

2024 中期業績報告
Interim Report 2024



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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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入		Interest income	11,553,635	10,192,275
利息支出		Interest expense	(7,611,830)	(6,400,665)
淨利息收入	6	Net interest income	3,941,805	3,791,610
服務費及佣金收入		Fee and commission income	861,599	813,337
服務費及佣金支出		Fee and commission expense	(42,564)	(39,124)
淨服務費及佣金收入	7	Net fee and commission income	819,035	774,213
淨交易性收益		Net trading gain	167,081	125,282
以公允價值變化計入損益之金融工具淨收益	8	Net gain on financial instruments at fair value through profit or loss	145,943	204,804
其他金融資產之淨收益	9	Net gain on other financial assets	220,473	191,653
其他經營收入	10	Other operating income	7,471	7,276
提取減值準備前之淨經營收入		Net operating income before impairment allowances	5,301,808	5,094,838
減值準備淨撥備	11	Net charge of impairment allowances	(1,687,661)	(1,004,162)
淨經營收入		Net operating income	3,614,147	4,090,676
經營支出	12	Operating expenses	(1,765,362)	(1,752,204)
經營溢利		Operating profit	1,848,785	2,338,472
投資物業公允價值調整之淨虧損	13	Net loss from fair value adjustments on investment properties	(9,000)	(590)
出售/重估物業、器材及設備之淨虧損	14	Net loss from disposal/revaluation of properties, plant and equipment	(23,418)	(700)
除稅前溢利		Profit before taxation	1,816,367	2,337,182
稅項	15	Taxation	(117,598)	(208,412)
期內溢利		Profit for the period	1,698,769	2,128,770
股息	16	Dividends	-	-

第 10 至 124 頁之附註屬本中期財務資料之組成部分。

The notes on pages 10 to 124 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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,698,769	2,128,770
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:		
公允值變化計入其他全面收益之股份工具：	Equity instruments at fair value through other comprehensive income:		
公允值變化計入其他全面收益之股份工具的公允值變化	Change in fair value of equity instruments at fair value through other comprehensive income	(217)	521
房產：	Premises:		
房產重估	Revaluation of premises	(156,701)	73,671
遞延稅項	Deferred tax	53,750	(12,862)
		(102,951)	60,809
		(103,168)	61,330
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
公允值變化計入其他全面收益的債務工具：	Debt instruments at fair value through other comprehensive income:		
公允值變化計入其他全面收益的債務工具之公允值變化	Change in fair value of debt instruments at fair value through other comprehensive income	571,333	663,398
預計信用損失之減值變化	Changes in allowance for expected credit losses	(10,741)	(186,059)
因處置公允值變化計入其他全面收益的債務工具之轉撥重新分類至收益表	Release upon disposal of debt instruments at fair value through other comprehensive income reclassified to income statement	(220,609)	(188,686)
遞延稅項	Deferred tax	(78,899)	(65,193)
		261,084	223,460

簡要綜合全面收益表
(續)
Condensed Consolidated Statement of Comprehensive
Income (continued)

		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
淨投資對沖下對沖工具之公允 值變化	Change in fair value of hedging instruments under net investment hedges	50,629	81,008
貨幣換算差額	Currency translation difference	(480,519)	(758,259)
		(168,806)	(453,791)
期內除稅後其他全面虧損	Other comprehensive loss for the period, net of tax	(271,974)	(392,461)
期內全面收益總額	Total comprehensive income for the period	1,426,795	1,736,309

第 10 至 124 頁之附註屬本中期財務資料之組成部分。

The notes on pages 10 to 124 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 2024 年 6 月 30 日 At 30 June 2024	(經審計) (Audited) 於 2023 年 12 月 31 日 At 31 December 2023	
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000	
資產		ASSETS			
庫存現金及存放銀行及其他金融機構的結餘		Cash and balances with banks and other financial institutions	17	49,710,630	53,833,393
在銀行及其他金融機構一至十二個月內到期之定期存放		Placements with banks and other financial institutions maturing between one and twelve months	17	7,999,421	2,273,269
公允值變化計入損益之金融資產		Financial assets at fair value through profit or loss	18	14,588,603	15,838,110
衍生金融工具		Derivative financial instruments	19	1,216,839	1,039,044
貸款及其他賬項		Advances and other accounts	20	285,494,131	293,904,736
金融投資		Financial investments	21	174,705,705	174,186,800
投資物業		Investment properties	22	446,550	407,600
物業、器材及設備		Properties, plant and equipment	23	8,546,060	9,071,270
無形資產		Intangible assets	24	924,583	843,464
應收稅項資產		Current tax assets		1,423	-
遞延稅項資產		Deferred tax assets	30	504,312	551,106
其他資產		Other assets	25	4,540,594	3,199,805
待出售資產		Assets held for sale	31	88,040	-
資產總額		Total assets		548,766,891	555,148,597
負債		LIABILITIES			
銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions		24,237,399	35,581,892
公允值變化計入損益之金融負債		Financial liabilities at fair value through profit or loss	26	6,853,536	5,784,773
衍生金融工具		Derivative financial instruments	19	929,477	1,349,761
客戶存款		Deposits from customers	27	396,787,901	394,389,863
已發行債務證券及存款證		Debt securities and certificates of deposit in issue	28	27,144,685	28,719,835
其他賬項及準備		Other accounts and provisions	29	17,537,145	14,622,905
應付稅項負債		Current tax liabilities		95,617	704,069
遞延稅項負債		Deferred tax liabilities	30	546,604	536,314
後償負債		Subordinated liabilities	32	5,468,237	5,468,028
負債總額		Total liabilities		479,600,601	487,157,440

簡要綜合資產負債表（續） Condensed Consolidated Balance Sheet (continued)

			(未經審計) (Unaudited) 於 2024 年 6 月 30 日 At 30 June 2024	(經審計) (Audited) 於 2023 年 12 月 31 日 At 31 December 2023
		附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
資本	EQUITY			
股本	Share capital	33	3,144,517	3,144,517
儲備	Reserves		58,599,747	57,424,614
	Total equity attributable to equity holder of the			
本銀行股東應佔資本總額	Bank		61,744,264	60,569,131
額外資本工具	Additional equity instruments	34	7,422,026	7,422,026
資本總額	Total equity		69,166,290	67,991,157
負債及資本總額	Total liabilities and equity		548,766,891	555,148,597

第 10 至 124 頁之附註屬本中期財務資料之組成部分。 The notes on pages 10 to 124 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								
		股本 Share capital	額外資本工具 Additional equity instruments	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	公允值 變化計入其他全 面收益儲備 Reserve for fair value through other comprehensive income	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2023年1月1日	At 1 January 2023	3,144,517	5,077,856	605	6,367,430	(1,361,493)	2,116,502	(466,621)	47,292,843	62,171,639
期內溢利	Profit for the period	-	-	-	-	-	-	-	2,128,770	2,128,770
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	60,809	-	-	-	-	60,809
公允值變化計入其他 全面收益之金融工 具	Financial instruments at fair value through other comprehensive income	-	-	-	-	223,981	-	-	-	223,981
淨投資對沖下對沖工 具之公允值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	81,008	-	81,008
貨幣換算差額	Currency translation difference	-	-	-	(13,558)	(1,735)	-	(742,966)	-	(758,259)
全面收益總額	Total comprehensive income	-	-	-	47,251	222,246	-	(661,958)	2,128,770	1,736,309
發行額外資本工具 ¹	Issue of additional equity instruments ¹	-	2,344,170	-	-	-	-	-	-	2,344,170
支付額外資本工具票息	Distribution payment for additional equity instruments	-	(165,850)	-	-	-	-	-	-	(165,850)
轉撥自/(至)留存盈利	Transfer from/(to) retained earnings	-	165,850	-	-	-	106,895	-	(272,745)	-
於2023年6月30日	At 30 June 2023	3,144,517	7,422,026	605	6,414,681	(1,139,247)	2,223,397	(1,128,579)	49,148,868	66,086,268

1. 於2023年上半年內，本行發行港幣2,354,955,000元(美元300,000,000)永久非累計次級額外一級資本證券「額外資本工具」。直接發行成本港幣10,785,000元經已入賬，並從額外資本工具中扣除。

1. During the first half of year 2023, the Bank issued HK\$2,354,955,000 (US\$300,000,000) perpetual non-cumulative subordinated additional tier 1 capital securities ("additional equity instruments"). Direct issuance costs of HK\$10,785,000 are accounted for as a deduction from the additional equity instruments.

簡要綜合權益變動表
(續)

Condensed Consolidated Statement of Changes in
Equity (continued)

		儲備 Reserves								
		股本 Share capital	額外資本工具 Additional equity instruments	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	公允價值 變化計入其他全 面收益儲備 Reserve for fair value through other comprehensive income	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2023年7月1日	At 1 July 2023	3,144,517	7,422,026	605	6,414,681	(1,139,247)	2,223,397	(1,128,579)	49,148,868	66,086,268
年度溢利	Profit for the year	-	-	-	-	-	-	-	1,313,679	1,313,679
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	(92,267)	-	-	-	-	(92,267)
界定利益福利計劃之 精算盈餘	Actuarial gains on defined benefit plan	-	-	-	-	-	-	-	13,197	13,197
公允價值變化計入其他 全面收益之金融工 具	Financial instruments at fair value through other comprehensive income	-	-	-	-	592,031	-	-	-	592,031
淨投資對沖下對沖工 具之公允價值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	(39,239)	-	(39,239)
貨幣換算差額	Currency translation difference	-	-	-	6,568	840	-	361,737	-	369,145
全面收益總額	Total comprehensive income	-	-	-	(85,699)	592,871	-	322,498	1,326,876	2,156,546
支付額外資本工具票息	Distribution payment for additional equity instruments	-	(251,657)	-	-	-	-	-	-	(251,657)
轉撥自/(至)留存盈利	Transfer from/(to) retained earnings	-	251,657	-	-	-	52,078	-	(303,735)	-
於2023年12月31日	At 31 December 2023	3,144,517	7,422,026	605	6,328,982	(546,376)	2,275,475	(806,081)	50,172,009	67,991,157

**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 Share capital	額外資本工具 Additional equity instruments	資本儲備 Capital reserve	房產 重估儲備 Premises revaluation reserve	公允價值 變化計入其他全 面收益儲備 Reserve for fair value through other comprehensive income	監管儲備* Regulatory reserve*	換算儲備 Translation reserve	留存盈利 Retained earnings	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於2024年1月1日	At 1 January 2024	3,144,517	7,422,026	605	6,328,982	(546,376)	2,275,475	(806,081)	50,172,009	67,991,157
期內溢利	Profit for the period	-	-	-	-	-	-	-	1,698,769	1,698,769
其他全面收益：	Other comprehensive income:									
房產	Premises	-	-	-	(102,951)	-	-	-	-	(102,951)
公允價值變化計入其他 全面收益之金融工 具	Financial instruments at fair value through other comprehensive income	-	-	-	-	260,867	-	-	-	260,867
淨投資對沖下對沖工 具之公允價值變化	Change in fair value of hedging instruments under net investment hedges	-	-	-	-	-	-	50,629	-	50,629
貨幣換算差額	Currency translation difference	-	-	-	(8,901)	(977)	-	(470,641)	-	(480,519)
全面收益總額	Total comprehensive income	-	-	-	(111,852)	259,890	-	(420,012)	1,698,769	1,426,795
因處置以公平價值變化計入 其他全面收益之股權工 具之轉撥	Release upon disposal of equity instruments at fair value through other comprehensive income	-	-	-	-	66	-	-	(66)	-
因房產出售之轉撥	Release upon disposal of premises	-	-	-	(54,436)	-	-	-	54,436	-
支付額外資本工具票息	Distribution payment for additional equity instruments	-	(251,662)	-	-	-	-	-	-	(251,662)
轉撥自/(至)留存盈利	Transfer from/(to) retained earnings	-	251,662	-	-	-	221,789	-	(473,451)	-
於2024年6月30日	At 30 June 2024	3,144,517	7,422,026	605	6,162,694	(286,420)	2,497,264	(1,226,093)	51,451,697	69,166,290

* 除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.

