****4.1 信貸風險 (續)****4.1 Credit Risk (continued)****(A) 總貸款及其他賬項  
(續)****(A) Gross advances and other accounts (continued)****(b) 逾期超過3個月之  
貸款****(b) Advances overdue for more than three months**

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

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**4.1 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 2016 年 6 月 30 日		於 2015 年 12 月 31 日	
	金額	佔客戶貸款總額百分比	金額	佔客戶貸款總額百分比
	Amount	% of gross advances to customers	Amount	% of gross advances to customers
	港幣千元		港幣千元	
	HK\$'000		HK\$'000	
客戶貸款總額，已逾期：				
- 超過 3 個月但不超過 6 個月	203,845	0.12%	102,053	0.06%
- 超過 6 個月但不超過 1 年	74,858	0.05%	320,702	0.21%
- 超過 1 年	387,608	0.23%	203,026	0.13%
逾期超過 3 個月之貸款	<b>666,311</b>	<b>0.40%</b>	<b>625,781</b>	<b>0.40%</b>
就上述貸款作個別評估之減值準備	<b>450,311</b>		<b>412,534</b>	

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**(A) 總貸款及其他賬項 (續)**
**(b) 逾期超過3個月之貸款 (續)**
**4.1 Credit Risk (continued)**
**(A) Gross advances and other accounts (continued)**
**(b) Advances overdue for more than three months (continued)**

	於2016年 6月30日 At 30 June 2016	於2015年 12月31日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
就上述有抵押品覆蓋之客戶貸款之抵押品市值	<b>402,911</b>	313,983
上述有抵押品覆蓋之客戶貸款	<b>251,883</b>	228,914
上述沒有抵押品覆蓋之客戶貸款	<b>414,428</b>	396,867

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

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

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

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**(A) 總貸款及其他賬項 (續)**
**(c) 經重組貸款**
**4.1 Credit Risk (continued)**
**(A) Gross advances and other accounts (continued)**
**(c) Rescheduled advances**

	於 2016 年 6 月 30 日 At 30 June 2016		於 2015 年 12 月 31 日 At 31 December 2015	
	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers	金額 Amount	佔客戶貸款總額 百分比 % of gross advances to customers
	港幣千元 HK\$'000		港幣千元 HK\$'000	
經重組客戶貸款淨額 (已扣減包含於「逾期超過 3 個月之貸款」部分)				
Rescheduled advances to customers net of amounts included in "Advances overdue for more than three months"	<b>3,483</b>	<b>0.00%</b>	1,329	0.00%

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

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

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

### 4. 金融風險管理 (續) 4. Financial risk management (continued)

#### 4.1 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。

#### 4.1 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 2016 年 6 月 30 日 At 30 June 2016					
		客戶貸款總額 Gross advances to customers	抵押品覆蓋 之百分比 % Covered by collateral or other security	特定分類 或減值 Classified or impaired	逾期 Overdue	個別評估之 減值準備 Individually assessed impairment allowances	組合評估之 減值準備 Collectively assessed impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
在香港使用之貸款	Loans for use in Hong Kong						
工商金融業	Industrial, commercial and financial						
- 物業發展	- Property development	6,935,085	10.92%	-	36,925	-	18,859
- 物業投資	- Property investment	11,135,656	91.62%	29,200	29,200	691	104,167
- 金融業	- Financial concerns	4,442,073	9.15%	-	-	-	9,117
- 股票經紀	- Stockbrokers	331	100.00%	-	-	-	3
- 批發及零售業	- Wholesale and retail trade	8,255,918	35.80%	79,099	54,632	60,474	56,651
- 製造業	- Manufacturing	7,283,101	26.53%	28,838	62,980	18,023	31,754
- 運輸及運輸設備	- Transport and transport equipment	4,836,311	6.01%	-	91,016	-	39,215
- 休閒活動	- Recreational activities	6,641	15.80%	-	-	-	42
- 資訊科技	- Information technology	2,110,757	1.08%	-	-	-	4,409
- 其他	- Others	12,593,441	51.25%	15,791	25,054	13,662	71,148
個人	Individuals						
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	328,415	99.87%	1,354	7,338	-	214
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	12,571,568	99.89%	505	52,507	-	5,644
- 信用卡貸款	- Credit card advances	-	0.00%	-	-	-	-
- 其他	- Others	8,102,177	65.05%	2,047	34,359	661	6,182
在香港使用之貸款總額	Total loans for use in Hong Kong	78,601,474	52.39%	156,834	394,011	93,511	347,405
貿易融資	Trade finance	6,418,855	28.31%	68,972	91,825	64,185	45,781
在香港以外使用之貸款	Loans for use outside Hong Kong	82,505,765	39.47%	488,894	705,324	306,480	573,730
客戶貸款總額	Gross advances to customers	167,526,094	45.10%	714,700	1,191,160	464,176	966,916

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**4.1 Credit Risk (continued)**
**(A) 總貸款及其他賬項  
(續)**
**(A) Gross advances and other accounts (continued)**
**(d) 客戶貸款集中度  
(續)**
**(d) Concentration of advances to customers (continued)**
**(i) 按行業分類之  
客戶貸款總額  
(續)**
**(i) Sectoral analysis of gross advances to customers (continued)**

		於 2015 年 12 月 31 日 At 31 December 2015						
		客戶貸款總額 Gross advances to customers 港幣千元 HK\$'000	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 港幣千元 HK\$'000	逾期 Overdue 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	組合評估之 減值準備 Collectively assessed impairment allowances 港幣千元 HK\$'000	
在香港使用之貸款	Loans for use in Hong Kong							
工商金融業	Industrial, commercial and financial							
- 物業發展	- Property development	5,448,761	15.36%	-	-	-	14,435	
- 物業投資	- Property investment	10,849,282	92.84%	29,794	24,466	-	110,979	
- 金融業	- Financial concerns	4,497,199	9.53%	-	-	-	9,638	
- 股票經紀	- Stockbrokers	480	100.00%	-	-	-	4	
- 批發及零售業	- Wholesale and retail trade	9,251,574	30.74%	87,956	103,927	65,156	69,887	
- 製造業	- Manufacturing	8,523,132	23.30%	30,691	34,384	19,210	36,657	
- 運輸及運輸設備	- Transport and transport equipment	4,316,243	7.66%	-	360	-	13,381	
- 休閒活動	- Recreational activities	141,637	0.76%	-	-	-	294	
- 資訊科技	- Information technology	741,295	2.40%	2,634	4,839	1,309	1,803	
- 其他	- Others	14,315,090	42.23%	19,729	25,474	16,498	71,945	
個人	Individuals							
- 購買居者有其屋計劃、私人機構參建居屋計劃及租者置其屋計劃樓宇之貸款	- Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	364,199	99.88%	1,501	8,736	-	241	
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	12,304,337	99.86%	648	53,917	-	5,401	
- 信用卡貸款	- Credit card advances	-	-	-	-	-	-	
- 其他	- Others	7,338,950	56.81%	2,461	27,195	1,410	4,712	
在香港使用之貸款總額	Total loans for use in Hong Kong	78,092,179	50.43%	175,414	283,298	103,583	339,377	
貿易融資	Trade finance	6,141,777	33.44%	68,558	78,781	49,162	46,830	
在香港以外使用之貸款	Loans for use outside Hong Kong	72,002,818	39.30%	440,726	667,966	280,822	565,129	
客戶貸款總額	Gross advances to customers	156,236,774	44.63%	684,698	1,030,045	433,567	951,336	

**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)**
**4. 金融風險管理 (續)**      **4. Financial risk management (continued)**
**4.1 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

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

- (ii) Geographical analysis of gross advances to customers

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

**Gross advances to customers**

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

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

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

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**(A) 總貸款及其他賬項 (續)**
**(d) 客戶貸款集中度 (續)**
**(ii) 按地理區域分類之客戶貸款總額 (續)**
**逾期貸款**

 香港  
 中國內地  
 其他

**就逾期貸款作個別評估之減值準備**

 香港  
 中國內地  
 其他

**就逾期貸款作組合評估之減值準備**

 香港  
 中國內地  
 其他

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

 Hong Kong  
 Mainland of China  
 Others

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

 Hong Kong  
 Mainland of China  
 Others

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

 Hong Kong  
 Mainland of China  
 Others

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
	<b>352,203</b>	276,118
	<b>830,369</b>	739,435
	<b>8,588</b>	14,492
	<b>1,191,160</b>	1,030,045
	<b>61,605</b>	51,497
	<b>398,215</b>	368,279
	-	436
	<b>459,820</b>	420,212
	<b>14,765</b>	3,741
	<b>7,396</b>	3,183
	<b>75</b>	56
	<b>22,236</b>	6,980



**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**4.1 Credit Risk (continued)**
**(A) 總貸款及其他賬項  
(續)**
**(A) Gross advances and other accounts (continued)**
**(d) 客戶貸款集中度  
(續)**
**(d) Concentration of advances to customers (continued)**
**(ii) 按地理區域分  
類之客戶貸款  
總額 (續)**
**(ii) Geographical analysis of gross advances to customers (continued)**
**特定分類或減  
值貸款**
**Classified or impaired advances**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	121,028	131,490
中國內地	Mainland of China	593,653	552,753
其他	Others	19	455
		<b>714,700</b>	<b>684,698</b>

**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	Hong Kong	63,412	59,480
中國內地	Mainland of China	400,764	373,651
其他	Others	-	436
		<b>464,176</b>	<b>433,567</b>

**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	Hong Kong	923	1,043
中國內地	Mainland of China	1,139	1,187
		<b>2,062</b>	<b>2,230</b>

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

**4. 金融風險管理 (續)** **4. Financial risk management (continued)**

**4.1 信貸風險 (續)**

**4.1 Credit Risk (continued)**

**(B) 收回資產**

**(B) Repossessed assets**

本集團於 2016 年 6 月 30 日持有的收回資產之估值為港幣 119,466,000 元 (2015 年 12 月 31 日:港幣 122,509,000 元)。這包括本集團通過對抵押取得處置或控制權的物業(如通過法律程序或業主自願交出抵押資產方式取得)而對借款人的債務進行全數或部分減除。

The estimated market value of repossessed assets held by the Group as at 30 June 2016 amounted to HK\$119,466,000 (31 December 2015: HK\$122,509,000). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the proprietors concerned) for release in full or in part of the obligations of the borrowers.