第 10 至 124 頁之附註屬本中期財務資料之組成部分。

The notes on pages 10 to 124 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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
經營業務之現金流量		Cash flows from operating activities		
除稅前經營現金之流出		Operating cash outflow before taxation	35(a) (5,152,637)	(26,391,949)
退還香港利得稅		Hong Kong profits tax refund	-	10,530
支付香港利得稅		Hong Kong profits tax paid	(602,091)	(94,473)
(支付)/退還海外利得稅		Overseas profits tax (paid)/refund	(107,474)	32,228
經營業務之現金流出淨額		Net cash outflow from operating activities	(5,862,202)	(26,443,664)
投資業務之現金流量		Cash flows from investing activities		
購入物業、器材及設備		Purchase of properties, plant and equipment	(32,336)	(44,223)
購入投資物業		Purchase of investment properties	(50)	-
增置無形資產		Additions of intangible assets	(143,369)	(41,918)
出售物業、器材及設備所得款項		Proceeds from disposal of properties, plant and equipment	30,927	192
投資業務之現金流出淨額		Net cash outflow from investing activities	(144,828)	(85,949)
融資業務之現金流量		Cash flows from financing activities		
發行額外資本工具		Issuance of additional equity instruments	-	2,344,170
支付額外資本工具票息		Distribution payment for additional equity instruments	(251,662)	(165,850)
支付後償負債票息		Distribution payment for subordinated liabilities	(103,770)	(103,938)
繳付租賃負債		Payment of lease liabilities	(110,267)	(128,691)
融資業務之現金(流出)/流入淨額		Net cash (outflow)/inflow from financing activities	(465,699)	1,945,691
現金及等同現金項目減少		Decrease in cash and cash equivalents	(6,472,729)	(24,583,922)
於1月1日之現金及等同現金項目		Cash and cash equivalents at 1 January	56,743,408	60,122,186
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	(698,438)	(1,330,531)
於6月30日之現金及等同現金項目		Cash and cash equivalents at 30 June	49,572,241	34,207,733

第 10 至 124 頁之附註屬本中期財務資料之組成部分。

The notes on pages 10 to 124 are an integral part of this interim financial information.

中期財務資料附註**1. 一般資料**

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。

Notes to the Interim Financial Information**1. General Information**

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.

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

此未經審計之中期財務資料所採用之重要會計政策及計算辦法，除下述受到於2024年1月1日或之後生效的新修訂之影響外，均與截至2023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2023年之年度報告一併閱覽。

已強制性地於2024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修訂

(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) Material accounting policies

The material 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 2023 and should be read in conjunction with the Group's Annual Report for 2023 except for those impacted by the new amendments that became effective on or after 1 January 2024, as stated below.

Amendments that are relevant to the Group and mandatorily effective for the first time for the financial year beginning on 1 January 2024

修訂 Amendments	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港詮釋第5號 (修改) HK Int 5 (Revised)	財務報表呈列 - 包含需按還款條款的定期貸款借款人分類 Presentation of Financial Statements – Classification by the Borrower of a Term Loan that Contains a Repayment on Demand Clause	2024年1月1日 1 January 2024

- 有關詮釋的簡介，請參閱本集團2023年之年度報告內財務報表附註2.1(b)項。

- Please refer to Note 2.1(b) of the Group's Annual Report for 2023 for brief explanations of the interpretation.

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

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2024年提前採納之修訂及詮釋

(b) Material accounting policies (continued)

Amendments and interpretation issued that are relevant to the Group but not yet effective and have not been early adopted by the Group in 2024

修訂/詮釋 Amendments/interpretation	內容 Content	起始適用之年度 Applicable for financial years beginning on/after
香港會計準則第 21 號 (經修訂) Amendments to HKAS 21	缺乏可兌換性 Lack of Exchangeability	2025 年 1 月 1 日 1 January 2025

- 香港會計準則第 21 號的修訂規定了實體如何評估貨幣是否可兌換為另一種貨幣，以及在缺乏可兌換性時如何估量日期的即期匯率。修訂要求披露信息，使財務報表使用者能夠了解貨幣不可兌換的影響。允許提前應用修訂。在應用修訂時，實體不能重述比較信息。首次應用修訂的任何累積影響應在首次應用日期確認為保留盈餘期初餘額的調整，或適當情況下確認為權益中單獨組成部分累計的匯兌差額的累計金額的調整。本集團正在考慮該修訂對集團財務報表的影響。

- Amendments to HKAS 21 specify how an entity shall assess whether a currency is exchangeable into another currency and how it shall estimate a spot exchange rate at a measurement date when exchangeability is lacking. The amendments require disclosures of information that enable users of financial statements to understand the impact of a currency not being exchangeable. Earlier application is permitted. When applying the amendments, an entity cannot restate comparative information. Any cumulative effect of initially applying the amendments shall be recognised as an adjustment to the opening balance of retained profits or to the cumulative amount of translation differences accumulated in a separate component of equity, where appropriate, at the date of initial application. The Group is considering the financial impact of the amendments on the Group's financial statements.

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

3. 應用會計政策時之重大會計估計及判斷

本集團會計估計的性質及假設，均與本集團截至2023年12月31日的財務報告內所採用的一致。

3. Critical accounting estimates and judgements in applying accounting policies

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 2023.

**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**

當發生一項或多項事件對授信的估計未來現金流產生不利的影響，有關授信將視為信貸減值授信。信貸減值授信被確定為第三階段。根據以下可觀察證據來決定金融工具是信貸減值：

Advances are credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of the advances have occurred. Credit-impaired advances are classified as Stage 3. Evidence that a financial instrument is credit-impaired include observable data about the following events:

各類授信資產的特定分類貸款戶（即次級、呆滯或虧損級別）或有脫空而逾期超過90天以上的關注戶；

Overdue for more than 90 days;

出現違約事件，其中包括債務人拖欠本金及／或利息等；

An event of default occurs, including the debtor's default in arrears of principal and/or interest;

債券發行人或借款人出現重大的財政困難；

The bond issuer or borrower experiences significant financial difficulties;

借款人出現財政困難，基於經濟或法律原因，本行給予借款人在一般情況下放款人不予考慮之優惠條件；

The borrower encounters financial difficulties, and due to economic or legal reasons, the Bank provides the borrower with preferential terms that lenders would not consider under normal circumstances;

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)

(a) 減值貸款 (續)

(a) Impaired advances (continued)

借款人/債券發行人有可能會破產或進行其他債務重整；或

The borrower/bond issuer may go bankrupt or undergo other debt restructuring;
and

因財政困難致使該資產之活躍市場消失；

The active market for the asset disappears due to financial difficulties;

當貸款受全數抵押擔保，即使被界定為第三階段，亦未必導致減值損失。

Advances classified as Stage 3 may not necessarily result in impairment loss where the advances are fully collateralised.

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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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>8,205,924</u>	<u>6,919,550</u>
就上述貸款作出之減值準備	Impairment allowances made in respect of such advances	<u>2,585,689</u>	<u>3,081,745</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>5,115,124</u>	<u>1,804,713</u>
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers	<u>4,499,359</u>	<u>1,337,764</u>
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers	<u>3,706,565</u>	<u>5,581,786</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 2024 年 6 月 30 日，沒有減值之貿易票據(2023 年 12 月 31 日：無)。

As at 30 June 2024, there were no impaired trade bills (31 December 2023: 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)
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)

特定分類或減值
之客戶貸款分析
如下：

Classified or impaired advances to customers are analysed as follows:

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
特定分類或減值 之客戶貸款總 額	8,205,924	6,919,550
特定分類或減值 之客戶貸款總 額對客戶貸款 總額比率	2.84%	2.32%
第三階段之減值 準備	2,585,689	3,081,745

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
第三階段的貸
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 classified as Stage 3.

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 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
		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	
客戶貸款總額， 已逾期：	Gross advances to customers which have been overdue for:				
- 超過 3 個月但 不超過 6 個 月	- six months or less but over three months	1,725,721	0.60%	1,432,253	0.48%
- 超過 6 個月但 不超過 1 年	- one year or less but over six months	2,316,619	0.80%	2,865,185	0.96%
- 超過 1 年	- over one year	2,573,547	0.89%	1,078,367	0.36%
逾期超過 3 個月之 貸款	Advances overdue for over three months	<u>6,615,887</u>	<u>2.29%</u>	<u>5,375,805</u>	<u>1.80%</u>
就上述貸款作出之 減值準備	Impairment allowances made in respect of such advances				
- 第三階段	- Stage 3	<u>2,200,228</u>		<u>2,632,047</u>	

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 (續)**

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

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	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	4,926,007	1,667,562
上述有抵押品覆蓋之客戶貸款	3,498,430	1,231,090
上述沒有抵押品覆蓋之客戶貸款	3,117,457	4,144,715

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

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

於 2024 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據及銀行及其他金融機構貸款(2023 年 12 月 31 日：無)。

As at 30 June 2024, there were no trade bills and advances to banks and other financial institutions overdue for more than three months (31 December 2023: 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 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
	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"	565	0.00%	16,023	0.01%

經重組貸款乃指客戶因為財政困難或無能力如期還款，而經銀行與客戶雙方同意達成重整還款計劃之貸款，而該貸款已修訂的還款條款(包括利息或還款期限)屬非商業性。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 between the Bank and borrowers because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule, and the revised repayment terms, either of interest or the repayment period, are "non-commercial" to the Group. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in "Advances overdue for more than three months".