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.1 信貸風險 (續)**
**4.1 Credit Risk (continued)**
**(C) 債務證券及存款證**
**(C) Debt securities and certificates of deposit**

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

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

		於 2016 年 6 月 30 日 At 30 June 2016					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	6,761,543	30,586,389	12,957,222	2,320,277	1,185,493	53,810,924
持有至到期日證券	Held-to-maturity securities	213,781	2,221,100	-	-	-	2,434,881
貸款及應收款	Loans and receivables	-	-	394,881	-	-	394,881
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	49,992	4,502,937	247,877	-	-	4,800,806
<b>總計</b>	<b>Total</b>	<b>7,025,316</b>	<b>37,310,426</b>	<b>13,599,980</b>	<b>2,320,277</b>	<b>1,185,493</b>	<b>61,441,492</b>
		於 2015 年 12 月 31 日 At 31 December 2015					
		Aaa	Aa1 至 Aa3 Aa1 to Aa3	A1 至 A3 A1 to A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券	Available-for-sale securities	3,814,391	27,409,836	16,575,057	1,781,530	2,298,167	51,878,981
持有至到期日證券	Held-to-maturity securities	208,732	2,257,798	-	-	-	2,466,530
貸款及應收款	Loans and receivables	-	-	585,792	-	-	585,792
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	-	6,714,292	249,280	-	-	6,963,572
<b>總計</b>	<b>Total</b>	<b>4,023,123</b>	<b>36,381,926</b>	<b>17,410,129</b>	<b>1,781,530</b>	<b>2,298,167</b>	<b>61,894,875</b>

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

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

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****4. 金融風險管理 (續)****4. Financial risk management (continued)****4.2 市場風險****4.2 Market Risk****(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)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.2 市場風險 (續)**
**(A) 外匯風險 (續)**

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

**4.2 Market Risk (continued)**
**(A) Currency risk (continued)**

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

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.2 市場風險 (續)**
**4.2 Market Risk (continued)**
**(B) 利率風險**
**(B) Interest rate risk**

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

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

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.2 市場風險 (續)**
**4.2 Market Risk (continued)**
**(B) 利率風險 (續)**
**(B) Interest rate risk (continued)**

於 2016 年 6 月 30 日

At 30 June 2016

		一至 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	9,414,432	6,522,194	7,683,933	-	-	304,430	23,924,989
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	783,459	299,901	2,934,923	-	-	-	4,018,283
衍生金融工具	Derivative financial instruments	-	-	-	-	-	264,490	264,490
客戶存款	Deposits from customers	96,515,155	34,379,467	30,495,842	2,980,922	-	65,693,506	230,064,892
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	6,210,879	878,101	4,127,072	11,552	217	4,040,289	15,268,110
<b>負債總額</b>	<b>Total liabilities</b>	<b>112,923,925</b>	<b>42,079,663</b>	<b>45,241,770</b>	<b>2,992,474</b>	<b>217</b>	<b>70,302,715</b>	<b>273,540,764</b>
利率敏感度缺口	Interest sensitivity gap	45,945,297	8,082,559	19,478,281	21,742,608	163,089	(57,228,221)	38,183,613

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.2 市場風險 (續)**
**4.2 Market Risk (continued)**
**(B) 利率風險 (續)**
**(B) Interest rate risk (continued)**

於 2015 年 12 月 31 日

At 31 December 2015

		一至 一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 五年以上 Over 5 years	不計息 Non- interest bearing	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<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	50,565,792	-	-	-	-	3,679,013	54,244,805
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	3,157,041	3,899,744	-	-	-	7,056,785
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	1,762,994	2,479,360	2,471,938	249,280	-	-	6,963,572
衍生金融工具	Derivative financial instruments	-	-	-	-	-	696,266	696,266
貸款及其他賬項	Advances and other accounts	107,765,185	28,446,478	27,748,294	4,792,519	171,538	-	168,924,014
金融投資	Financial investments							
- 可供出售	- Available-for-sale	8,601,020	10,455,974	14,442,944	18,494,300	356,810	4,613	52,355,661
- 持有至到期日	- Held-to-maturity	-	-	298,771	2,167,759	-	-	2,466,530
- 貸款及應收款	- Loans and receivables	182,257	48,142	355,393	-	-	-	585,792
投資物業	Investment properties	-	-	-	-	-	414,736	414,736
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	7,008,020	7,008,020
其他資產 (包括應收及遞延稅項資產)	Other assets (including current and deferred tax assets)	31	-	-	-	-	4,347,852	4,347,883
待出售資產	Assets held for sale	-	-	-	-	-	132,729	132,729
<b>資產總額</b>	<b>Total assets</b>	<b>168,877,279</b>	<b>44,586,995</b>	<b>49,217,084</b>	<b>25,703,858</b>	<b>528,348</b>	<b>16,283,229</b>	<b>305,196,793</b>



**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.2 市場風險 (續)**
**4.2 Market Risk (continued)**
**(B) 利率風險 (續)**
**(B) Interest rate risk (continued)**

於 2015 年 12 月 31 日

At 31 December 2015

		一 至 一 個 月 內	一 至 三 個 月	三 至 十 二 個 月	一 至 五 年	五 年 以 上	不 計 息	
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non- interest bearing	總 計
		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	19,054,571	2,501,295	6,689,467	-	-	2,715,841	30,961,174
公平值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	1,084,486	1,907,861	1,583,009	-	-	-	4,575,356
衍生金融工具	Derivative financial instruments	-	-	-	-	-	302,944	302,944
客戶存款	Deposits from customers	135,919,721	34,269,925	30,101,149	5,512,157	-	12,459,031	218,261,983
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	1,666,422	2,713,701	6,158,633	454,913	19,427	2,961,586	13,974,682
待出售資產之相關負債	Liabilities associated with assets held for sale	-	-	-	-	-	21,884	21,884
<b>負債總額</b>	<b>Total liabilities</b>	<b>157,725,200</b>	<b>41,392,782</b>	<b>44,532,258</b>	<b>5,967,070</b>	<b>19,427</b>	<b>18,461,286</b>	<b>268,098,023</b>
利率敏感度缺口	Interest sensitivity gap	11,152,079	3,194,213	4,684,826	19,736,788	508,921	(2,178,057)	37,098,770

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)**
**4. Financial risk management (continued)**
**4.3 流動資金風險**
**4.3 Liquidity Risk**
**(A) 流動性覆蓋比率**
**(A) Liquidity coverage ratio**

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

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

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

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

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

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

The additional information of liquidity coverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at [www.ncb.com.hk](http://www.ncb.com.hk).

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

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

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

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

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

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.3 流動資金風險 (續) 4.3 Liquidity Risk (continued)**
**(B) 到期日分析 (續) (B) Maturity analysis (continued)**

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

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.3 流動資金風險 (續) 4.3 Liquidity Risk (continued)**
**(B) 到期日分析 (續) (B) Maturity analysis (continued)**

		於 2015 年 12 月 31 日 At 31 December 2015							
		即期	一個月內	一至三個月	三至十二個月	一至五年	五年以上	不確定日期	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<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	13,738,576	31,379,966	-	-	-	-	9,126,263	54,244,805
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	3,157,041	3,899,744	-	-	-	7,056,785
公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- held for trading								
- 債務證券	- debt securities	-	1,762,994	2,479,360	2,471,938	-	-	-	6,714,292
- 界定為以公平值變化計入損益	- designated at fair value through profit or loss								
- 債務證券	- debt securities	-	-	-	2,168	247,112	-	-	249,280
衍生金融工具	Derivative financial instruments	320,134	96,765	21,483	255,610	2,274	-	-	696,266
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- advances to customers	5,500,045	7,436,513	14,184,098	36,000,440	61,815,074	29,138,201	777,500	154,851,871
- 貿易票據	- trade bills	7	3,372,536	4,090,506	6,609,094	-	-	-	14,072,143
金融投資	Financial investments								
- 可供出售	- available-for-sale								
- 債務證券	- debt securities	-	7,295,867	6,428,028	8,657,828	18,096,760	356,810	-	40,835,293
- 存款證	- certificates of deposit	-	216,318	1,404,198	6,404,497	3,018,675	-	-	11,043,688
- 其他	- others	-	472,067	-	-	-	-	-	472,067
- 持有至到期日	- held-to-maturity								
- 債務證券	- debt securities	-	-	1,237	299,330	2,165,963	-	-	2,466,530
- 貸款及應收款	- loans and receivables								
- 債務證券	- debt securities	-	182,257	48,142	355,393	-	-	-	585,792
- 股份證券	- equity securities	-	-	-	-	-	-	4,613	4,613
投資物業	Investment properties	-	-	-	-	-	-	414,736	414,736
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	7,008,020	7,008,020
其他資產 (包括應收及遞延稅項資產)	Other assets (including current and deferred tax assets)	164,183	3,936,533	13,518	134,702	(7,648)	-	106,595	4,347,883
待出售資產	Assets held for sale	-	132,729	-	-	-	-	-	132,729
<b>資產總額</b>	<b>Total assets</b>	<b>19,722,945</b>	<b>56,284,545</b>	<b>31,827,611</b>	<b>65,090,744</b>	<b>85,338,210</b>	<b>29,495,011</b>	<b>17,437,727</b>	<b>305,196,793</b>

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.3 流動資金風險 (續) 4.3 Liquidity Risk (continued)**
**(B) 到期日分析 (續) (B) Maturity analysis (continued)**

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

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****4. 金融風險管理 (續)****4. Financial risk management (continued)****4.3 流動資金風險 (續)****4.3 Liquidity Risk (continued)****(B) 到期日分析 (續)****(B) Maturity analysis (continued)**

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

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

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

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

**中期財務資料附註**  
(續)**Notes to the Interim Financial Information (continued)****4. 金融風險管理 (續)****4. Financial risk management (continued)****4.4 資本管理****4.4 Capital Management**

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

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

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

監管規定的綜合基礎乃根據《銀行業(資本)規則》由本銀行及其部分金管局指定之附屬公司組成。在會計處理方面,則按照香港財務報告準則綜合附屬公司,其名單載於第 119 頁「附錄—本銀行之附屬公司」。

The consolidation basis for regulatory purposes comprises the positions of the Bank and certain subsidiaries specified by the HKMA in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with HKFRSs and the list of subsidiaries is set out in “Appendix—Subsidiaries of the Bank” on page 119.



**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續) 4. Financial risk management (continued)**
**4.4 資本管理 (續)**
**4.4 Capital Management (continued)**
**(A) 監管綜合基礎 (續)**
**(A) Basis of regulatory consolidation (continued)**

包括在會計準則綜合範圍，而不包括在監管規定綜合範圍內的附屬公司之詳情如下：

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

名稱	Name	於 2016 年 6 月 30 日		於 2015 年 12 月 31 日	
		At 30 June 2016		At 31 December 2015	
		資產總額	資本總額	資產總額	資本總額
		Total assets	Total equity	Total assets	Total equity
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
南洋商業銀行信託有限公司	Nanyang Commercial Bank Trustee Limited	16,375	16,242	16,355	16,246
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	5,138	4,026	4,248	4,026
南洋商業銀行(代理人)有限公司	Nanyang Commercial Bank (Nominees) Limited	1,469	1,469	1,472	1,472

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.4 資本管理 (續)**
**4.4 Capital Management (continued)**
**(A) 監管綜合基礎 (續)**
**(A) Basis of regulatory consolidation (continued)**

以上附屬公司的主要業務載於第 119 頁「附錄—本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in “Appendix – Subsidiaries of the Bank” on page 119.

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

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

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

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

**(B) 資本比率**
**(B) Capital ratio**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
普通股權一級資本比率	CET1 capital ratio	<u>16.46%</u>	<u>16.20%</u>
一級資本比率	Tier 1 capital ratio	<u>16.46%</u>	<u>16.20%</u>
總資本比率	Total capital ratio	<u>18.57%</u>	<u>18.41%</u>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)**
**4. Financial risk management (continued)**
**4.4 資本管理 (續)**
**4.4 Capital Management (continued)**
**(B) 資本比率 (續)**
**(B) Capital ratio (continued)**

用於計算以上資本比率之扣減後的綜合資本基礎分析如下：

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

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
普通股權一級資本：票據及儲備	CET1 capital: instruments and reserves		
直接發行的合資格普通股權一級資本票據	Directly issued qualifying CET1 capital instruments	3,144,517	3,144,517
保留溢利	Retained earnings	26,930,754	25,495,966
已披露的儲備	Disclosed reserves	<u>8,102,133</u>	<u>8,451,135</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>38,177,404</u>	<u>37,091,618</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(10,054)	(8,617)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	-	(5,962)
按公平價值估值的負債因本身的信用風險變動所產生的損益	Gains and losses due to changes in own credit risk on fair valued liabilities	(1,032)	(537)
因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	(6,025,842)	(6,190,605)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(2,243,818)</u>	<u>(2,255,673)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(8,280,746)</u>	<u>(8,461,394)</u>
普通股權一級資本	CET1 capital	<u>29,896,658</u>	<u>28,630,224</u>

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.4 資本管理 (續)**
**4.4 Capital Management (continued)**
**(B) 資本比率 (續)**
**(B) Capital ratio (continued)**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	<b>29,896,658</b>	28,630,224
二級資本：票據及準備金 合資格計入二級資本的集 體減值備抵及一般銀行 風險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	<b>1,127,972</b>	1,109,458
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	<b>1,127,972</b>	1,109,458
二級資本：監管扣減 加回合資格計入二級資本 的因對土地及建築物 (自用及投資用途) 進 行價值重估而產生的累 積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	<b>2,711,629</b>	2,785,772
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	<b>2,711,629</b>	2,785,772
二級資本	Tier 2 capital	<b>3,839,601</b>	3,895,230
<b>總資本</b>	<b>Total capital</b>	<b>33,736,259</b>	32,525,454

防護緩衝資本比率分析如  
下：

The capital buffer ratios are analysed as  
follows:

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
防護緩衝資本比率	Capital conservation buffer ratio	<b>0.625%</b>	<b>0.000%</b>
逆周期緩衝資本比率	Countercyclical capital buffer ratio	<b>0.31%</b>	<b>0.00%</b>

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

The additional information of capital disclosures is available under section "Regulatory  
Disclosures" on the Bank's website at [www.ncb.com.hk](http://www.ncb.com.hk).