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

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
第一和第二階段
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

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

Hong Kong
Mainland of China
Others

**Impairment allowances – stage 1 and
2 in respect of the gross advances
to customers**

Hong Kong
Mainland of China
Others

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
	166,371,282	174,266,919
	110,120,683	111,051,570
	12,626,576	12,987,829
	289,118,541	298,306,318
	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
	542,660	715,920
	830,333	1,037,131
	66,415	64,959
	1,439,408	1,818,010

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)

 按地理區域分類
之客戶貸款總額
(續)

Geographical analysis of gross advances to customers (continued)

逾期貸款
Overdue advances

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	4,497,135	4,168,626
中國內地	Mainland of China	5,367,225	4,576,879
其他	Others	253,186	481,170
		10,117,546	9,226,675

**就逾期貸款
作第三階
段之減值
準備**
**Impairment allowances – Stage 3 in
respect of the overdue advances**

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	709,337	1,005,793
中國內地	Mainland of China	1,409,190	1,666,343
其他	Others	249,315	194,549
		2,367,842	2,866,685

**就逾期貸款
作第一和
第二階段
之減值準
備**
**Impairment allowances – Stage 1 and
2 in respect of the overdue
advances**

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	19,126	61,278
中國內地	Mainland of China	34,151	105,090
其他	Others	-	3
		53,277	166,371

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)**

 按地理區域分類
之客戶貸款總額
(續)

**特定分類或減值貸
款**

 香港
中國內地
其他

**就特定分類或減值
貸款作第三階段
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)

Geographical analysis of gross advances to customers (continued)

Classified or impaired advances

 Hong Kong
Mainland of China
Others

**Impairment allowances – Stage 3 in
respect of the classified or
impaired advances**

 Hong Kong
Mainland of China
Others

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
	2,739,430	2,964,776
	5,103,053	3,491,961
	363,441	462,813
	8,205,924	6,919,550
	709,544	1,093,363
	1,540,295	1,933,667
	335,850	54,715
	2,585,689	3,081,745

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2024年6月30日持有的收回資產之估值為港幣51,500,000元(2023年12月31日:港幣91,433,000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 2024 amounted to HK\$51,500,000 (31 December 2023: HK\$91,433,000). 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 2024 年 6 月 30 日 At 30 June 2024					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	13,529,403	64,650,347	49,551,372	12,803,358	31,354,542	171,889,022
以攤餘成本作計量	At amortised cost	1,573,641	1,114,535	103,322	-	-	2,791,498
以公允值變化計入損益	At fair value through profit or loss	33,686	5,011,938	847,762	29,861	27,084	5,950,331
總計	Total	15,136,730	70,776,820	50,502,456	12,833,219	31,381,626	180,630,851

		於 2023 年 12 月 31 日 At 31 December 2023					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	10,590,735	58,585,724	79,959,458	14,819,375	2,908,761	166,864,053
以攤餘成本作計量	At amortised cost	5,843,364	1,351,000	102,777	-	-	7,297,141
以公允值變化計入損益	At fair value through profit or loss	-	6,262,411	1,279,826	79,530	32,998	7,654,765
總計	Total	16,434,099	66,199,135	81,342,061	14,898,905	2,941,759	181,815,959

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 (續)
(C) Debt securities and certificates of deposit (continued)

下表為非逾期或減值之債務證券及存款證於6月30日按發行評級之分析。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 debt securities and certificates of deposit neither overdue nor impaired as at 30 June by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2024 年 6 月 30 日 At 30 June 2024					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	13,529,403	64,650,347	49,551,372	12,803,358	31,354,542	171,889,022
以攤餘成本作計量	At amortised cost	1,573,641	1,114,535	103,322	-	-	2,791,498
以公允值變化計入損益	At fair value through profit or loss	33,686	5,011,938	847,762	29,861	-	5,923,247
		15,136,730	70,776,820	50,502,456	12,833,219	31,354,542	180,603,767
		於 2023 年 12 月 31 日 At 31 December 2023					
		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
以公允值變化計入其他全面收益	At fair value through other comprehensive income	10,590,735	58,585,724	79,959,458	14,819,375	2,908,761	166,864,053
以攤餘成本作計量	At amortised cost	5,843,364	1,351,000	102,777	-	-	7,297,141
以公允值變化計入損益	At fair value through profit or loss	-	6,262,411	1,279,826	79,530	5,209	7,626,976
		16,434,099	66,199,135	81,342,061	14,898,905	2,913,970	181,788,170

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)
(C) 債務證券及存款證 (續)

下表為減值或逾期債務證券之發行評級分析。在無發行評級的情況下，則會按發行人的評級報告。

4.1 Credit Risk (continued)
(C) Debt securities and certificates of deposit (continued)

The following tables present an analysis of impaired or overdue debt securities by issue rating. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2024 年 6 月 30 日 At 30 June 2024					其中： 累計減值準備 Of which accumulated impairment allowances	
		賬面值 Carrying values						
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
以公允值變化計入損益	At fair value through profit or loss	-	-	-	-	27,084	27,084	-
以公允值變化計入其他全面收益之債務證券	Debt securities at fair value through other comprehensive income	-	-	-	-	-	-	-
其中：累計減值準備	Of which accumulated impairment allowances	-	-	-	-	-	-	-

於 2024 年 6 月 30 日，沒有減值或逾期之存款證。

As at 30 June 2024, there were no impaired or overdue certificates of deposit.

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 (續)
(C) Debt securities and certificates of deposit (continued)

		於 2023 年 12 月 31 日 At 31 December 2023						
		賬面值 Carrying values					其中： 累計減值準備 Of which accumulated impairment allowances	
		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	
以公允值變化計入損益	At fair value through profit or loss	-	-	-	-	27,789	27,789	-
以公允值變化計入其他全面收益之債務證券	Debt securities at fair value through other comprehensive income	-	-	-	-	-	-	-
其中：累計減值準備	Of which accumulated impairment allowances	-	-	-	-	-	-	-

於 2023 年 12 月 31 日，沒有減值或逾期之存款證。

As at 31 December 2023, there were no impaired or overdue certificates of deposit.

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)****(D) 中國大陸房地產敞口
對信貸風險的影響****(D) The impact of Mainland China real estate exposure on credit risk**

鑑於內地房地產行業的市道低迷以及流動性緊張問題，本行對相關行業之授信亦受到影響，並有個別授信戶出現違約。本行已因應有關風險狀況的變化，調整授信的評級並計提相應的減值準備。

In light of the market downturn and tight liquidity issue for property development sector in Mainland China, the Bank's credit exposures to related sectors are also affected and there are several default cases occurred. The Bank has adjusted the customer credit rating and level of provisioning in response to changes in credit risk.

為應對內地房地產行業風險之上升，本行已採取以下措施作出應對：

In response to rising risks in property development sector in Mainland China, the Bank has taken the following measures:

- (1) 加強房地產的集中度風險管理，設立內部管理目標，以降低相關行業的集中度風險，並採取更嚴格機制控制新增房地產貸款。
- (2) 加強對內房企業授信審查力度，審慎評估行業和企業信貸風險，調整行業准入要求。
- (3) 密切關注內地房地產行業的發展情況，加強風險預警及風險提示，及時評估風險及跟進借戶資信變化，以識別潛在風險客戶，並及時制定風險預案，及持續跟進，防止資產質量下遷。

- (1) Strengthen the concentration risk management for real estate related sector, set internal goal to reduce the concentration risk for relevant sectors, and adopt stricter mechanisms to control new loans granted to relevant sectors.
- (2) Strengthen the credit review for property development related sectors in Mainland China, prudently assess credit risks for both industry and borrower level, and adjust the credit underwriting requirement for the relevant sectors.
- (3) Closely monitor the development of the mainland real estate sector, strengthen early warning and risk alert process, promptly assess and follow up in response to credit changes for identifying customers with potential risks, formulate and execute mitigation measures in a timely manner, in order to prevent asset quality deterioration.

**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（例如頭寸、風險值及壓力測試限額）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 managed at an acceptable level, risk limits (e.g. Position, VAR and stress test 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 2024 年 6 月 30 日 At 30 June 2024			
		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	111,329,671	162,182,886	38,764,719	312,277,276
現貨負債	Spot liabilities	(99,343,858)	(153,565,260)	(8,558,945)	(261,468,063)
遠期買入	Forward purchases	60,501,389	18,665,027	4,697,646	83,864,062
遠期賣出	Forward sales	(74,394,987)	(24,660,189)	(34,946,275)	(134,001,451)
(短) / 長盤淨額	Net (short)/long position	(1,907,785)	2,622,464	(42,855)	671,824
結構性倉盤淨額	Net structural position	7,577,483	16,212,289	-	23,789,772

		於 2023 年 12 月 31 日 At 31 December 2023			
		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	130,187,281	176,219,790	32,210,738	338,617,809
現貨負債	Spot liabilities	(116,390,740)	(165,964,904)	(11,513,836)	(293,869,480)
遠期買入	Forward purchases	39,146,801	5,927,883	5,596,954	50,671,638
遠期賣出	Forward sales	(55,186,448)	(13,458,845)	(26,196,643)	(94,841,936)
(短) / 長盤淨額	Net (short)/long position	(2,243,106)	2,723,924	97,213	578,031
結構性倉盤淨額	Net structural position	7,577,519	16,027,380	-	23,604,899

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 2024 年 6 月 30 日及 2023 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 2024 and 31 December 2023. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		於 2024 年 6 月 30 日 At 30 June 2024						
		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 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	44,904,472	-	-	-	-	4,806,158	49,710,630
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	-	4,044,320	3,955,101	-	-	-	7,999,421
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss	186,779	2,414,344	10,513,295	105,633	-	1,368,552	14,588,603
衍生金融工具	Derivative financial instruments	-	-	-	-	-	1,216,839	1,216,839
貸款及其他賬項	Advances and other accounts	150,358,426	52,770,000	60,220,540	21,079,518	1,065,647	-	285,494,131
金融投資	Financial investments							
- 以公允價值變化計入其他全面收益	- At fair value through other comprehensive income	15,152,379	31,426,762	55,647,062	65,138,783	4,524,036	25,185	171,914,207
- 以攤餘成本作計量	- At amortised cost	-	1,277,580	1,464,353	49,565	-	-	2,791,498
投資物業	Investment properties	-	-	-	-	-	446,550	446,550
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	8,546,060	8,546,060
無形資產	Intangible assets	-	-	-	-	-	924,583	924,583
其他資產（包括應收稅項及遞延稅項資產）	Other assets (including current and deferred tax assets)	-	-	-	-	-	5,046,329	5,046,329
待出售資產	Assets held for sale	-	-	-	-	-	88,040	88,040
資產總額	Total assets	210,602,056	91,933,006	131,800,351	86,373,499	5,589,683	22,468,296	548,766,891

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 2024 年 6 月 30 日
 At 30 June 2024

		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 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	10,197,348	5,157,266	6,581,882	-	-	2,300,903	24,237,399
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	2,722,615	4,042,213	88,708	-	-	-	6,853,536
衍生金融工具	Derivative financial instruments	-	-	-	-	-	929,477	929,477
客戶存款	Deposits from customers	137,193,426	110,106,092	126,533,206	10,234,176	160,732	12,560,269	396,787,901
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	712,708	1,943,529	8,299,147	16,189,301	-	-	27,144,685
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	3,588,037	1,450,054	5,516,238	914,382	16,782	6,693,873	18,179,366
後償負債	Subordinated liabilities	-	-	-	-	5,468,237	-	5,468,237
負債總額	Total liabilities	154,414,134	122,699,154	147,019,181	27,337,859	5,645,751	22,484,522	479,600,601
利率敏感度缺口	Interest sensitivity gap	56,187,922	(30,766,148)	(15,218,830)	59,035,640	(56,068)	(16,226)	69,166,290

**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 2023 年 12 月 31 日

At 31 December 2023

		一 至	三 至					
		一 至	三 至	一 至	五 年	五 年	不 計 息	
		一 個 月 內	三 個 月	十 二 個 月	一 至 五 年	五 年 以 上	總 計	
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non- interest bearing	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	48,916,994	-	-	-	-	4,916,399	53,833,393
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	-	1,545,669	727,600	-	-	-	2,273,269
公允值變化計入損益之金融資產	Financial assets at fair value through profit or loss	603,012	5,195,402	8,317,642	318,367	-	1,403,687	15,838,110
衍生金融工具	Derivative financial instruments	-	-	-	-	-	1,039,044	1,039,044
貸款及其他賬項	Advances and other accounts	195,938,592	34,011,577	41,793,834	21,427,426	733,307	-	293,904,736
金融投資	Financial investments							
- 以公允值變化計入其他全面收益	- At fair value through other comprehensive income	15,818,685	33,740,231	52,557,957	61,756,020	2,991,160	25,606	166,889,659
- 以攤餘成本作計量	- At amortised cost	2,725,416	1,561,211	1,900,694	1,109,820	-	-	7,297,141
投資物業	Investment properties	-	-	-	-	-	407,600	407,600
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	9,071,270	9,071,270
無形資產	Intangible assets	-	-	-	-	-	843,464	843,464
其他資產 (包括遞延稅項資產)	Other assets (including deferred tax assets)	-	-	-	-	-	3,750,911	3,750,911
資產總額	Total assets	264,002,699	76,054,090	105,297,727	84,611,633	3,724,467	21,457,981	555,148,597