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**4. 金融風險管理 (續)      4. Financial risk management (continued)**
**4.4 資本管理 (續)**
**4.4 Capital Management (continued)**
**(C) 槓桿比率**
**(C) Leverage ratio**

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

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

The additional information of leverage ratio disclosures is available under section "Regulatory Disclosures" on the Bank's website at [www.ncb.com.hk](http://www.ncb.com.hk).

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

### 5. 金融資產和負債的公平價值      5. Fair values of financial assets and liabilities

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

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

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

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

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**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)****5. 金融資產和負債的公平**      **5. Fair values of financial assets and liabilities (continued)**  
**值 (續)**

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

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

**5.1 以公平值計量的金融工具****5.1 Financial instruments measured at fair value**

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

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

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

### 5. 金融資產和負債的公平值 (續)      5. Fair values of financial assets and liabilities (continued)

#### 5.1 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。

#### 5.1 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.



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**中期財務資料附註      Notes to the Interim Financial Information (continued)**  
**(續)****5. 金融資產和負債的公平價值 (續)      5. Fair values of financial assets and liabilities (continued)****5.1 以公平值計量的金融工具 (續)****5.1 Financial instruments measured at fair value (continued)**衍生工具

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

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

Derivatives

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

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

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)**
**5.1 以公平值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)**
**(A) 公平值的等級**
**(A) Fair value hierarchy**

		於 2016 年 6 月 30 日 At 30 June 2016			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<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 18)	Financial assets at fair value through profit or loss (Note 18)				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	4,552,929	-	4,552,929
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	247,877	-	247,877
衍生金融工具 (附註 19)	Derivative financial instruments (Note 19)	347,290	322,677	128	670,095
可供出售金融資產 (附註 21)	Available-for-sale financial assets (Note 21)				
- 債務證券及 存款證	- Debt securities and certificates of deposit	-	53,810,924	-	53,810,924
- 股份證券	- Equity securities	-	-	13,381	13,381
- 其他	- Others	-	-	1,284,021	1,284,021
		<u>347,290</u>	<u>322,677</u>	<u>128</u>	<u>670,095</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之 金融負債 (附註 25)	Financial liabilities at fair value through profit or loss (Note 25)				
- 交易性負債	- Trading liabilities	-	4,018,283	-	4,018,283
衍生金融工具 (附註 19)	Derivative financial instruments (Note 19)	100,530	163,960	-	264,490
		<u>100,530</u>	<u>163,960</u>	<u>-</u>	<u>264,490</u>

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)**
**5.1 以公平值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)**
**(A) 公平值的等級 (續)**
**(A) Fair value hierarchy (continued)**

		於 2015 年 12 月 31 日 At 31 December 2015			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<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 18)	Financial assets at fair value through profit or loss (Note 18)				
- 交易性資產	- Trading assets				
- 債務證券	- Debt securities	-	6,714,292	-	6,714,292
- 界定為以公平值變 化計入損益之金 融資產	- Financial assets designated at fair value through profit or loss				
- 債務證券	- Debt securities	-	249,280	-	249,280
衍生金融工具 (附註 19)	Derivative financial instruments (Note 19)	320,134	376,132	-	696,266
可供出售金融資產 (附註 21)	Available-for-sale financial assets (Note 21)				
- 債務證券及 存款證	- Debt securities and certificates of deposit	2,814,257	49,064,724	-	51,878,981
- 股份證券	- Equity securities	-	-	4,613	4,613
- 其他	- Others	-	-	472,067	472,067
		<u>-</u>	<u>-</u>	<u>472,067</u>	<u>472,067</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
公平值變化計入損益之 金融負債 (附註 25)	Financial liabilities at fair value through profit or loss (Note 25)				
- 交易性負債	- Trading liabilities	-	4,575,356	-	4,575,356
衍生金融工具 (附註 19)	Derivative financial instruments (Note 19)	103,804	199,140	-	302,944
		<u>103,804</u>	<u>199,140</u>	<u>-</u>	<u>302,944</u>

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

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

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)**
**5.1 以公平值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)**
**(B) 第三層級的項目變動 (B) Reconciliation of level 3 items**

		於 2016 年 6 月 30 日 At 30 June 2016		
		金融資產 Financial assets		
		衍生金融工具 (淨額) Derivative Financial Instruments (net)	可供出售金融資產 Available-for-sale financial assets	其他 Others
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2016 年 1 月 1 日	At 1 January 2016	-	4,613	472,067
收益	Gains			
- 收益表	- Income statement	128	-	-
- 其他全面收益	- Other comprehensive income			
- 可供出售證券之公平值變化	- Change in fair value of available-for-sale securities	-	(516)	(6,308)
買入	Purchases	-	9,284	4,083,645
賣出	Sales	-	-	(3,265,383)
轉入第三層級	Transfers into level 3	-	-	-
轉出第三層級	Transfers out of level 3	-	-	-
於 2016 年 6 月 30 日	At 30 June 2016	128	13,381	1,284,021
於 2016 年 6 月 30 日持有的金融資產於期內計入收益表的未實現收益總額	Total unrealised gain for the period included in income statement for financial assets held as at 30 June 2016	128	-	-

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)**
**5.1 以公平值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)**
**(B) 第三層級的項目變動 (續) (B) Reconciliation of level 3 items (continued)**

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

**中期財務資料附註** **Notes to the Interim Financial Information (continued)**  
(續)**5. 金融資產和負債的公平** **5. Fair values of financial assets and liabilities (continued)**  
**值 (續)****5.1 以公平值計量的金融工具** **5.1 Financial instruments measured at fair value (continued)**  
(續)**(B) 第三層級的項目變動** **(B) Reconciliation of level 3 items (continued)**  
(續)

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

對於某些低流動性債務工具，本集團從交易對手處詢價；其公平值的計量可能採用了對估值產生重大影響的不可觀察參數，因此本集團將這些金融工具劃分至第三層級。本集團已建立相關內部控制程序監控集團對此類金融工具的敞口。

非上市可供出售股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業資產淨值增長／減少 5%，則本集團其他全面收益將增加／減少港幣 669,000 元（2015 年 12 月 31 日：港幣 231,000 元）。

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

For certain illiquid debt instruments, the Group obtains valuation quotations from counterparties which may be based on unobservable inputs with significant impact on the valuation. Therefore, these instruments have been classified by the Group as level 3. The Group has established internal control procedures to control the Group's exposure to such financial instruments.

The fair values of unlisted available-for-sale equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables, or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price/earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased/decreased by 5%, the Group's other comprehensive income would have increased/decreased by HK\$669,000 (31 December 2015: HK\$231,000).

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

### 5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)

#### 5.2 非以公平值計量的金融工具

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

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

客戶貸款  
大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

持有至到期日證券  
持有至到期日證券之公平值釐定與附註 5.1 內以公平值計量的債務證券及存款證採用之方法相同。

貸款及應收款  
貸款及應收款的公平值釐定與附註 5.1 內以公平值計量的債務證券及存款證採用之方法相同。

客戶存款  
大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

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

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

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

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

##### Advances to customers

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

##### Held-to-maturity securities

The fair value of held-to-maturity securities is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 5.1.

##### Loans and receivables

The fair value of loans and receivables is determined by using the same approach as those debt securities and certificates of deposit measured at fair value as described in Note 5.1.

##### Deposits from customers

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

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**5. 金融資產和負債的公平值 (續) 5. Fair values of financial assets and liabilities (continued)**
**5.2 非以公平值計量的金融工具 (續)**
**5.2 Financial instruments not measured at fair value (continued)**

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。

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

	於 2016 年 6 月 30 日 At 30 June 2016		於 2015 年 12 月 31 日 At 31 December 2015	
	賬面值 Carrying value	公平值 Fair value	賬面值 Carrying value	公平值 Fair value
	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>				
持有至到期日證券 (附註 21)				
貸款及應收款 (附註 21)				
<b>Financial assets</b>				
Held-to-maturity securities (Note 21)	2,434,881	2,509,114	2,466,530	2,557,828
Loans and receivables (Note 21)	394,881	394,369	585,792	586,376



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

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
<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	<b>535,393</b>	1,202,914
客戶貸款	Advances to customers	<b>2,494,855</b>	2,642,065
證券投資及公平值變化計入 損益之金額資產	Investment in securities and financial assets at fair value through profit and loss	<b>551,526</b>	711,935
其他	Others	<b>4,524</b>	9,770
		<b>3,586,298</b>	4,566,684
<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	<b>(166,328)</b>	(437,040)
客戶存款	Deposits from customers	<b>(1,119,334)</b>	(1,598,495)
其他	Others	<b>(122,257)</b>	(151,214)
		<b>(1,407,919)</b>	(2,186,749)
<b>淨利息收入</b>	<b>Net interest income</b>	<b>2,178,379</b>	2,379,935

2016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2,571,000元(2015年上半年:港幣485,000元)。

Included within interest income is HK\$2,571,000 (first half of 2015: HK\$485,000) of interest with respect to income accrued on advances classified as impaired for the first half of 2016.

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3,576,275,000元(2015年上半年:港幣4,558,665,000元)及港幣1,404,444,000元(2015年上半年:港幣2,185,526,000元)。

Included within interest income and interest expense are HK\$3,576,275,000 (first half of 2015: HK\$4,558,665,000) and HK\$1,404,444,000 (first half of 2015: HK\$2,185,526,000), 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)**
**7. 淨服務費及佣金收入**
**7. Net fee and commission income**

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
<b>服務費及佣金收入</b>	<b>Fee and commission income</b>		
證券經紀	Securities brokerage	70,654	194,586
貸款佣金	Loan commissions	244,934	115,176
基金分銷	Funds distribution	68,254	105,735
匯票佣金	Bills commissions	76,589	99,376
保險	Insurance	155,630	79,388
信用卡業務	Credit card business	52,753	50,912
繳款服務	Payment services	27,553	33,481
保管箱	Safe deposit box	15,476	12,732
信託及託管服務	Trust and custody services	4,008	4,214
買賣貨幣	Currency exchange	269	283
其他	Others	92,500	66,861
		<b>808,620</b>	<b>762,744</b>
<b>服務費及佣金支出</b>	<b>Fee and commission expense</b>		
證券經紀	Securities brokerage	(10,593)	(26,114)
信用卡業務	Credit card business	(7,540)	(4,342)
保險	Insurance	(219)	(35)
其他	Others	(15,132)	(17,874)
		<b>(33,484)</b>	<b>(48,365)</b>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>775,136</b>	<b>714,379</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	233,889	101,270
- 服務費及佣金支出	- Fee and commission expense	(1,716)	(1,704)
		<b>232,173</b>	<b>99,566</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	10,177	10,261
- 服務費及佣金支出	- Fee and commission expense	(734)	(604)
		<b>9,443</b>	<b>9,657</b>

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**8. 淨交易性（虧損）／收益 8. Net trading gain/(loss)**

	半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
淨收益／（虧損）源自：		
- 外匯交易及外匯交易產品	4,096	(96,277)
- 利率工具	6,607	4,330
- 商品	4,248	(23)
- 股份權益工具	-	(1,589)
	<b>14,951</b>	<b>(93,559)</b>

**9. 其他金融資產之淨收益 9. Net gain on other financial assets**

	半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
可供出售證券之淨收益	77,951	30,139
貸款及應收款之淨收益	17	-
其他	39,053	33,116
	<b>117,021</b>	<b>63,255</b>

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

	半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
證券投資股息收入		
- 非上市證券投資	1,438	6,336
投資物業之租金總收入	6,681	24,524
減：有關投資物業之支出	(1,172)	(1,453)
其他	4,838	1,832
	<b>11,785</b>	<b>31,239</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 78,000 元 (2015 年上半年：港幣 78,000 元)。

Included in the "Outgoings in respect of investment properties" is HK\$78,000 (first half of 2015: HK\$78,000) 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 191,000 元 (2015 年上半年：港幣 241,000 元)。

Contingent rent included in the "Gross rental income from investment properties" is HK\$191,000 (first half of 2015: HK\$241,000).