**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 2023 年 12 月 31 日

At 31 December 2023

		一 至	三 至			不計息	
		一 至	三 至	一 至	五 年	Non-	總計
		一 個 月 內	三 個 月	十 二 個 月	一 至 五 年	Over	Total
		Up to	1 to 3	3 to 12	1 to 5	5 years	interest
		1 month	months	months	years	5 years	bearing
		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
負債	Liabilities						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	18,465,183	6,182,567	8,604,668	-	-	2,329,474
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	3,576,107	674,069	1,534,597	-	-	5,784,773
衍生金融工具	Derivative financial instruments	-	-	-	-	-	1,349,761
客戶存款	Deposits from customers	334,795,608	8,589,889	30,670,942	7,499,236	-	12,834,188
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	925,330	3,589,446	10,375,114	13,829,945	-	28,719,835
其他賬項及準備 (包括應付稅項及遞延稅項負債)	Other accounts and provisions (including current and deferred tax liabilities)	4,595,636	1,990,908	3,174,416	894,790	30,588	5,176,950
後償負債	Subordinated liabilities	-	-	-	-	5,468,028	-
負債總額	Total liabilities	362,357,864	21,026,879	54,359,737	22,223,971	5,498,616	21,690,373
利率敏感度缺口	Interest sensitivity gap	(98,355,165)	55,027,211	50,937,990	62,387,662	(1,774,149)	(232,392)

財務報表附註 (續) Notes to the Financial Statements (continued)**4. 金融風險管理 (續) 4. Financial risk management (continued)****4.2 市場風險 (續)****(C) 基準利率改革**

於 2017 年 7 月，英國金融行為監管局宣佈將於 2021 年底終止目前廣泛使用的倫敦銀行同業拆息利率作為基準利率，引致倫敦銀行同業拆息利率過渡至無風險利率或替代基準利率。2021 年 3 月，英國金融行為監管局更宣佈 2021 年 12 月 31 日之後停止發佈 26 種倫敦銀行同業拆息利率基準，包括英鎊、瑞士法郎、歐元、日元，以及 1 星期和 2 個月美元利率基準。而餘下的美元倫敦銀行同業拆息利率基準已在 2023 年 6 月 30 日之後停止發佈。

集團於 2020 年制定了銀行同業拆息過渡計劃，並成立由風險總監作為主席的指導委員會來領導過渡計劃。指導委員會包括前台、中台和後台的高級代表。銀行同業拆息過渡計劃的管理監督由資產負債管理委員會和董事會執行。

銀行同業拆息過渡使本集團面臨各種風險，該項目正在密切管理和監視。這些風險包括但不限於以下風險：

- 因需對現行合同進行修改以符合銀行同業拆息過渡而與客戶和市場交易對手進行談判而產生的操守風險
- 因資產及負債不對稱採用基準利率而產生的基準風險

4.2 Market risk (continued)**(C) Interest rate benchmark reform**

In July 2017, the UK regulator, the Financial Conduct Authority (“FCA”) announced the discontinuation of a widely-used benchmark rate, the London Interbank Offered Rate (“LIBOR”), by end of 2021, leading to a transition of LIBOR to Risk-Free Rates (“RFRs”) or Alternative Reference Rates (“ARRs”). In March 2021, the FCA further announced that publication of 26 LIBOR settings would permanently be ceased, including British Pound (GBP), Swiss Franc (CHF), Euro (EUR), Japanese Yen (JPY) LIBOR settings and the 1-week and 2-month US Dollar (USD) LIBOR settings after 31 December 2021, while the remaining USD LIBOR settings are ceased immediately after 30 June 2023.

The Group established its IBOR Transition Programme in 2020 and formed an IBOR Steering Committee, which is chaired by the Chief Risk Officer, to lead the Transition Programme. The Steering Committee comprises senior representatives across Front Office, Middle Office and Back Office. The management oversight of the Transition Programme is performed by the Asset and Liability Management Committee (“ALCO”) and the Board.

IBOR transition exposes the Group to various risks, which the Transition Programme is managing and monitoring closely. These risks include but are not limited to the following:

- Conduct risk arising from discussions with clients and market counterparties due to the amendments to existing contracts required under IBOR transition
- Basis risk arising from asymmetric adoption of benchmark rates across assets and liabilities

財務報表附註（續） **Notes to the Financial Statements (continued)****4. 金融風險管理（續）** **4. Financial risk management (continued)****4.2 市場風險（續）****(C) 基準利率改革（續）**

- 因過渡銀行同業拆息導致擾亂市場，給本集團及其客戶帶來的財務風險
- 如銀行同業拆息過渡導致流動性減少和零風險利率缺乏流動性且不可觀察而產生市場信息的缺乏帶來的定價風險
- 因更改集團的資訊科技系統和流程而產生的操作風險，以及如果無法獲得銀行同業拆息基準而引致付款被中斷的風險
- 若本集團的對沖關係失效和由於金融工具過渡到零風險利率產生損益而導致的損益表波動帶來的會計風險

4.2 Market risk (continued)**(C) Interest rate benchmark reform (continued)**

- Financial risk to the Group and its clients as markets are disrupted due to IBOR transition
- Pricing risk from potential lack of market information if liquidity in IBORs reduces and RFRs are illiquid and unobservable
- Operational risk arising from changes to the Group's IT systems and processes; and the risk of payments being disrupted if an IBOR ceases to be available
- Accounting risk if the Group's hedging relationships terminated and the Group experienced volatility in income statement caused by profit and loss arising from existing reference rate of financial instruments transiting to RFRs

財務報表附註（續） Notes to the Financial Statements (continued)**4. 金融風險管理（續） 4. Financial risk management (continued)****4.2 市場風險（續）****(C) 基準利率改革（續）**

截至 2024 年 6 月 30 日，所有參考歐元、英鎊、日元、瑞士法郎以及 1 星期和 2 個月美元倫敦銀行同業拆息利率基準的既有合同都包含合適的後備方案，沒有剩餘“難以過渡的既有合同”。

對於以餘下的美元倫敦銀行同業拆息利率基準定價的既有合同，全部敞口已包含合適的後備方案，所有既有合同的整改已於 2023 年內完成。在銀行同業拆息利率過渡期間，本集團繼續與客戶保持聯繫，以支持我們的客戶。

就貸款產品，包括循環貸款、定期貸款和銀團貸款的過渡至無風險利率或替代基準利率已於 2023 年內完成。財資產品方面，債券和衍生工具如利率掉期的過渡至無風險利率或替代基準利率也根據國際交換交易暨衍生性商品協會協議或清算所安排，已於 2023 年內完成。

4.2 Market risk (continued)**(C) Interest rate benchmark reform (continued)**

As at 30 June 2024, all legacy contracts referencing EUR, GBP, JPY, CHF, and 1-week and 2-month USD LIBOR settings have been remediated by including appropriate fallback in the contract, with no ‘tough legacy’ contracts remaining.

For legacy contracts referencing the remaining USD LIBOR settings, all exposures have already incorporated appropriate fallback, and the contract remediation of all legacy contracts is completed in 2023. The Group continues the client outreach to support our clients during the IBOR transition.

For loans products, the migration on revolving loans, term loans and syndicated loans to RFRs or ARR is completed 2023. For treasury products, the migration on bonds and derivatives such as interest rate swaps to RFRs or ARR is completed in 2023 following the International Swaps and Derivatives Association (ISDA) protocol or clearing house arrangement.

財務報表附註（續） Notes to the Financial Statements (continued)**4. 金融風險管理（續） 4. Financial risk management (continued)****4.2 市場風險（續）****(C) 基準利率改革（續）**

本集團識別了過渡期間產生的主要風險，並通過銀行系統升級、客戶外展和合同整改、流程和模型變更、替代基準利率基準的產品開發、員工培訓和對銀行同業拆息過渡的管理監督等措施減低大部分風險。本集團亦積極與監管機構合作，以確保從倫敦銀行同業拆息利率順利過渡。

在過渡期間，本集團的主要利率基準風險承擔已成功由美元倫敦銀行同業拆息利率逐漸過渡至有擔保隔夜融資利率。

4.2 Market risk (continued)**(C) Interest rate benchmark reform (continued)**

The Group has identified major risks arising from the IBOR Transition and mitigated most of the risks by performing banking system upgrade, client outreach and contract remediation, process and model changes, development of new ARR products, staff training and frequent management oversight of the Transition Programme. The Group also engages actively with regulators to ensure a smooth transition from LIBOR.

The Group's main interest rate benchmark exposure has successfully transited from USD LIBOR to Secured Overnight Funding Rate ("SOFR") during the IBOR transition.

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

到期日分析

下表為本集團於 2024 年 6 月 30 日及 2023 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。

Maturity analysis

The tables below analyse the Group's assets and liabilities as at 30 June 2024 and 31 December 2023 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		於 2024 年 6 月 30 日 At 30 June 2024							
		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	總計
		On demand	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Indefinite	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	19,612,853	30,097,777	-	-	-	-	-	49,710,630
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	-	-	4,044,320	3,955,101	-	-	-	7,999,421
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss								
- 交易性	- Trading								
- 債務證券	- Debt securities	-	456,427	1,360,457	3,340,858	765,505	-	-	5,923,247
- 強制性以公允價值變化計入損益，非交易性	- Mandatorily measured at fair value through profit or loss, non trading								
- 債務證券	- Debt securities	-	-	-	-	-	-	27,084	27,084
- 其他	- Others	-	8,646	115,756	7,172,402	-	-	-	7,296,804
- 股份證券	- Equity securities	-	-	-	-	-	-	1,341,468	1,341,468
衍生金融工具	Derivative financial instruments	367,831	189,283	150,482	180,915	316,199	12,129	-	1,216,839
貸款及其他賬項	Advances and other accounts								
- 客戶貸款	- Advances to customers	39,887,245	10,793,427	20,071,259	60,763,069	103,306,245	44,810,230	5,461,969	285,093,444
- 貿易票據	- Trade bills	-	71,886	101,991	69,986	-	-	-	243,863
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	-	-	662	156,162	-	-	-	156,824
金融投資	Financial investments								
- 以公允價值變化計入其他全面收益	- At fair value through other comprehensive income	-	11,651,542	16,296,622	58,551,009	80,910,159	4,479,690	-	171,889,022
- 以攤餘成本作計量	- At amortised cost	-	8,788	1,283,063	1,450,345	49,302	-	-	2,791,498
- 股份證券	- Equity securities	-	-	-	-	-	-	25,185	25,185
投資物業	Investment properties	-	-	-	-	-	-	446,550	446,550
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	8,546,060	8,546,060
無形資產	Intangible assets	-	-	-	-	-	-	924,583	924,583
其他資產 (包括應收稅項及遞延稅項資產)	Other assets (including current and deferred tax assets)	1,211,879	3,135,410	54,232	(13,041)	571,215	1,380	85,254	5,046,329
待出售資產	Assets held for sale	-	-	-	88,040	-	-	-	88,040
資產總額	Total assets	61,079,808	56,413,186	43,478,844	135,714,846	185,918,625	49,303,429	16,858,153	548,766,891