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

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
<b>客戶貸款</b>	<b>Advances to customers</b>		
個別評估	Individually assessed		
- 新提準備	- new allowances	(281,810)	(595,103)
- 撥回	- releases	67,087	23,127
- 收回已撇銷賬項	- recoveries	27,783	6,489
按個別評估貸款減值準備 淨撥備	Net charge of individually assessed loan impairment allowances	<u>(186,940)</u>	<u>(565,487)</u>
組合評估	Collectively assessed		
- 新提準備	- new allowances	(111,871)	(32,350)
- 撥回	- releases	15,076	256,368
- 收回已撇銷賬項	- recoveries	348	383
按組合評估貸款減值準備 淨(撥備)/撥回	Net (charge)/reversal of collectively assessed loan impairment allowances	<u>(96,447)</u>	<u>224,401</u>
<b>其他</b>	<b>Others</b>	<u>(341)</u>	<u>-</u>
<b>減值準備淨撥備</b>	<b>Net charge of impairment allowances</b>	<u>(283,728)</u>	<u>(341,086)</u>

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

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
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	<b>591,890</b>	548,233
- 退休成本	- pension cost	<b>76,483</b>	73,763
		<b>668,373</b>	621,996
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	<b>130,681</b>	124,948
- 資訊科技	- information technology	<b>106,304</b>	85,389
- 其他	- others	<b>28,622</b>	26,001
		<b>265,607</b>	236,338
折舊	Depreciation	<b>102,571</b>	110,399
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	<b>800</b>	571
- 非審計服務	- non-audit services	<b>800</b>	112
其他經營支出	Other operating expenses	<b>259,716</b>	234,606
		<b>1,297,867</b>	1,204,022

**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)**
**13. 投資物業出售／公平**      **13. Net gain from disposal of/fair value adjustments on investment**  
**值調整之淨收益**      **properties**

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
出售投資物業之淨收益	Net gain from disposal of investment properties	-	85,600
投資物業公平值調整之淨 收益	Net gain from fair value adjustments on investment properties	<u>17,120</u>	<u>19,922</u>
		<u><b>17,120</b></u>	<u><b>105,522</b></u>

**14. 出售／重估物業、器材**      **14. Net gain from disposal/revaluation of properties, plant and**  
**及設備之淨收益**      **equipment**

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
出售房產之淨收益	Net gain from disposal of premises	1,105	17,664
出售設備、固定設施及裝備 之淨虧損	Net loss from disposal of equipment, fixtures and fittings	(168)	(547)
重估房產之淨收益	Net gain from revaluation of premises	<u>1,875</u>	<u>1,351</u>
		<u><b>2,812</b></u>	<u><b>18,468</b></u>

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

收益表內之稅項組成如下：

Taxation in the income statement represents:

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
本期稅項	Current tax		
香港利得稅	Hong Kong profits tax		
- 期內計入稅項	- current period taxation	209,031	206,783
海外稅項	Overseas taxation		
- 期內計入稅項	- current period taxation	9,588	16,984
- 往期不足／(超額)撥備	- under/(over)-provision in prior periods	59	(5,499)
		<b>218,678</b>	218,268
遞延稅項	Deferred tax		
暫時性差額之產生及撥回	Origination and reversal of temporary differences	54,920	46,213
		<b>273,598</b>	264,481

香港利得稅乃按照截至2016年上半年估計應課稅溢利依稅率16.5%（2015年：16.5%）提撥。海外溢利之稅款按照2016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% (2015: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2016. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2016 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)**
**15. 稅項 (續)**
**15. 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 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	<b>1,533,958</b>	1,672,808
按稅率 16.5% (2015年： 16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2015: 16.5%)	<b>253,103</b>	276,013
其他國家稅率差異的影響	Effect of different taxation rates in other countries	<b>16,136</b>	12,135
無需課稅之收入	Income not subject to taxation	<b>(8,437)</b>	(55,762)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	<b>12,596</b>	15,469
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>(3)</b>	(3)
往期不足／(超額)撥備	Under/(over)-provision in prior periods	<b>59</b>	(5,499)
海外預提稅	Foreign withholding tax	<b>143</b>	22,127
計入稅項	Taxation charge	<b>273,598</b>	264,481
實際稅率	Effective tax rate	<b>17.84%</b>	15.81%

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

		半年結算至 2016年6月30日 Half-year ended 30 June 2016		半年結算至 2015年6月30日 Half-year ended 30 June 2015	
		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	Interim dividend	-	-	77.5	542,500

於半年結算至2016年6月30日並無宣派股息。

No dividend was declared for the half-year ended 30 June 2016.

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

		於2016年 6月30日 At 30 June 2016	於2015年 12月31日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	633,015	594,148
存放中央銀行的結餘	Balances with central banks	20,627,713	16,038,647
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	5,095,767	6,232,044
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	28,780,955	31,379,966
		<b>55,137,450</b>	<b>54,244,805</b>

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**18. 公平值變化計入損益之金融資產 18. Financial assets at fair value through profit or loss**

		交易性資產		界定為以公平值變化計入損益之金融資產		總計	
		Trading assets		Financial assets designated at fair value through profit or loss		Total	
		於 2016 年 6 月 30 日	於 2015 年 12 月 31 日	於 2016 年 6 月 30 日	於 2015 年 12 月 31 日	於 2016 年 6 月 30 日	於 2015 年 12 月 31 日
		At 30 June 2016	At 31 December 2015	At 30 June 2016	At 31 December 2015	At 30 June 2016	At 31 December 2015
		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
按公平值列賬	At fair value						
庫券	Treasury bills	4,552,929	6,714,292	-	-	4,552,929	6,714,292
其他債務證券	Other debt securities	-	-	247,877	249,280	247,877	249,280
		<b>4,552,929</b>	<b>6,714,292</b>	<b>247,877</b>	<b>249,280</b>	<b>4,800,806</b>	<b>6,963,572</b>

證券總額按上市地之分類如下：

Total securities are analysed by place of listing as follows:

		交易性資產		界定為以公平值變化計入損益之金融資產	
		Trading assets		Financial assets designated at fair value through profit or loss	
		於 2016 年 6 月 30 日	於 2015 年 12 月 31 日	於 2016 年 6 月 30 日	於 2015 年 12 月 31 日
		At 30 June 2016	At 31 December 2015	At 30 June 2016	At 31 December 2015
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
債務證券	Debt securities				
- 於香港上市	- Listed in Hong Kong	-	-	247,877	249,280
- 非上市	- Unlisted	4,552,929	6,714,292	-	-
		<b>4,552,929</b>	<b>6,714,292</b>	<b>247,877</b>	<b>249,280</b>

**中期財務資料附註**      **Notes to the Interim Financial Information (continued)**  
**(續)**
**18. 公平值變化計入損益之金融資產 (續)**      **18. Financial assets at fair value through profit or loss (continued)**

證券總額按發行機構之分類如下：

Total securities are analysed by type of issuer as follows:

		交易性資產 Trading assets		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	
		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	4,552,929	6,714,292	-	-
公司企業	Corporate entities	-	-	247,877	249,280
		<b>4,552,929</b>	<b>6,714,292</b>	<b>247,877</b>	<b>249,280</b>

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****19. 衍生金融工具****19. Derivative financial instruments**

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

貨幣遠期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, commodity and equity related derivative financial instrument contracts for trading and risk management purposes:

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

Currency, 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 between the Group and its counterparty.

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****19. 衍生金融工具 (續)****19. Derivative financial instruments (continued)**

本集團之衍生金融工具合約／名義數額及其公平值詳列於下表。各類型金融工具的合約／名義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、貴金屬價格或股份權益價格的波動，衍生金融工具的估值可能產生有利（資產）或不利（負債）的影響，這些影響可能在不同期間有較大的波動。

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

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**19. 衍生金融工具 (續)      19. Derivative financial instruments (continued)**

下表概述各類衍生金融工具於 2016 年 6 月 30 日及 2015 年 12 月 31 日之合約／名義數額：

The following tables summarise the contract/notional amounts of each class of derivative financial instrument as at 30 June 2016 and 31 December 2015:

		於 2016 年 6 月 30 日 At 30 June 2016		
		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	15,130,053	-	15,130,053
掉期	Swaps	35,707,411	-	35,707,411
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	29,363	-	29,363
- 賣出期權	- Options written	29,363	-	29,363
		<b>50,896,190</b>	<b>-</b>	<b>50,896,190</b>
利率合約	Interest rate contracts			
掉期	Swaps	22,701,679	231,996	22,933,675
商品合約	Commodity contracts	90,283	-	90,283
		<b>73,688,152</b>	<b>231,996</b>	<b>73,920,148</b>

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**19. 衍生金融工具 (續)      19. Derivative financial instruments (continued)**

		於 2015 年 12 月 31 日 At 31 December 2015		
		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	8,420,500	-	8,420,500
掉期	Swaps	37,601,988	-	37,601,988
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	9,135	-	9,135
- 賣出期權	- Options written	9,135	-	9,135
		<u>46,040,758</u>	<u>-</u>	<u>46,040,758</u>
利率合約	Interest rate contracts			
掉期	Swaps	<u>33,758,773</u>	<u>231,725</u>	<u>33,990,498</u>
商品合約	Commodity contracts	<u>26,438</u>	<u>-</u>	<u>26,438</u>
		<u>79,825,969</u>	<u>231,725</u>	<u>80,057,694</u>

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)**
**19. 衍生金融工具 (續) 19. Derivative financial instruments (continued)**

下表概述各類衍生金融工具於 2016 年 6 月 30 日及 2015 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 2016 and 31 December 2015:

		於 2016 年 6 月 30 日					
		公平值資產			公平值負債		
		Fair value assets			Fair value liabilities		
		不符合採用 對沖會計法 Not qualified for hedge accounting		總計	不符合採用 對沖會計法 Not qualified for hedge accounting		總計
		買賣 Trading	港幣千元 HK\$'000	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	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts						
即期及遠期	Spot and forwards	449,307	-	449,307	(189,667)	-	(189,667)
掉期	Swaps	209,935	-	209,935	(49,423)	-	(49,423)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	388	-	388	-	-	-
- 賣出期權	- Options written	-	-	-	(388)	-	(388)
		<b>659,630</b>	<b>-</b>	<b>659,630</b>	<b>(239,478)</b>	<b>-</b>	<b>(239,478)</b>
利率合約	Interest rate contracts						
掉期	Swaps	7,876	-	7,876	(7,965)	(14,233)	(22,198)
商品合約	Commodity contracts	2,589	-	2,589	(2,814)	-	(2,814)
		<b>670,095</b>	<b>-</b>	<b>670,095</b>	<b>(250,257)</b>	<b>(14,233)</b>	<b>(264,490)</b>

**中期財務資料附註 (續)      Notes to the Interim Financial Information (continued)**
**19. 衍生金融工具 (續)      19. Derivative financial instruments (continued)**

於 2015 年 12 月 31 日

At 31 December 2015

		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	373,801	-	373,801	(207,309)	-	(207,309)
掉期	Swaps	311,226	-	311,226	(65,690)	-	(65,690)
外匯交易期權	Foreign currency options						
- 買入期權	- Options purchased	15	-	15	-	-	-
- 賣出期權	- Options written	-	-	-	(15)	-	(15)
		<u>685,042</u>	<u>-</u>	<u>685,042</u>	<u>(273,014)</u>	<u>-</u>	<u>(273,014)</u>
利率合約	Interest rate contracts						
掉期	Swaps	11,135	-	11,135	(12,296)	(17,516)	(29,812)
商品合約	Commodity contracts	89	-	89	(118)	-	(118)
		<u>696,266</u>	<u>-</u>	<u>696,266</u>	<u>(285,428)</u>	<u>(17,516)</u>	<u>(302,944)</u>

**中期財務資料附註 (續) Notes to the Interim Financial Information (continued)**
**19. 衍生金融工具 (續) 19. 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 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
匯率合約	Exchange rate contracts		
遠期	Forwards	130,859	60,422
掉期	Swaps	179,038	190,122
外匯交易期權	Foreign currency options		
- 買入期權	- Options purchased	370	23
		<b>310,267</b>	<b>250,567</b>
利率合約	Interest rate contracts		
掉期	Swaps	8,273	10,111
		<b>318,540</b>	<b>260,678</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 422,866,000 元(2015 年 12 月 31 日：港幣 190,872,000 元)，有效雙邊淨額結算協議的效果為港幣 119,609,000 元(2015 年 12 月 31 日：港幣 19,879,000 元)。

The total fair values of derivatives subject to valid bilateral netting agreements for the Group amounted to HK\$422,866,000 (31 December 2015: HK\$190,872,000) and the effect of valid bilateral netting agreements amounted to HK\$119,609,000 (31 December 2015: HK\$19,879,000).