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)**

到期日分析 (續) **Maturity analysis (continued)**

		於 2024 年 6 月 30 日 At 30 June 2024							
		即期	一至	三至	一至五年	五年以上	不確定	總計	
		On	Up to	1 to 3	3 to 12	1 to 5	Over	日期	
		demand	1 month	months	months	years	5 years	Indefinite	
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
負債	Liabilities								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	1,948,590	10,549,661	5,157,266	6,581,882	-	-	-	24,237,399
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss	-	2,722,615	4,042,213	88,708	-	-	-	6,853,536
衍生金融工具	Derivative financial instruments	183,141	194,743	193,522	177,573	174,975	5,523	-	929,477
客戶存款	Deposits from customers	86,352,021	61,495,045	111,136,377	127,405,125	10,238,601	160,732	-	396,787,901
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	-	712,708	1,943,529	8,299,147	16,189,301	-	-	27,144,685
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)	7,367,202	1,504,953	1,453,538	5,444,898	1,675,316	16,792	716,667	18,179,366
後償負債	Subordinated liabilities	-	-	-	-	-	5,468,237	-	5,468,237
負債總額	Total liabilities	95,850,954	77,179,725	123,926,445	147,997,333	28,278,193	5,651,284	716,667	479,600,601
流動資金缺口	Net liquidity gap	(34,771,146)	(20,766,539)	(80,447,601)	(12,282,487)	157,640,432	43,652,145	16,141,486	69,166,290

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)

到期日分析 (續)

Maturity analysis (continued)

於 2023 年 12 月 31 日
At 31 December 2023

	即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
庫存現金及存放銀行及其他金融機構的結餘	22,868,017	30,965,376	-	-	-	-	-	53,833,393
在銀行及其他金融機構一至十二個月內到期的定期存放	-	-	1,545,669	727,600	-	-	-	2,273,269
公允價值變化計入損益之金融資產	Financial assets at fair value through profit or loss							
- 交易性	- Trading							
- 債務證券	-	91,089	4,271,524	2,444,116	597,807	-	-	7,404,536
- 強制性以公允價值變化計入損益，非交易性	- Mandatorily measured at fair value through profit or loss, non trading							
- 債務證券	-	-	-	77,837	144,603	-	27,789	250,229
- 其他	-	111,531	758,269	5,937,647	-	-	-	6,807,447
- 股份證券	-	-	-	-	-	-	1,375,898	1,375,898
衍生金融工具	362,039	99,767	41,102	210,554	324,262	1,320	-	1,039,044
貸款及其他賬項	Advances and other accounts							
- 客戶貸款	41,504,574	10,398,146	17,607,785	61,264,307	112,593,065	45,894,136	4,144,550	293,406,563
- 貿易票據	19	69,112	104,261	167,899	-	-	-	341,291
- 銀行及其他金融機構貸款	-	-	692	156,190	-	-	-	156,882
金融投資	Financial investments							
- 以公允價值變化計入其他全面收益	-	8,247,659	21,756,217	53,644,624	80,243,301	2,972,252	-	166,864,053
- 以攤銷成本計量	-	2,736,976	1,577,244	1,885,331	1,097,590	-	-	7,297,141
- 股份證券	-	-	-	-	-	-	25,606	25,606
投資物業	-	-	-	-	-	-	407,600	407,600
物業、器材及設備	-	-	-	-	-	-	9,071,270	9,071,270
無形資產	-	-	-	-	-	-	843,464	843,464
其他資產 (包括遞延稅項資產)	1,283,018	1,756,975	19,671	57,113	538,598	845	94,691	3,750,911
資產總額	66,017,667	54,476,631	47,682,434	126,573,218	195,539,226	48,868,553	15,990,868	555,148,597

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

 於 2023 年 12 月 31 日
 At 31 December 2023

	即期 On demand	一個月內 Up to 1 month	一至 三個月 1 to 3 months	三至 十二個月 3 to 12 months	一至五年 1 to 5 years	五年以上 Over 5 years	不確定 日期 Indefinite	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions							
公允值變化計入損益之金融負債	Financial liabilities at fair value through profit or loss							
衍生金融工具	Derivative financial instruments							
客戶存款	Deposits from customers							
已發行債務證券及存款證	Debt securities and certificates of deposit in issue							
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)							
後償負債	Subordinated liabilities							
負債總額	Total liabilities							
流動資金缺口	Net liquidity gap							
	108,210,694	97,387,223	128,612,441	122,250,913	24,567,571	5,509,016	619,582	487,157,440
	(42,193,027)	(42,910,592)	(80,930,007)	4,322,305	170,971,655	43,359,537	15,371,286	67,991,157

**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)****到期日分析 (續)****Maturity analysis (continued)**

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）。

所作披露不代表此等證券將持有至到期日。

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 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**

本集團繼續採用標準(信用風險)計算法及證券化標準計算法分別計算非證券化類別風險承擔及證券化類別風險承擔的信貸風險資本要求。

The Group continues to adopt the standardised (credit risk) ("STC") approach and the securitization standardized approach ("SEC-SA") to calculate the credit risk capital charge for its non-securitisation exposures and securitisation exposures respectively.

本集團繼續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。

The Group continues to adopt the standardised credit valuation adjustment ("CVA") method to calculate the capital charge for the CVA risk of the counterparty.

本集團繼續採用標準(市場風險)計算法及標準(業務操作風險)計算法分別計算市場風險資本要求及操作風險資本要求。

The Group continues to adopt the standardised (market risk) ("STM") approach and the standardised (operational risk) ("STO") approach to calculate the market risk capital charge and the operational risk capital charge respectively.

(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 141 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 141.

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 2024 年 6 月 30 日		於 2023 年 12 月 31 日	
		At 30 June 2024		At 31 December 2023	
		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	17,653	17,544	17,404	17,295
廣利南投資管理有限公司	Kwong Li Nam Investment Agency Limited	4,832	4,796	4,979	4,730
南洋商業銀行（代理人）有限公司	Nanyang Commercial Bank (Nominees) Limited	1,410	1,410	1,418	1,418
南商財富管理顧問有限公司	NCB Wealth Management Advisor Limited	551,345	464,325	389,277	328,994

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 141 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 141.

於 2024 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（2023 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 2024 (31 December 2023: Nil).

於 2024 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（2023 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 2024 (31 December 2023: Nil).

(B) 資本比率

(B) Capital ratio

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
普通股權一級資本比率	CET1 capital ratio	<u>13.58%</u>	<u>13.23%</u>
一級資本比率	Tier 1 capital ratio	<u>15.56%</u>	<u>15.20%</u>
總資本比率	Total capital ratio	<u>18.89%</u>	<u>18.56%</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 2024 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000	於 2023 年 12 月 31 日 At 31 December 2023 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	51,039,445	49,895,388
已披露的儲備	Disclosed reserves	<u>7,092,423</u>	<u>7,197,109</u>
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<u>61,276,385</u>	<u>60,237,014</u>
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	(349)	(288)
已扣除遞延稅項負債的其他無形資產	Other intangible assets net of associated deferred tax liabilities	(921,741)	(840,471)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	(504,312)	(551,106)
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	(514)	(913)
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)	(6,544,212)	(6,720,136)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<u>(2,497,264)</u>	<u>(2,275,475)</u>
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<u>(10,468,392)</u>	<u>(10,388,389)</u>
普通股權一級資本	CET1 capital	<u>50,807,993</u>	49,848,625
額外一級資本	Additional Tier 1 capital	<u>7,422,026</u>	7,422,026
一級資本	Tier 1 capital	<u>58,230,019</u>	<u>57,270,651</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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格二級資本票據加任何相關股份溢價 合資格計入二級資本的集體減值準備金及一般銀行風險監管儲備	Tier 2 capital: instruments and provisions Qualifying Tier 2 capital instruments plus any related share premium Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	5,444,580	5,444,365
		4,045,000	4,201,957
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	9,489,580	9,646,322
二級資本：監管扣減 加回合資格計入二級資本的因對土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	Tier 2 capital: regulatory deductions Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	2,944,896	3,024,061
對二級資本的監管扣減總額	Total regulatory adjustments to Tier 2 capital	2,944,896	3,024,061
二級資本	Tier 2 capital	12,434,476	12,670,383
監管資本總額	Total regulatory capital	70,664,495	69,941,034
防護緩衝資本比率分析如下：	The capital buffer ratios are analysed as follows:		
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
防護緩衝資本比率	Capital conservation buffer ratio	2.50%	2.50%
逆周期緩衝資本比率	Countercyclical capital buffer ratio	0.58%	0.58%

**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)

根據《銀行業(資本)規則》，引入防護緩衝資本，目的是確保銀行在受壓期外，建立風險加權資產之 2.5% 之資本。逆周期緩衝資本是由個別司法管轄區設置，用以在信貸增長過度時期抵禦未來的損失。香港金融管理局公佈香港地區適用的逆周期緩衝資本維持為風險加權資產之 1%。

In accordance with the Banking (Capital) Rules, the Capital Conservation Buffer (“CCB”) is designed to ensure banks build up capital outside periods of stress of 2.5% of risk-weighted assets (“RWAs”). The Countercyclical Capital Buffer (“CCyB”) which is set on an individual country basis and is built up during periods of excess credit growth to protect against future losses. The HKMA announced that the CCyB for Hong Kong remains unchanged at 1% of RWAs.

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

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

(C) 槓桿比率
(C) Leverage ratio

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	58,230,019	57,270,651
槓桿比率風險承擔	Leverage ratio exposure	592,005,986	596,049,346
槓桿比率	Leverage ratio	9.84%	9.61%

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

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

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

5. 金融資產和負債的公允價值 5. Fair values of financial assets and liabilities

所有以公允價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「公允價值計量」的定義，於公允價值層級表內分類。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，並基於對整體公允價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）。此層級包括上市股份證券、部分政府發行的債務工具及若干場內交易的衍生合約。
- 第二層級：乃基於估值技術所採用的最低層級因素（同時需對整體公允價值計量有重大影響）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、轉貼現及存款證。
- 第三層級：乃基於估值技術所採用的最低層級因素（同時需對整體公允價值計量有重大影響）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、債務證券及福費廷。

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 listed equity shares, debt instruments issued by certain governments and certain exchange-traded derivative contracts.
- Level 2: based on valuation techniques for which the lowest level input that is significant to the fair value measurement is observable, either directly or indirectly. This category includes majority of the over-the-counter ("OTC") derivative contracts, debt securities, discounted bills 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, debt securities and forfeiting with significant unobservable components.

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允價值 (續)** **5. Fair values of financial assets and liabilities (continued)**

對於以重複基準確認於財務報表的金融工具，本集團會於每一財務報告週期的結算日重新評估其分類（基於對整體公允價值計量有重大影響之最低層級因素），以確定有否在公允價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 以公允價值計量的金融工具**5.1 Financial instruments measured at fair value**

本集團建立了完善的公允價值管治及控制架構，公允價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允價值數據。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層匯報。

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.

一般而言，金融工具以單一工具為計量基礎。香港財務報告準則第 13 號允許在滿足特定條件的前提下，可以選用會計政策以同一投資組合下的金融資產及金融負債的淨敞口作為公允價值的計量基礎。本集團的估值調整以單一工具為基礎，與金融工具的計量基礎一致。

Generally, the unit of account for a financial instrument is the individual instrument. HKFRS 13 permits a portfolio exception, through an accounting policy election, to measure the fair value of a portfolio of financial assets and financial liabilities on the basis of the net open risk position when certain criteria are met. The Group applies valuation adjustments at an individual instrument level, consistent with that unit of account.