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

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	<b>36,175,211</b>	34,515,588
公司貸款	Corporate loans and advances	<b>131,350,883</b>	121,721,186
客戶貸款	Advances to customers	<b>167,526,094</b>	156,236,774
貸款減值準備	Loan impairment allowances		
- 按個別評估	- Individually assessed	<b>(464,176)</b>	(433,567)
- 按組合評估	- Collectively assessed	<b>(966,916)</b>	(951,336)
		<b>166,095,002</b>	154,851,871
貿易票據	Trade bills	<b>10,386,627</b>	14,072,143
		<b>176,481,629</b>	168,924,014

於 2016 年 6 月 30 日，客戶貸款包括應計利息港幣 472,949,000 元（2015 年 12 月 31 日：港幣 396,489,000 元）。

As at 30 June 2016, advances to customers included accrued interest of HK\$472,949,000 (31 December 2015: HK\$396,489,000).

於 2016 年 6 月 30 日，沒有對貿易票據作出任何減值準備（2015 年 12 月 31 日：無）。

As at 30 June 2016, no impairment allowance was made in respect of trade bills (31 December 2015: Nil).

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 金融投資**
**21. Financial investments**

		於 2016 年 6 月 30 日 At 30 June 2016			
		按公平值列賬 At fair value	按攤銷成本列賬 At amortised cost		
		可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	20,775,496	2,221,100	-	22,996,596
其他債務證券	Other debt securities	23,588,721	213,781	394,881	24,197,383
		44,364,217	2,434,881	394,881	47,193,979
存款證	Certificates of deposit	9,446,707	-	-	9,446,707
債務證券及存款證總額	Total debt securities and certificates of deposit	53,810,924	2,434,881	394,881	56,640,686
股份證券	Equity securities	13,381	-	-	13,381
其他	Others	1,284,021	-	-	1,284,021
		<b>55,108,326</b>	<b>2,434,881</b>	<b>394,881</b>	<b>57,938,088</b>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 金融投資 (續)**
**21. Financial investments (continued)**

		於 2015 年 12 月 31 日 At 31 December 2015			
		按公平值列賬 At fair value	按攤銷成本列賬 At amortised cost		
		可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	18,118,392	2,257,798	-	20,376,190
其他債務證券	Other debt securities	22,716,901	208,732	585,792	23,511,425
		40,835,293	2,466,530	585,792	43,887,615
存款證	Certificates of deposit	11,043,688	-	-	11,043,688
債務證券及存款證總額	Total debt securities and certificates of deposit	51,878,981	2,466,530	585,792	54,931,303
股份證券	Equity securities	4,613	-	-	4,613
其他	Others	472,067	-	-	472,067
		52,355,661	2,466,530	585,792	55,407,983

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 金融投資 (續)**
**21. Financial investments (continued)**

金融投資按上市地之分類如下：

Financial investments is analysed by place of listing as follows:

		於 2016 年 6 月 30 日 At 30 June 2016		
		可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券及存款證	Debt securities and certificates of deposit			
- 於香港上市	- Listed in Hong Kong	3,972,175	-	-
- 於香港以外上市	- Listed outside Hong Kong	7,750,573	99,815	-
		11,722,748	99,815	-
- 非上市	- Unlisted	42,088,176	2,335,066	394,881
		53,810,924	2,434,881	394,881
股份證券	Equity securities			
- 非上市	- Unlisted	13,381	-	-
其他	Others			
- 非上市	- Unlisted	1,284,021	-	-
總計	Total	55,108,326	2,434,881	394,881
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities		102,044	

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 金融投資 (續)**
**21. Financial investments (continued)**

於 2015 年 12 月 31 日

At 31 December 2015

		可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券及存款證	Debt securities and certificates of deposit			
- 於香港上市	- Listed in Hong Kong	3,219,469	-	-
- 於香港以外上市	- Listed outside Hong Kong	6,265,404	42,543	-
		9,484,873	42,543	-
- 非上市	- Unlisted	42,394,108	2,423,987	585,792
		51,878,981	2,466,530	585,792
股份證券	Equity securities			
- 非上市	- Unlisted	4,613	-	-
其他	Others			
- 非上市	- Unlisted	472,067	-	-
總計	Total	52,355,661	2,466,530	585,792
持有至到期日之上市證券 市值	Market value of listed held-to-maturity securities		43,286	



**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**21. 金融投資 (續)**
**21. Financial investments (continued)**

金融投資按發行機構之分類如下：

Financial investments is analysed by type of issuer as follows:

		於 2016 年 6 月 30 日 At 30 June 2016		
	可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
官方實體	Sovereigns	17,460,164	1,669,863	-
公營單位*	Public sector entities*	3,267,211	113,966	-
銀行及其他金融機構	Banks and other financial institutions	27,924,755	551,237	394,881
公司企業	Corporate entities	6,456,196	99,815	-
		<b>55,108,326</b>	<b>2,434,881</b>	<b>394,881</b>
		於 2015 年 12 月 31 日 At 31 December 2015		
	可供出售 金融資產 Available- for-sale financial assets	持有至 到期日證券 Held-to- maturity securities	貸款及應收款 Loans and receivables	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
官方實體	Sovereigns	17,267,770	1,690,727	-
公營單位*	Public sector entities*	1,397,813	111,195	-
銀行及其他金融機構	Banks and other financial institutions	27,633,868	567,071	355,393
公司企業	Corporate entities	6,056,210	97,537	230,399
		<b>52,355,661</b>	<b>2,466,530</b>	<b>585,792</b>

\* 包括在《銀行業(資本)規則》內分類為認可公營單位的可供出售金融資產港幣 3,267,211,000 元(2015 年 12 月 31 日:港幣 1,397,813,000 元)及持有至到期日證券港幣 113,966,000 元(2015 年 12 月 31 日:港幣 111,195,000 元)。

\* Included available-for-sale financial assets of HK\$3,267,211,000 (31 December 2015: HK\$1,397,813,000) and held-to-maturity securities of HK\$113,966,000 (31 December 2015: HK\$111,195,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**22. 投資物業**
**22. Investment properties**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	414,736	1,280,271
增置	Additions	-	2,903
出售	Disposals	-	(901,200)
公平值收益	Fair value gains	17,120	35,446
重新分類轉至物業、器材 及設備 (附註 23)	Reclassification to properties, plant and equipment (Note 23)	(85,385)	(1,498)
匯兌差額	Exchange difference	(271)	(1,186)
於期/年末	At period/year end	<b>346,200</b>	<b>414,736</b>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**23. 物業、器材及設備**
**23. 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 2016 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2016	6,773,252	234,768	7,008,020
增置	Additions	47,856	29,724	77,580
出售	Disposals	(53,178)	(1,372)	(54,550)
重估	Revaluation	(51,468)	-	(51,468)
本期折舊 (附註 12)	Depreciation for the period (Note 12)	(61,699)	(40,872)	(102,571)
重新分類轉自投資物業 (附註 22)	Reclassification from investment properties (Note 22)	85,385	-	85,385
匯兌差額	Exchange difference	(6,567)	(1,731)	(8,298)
於 2016 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2016	<u>6,733,581</u>	<u>220,517</u>	<u>6,954,098</u>
於 2016 年 6 月 30 日 成本值或估值	At 30 June 2016 Cost or valuation	6,733,581	836,197	7,569,778
累計折舊	Accumulated depreciation	-	(615,680)	(615,680)
於 2016 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2016	<u>6,733,581</u>	<u>220,517</u>	<u>6,954,098</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 2016 年 6 月 30 日 按成本值	At 30 June 2016 At cost	-	836,197	836,197
按估值	At valuation	6,733,581	-	6,733,581
		<u>6,733,581</u>	<u>836,197</u>	<u>7,569,778</u>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**23. 物業、器材及設備  
(續)**
**23. 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 2015 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2015	7,035,310	293,187	7,328,497
增置	Additions	27,237	47,003	74,240
出售	Disposals	(381,098)	(650)	(381,748)
重估	Revaluation	377,219	-	377,219
年度折舊	Depreciation for the year	(127,328)	(95,489)	(222,817)
重新分類轉自投資物業 (附註 22)	Reclassification from investment properties (Note 22)	1,498	-	1,498
匯兌差額	Exchange difference	(26,857)	(9,283)	(36,140)
分類為待出售資產	Classified as assets held for sale	(132,729)	-	(132,729)
於 2015 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2015	<u>6,773,252</u>	<u>234,768</u>	<u>7,008,020</u>
於 2015 年 12 月 31 日 成本值或估值	At 31 December 2015 Cost or valuation	6,773,252	820,038	7,593,290
累計折舊	Accumulated depreciation	-	(585,270)	(585,270)
於 2015 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2015	<u>6,773,252</u>	<u>234,768</u>	<u>7,008,020</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 2015 年 12 月 31 日 按成本值	At 31 December 2015 At cost	-	820,038	820,038
按估值	At valuation	6,773,252	-	6,773,252
		<u>6,773,252</u>	<u>820,038</u>	<u>7,593,290</u>

**中期財務資料附註  
(續)**
**Notes to the Interim Financial Information (continued)**
**24. 其他資產**
**24. Other assets**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Repossessed assets	91,010	98,469
貴金屬	Precious metals	63,971	53,393
應收賬項及預付費用	Accounts receivable and prepayments	<u>1,133,698</u>	<u>4,143,369</u>
		<u>1,288,679</u>	<u>4,295,231</u>

**25. 公平值變化計入損益  
之金融負債**
**25. Financial liabilities at fair value through profit or loss**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
交易性負債	Trading liabilities		
- 外匯基金票據及債券 短盤	- Short positions in Exchange Fund Bills and Notes	<u>4,018,283</u>	<u>4,575,356</u>

於 2016 年 6 月 30 日，沒有界定為以公平值變化計入損益之金融負債（2015 年 12 月 31 日：無）。

At 30 June 2016, there was no financial liabilities designated at fair value through profit or loss (31 December 2015: Nil).