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允價值 (續)** **5. Fair values of financial assets and liabilities (continued)****5.1 以公允價值計量的金融工具 (續)****5.1 Financial instruments measured at fair value (continued)**

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

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

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

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

用以釐定以下金融工具公允價值的估值方法如下：

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

債務工具、存款證、福費廷
此類工具的公允價值由交易所、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一般以月末同樣產品成交利率為基準，同時參考同業詢價形成最後的貼現率。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。

Debt instruments, certificates of deposit and forfeiting

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 margin that reflects the credit spreads required by the market for instruments with similar risk or a discount rate which is referred to the transaction interest rate of instruments with similar risk as at the end of the month and inter-bank bid rate as the final discount rate. These inputs are observable or can be corroborated by observable or unobservable market data.

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)**5. 金融資產和負債的公允價值 (續) 5. Fair values of financial assets and liabilities (continued)****5.1 以公允價值計量的金融工具 (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、商品價格及波幅。不可觀察的參數如波動率曲面可用於嵌藏於結構性產品中非交易頻繁的期權類產品。對一些複雜的衍生工具合約，公允價值將按經紀／交易商之報價為基礎。

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 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, commodity prices and volatilities. Unobservable inputs such as volatility surface may be used for less commonly traded option products which are embedded in structured products. For certain complex derivative contracts, the fair values are determined based on broker/dealer price quotations.

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允價值 (續) 5. Fair values of financial assets and liabilities (continued)
5.1 以公允價值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)
(A) 公允價值的等級
(A) Fair value hierarchy

於 2024 年 6 月 30 日

At 30 June 2024

	第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產				
公允價值變化計入損益之 金融資產 (附註 18)				
- 交易性				
- 債務證券及 存款證	32,907	5,890,340	-	5,923,247
- 強制性以公允價值變 化計入損益， 非交易性				
- 債務證券	-	-	27,084	27,084
- 其他	-	3,635,824	3,660,980	7,296,804
- 股份證券	44,571	-	1,296,897	1,341,468
衍生金融工具 (附註 19)	368,332	848,507	-	1,216,839
以公允價值變化計入其他 全面收益的金融投資 (附註 21)				
- 債務證券及 存款證	10,723,722	161,165,300	-	171,889,022
- 股份證券	-	-	25,185	25,185
金融負債				
公允價值變化計入損益之 金融負債 (附註 26)				
- 交易性	-	6,853,536	-	6,853,536
衍生金融工具 (附註 19)	187,356	742,121	-	929,477

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允價值 (續) 5. Fair values of financial assets and liabilities (continued)

5.1 以公允價值計量的金融工具 (續) 5.1 Financial instruments measured at fair value (continued)

(A) 公允價值的等級 (續)

(A) Fair value hierarchy (continued)

於 2023 年 12 月 31 日

At 31 December 2023

	第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
金融資產				
公允價值變化計入損益之 金融資產 (附註 18)				
- 交易性				
- 債務證券及 存款證	-	7,404,536	-	7,404,536
- 強制性以公允價值變 化計入損益， 非交易性				
- 債務證券	-	222,440	27,789	250,229
- 其他	-	680,312	6,127,135	6,807,447
- 股份證券	57,635	-	1,318,263	1,375,898
衍生金融工具 (附註 19)	364,332	674,712	-	1,039,044
以公允價值變化計入其他 全面收益的金融投資 (附註 21)				
- 債務證券及 存款證	5,761,761	161,102,292	-	166,864,053
- 股份證券	-	-	25,606	25,606
金融負債				
公允價值變化計入損益之 金融負債 (附註 26)				
- 交易性	-	5,784,773	-	5,784,773
衍生金融工具 (附註 19)	152,775	1,196,986	-	1,349,761

本集團之金融工具於
期內均沒有第一層級
及第二層級之間的轉
移 (2023 年 12 月 31
日：無)。

There were no financial instrument transfers between level 1 and level 2 for the Group during the period (31 December 2023: 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允價值 (續) 5. Fair values of financial assets and liabilities (continued)
5.1 以公允價值計量的金融工具 (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 2024 年 6 月 30 日 At 30 June 2024			
		金融資產 Financial assets			
		強制性以公允價值 變化計入損益 Mandatorily measured at fair value through profit or loss 非交易性 Non trading			以公允價值計入 其他全面收益 的金融投資 Financial investments at fair value through other comprehensive income
		債務證券 Debt securities	其他 Others	股份證券 Equity securities	股份證券 Equity securities
		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 2024 年 1 月 1 日	At 1 January 2024	27,789	6,127,135	1,318,263	25,606
收益	Gains				
- 收益表	- Income statement				
- 淨交易性虧損	- Net trading loss	(705)	(253,336)	(21,366)	-
- 其他以公允價值變化計入損益之金融工具淨(虧損)/收益	- Net (loss)/gain on other financial instruments at fair value through profit or loss	-	143,122	-	-
- 其他全面收益	- Other comprehensive income				
- 以公允價值計入其他全面收益的金融資產之公允價值變化	- Change in fair value of financial assets at fair value through other comprehensive income	-	-	-	(421)
增置	Additions	-	92,273,772	-	-
處置、贖回及到期	Disposals, redemptions and maturity	-	(94,629,713)	-	-
於 2024 年 06 月 30 日	At 30 June 2024	27,084	3,660,980	1,296,897	25,185
於 2024 年 06 月 30 日持有的金融資產於期內計入收益表的未實現虧損總額	Total unrealised loss for the period included in income statement for financial assets held as at 30 June 2024	-	(6,404)	-	-

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允價值 (續) 5. Fair values of financial assets and liabilities (continued)
5.1 以公允價值計量的金融工具 (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 2023 年 12 月 31 日 At 31 December 2023			
		金融資產 Financial assets			
		強制性以公允價值 變化計入損益 Mandatorily measured at fair value through profit or loss 非交易性 Non trading		以公允價值計入 其他全面收益 的金融投資 Financial investments at fair value through other comprehensive income	
		債務證券 Debt securities	其他 Others	股份證券 Equity securities	股份證券 Equity securities
		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 2023 年 1 月 1 日	At 1 January 2023	28,519	9,522,003	1,345,897	21,844
收益	Gains				
- 收益表	- Income statement				
- 淨交易性虧損	- Net trading loss	(606)	(216,788)	(27,634)	-
- 其他以公平價值變化計入損益之金融工具淨(虧損)/收益	- Net (loss)/gain on other financial instruments at fair value through profit or loss	(124)	395,360	-	-
- 其他全面收益	- Other comprehensive income				
- 以公允價值計入其他全面收益的金融資產之公允價值變化	- Change in fair value of financial assets at fair value through other comprehensive income	-	-	-	3,762
增置	Additions	-	151,420,348	-	-
處置、贖回及到期	Disposals, redemptions and maturity	-	(154,993,788)	-	-
於 2023 年 12 月 31 日	At 31 December 2023	27,789	6,127,135	1,318,263	25,606
於 2023 年 12 月 31 日持有的金融資產於期內計入收益表的未實現虧損總額	Total unrealised loss for the period included in income statement for financial assets held as at 31 December 2023	(124)	(5,717)	-	-

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允價值 (續)** **5. Fair values of financial assets and liabilities (continued)****5.1 以公允價值計量的金融工具 (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 2024 年 6 月 30 日及 2023 年 12 月 31 日，分類為第三層級的金融工具主要為以公允價值變化計入損益之金融資產及非上市股權。

對於某些低流動性其他以公允價值變化計入損益和以公允價值變化計入其他全面收益之金融資產，本集團從交易對手處詢價；其公允價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。

非上市股權的公允價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。本集團未上市的股份在公允價值計量中採用的重大不可觀察參數如下：

As at 30 June 2024 and 31 December 2023, financial instruments categorised as level 3 are mainly comprised of financial assets at fair value through profit or loss and unlisted equity shares.

For certain illiquid others financial assets classified as fair value through profit or loss and fair value through other comprehensive income, 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 equity shares are determined with reference to multiples of comparable listed companies, such as average of the price/earning ratios of comparables, if appropriate comparables are not available. The significant unobservable inputs applied in the fair values measurement of the Group's unlisted equity shares are as follows:

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允值 (續) 5. Fair values of financial assets and liabilities (continued)
5.1 以公允值計量的金融工具 (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)

估值方法 Valuation method	重大不可觀察參數 Significant unobservable inputs	範圍 Range	不可觀察參數與公允值的關係 Relationship of unobservable inputs to fair value
市場比較法 Market comparison approach	市價／盈利倍數 Price/Earning ratios	5.8 - 11.2 (2023: 6.8 - 13.0)	市價／盈利倍數愈高，公允值愈高 The higher the Price/Earning ratios, the higher the fair value.
	市價／賬面淨值倍數 Price/Book ratios	0.7 - 3.8 (2023: 1.5 - 4.1)	市價／賬面淨值愈高，公允值愈高 The higher the Price/Book ratios, the higher the fair value.
	企業價值/稅息折舊及攤銷前利潤 EV/EBITDA	2.7 - 5.5 (2023: 2.8 - 5.4)	企業價值/稅息折舊及攤銷前利潤愈高，公允值愈高 The higher the EV/EBITDA ratios, the higher the fair value.
	流動性貼水 Liquidity discount	30.0% (2023: 30.0%)	流動性貼水愈高，公允值愈低 The higher the liquidity discount, the lower the fair value.
近期交易法 Recent transaction approach	不適用 N/A	不適用 N/A	不適用 N/A

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允** **5. Fair values of financial assets and liabilities (continued)**
值 (續)**5.1 以公允值計量的金融工具** **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)

公允值與適合採用之可比較市價／盈利倍數，市價／賬面淨值倍數比率和企業價值／稅息折舊及攤銷前利潤存在正向關係。若應用於估值技術上的重大不可觀察參數增加／減少 5% (2023 年 12 月 31 日：5%)，則本集團其他全面收益和溢利或虧損將分別增加／減少港幣 1,259,000 元 (2023 年 12 月 31 日：港幣 1,280,000 元) 和港幣 64,845,000 元 (2023 年 12 月 31 日：港幣 65,913,000 元)。當非上市股權股份的公允價值受到多於一項的不可觀察參數影響時，前述的影響反映由個別不同參數產生的最有利或最不利之變化。

The fair value is positively correlated to the price/earning ratios, price/book ratios and EV/EBITDA of appropriate comparables. Had the significant unobservable inputs applied on the valuation techniques increased/decreased by 5% (31 December 2023: 5%), the Group's other comprehensive income and profit or loss would have increased/decreased by HK\$1,259,000 (31 December 2023: HK\$1,280,000) and HK\$64,845,000 (31 December 2023: HK\$65,913,000) respectively. When the fair value of the unlisted shares are affected by more than one unobservable input, the aforesaid impact reflects the most favourable or the most unfavourable change from varying inputs individually.

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允** **5. Fair values of financial assets and liabilities (continued)**
值 (續)**5.2 非以公允值計量的金融工**
具

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

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，其賬面值與公允值相若。

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，其賬面值與公允值相若。

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.

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允價值 (續) 5. Fair values of financial assets and liabilities (continued)

5.2 非以公允價值計量的金融工具 (續)

以攤餘成本作計量的債務工具

以攤餘成本作計量的債務工具之公允價值釐定與附註 5.1 內以公允價值計量的債務工具採用之方法相同。

客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公允價值相若。

已發行債務證券及存款證

此類工具之公允價值釐定與附註 5.1 內以公允價值計量的債務工具及存款證採用之方法相同。

後償負債

此類工具之公允價值釐定與附註 5.1 內以公允價值計量的債務工具及存款證採用之方法相同。

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

5.2 Financial instruments not measured at fair value (continued)

Debt instruments at amortised cost

The fair value of debt instruments at amortisation cost is determined by using the same approach as those debt instruments 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.