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

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
即期存款及往來存款	Demand deposits and current accounts		
- 公司	- corporate	<b>38,653,934</b>	26,763,884
- 個人	- personal	<b>2,661,460</b>	2,767,262
		<b>41,315,394</b>	29,531,146
儲蓄存款	Savings deposits		
- 公司	- corporate	<b>18,870,855</b>	19,930,314
- 個人	- personal	<b>38,162,435</b>	39,071,432
		<b>57,033,290</b>	59,001,746
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- corporate	<b>84,145,275</b>	81,285,911
- 個人	- personal	<b>47,570,933</b>	48,443,180
		<b>131,716,208</b>	129,729,091
		<b>230,064,892</b>	218,261,983

**27. 其他賬項及準備**
**27. Other accounts and provisions**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	<b>14,081,696</b>	12,901,186
準備	Provisions	<b>71,744</b>	73,614
		<b>14,153,440</b>	12,974,800

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

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

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2016年上半年及截至2015年12月31日止年度之變動如下：

**28. Deferred taxation**

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

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2016 and the year ended 31 December 2015 are as follows:

		於 2016 年 6 月 30 日					
		At 30 June 2016					
		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 2016 年 1 月 1 日	At 1 January 2016	18,156	1,054,384	(33,609)	(136,641)	(95,900)	806,390
借記收益表 (附註 15)	Charged to income statement (Note 15)	3,689	8,865	12,953	1,786	27,627	54,920
貸記其他全面 收益	Credited to other comprehensive income	-	(13,898)	-	-	(8,832)	(22,730)
匯兌差額	Exchange difference	-	(875)	569	701	50	445
於 2016 年 6 月 30 日	At 30 June 2016	21,845	1,048,476	(20,087)	(134,154)	(77,055)	839,025

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

		於 2015 年 12 月 31 日					
		At 31 December 2015					
		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 2015 年 1 月 1 日	At 1 January 2015	30,906	1,090,064	-	(258,170)	(28,498)	834,302
(貸記)/借記 收益表	(Credited)/charged to income statement	(12,750)	(11)	(34,976)	116,781	(83,214)	(14,170)
(貸記)/借記 其他全面 收益	(Credited)/charged to other comprehensive income	-	(10,657)	-	-	15,548	4,891
匯兌差額 分類為待出售 資產之相關 負債	Exchange difference Classified as liabilities associated with assets held for sale	-	(3,128)	1,367	4,748	264	3,251
		-	(21,884)	-	-	-	(21,884)
於 2015 年 12 月 31 日	At 31 December 2015	<u>18,156</u>	<u>1,054,384</u>	<u>(33,609)</u>	<u>(136,641)</u>	<u>(95,900)</u>	<u>806,390</u>



**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 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	-	(5,962)
遞延稅項負債	<b>839,025</b>	<b>812,352</b>
	<b>839,025</b>	<b>806,390</b>

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產 (超過 12 個月後收回)	-	-
遞延稅項負債 (超過 12 個月後支付)	<b>914,477</b>	<b>914,145</b>
	<b>914,477</b>	<b>914,145</b>

於 2016 年 6 月 30 日，本集團未確認遞延稅項資產之稅務虧損為港幣 2,489,000 元 (2015 年 12 月 31 日：港幣 2,503,000 元)。按照現行稅例，有關稅務虧損沒有作廢期限。

As at 30 June 2016, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$2,489,000 (31 December 2015: HK\$2,503,000). These tax losses do not expire under the current tax legislation.

中期財務資料附註  
(續)

**Notes to the Interim Financial Information (continued)**

**29. 股本**

**29. Share capital**

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
已發行及繳足： 7,000,000 股普通股	Issued and fully paid: 7,000,000 ordinary shares	<u><b>3,144,517</b></u>	<u><b>3,144,517</b></u>

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

		半年結算至 2016年 6月30日 Half-year ended 30 June 2016	半年結算至 2015年 6月30日 Half-year ended 30 June 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
經營溢利	Operating profit	1,514,026	1,548,818
折舊	Depreciation	102,571	110,399
減值準備淨撥備	Net charge of impairment allowances	283,728	341,086
折現減值準備回撥	Unwind of discount on impairment allowances	(2,571)	(485)
已撤銷之貸款(扣除收回款額)	Advances written off net of recoveries	(217,431)	(613,370)
原到期日超過3個月之存放銀行及其他金融機構之結餘之變動	Change in balances with banks and other financial institutions with original maturity over three months	(1,502,198)	179,772
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	2,272,777	2,513,676
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	2,325,349	1,753,560
衍生金融工具之變動	Change in derivative financial instruments	(12,283)	81,022
貸款及其他賬項之變動	Change in advances and other accounts	(7,603,804)	(12,748,920)
金融投資之變動	Change in Financial investments	(4,633,864)	(8,511,128)
其他資產之變動	Change in other assets	3,006,211	(5,019,146)
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	(7,036,185)	(2,457,488)
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	(557,073)	(277,831)
客戶存款之變動	Change in deposits from customers	11,802,909	13,460,536
其他賬項及準備之變動	Change in other accounts and provisions	1,178,640	1,874,456
匯率變動之影響	Effect of changes in exchange rates	56,771	61,598
除稅前經營現金之流入／(流出)	Operating cash inflow/(outflow) before taxation	<b>977,573</b>	<b>(7,703,445)</b>
經營業務之現金流量中包括：	Cash flows from operating activities included:		
- 已收利息	- Interest received	3,675,174	4,875,451
- 已付利息	- Interest paid	(1,715,077)	(2,225,524)
- 已收股息	- Dividend received	1,438	6,336

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

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 6 月 30 日 At 30 June 2015
	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	43,450,617	36,328,995
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	4,441,166	4,110,852
原到期日在 3 個月內之 庫券	6,638,730	4,768,994
	<b>54,530,513</b>	<b>45,208,841</b>

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

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

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

		於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	<b>14,551,295</b>	21,262,146
與交易有關之或然負債	Transaction-related contingencies	<b>1,266,890</b>	1,830,203
與貿易有關之或然負債	Trade-related contingencies	<b>8,824,890</b>	7,801,271
有追索權的資產出售	Asset sales with recourse	<b>5,752,485</b>	5,419,397
不需事先通知的無條件 撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	<b>82,697,684</b>	75,313,331
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>2,798,830</b>	1,983,255
- 1 年以上	- over one year	<b>8,604,318</b>	9,083,933
		<b>124,496,392</b>	122,693,536
信貸風險加權數額	Credit risk-weighted amount	<b>17,995,099</b>	21,148,878

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

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

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

本集團未於本中期財務資料中撥備之資本承擔金額如下：

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

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	10,530	8,571
已批准但未簽約	4,762	232
	<b>15,292</b>	<b>8,803</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.

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

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

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

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	255,512	244,631
- 1 年以上至 5 年內	629,697	604,033
- 5 年後	76,568	92,977
	<b>961,777</b>	<b>941,641</b>
其他承擔		
- 不超過 1 年	597	877
- 1 年以上至 5 年內	45	96
	<b>962,419</b>	<b>942,614</b>

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

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：

土地及樓宇  
- 不超過 1 年  
- 1 年以上至 5 年內

本集團以經營租賃形式租出投資物業（附註 22）；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。

**(b) As lessor**

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

	於 2016 年 6 月 30 日 At 30 June 2016	於 2015 年 12 月 31 日 At 31 December 2015
	港幣千元 HK\$'000	港幣千元 HK\$'000
Land and buildings		
- not later than one year	14,703	14,911
- later than one year but not later than five years	14,414	17,315
	<u>29,117</u>	<u>32,226</u>

The Group leases its investment properties (Note 22) 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)****34. 分類報告****34. 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 Notes to the Interim Financial Information (continued)  
(續)

34. 分類報告 (續)

34. Segmental reporting (continued)

(a) 按營運分類 (續)

(a) By operating segment (continued)

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

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

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

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

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

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

		半年結算至 2016 年 6 月 30 日 Half-year ended 30 June 2016		半年結算至 2015 年 6 月 30 日 Half-year ended 30 June 2015	
		提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation	提取減值準備前 之淨經營收入 Net operating income before impairment allowances	除稅前 溢利 Profit before taxation
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	1,919,029	1,277,830	1,935,219	1,434,500
中國內地	Mainland of China	1,137,099	226,483	1,125,307	216,267
其他	Others	39,493	29,645	33,400	22,041
合計	Total	<b>3,095,621</b>	<b>1,533,958</b>	<b>3,093,926</b>	<b>1,672,808</b>

**中期財務資料附註 Notes to the Interim Financial Information (continued)**  
**(續)**
**34. 分類報告 (續) 34. Segmental reporting (continued)**
**(b) 按地理區域劃分(續) (b) By geographical area (continued)**

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

**中期財務資料附註  
(續)****Notes to the Interim Financial Information (continued)****35. 已抵押資產****35. Assets pledged as security**

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

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

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

下表列示本集團已抵銷、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 the Group's financial instruments subject to offsetting, enforceable master netting arrangements and similar agreements.

		於 2016 年 6 月 30 日 At 30 June 2016					
		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		淨額	
		Gross amounts of recognised financial liabilities set off in the balance sheet	Net amounts of financial assets presented in the balance sheet	Related amounts not set off in the balance sheet	已收取之 現金押品 Cash collateral received	Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>						
衍生金融工具	Derivative financial instruments	285,562	-	285,562	(83,569)	-	201,993
其他資產	Other assets	1,213,957	(815,406)	398,551	-	-	398,551
總計	Total	1,499,519	(815,406)	684,113	(83,569)	-	600,544

		於 2016 年 6 月 30 日 At 30 June 2016					
		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		淨額	
		Gross amounts of recognised financial assets set off in the balance sheet	Net amounts of financial liabilities presented in the balance sheet	Related amounts not set off in the balance sheet	已抵押之 現金押品 Cash collateral pledged	Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
<b>負債</b>	<b>Liabilities</b>						
衍生金融工具	Derivative financial instruments	93,270	-	93,270	(83,569)	-	9,701
其他負債	Other liabilities	940,484	(815,406)	125,078	-	-	125,078
總計	Total	1,033,754	(815,406)	218,348	(83,569)	-	134,779

**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 2015 年 12 月 31 日 At 31 December 2015					
		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	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments 港幣千元 HK\$'000	已收取之 現金押品 Cash collateral received 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	338,260	-	338,260	(59,230)	-	279,030
其他資產	Other assets	1,352,506	(986,109)	366,397	-	-	366,397
總計	Total	<u>1,690,766</u>	<u>(986,109)</u>	<u>704,657</u>	<u>(59,230)</u>	<u>-</u>	<u>645,427</u>
		於 2015 年 12 月 31 日 At 31 December 2015					
		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	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	金融工具 Financial instruments 港幣千元 HK\$'000	已抵押之 現金押品 Cash collateral pledged 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	154,121	-	154,121	(59,230)	-	94,891
其他負債	Other liabilities	994,352	(986,109)	8,243	-	-	8,243
總計	Total	<u>1,148,473</u>	<u>(986,109)</u>	<u>162,364</u>	<u>(59,230)</u>	<u>-</u>	<u>103,134</u>

按本集團簽訂有關場外衍生工具和售後回購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 and sale and repurchase 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**

母公司的基本資料：

General information of the parent companies:

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

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

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

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

**(a) 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**

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

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

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.



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

大部分與中國銀行進行的交易源自貨幣市場活動。2016年截至生效日前與中國銀行做此類業務過程中產生的收入及支出總額分別為港幣13,387,000元(2015年上半年：港幣65,531,000元)及港幣45,056,000元(2015年上半年：港幣122,919,000元)。

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

大部分與中銀香港進行的交易源自貨幣市場活動。2016年截至生效日前與中銀香港做此類業務過程中產生的收入及支出總額分別為港幣1,700,000元(2015年上半年：港幣1,748,000元)及港幣55,251,000元(2015年上半年：港幣230,050,000元)。

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

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

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

**中期財務資料附註  
(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)****(a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)**

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

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

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

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

中國信達於某些內地實體均擁有控制權益。

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

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

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

**中期財務資料附註**  
(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)****(a) Transactions with the parent companies and the other companies controlled by the parent companies (continued)**

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

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

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

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

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。

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

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

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)****(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易**

中華人民共和國國務院通過中投及匯金、財政部對本集團實施控制，二者亦通過政府機構、代理機構、附屬機構及其他國有控制實體直接或間接控制大量其他實體。本集團按一般商業條款與政府機構、代理機構、附屬機構及其他國有控制實體進行常規銀行業務交易。

這些交易包括但不局限於下列各項：

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

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

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

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

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

**中期財務資料附註  
(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 2016年 6月30日 Half-year ended 30 June 2016 港幣千元 HK\$'000	半年結算至 2015年 6月30日 Half-year ended 30 June 2015 港幣千元 HK\$'000
薪酬及其他短期員工福利	17,634	15,146
退休福利	853	807
	<b>18,487</b>	<b>15,953</b>

**(d) 與附屬公司的結餘**

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

**(d) Balances with subsidiaries**

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

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

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

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

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

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

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

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

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

**39. 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 Mainland activities, which includes the Mainland exposures extended by the Bank and its banking subsidiary.

		於 2016 年 6 月 30 日 At 30 June 2016			
金管局報表 項目 Items in the HKMA return	資產負債 表內的 風險承擔 On-balance sheet exposure	資產負債 表外的 風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure		
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000		
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	21,688,463	1,770,045	23,458,508
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	13,877,030	2,942,794	16,819,824
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	54,779,516	21,369,458	76,148,974
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	744,446	-	744,446
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	15,446	-	15,446
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	8,010,211	2,965,929	10,976,140
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	4,940,269	-	4,940,269
總計	Total	8	<u>104,055,381</u>	<u>29,048,226</u>	<u>133,103,607</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>321,037,380</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>32.41%</u>		

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

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



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

截至 2016 年上半年止的未經審計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 2016 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA.

**41. 法定賬目****41. Statutory accounts**

此中期業績報告所載為未經審計資料，並不構成法定賬目。截至 2015 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 2016 年 3 月 18 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 2015 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 18 March 2016.

## 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 110 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 2016 年 6 月 30 日的簡要綜合資產負債表與截至該日止 6 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。我們按照委聘之條款僅向整體董事會報告,除此之外本報告別無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何責任。

#### 審閱範圍

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

#### 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, 2016 年 8 月 30 日



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## 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 110, which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the “Bank”) and its subsidiaries (together, the “Group”) as at 30 June 2016 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, 30 August 2016

## 其他資料

### 1. 董事會

於 2016 年 8 月 30 日，本銀行之董事會成員為陳孝周先生（董事長兼管理董事）、吳松雲先生<sup>#</sup>、方紅光先生（副董事長兼行政總裁）、王滌世先生、梁強先生<sup>#</sup>、陳細明先生、劉漢銓先生\*、藍鴻震先生\*及張信剛先生\*。

<sup>#</sup> 非執行董事

\* 獨立非執行董事

## Additional Information

### 1. Board of Directors

As at 30 August 2016, the Board of Directors of the Bank comprises Mr. CHEN Xiaozhou (Chairman and Managing Director), Mr. WU Songyun<sup>#</sup>, Mr. FANG Hongguang (Vice Chairman and Chief Executive), Mr. WANG Tong Sai, Mr. LIANG Qiang<sup>#</sup>, Mr. CHAN Sai Ming, Mr. LAU Hon Chuen\*, Mr. LAN Hong Tsung, David\* and Mr. CHANG Hsin Kang\*.

<sup>#</sup> Non-executive Director

\* Independent Non-executive Director

### 2. 符合《銀行業（披露）規則》

本未經審計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。

### 2. Compliance with the Banking (Disclosure) Rules

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

### 3. 業務回顧

2016年，銀行業的經營環境繼續面臨諸多挑戰。美國進入加息進程，中國經濟步入轉型攻堅期，人民幣雙向波動更趨向市場化成為常態，全球經濟脆弱且不確定因素增加。香港樓市繼續調整，貸款需求萎縮，銀行傳統業務進入低增長階段，盈利增速逐步放緩。面對充滿挑戰的經營環境和日趨嚴格的監管要求，我們積極落實年初工作會議提出的各項任務，圍繞“確保盈利增長，強化風險管控，擴大業務規模，增強創新意識”的工作思路，抓住特色業務，努力開拓市場，並在股權轉讓進程中，積極融入中國信達多元化業務平台，在客戶、渠道等方面的協同效應得到進一步提升。上半年，各項業務平穩進行。

#### 財務摘要

截至2016年6月底，本集團經營溢利港幣15.14億元，較去年同期下降2.25%。淨利息收入港幣21.78億元，比去年同期下降8.47%；非利息收入增長較好，達港幣9.17億元，比去年同期上升28.47%，其中淨手續費收入上升8.50%。截至2016年6月底，本集團稅後盈利港幣12.60億元，較去年同期下降10.51%；資本回報率6.70%，資產回報率0.82%，分別比上年同期下降1.22個百分點及0.09個百分點；淨利息收益率(NIM)1.56%，較去年同期下降0.11個百分點。特定分類貸款比率0.43%，較去年底下降0.01個百分點。

### 3. Business Review

In 2016, the banking environment continued to face many challenges. The United States started the process of rate hike and, while the Chinese economy entered a crucial transition period, an increasingly market-oriented two-way fluctuation of the Renminbi became the norm. The global economy was fragile and uncertainties increased. In Hong Kong, property price adjustment continued and the demand for loans shrunk. The traditional banking business moved into a low-growth phase and earnings growth gradually slowed down. Faced with a challenging business environment and increasingly stringent regulatory requirements, we actively implemented various tasks put forward at the working meeting in the beginning of the year, we also uphold the work philosophy of “ensuring earnings growth, strengthening risk management and control, expanding business scale and reinforcing the sense of innovation” and actively integrating with the diversified business platform of China Cinda in the share transfer process for further enhancement of synergies in terms of customer, channel and other aspects. In the first half of the year, our business was smoothly run.

#### Financial Summary

As at the end of June 2016, the Group's operating profit amounted to HK\$1,514 million, representing a decrease of 2.25% from the same period in last year. Net interest income was HK\$2,178 million, down by 8.47% from the same period in last year; non-interest income grew by 28.47% year-on-year to HK\$917 million, of which net fee income increased by 8.50%. As at the end of June 2016, the Group's after-tax profit was HK\$1,260 million, representing a year-on-year decline of 10.51%; ROE and ROA dropped by 1.22 percentage points and 0.09 percentage points from the same period in last year to 6.70% and 0.82% respectively; net interest margin (NIM) was 1.56%, down by 0.11 percentage points from the same period in last year. Classified or impaired loan ratio was 0.43%, representing a decrease of 0.01 percentage points from the end of last year.

### 3. 業務回顧 (續)

#### 業務回顧

##### 加強重點業務營銷，改善收入結構

上半年，面對本地零售及進出口業務收縮、銀行利差收窄、呆壞賬風險因素增加等不利情況，我們積極轉變經營思路，一方面著力拓展「輕資本」特色業務，擴大客戶基礎，另一方面提前部署重點項目，鎖定重點客戶。個金、企金業務多措並舉，努力提升盈利貢獻。截至6月底，本集團淨利息收入比去年同期下降8.47%，但非利息收入則比去年同期增長28.47%。我們從產品、宣傳、服務等多方面著手，主要加大中高端客戶挖掘和拓展力度，做大做強財富管理業務，提升財富管理業務的收入貢獻度。自2016年初開始，針對「南商理財」、「智盈理財」、「自在理財」三個不同層級客戶，積極開展各類營銷計劃，先後推出包括理財新戶賞、校園理財推廣、親子樂推廣等多個客戶拓展計劃，通過客戶推薦、機構員工推廣以及分行開放日等富有特色的營銷手段，穩固現有客戶，積極挖掘潛在客戶，特別是注重拓展年輕客戶群，並以財富管理業務為突破口，加強交叉銷售，推動客戶使用我行其他服務。本行繼去年底推出網上銀行「電子支票」服務後，今年更為客戶提供手機銀行電子支票簽發及存入一站式平台服務。目前客戶可透過本行網上銀行及手機銀行進行電子支票簽發及存入交易，亦可透過本行流動應用程式渠道(e-Dropbox)存入電子支票，客戶體驗進一步提升。截至6月底，三個品牌層級的理財戶比2015年底增長，佔整體個人客戶比率由29%提高至31%。面對眾多不利因素，企金業務力爭做到早批、早放、早收益。年初就鎖定新增放款達3,000萬港元以上的項目，並重檢相關潛質重點客戶的授信結構及風險緩釋辦法，提高授信申報效率及授信報告質量，促進放款規模的增長。期內多項新增放款項目手續費收入增長不俗。

### 3. Business Review (continued)

#### Business Review

##### Strengthening marketing for key business, improving income structure

In the first half of the year, faced with contraction in the local retail and import and export business, narrowing interest spreads, increasing exposure to bad debts and other adverse conditions, we actively changed our business philosophy, striving to develop business with "capital-light" features on the one hand to expand customer base and mapping out key projects beforehand on the other hand to narrow down important clients. Various measures were taken simultaneously to improve contribution of the personal and corporate banking business to earnings. As at the end of June 2016, the Group's net interest income declined by 8.47% from the same period in last year but an increase of 28.47% in non-interest income was recorded. We mainly increased efforts to explore and develop mid-to high-end clients starting with aspects including product, publicity and service with the aim of building a bigger and stronger wealth management business to improve its contribution to revenue. Since early 2016, we have actively carried out various kinds of marketing programs targeting the three different customer levels of "NCB Wealth Management", "Enrich Banking" and "i-Free Banking" and have successively introduced a number of client development schemes, including New Packaged Account Rewards as well as campus and family promotions. Through client referrals, corporate staff promotions, branch open days and other featured marketing means, we have solidified existing clients and have actively tapped potential clients, paying special attention to the development of young clientele and strengthening cross-selling with the wealth management business as a breakthrough to push clients to use our other services. Following the introduction of the online "e-cheque" service at the end of last year, the Bank has provided clients with one-stop e-cheque issuing and depositing platform services via mobile banking this year. Clients may now issue and deposit e-cheques via the Bank's online and mobile banking and may deposit e-cheques via the Bank's mobile app channel (e-Dropbox). Customer experience has been further enhanced as a result. As at the end of June 2016, the number of wealth management accounts of the three brand levels increased, accounting for 31% of total individual clients, up from 29% from the end of 2015. Faced with numerous adverse factors, we strive to achieve early approval and release of loans and therefore generating income early for the corporate banking business. Earlier this year, we targeted new loan projects of more than HK\$30 million. We also re-examined relevant credit structures for potential key clients and risk mitigation measures to improve credit proposal preparation efficiency and credit report quality. By doing so, growth in loan portfolio is expected. During the period, fee income from a number of new loan projects grew well.