Debt securities and certificates of deposit in issue

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

Subordinated liabilities

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

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 2024 年 6 月 30 日 At 30 June 2024		於 2023 年 12 月 31 日 At 31 December 2023	
	賬面值 Carrying value	公允價值 Fair value	賬面值 Carrying value	公允價值 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
金融資產	Financial assets			
以攤餘成本作計量的債務工具	Debt instruments at amortised cost			
	2,791,498	2,774,804	7,297,141	7,275,390
金融負債	Financial liabilities			
已發行債務證券及存款證	Debt securities and certificates of deposit in issue			
	27,144,685	27,442,524	28,719,835	28,831,345
後償負債	Subordinated liabilities			
	5,468,237	5,442,514	5,468,028	5,365,073

**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 2024年 6月30日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023年 6月30日 Half-year ended 30 June 2023 港幣千元 HK\$'000
利息收入	Interest income		
存放於同業及其他金融機構 的款項	Due from banks and other financial institutions	748,152	606,223
客戶貸款	Advances to customers	7,470,346	7,007,257
金融投資	Financial investments	3,300,423	2,555,748
其他	Others	34,714	23,047
		11,553,635	10,192,275
利息支出	Interest expense		
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	(736,660)	(976,429)
客戶存款	Deposits from customers	(6,206,931)	(4,616,408)
已發行債務證券及存款證	Debt securities and certificates of deposit in issue	(446,136)	(556,069)
後償負債	Subordinated liabilities	(105,777)	(105,988)
租賃負債	Lease liabilities	(13,802)	(15,275)
其他	Others	(102,524)	(130,496)
		(7,611,830)	(6,400,665)
淨利息收入	Net interest income	3,941,805	3,791,610

以上全部為非以公允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。

All the above interest income and interest expense are 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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fee and commission income		
保險	Insurance	280,822	223,461
貸款佣金	Loan commissions	230,483	242,981
匯票佣金	Bills commissions	110,261	109,558
證券經紀	Securities brokerage	76,636	80,368
基金分銷	Funds distribution	54,595	54,830
繳款服務	Payment services	23,433	21,612
保管箱	Safe deposit box	19,554	19,886
信用卡業務	Credit card business	5,187	2,081
買賣貨幣	Currency exchange	387	398
信託及託管服務	Trust and custody services	22	133
其他	Others	60,219	58,029
		861,599	813,337
服務費及佣金支出	Fee and commission expense		
證券經紀	Securities brokerage	(10,969)	(10,934)
信用卡業務	Credit card business	(1,519)	(1,354)
其他	Others	(30,076)	(26,836)
		(42,564)	(39,124)
淨服務費及佣金收入	Net fee and commission income	819,035	774,213
其中源自	Of which arise from		
- 非以公允值變化計入損益 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	333,925	345,807
- 服務費及佣金支出	- Fee and commission expense	(4,905)	(3,604)
		329,020	342,203
- 信託及其他受託活動	- trust and other fiduciary activities		
- 服務費及佣金收入	- Fee and commission income	6,832	7,040
- 服務費及佣金支出	- Fee and commission expense	(663)	(646)
		6,169	6,394

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

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	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	34,688	(38,745)
- 利率工具及公允值對沖的項目	136,269	151,877
- 股份工具	5	8
- 商品	(3,881)	12,142
	167,081	125,282

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

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
以公允值變化計入其他全面收益的金融投資之淨收益	220,798	188,686
其他	(325)	2,967
	220,473	191,653

**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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
證券投資股息收入		
- 非上市證券投資	976	900
投資物業之租金總收入	2,524	3,821
減：有關投資物業之支出	(778)	(608)
其他	4,749	3,163
	7,471	7,276

「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 377,000 元 (2023 年上半年：港幣 299,000 元)。

Included in the "Outgoings in respect of investment properties" is HK\$377,000 (first half of 2023: HK\$299,000) of direct operating expenses related to investment properties that were not let during the period.

期內沒有或然租金包括在「投資物業之租金總收入」(2023 年上半年：無)。

There were no contingent rent included in the "Gross rental income from investment properties" during the period (first half of 2023: Nil).

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

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及其他金融機構的結餘	(629)	359
貸款及其他賬項	(1,695,046)	(1,048,284)
金融投資	11,223	4,486
其他資產	(1,969)	(1,354)
財務擔保	(9,664)	27,821
貸款承擔	8,424	12,810
減值準備淨撥備	(1,687,661)	(1,004,162)

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

		半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	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	760,279	771,838
- 退休成本	- pension cost	122,271	125,119
		882,550	896,957
房產及設備支出（不包括折舊）	Premises and equipment expenses (excluding depreciation)		
- 短期或低價值資產租賃	- leases of short-term or low-value assets	4,772	6,235
- 資訊科技	- information technology	58,020	39,630
- 其他	- others	37,807	34,897
		100,599	80,762
折舊及攤銷	Depreciation and amortisation	310,986	293,501
核數師酬金	Auditor's remuneration		
- 審計服務	- audit services	4,143	6,483
- 非審計服務	- non-audit services	2,204	897
其他經營支出	Other operating expenses		
- 業務外包費	- outsourcing activities fee	197,202	207,955
- 其他	- others	267,678	265,649
		1,765,362	1,752,204

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
13. 投資物業公允價值調整之淨虧損 13. Net loss from fair value adjustments on investment properties

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
投資物業公允價值調整之淨虧損	(9,000)	(590)

14. 出售／重估物業、器材及設備之淨虧損 14. Net loss from disposal/revaluation of properties, plant and equipment

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
出售房產的淨虧損	(20,460)	-
出售設備、固定設施及裝備之淨虧損	(48)	(3,042)
重估房產之淨(虧損)/收益	(2,910)	2,342
	(23,418)	(700)

**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 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
		港幣千元 HK\$'000	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	103,640	240,196
- 往期超額撥備	- Over-provision in prior periods	-	(10,530)
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	(3,847)	113,382
- 往期超額撥備	- Over-provision in prior periods	(103)	(11,012)
		99,690	332,036
遞延稅項	Deferred tax		
暫時性差額之產生及撥回 及未使用稅項抵免	Origination and reversal of temporary differences and unused tax credits	17,908	(123,624)
		117,598	208,412

香港利得稅乃按照截至2024年上半年估計應課稅溢利依稅率16.5%（2023年：16.5%）提撥。海外溢利之稅款按照2024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% (2023: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2024. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2024 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 2024年 6月30日 Half-year ended 30 June 2024 港幣千元 HK\$'000	半年結算至 2023年 6月30日 Half-year ended 30 June 2023 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	<u>1,816,367</u>	<u>2,337,182</u>
按稅率 16.5% (2023 年： 16.5%) 計算的稅項	Calculated at a taxation rate of 16.5% (2023: 16.5%)	299,701	385,635
其他國家稅率差異的影響	Effect of different taxation rates in other countries	(3,106)	(9,514)
無需課稅之收入	Income not subject to taxation	(161,380)	(152,825)
稅務上不可扣減之開支	Expenses not deductible for taxation purposes	24,367	36,593
未確認的稅務虧損	Tax losses not recognised	2	1
使用往年未確認的稅務虧損	Utilisation of previously unrecognised tax losses	(3)	(3)
往期超額撥備	Over-provision in prior periods	(103)	(21,542)
海外預提稅	Foreign withholding tax	(356)	(788)
發行成本及支付額外資本工 具票息調整	Adjustment in respect of cost and distribution payment for additional equity instruments	<u>(41,524)</u>	<u>(29,145)</u>
計入稅項	Taxation charge	<u>117,598</u>	<u>208,412</u>
實際稅率	Effective tax rate	<u>6.47%</u>	<u>8.92%</u>

16. 股息

16. Dividends

於半年結算至 2024 年 6 月 30 日並無宣派股息 (2023 年上半年：無)。

No dividend was declared for the half-year ended 30 June 2024 (first half of 2023: Nil).

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
17. 庫存現金、存放及定放銀行及其他金融機構的結餘 **17. Cash, balances and placements with banks and other financial institutions**

		於 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000	於 2023 年 12 月 31 日 At 31 December 2023 港幣千元 HK\$'000
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		
- 庫存現金	- Cash	606,266	575,585
- 存放中央銀行的結餘	- Balances with central banks	13,500,859	16,109,883
- 存放銀行及其他金融機構的結餘	- Balances with banks and other financial institutions	5,505,736	6,182,559
- 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	30,097,946	30,965,730
		49,710,807	53,833,757
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(177)	(144)
- 第二階段	- Stage 2	-	(220)
		49,710,630	53,833,393
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	8,000,368	2,273,418
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(947)	(149)
		7,999,421	2,273,269
		57,710,051	56,106,662

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

		強制性以公允 值變化計入損益 Mandatorily measured at fair value through profit or loss				總計	
		交易性 Trading		非交易性 Non trading		總計 Total	
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
按公允值列賬	At fair value						
庫券	Treasury bills	4,563,030	5,947,317	-	-	4,563,030	5,947,317
存款證	Certificates of deposit	717,664	631,203	-	-	717,664	631,203
其他債務證券	Other debt securities	642,553	826,016	27,084	250,229	669,637	1,076,245
		5,923,247	7,404,536	27,084	250,229	5,950,331	7,654,765
股份證券	Equity securities	-	-	1,341,468	1,375,898	1,341,468	1,375,898
其他	Others	-	-	7,296,804	6,807,447	7,296,804	6,807,447
		5,923,247	7,404,536	8,665,356	8,433,574	14,588,603	15,838,110

於 2024 年 6 月 30 日，沒有界定為以公允值變化計入損益之金融資產（2023 年 12 月 31 日：無）。

At 30 June 2024, there was no financial assets designated at fair value through profit or loss (31 December 2023: Nil).

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

公允值變化計入損益之金融資產按上市地之分類如下：

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

		交易性		強制性以公允 值變化計入損益	
		Trading		Mandatorily measured at fair value through profit or loss 非交易性 Non trading	
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券	Debt securities				
- 於香港上市	- Listed in Hong Kong	7,965	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	1,488	-	-	-
- 非上市	- Unlisted	5,913,794	7,404,536	27,084	250,229
股份證券	Equity securities				
- 非上市	- Unlisted	-	-	1,341,468	1,375,898
其他	Others				
- 非上市	- Unlisted	-	-	7,296,804	6,807,447
		5,923,247	7,404,536	8,665,356	8,433,574

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

公允值變化計入損益之金融資產按發行機構之分類如下：

18. Financial assets at fair value through profit or loss (continued)

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

	交易性 Trading		強制性以公允 值變化計入損益 Mandatorily measured at fair value through profit or loss 非交易性 Non trading	
	於 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000	於 2023 年 12 月 31 日 At 31 December 2023 港幣千元 HK\$'000	於 2024 年 6 月 30 日 At 30 June 2024 港幣千元 HK\$'000	於 2023 年 12 月 31 日 At 31 December 2023 港幣千元 HK\$'000
官方實體	4,563,030	5,947,317	-	-
公營單位	70,950	41,072	-	-
銀行及其他金融機構	1,256,470	1,280,937	7,296,804	7,029,887
公司企業	32,797	135,210	1,368,552	1,403,687
	5,923,247	7,404,536	8,665,356	8,433,574

19. 衍生金融工具
(a) 衍生金融工具

本集團訂立下列匯率、利率及商品相關的衍生金融工具合約作買賣及風險管理之用：

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。

19. Derivative financial instruments
(a) Derivative financial instruments

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

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

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

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

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

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.