### 3. 業務回顧 (續)

#### 業務回顧 (續)

##### 發揮跨境金融特色，提升客戶服務水平

跨境金融服務一直是本行頗具特色的業務，上半年在跨境渠道建設、產品設計、業務促進、協同聯動等方面均取得積極進展。我們除成立了跨境聯動工作小組，定期與南商（中國）舉行跨境業務溝通會，梳理聯動工作中遇到的問題，收集市場訊息和議定應對策略外，還積極拓展新的跨境合作渠道。上半年，我們走訪了珠三角、長三角區域多家銀行同業，尤其是與在港尚未有分支機構的股份制銀行、城商銀行以及部分農商銀行，建立起長期穩定的合作關係，為後續進一步合作做好準備。為充分挖掘客戶來源，推廣“內房通”、“高端客戶境外資產配置方案”等本行跨境業務拳頭產品，我們全程跟進個案審批流程，還積極為南商（中國）多間分支行提供業務培訓，聯繫中介機構商洽轉介方案，通過南商官方微信推播產品介紹，並全新推出存量客戶轉介新客戶的獎勵方案，取得了良好的業績成果。此外，為與信達集團內部的協同合作真正得以落實，結合客戶對於內存外貸類服務的需求，我們在以往個人內存外貸產品的基礎上作出創新，重新設計跨境信用透支授信計劃，以信達集團內的幸福人壽保單進行質押貸款，既盤活了客戶的人壽保單，又實現了與信達集團進行資源分享，取得共贏的目的。

本行在跨境服務中的表現持續得到認可。上半年，在新城財經台及新城數碼財經台主辦的「香港企業領袖品牌選舉 2016」中，本行再次獲得《卓越跨境銀行服務品牌》獎；在「人民幣業務傑出大獎 2016」評選中也再次獲《傑出零售銀行 - 傳統業務大獎》。

### 3. Business Review (continued)

#### Business Review (continued)

##### Bringing cross-border features into play to raise customer service standards

Cross-border financial service has been a featured business of us. In the first half of the year, we made positive progress in terms of cross-border channel construction, product design, business promotion, synergic collaboration, etc. Aside from setting up a joint cross-border working group, we held regular cross-border business talks with NCB (China) to sort out issues encountered in the work, collect market information and develop coping strategies as well as actively develop new channels of cross-border cooperation. In the first half of the year, we visited a number of banking peers in the Pearl River Delta and Yangtze River Delta, especially joint-stock banks, city commercial banks and some rural commercial banks that have yet to establish branches in Hong Kong, to develop long-term and stable cooperative relations, making ready for subsequent cooperation. To fully explore client sources, we promoted our competitive cross-border products, including “Mainland Property Refinancing Services” (內房通) and “High-end Client Overseas Asset Allocation Scheme”, and followed up cases throughout the review and approval process. We also actively provided business training for several branches of NCB (China), negotiated with intermediaries on referral programs, spread product information through NCB official WeChat account and introduced all-new client referral incentives for existing clients. Good performance was achieved. In addition, our collaboration with Cinda Group was put into practice and, taking into account customer demand for the service of overseas loan under domestic guarantee, we made innovation on the basis of such products for individual clients in the past by re-designing cross-border credit overdraft schemes so that loans are pledged with insurance policies of Cinda Group’s Happy Life Insurance Co. Ltd, thereby liquidizing clients’ life insurance policies as well as achieving the sharing of resources with Cinda Group, hence accomplishing the win-win goal.

We continue to gain recognition for our performance in cross-border service. In the first half of 2016, we were again the winner of the “Excellent Cross-border Banking Service Brand” Award in the “Hong Kong Leaders Choice 2016” co-organized by Metro Finance and Metro Finance Digital Radio. We also received the “Award for Outstanding Retail Bank-Traditional Business” again in the “RMB Business Outstanding Awards 2016”.



### 3. 業務回顧（續）

#### 業務回顧（續）

##### 順利進行股權轉讓，實現平穩交接

自去年年底中國信達與中銀香港簽訂南商股權買賣協議起，本行正式進入股權交割準備期。面對紛繁複雜的交割準備工作，各單位各司其職，在組織架構、制度建設、系統銜接、運營機制、風險控制等方面做了大量的工作。同時，為確保股權變更後業務及客戶穩定，管理層還親自走訪重要客戶，向客戶介紹新股東的規模、背景及實力，消除客戶疑慮及引導客戶樹立對本行未來業務發展的信心。我們還積極爭取網上銀行、自助設備等交易模式在股權轉讓後過渡期內基本保持不變或盡量將客戶影響減到最小，並提前通過各種方式主動提示受影響客戶及早更改有關設定。在相關各方的共同努力下，股權轉讓工作於 5 月 30 日圓滿完成，最終實現業務、客戶及員工三個穩定。

##### 落實風險管控要求，穩定資產質素

由於市場環境持續不穩，監管要求不斷提高，我們積極強化風險管控，審慎做好授信風險分析和評估，並通過完善、優化系統及壓力測試方法，提升風險管理技術，強化資產質素監察機制。為確保股權轉讓前後本行業務運作順暢，平穩過渡，我們重新修訂及優化各類風險政策和制度，完成多項模型驗證、系統維護及數據管理等知識轉移。同時針對不同風險因素變化，加強對各類產品及流程的風險檢查，並加強客戶使用網上銀行的安全及對流動資金和異常交易之監控，保障風險管控的有效性。為加強防洗錢管控，我們設立了專門負責金融犯罪風險監控管理的部門，並持續進行操作風險及合規檢查工作，以符合監管要求，確保銀行合規經營。

### 3. Business Review (continued)

#### Business Review (continued)

##### Successfully advancing the transfer of share to achieve a smooth transition

Since the signing of the NCB share purchase agreement between China Cinda and Bank of China (Hong Kong) at the end of last year, the Bank has officially moved into a preparation period. Faced with the complex preparatory work, all units have performed their duties and carried out a lot of work in terms of organizational structure, policy establishment, system convergence, operational mechanism, risk control, etc. At the same time, to ensure business and customer stability after the share transfer, our management introduced the scale, background and strength of the new shareholders to important clients so as to eliminate their concerns and strengthen confidence in the Bank's future business development. We also actively sought to have online banking, self-service equipment and other transaction patterns basically remaining unchanged within the transition period after the share transfer or to minimize the impact on clients and remind affected clients to change relevant settings as soon as possible. Under the joint efforts of relevant parties, the share transfer was completed on 30 May, ultimately achieving stability in terms of business, customer and staff.

##### Putting risk management and control requirements into practice to stabilize asset quality

In light of the continued market instability and the increasingly demanding regulatory requirements, we actively strengthened risk management and control to ensure that credit risk analysis and assessment were performed with care. We also enhanced risk management techniques and strengthened asset quality monitoring mechanisms by optimizing systems and stress test approaches. To ensure that the Bank's business is in order before and after the share transfer, we revised and optimized risk policies and systems and completed validation of a few risk related models, system maintenance, data management and other knowledge transfer. In light of varying changes in risk factors, we strengthened the risk-based inspection of products and processes and reinforced the security of online banking and the monitoring of working capital and unusual transactions to ensure the effectiveness of risk management and control. To strengthen the management and control of anti-money laundering, we have established a department exclusively responsible for monitoring and managing the risk of financial crime and have carried out ongoing work on operational risk and compliance check to ensure that our business is compliant with regulatory requirements.



### 3. 業務回顧 (續)

#### 業務回顧 (續)

##### 內地整體業務穩定，風險可控

2016 年上半年，受外部宏觀經濟形勢波動、市場風險點增多及內部處於股權轉讓變動期等諸多因素影響，南商（中國）業務面臨較大的壓力和挑戰，但在相關各方全力指導支持下，南商（中國）著力強化內部管理，推進產品創新，穩定業務規模，加強風險監控，整體業務穩定，風險可控。同時與信達集團的協同業務成為新的增長點，期內先後推出南商信達聯名卡、代銷信達純債基金，代銷幸福人壽和信達財險等業務。

##### 關愛社會，積極踐行企業社會責任

在推進業務發展的同時，我們亦積極承擔企業社會責任。瞭解到我們一直資助的雲南羊坪學校沒有路燈，夜晚整個校園一片漆黑，影響學生自習及早操。為此，我行為學校捐助了 10 套清潔環保的太陽能路燈，改善了學校師生的學習和活動環境。我們還為保良局「關懷長者心」地區安老服務計劃和「IT 應用系統開發大賽 2016」提供贊助。此外，上半年我們組織義工隊參與了「新春樂融賀金猴」等義工服務，為獨居及乏人照顧之長者送上溫暖。我們還為「明愛暖萬心」慈善晚會及「香港世界宣明會」非洲飢餓救援代收善款，努力踐行我們的企業社會責任。

### 3. Business Review (continued)

#### Business Review (continued)

##### Stable mainland business overall and controllable risk

In the first half of 2016, given the impact of factors including external macroeconomic volatility, increased market risks and being in a phase of change internally due to the share transfer, the business of NCB (China) was subject to greater pressures and challenges. However, under the full guidance and support of related parties, NCB (China) devoted efforts to strengthen internal management, promote product innovation, stabilize business scale and reinforce risk monitoring. As a result, overall business has remained stable and risks have been kept in control. At the same time, the business collaborated with Cinda Group has become a new source of growth. During the period, business such as NCB Cinda co-brander card, Cinda pure bond fund agency business, Happy Life Insurance agency business and Cinda Property and Casualty insurance business were introduced, among others.

##### Caring for the community and actively undertaking corporate social responsibility

While promoting business development, we also play an active role in undertaking corporate social responsibility. Yunnan Yangping School, a school which has been funded by us, had no street lights and the entire campus was completely in the dark at night, making it difficult for self-study and morning exercise. For this reason, we donated ten sets of solar street lights to the school which improved its environment. We sponsored the local elderly service campaign of Po Leung Kuk and the IT Application Development Contest 2016. In addition, we organized staff volunteer services for singleton elderly. We also fulfilled our corporate social responsibility by receiving donations on behalf of Caritas Charity Show as well as for the African hunger relief of World Vision Hong Kong.

**附錄**
**Appendix**
**本銀行之附屬公司**
**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:

名稱 Name	註冊／營業 地點及日期 Place and date of incorporation/ operation	註冊資本／已發行股本 Registered capital/ issued share 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	中國 2007年12月14日 The People's Republic of China 14 December 2007	註冊資本 人民幣 6,500,000,000 元 Registered capital RMB6,500,000,000	100%	銀行業務 Banking business
南洋商業銀行信託有限公司 Nanyang Commercial Bank Trustee Limited	香港 1976年10月22日 Hong Kong 22 October 1976	普通股 港幣 3,000,000 元 Ordinary shares 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	香港 1984年5月25日 Hong Kong 25 May 1984	普通股 港幣 3,050,000 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	香港 1980年8月22日 Hong Kong 22 August 1980	普通股 港幣 50,000 元 Ordinary shares HK\$50,000	100%	代理人服務 Nominee services

## 釋義

在本中期業績報告中，除非文義另有所指，否則下列詞彙具有以下涵義：

詞彙	涵義
「中國銀行」	中國銀行股份有限公司，一家根據中國法例成立之商業銀行及股份制有限責任公司，其 H 股及 A 股股份分別於香港聯交所及上海證券交易所掛牌上市
「中銀香港」	中國銀行（香港）有限公司，根據香港法例註冊成立之公司，並為中銀香港（控股）有限公司之全資附屬公司
「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
「中國信達」	中國信達資產管理股份有限公司
「信達香港」	中國信達（香港）控股有限公司
「信達金控」	信達金融控股有限公司
「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
「財政部」	中華人民共和國財政部
「本銀行」	南洋商業銀行有限公司，根據香港法例註冊成立之公司，並為信達金控之全資附屬公司
「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
「香港聯交所」	香港聯合交易所有限公司
「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
"BOCHK"	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of BOC Hong Kong (Holdings) Limited
"Board" or "Board of Directors"	the Board of Directors of the Bank
"CET1"	Common Equity Tier 1
"China Cinda"	China Cinda Asset Management Co., Ltd.
"CIC"	China Investment Corporation
"Cinda Hong Kong"	China Cinda (HK) Holdings Company Limited
"Cinda Financial Holdings"	Cinda Financial Holdings Co., Limited
"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
"HKMA"	Hong Kong Monetary Authority
"Hong Kong"	Hong Kong Special Administrative Region
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"IMM"	Internal Models
"Mainland" or "Mainland of China"	the mainland of the PRC
"MOF"	the Ministry of Finance of the PRC
"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

**Definitions (continued)**

Terms	Meanings
"RMB" or "Renminbi"	Renminbi, the lawful currency of the PRC
"STC"	Standardised (Credit Risk)
"STM"	Standardised (Market Risk)
"STO"	Standardised (Operational Risk)
"the Bank"	Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly-owned subsidiary of Cinda Financial Holdings
"the Group"	the Bank and its subsidiaries collectively referred as the Group
"US"	the United States of America
"VAR"	Value at Risk