本集團之衍生金融工具合約/名義數額及其公允值詳列於下表。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允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允值,因而也不能反映本集團所面臨的信貸風險或市場風險。隨著與衍生金融工具合約條款相關的匯率、市場利率或貴金屬價格的波動,衍生金融工具的估值可能產生有利(資產)或不利(負債)的影響,這些影響可能在不同期間有較大的波動。

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

(a) 衍生金融工具 (續)

(a) Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2024 年 6 月 30 日及 2023 年 12 月 31 日之合約／名義數額和公允值：

The following tables summarise the contract/notional amounts and fair values of each class of derivative financial instrument as at 30 June 2024 and 31 December 2023:

		於 2024 年 6 月 30 日 At 30 June 2024		
		合約／ 名義數額 Contract/ notional amounts	公允值 Fair values	
			資產 Assets	負債 Liabilities
		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	7,377,054	376,929	(189,594)
掉期	Swaps	127,040,899	326,690	(435,484)
外匯交易期權	Foreign currency options	1,300,340	92,144	(92,957)
		135,718,293	795,763	(718,035)
利率合約	Interest rate contracts			
掉期	Swaps	47,157,777	399,771	(209,945)
商品合約	Commodity contracts	578,010	21,272	(1,464)
股權合約	Equity contracts	64	33	(33)
		183,454,144	1,216,839	(929,477)

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

		於 2023 年 12 月 31 日 At 31 December 2023		
		合約/ 名義數額 Contract/ notional amounts	公允值 Fair values	
			資產 Assets	負債 Liabilities
		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	6,800,556	366,335	(162,638)
掉期	Swaps	88,265,472	149,540	(856,909)
外匯交易期權	Foreign currency options	1,455,639	85,602	(85,632)
		<u>96,521,667</u>	<u>601,477</u>	<u>(1,105,179)</u>
利率合約	Interest rate contracts			
掉期	Swaps	53,828,802	411,202	(239,719)
商品合約	Commodity contracts	902,166	26,365	(4,863)
		<u>151,252,635</u>	<u>1,039,044</u>	<u>(1,349,761)</u>

**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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	47,206,764	50,866,820
公司貸款	Corporate loans and advances	<u>241,911,777</u>	<u>247,439,498</u>
客戶貸款	Advances to customers	289,118,541	298,306,318
減值準備	Impairment allowances	<u>(4,025,097)</u>	<u>(4,899,755)</u>
		285,093,444	293,406,563
貿易票據	Trade bills	243,875	341,313
減值準備	Impairment allowances	<u>(12)</u>	<u>(22)</u>
		243,863	341,291
銀行及其他金融機構貸款	Advances to banks and other financial institutions	156,839	156,914
減值準備	Impairment allowances	<u>(15)</u>	<u>(32)</u>
		<u>156,824</u>	156,882
		285,494,131	293,904,736

於 2024 年 6 月 30 日，客戶貸款包括應計利息港幣 1,643,397,000 元(2023 年 12 月 31 日：港幣 1,497,547,000 元)。

As at 30 June 2024, advances to customers included accrued interest of HK\$1,643,397,000 (31 December 2023: HK\$1,497,547,000).

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

提取減值準備前之總貸款及其他賬項按階段分析如下：

Gross advances and other accounts before impairment allowances are analysed by stage classification as follows:

		於 2024 年 6 月 30 日			
		At 30 June 2024			
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 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
客戶貸款	Advances to customers	269,464,621	11,447,996	8,205,924	289,118,541
貿易票據	Trade bills	243,875	-	-	243,875
銀行及其他金融機構貸款	Advances to banks and other financial institutions	156,839	-	-	156,839
總計	Total	269,865,335	11,447,996	8,205,924	289,519,255

		於 2023 年 12 月 31 日			
		At 31 December 2023			
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 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
客戶貸款	Advances to customers	280,340,453	11,046,315	6,919,550	298,306,318
貿易票據	Trade bills	341,313	-	-	341,313
銀行及其他金融機構貸款	Advances to banks and other financial institutions	156,914	-	-	156,914
總計	Total	280,838,680	11,046,315	6,919,550	298,804,545

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

20. 貸款及其他賬項
(續)

20. Advances and other accounts (continued)

相關減值準備之變化分析如下：

An analysis of changes in the corresponding impairment allowances is, as follows:

		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 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
於 2024 年 1 月 1 日	At 1 January 2024	(1,367,019)	(451,045)	(3,081,745)	(4,899,809)
增加	Addition	(359,043)	-	-	(359,043)
終止確認或償還(不包括撇銷)	Derecognised or repaid (excluding written off)	208,723	27,977	2,957	239,657
轉至第一階段	Transfers to Stage 1	(2,726)	2,724	2	-
轉至第二階段	Transfers to Stage 2	27,456	(27,456)	-	-
轉至第三階段	Transfers to Stage 3	4,194	163,875	(168,069)	-
期內各階段之間風險承擔轉撥對期末預期損失的影響	Impact on period end ECLs of exposures transferred between stages during the period	128	(80,507)	(290,579)	(370,958)
減值參數的轉變	Changes to inputs used for impairment calculations	377,196	29,290	(1,611,188)	(1,204,702)
收回已撇銷賬項	Recoveries	-	-	(80,758)	(80,758)
撇銷之貸款	Loans written off	-	-	2,605,816	2,605,816
匯兌差額	Exchange difference	33,520	(26,722)	37,875	44,673
於 2024 年 6 月 30 日	At 30 June 2024	(1,077,571)	(361,864)	(2,585,689)	(4,025,124)
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 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
於 2023 年 1 月 1 日	At 1 January 2023	(1,371,833)	(522,873)	(2,170,354)	(4,065,060)
增加	Addition	(785,111)	-	-	(785,111)
終止確認或償還(不包括撇銷)	Derecognised or repaid (excluding written off)	574,105	22,157	591,155	1,187,417
轉至第一階段	Transfers to Stage 1	(38,302)	37,019	1,283	-
轉至第二階段	Transfers to Stage 2	25,992	(77,087)	51,095	-
轉至第三階段	Transfers to Stage 3	20,307	188,945	(209,252)	-
期內各階段之間風險承擔轉撥對期末預期損失的影響	Impact on period end ECLs of exposures transferred between stages during the period	1,212	(53,346)	(1,921,616)	(1,973,750)
減值參數的轉變	Changes to inputs used for impairment calculations	184,084	(50,957)	(1,802,199)	(1,669,072)
收回已撇銷賬項	Recoveries	-	-	(89,891)	(89,891)
撇銷之貸款	Loans written off	-	-	2,457,574	2,457,574
匯兌差額	Exchange difference	22,527	5,097	10,460	38,084
於 2023 年 12 月 31 日	At 31 December 2023	(1,367,019)	(451,045)	(3,081,745)	(4,899,809)

**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 2024 年 6 月 30 日

At 30 June 2024

		以公允值變化計 入其他全面收益 At fair value through other comprehensive income		以攤餘成本作計量 At amortised cost	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	71,564,127	1,573,658	73,137,785	
其他債務證券	Other debt securities	79,406,559	1,218,096	80,624,655	
		150,970,686	2,791,754	153,762,440	
存款證	Certificates of deposit	20,918,336	-	20,918,336	
債務證券及存款證總額	Total debt securities and certificates of deposit	171,889,022	2,791,754	174,680,776	
減值準備 - 第一階段	Impairment allowances - Stage 1	-	(256)	(256)	
		171,889,022	2,791,498	174,680,520	
股份證券	Equity securities	25,185	-	25,185	
		171,914,207	2,791,498	174,705,705	

**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 2023 年 12 月 31 日

At 31 December 2023

		以公允值變化計 入其他全面收益 At fair value through other comprehensive income	以攤餘成本作計量 At amortised cost	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
庫券	Treasury bills	66,842,198	2,725,487	69,567,685
其他債務證券	Other debt securities	80,189,302	4,572,377	84,761,679
		147,031,500	7,297,864	154,329,364
存款證	Certificates of deposit	19,832,553	-	19,832,553
債務證券及存款證總額	Total debt securities and certificates of deposit	166,864,053	7,297,864	174,161,917
減值準備	Impairment allowances	-	(723)	(723)
		166,864,053	7,297,141	174,161,194
股份證券	Equity securities	25,606	-	25,606
		166,889,659	7,297,141	174,186,800

**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 are analysed by place of listing as follows:

		於 2024 年 6 月 30 日 At 30 June 2024	
		以公允值變化計 入其他全面收益 At fair value through other comprehensive income	以攤餘成本作計量 At amortised cost
		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	8,594,523	-
- 於香港以外上市	- Listed outside Hong Kong	6,688,814	-
		<u>15,283,337</u>	<u>-</u>
- 非上市	- Unlisted	156,605,685	2,791,498
		<u>171,889,022</u>	<u>2,791,498</u>
股份證券	Equity securities		
- 非上市	- Unlisted	25,185	-
總計	Total	<u>171,914,207</u>	<u>2,791,498</u>
以攤餘成本計量之上市證券市值	Market value of listed securities at amortised cost		<u>-</u>

**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 are analysed by place of listing as follows:

		於 2023 年 12 月 31 日 At 31 December 2023	
		以公允值變化計 入其他全面收益 At fair value through other comprehensive income	以攤餘成本作計量 At amortised cost
		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	9,924,372	-
- 於香港以外上市	- Listed outside Hong Kong	6,289,229	-
		16,213,601	-
- 非上市	- Unlisted	150,650,452	7,297,141
		166,864,053	7,297,141
股份證券	Equity securities		
- 非上市	- Unlisted	25,606	-
總計	Total	166,889,659	7,297,141
以攤餘成本計量之上市證 券市值	Market value of listed securities at amortised cost		-

**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 are analysed by type of issuer as follows:

		於 2024 年 6 月 30 日 At 30 June 2024	
		以公允值變化計 入其他全面收益 At fair value through other comprehensive income	以攤餘成本作計量 At amortised cost
		港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	71,564,127	1,573,641
公營單位	Public sector entities	5,562,782	301,997
銀行及其他金融機構	Banks and other financial institutions	71,396,145	715,263
公司企業	Corporate entities	23,391,153	200,597
		171,914,207	2,791,498
		於 2023 年 12 月 31 日 At 31 December 2023	
		以公允值變化計 入其他全面收益 At fair value through other comprehensive income	以攤餘成本作計量 At amortised cost
		港幣千元 HK\$'000	港幣千元 HK\$'000
官方實體	Sovereigns	67,007,303	5,843,363
公營單位	Public sector entities	4,899,509	301,713
銀行及其他金融機構	Banks and other financial institutions	70,150,174	951,626
公司企業	Corporate entities	24,832,673	200,439
		166,889,659	7,297,141

於 2024 年 6 月 30 日，包括在《銀行業(資本)規則》內分類為認可公營單位的以公允值變化計入其他全面收益的金融投資為港幣 5,562,782,000 元 (2023 年 12 月 31 日：港幣 4,899,509,000 元)。

As at 30 June 2024, included financial investments at fair value through other comprehensive income of HK\$5,562,782,000 (31 December 2023: HK\$4,899,509,000) which are eligible to be classified as public sector entities under the Banking (Capital) Rules.

於 2024 年 6 月 30 日，包括在《銀行業(資本)規則》內分類為認可公營單位的以攤餘成本作計量的金融投資為港幣 301,997,000 元 (2023 年 12 月 31 日：301,713,000 元)。

As at 30 June 2024, included financial investments at amortised cost of HK\$301,997,000 (31 December 2023: HK\$301,713,000) 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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	407,600	559,140
增加	Additions	50	-
公允值虧損	Fair value losses	(9,000)	(9,040)
重新分類轉撥自／(至)物 業、器材及設備之淨額 (附註 23)	Reclassification from/(to) properties, plant and equipment, net (Note 23)	47,900	(142,500)
於期／年末	At period/year end	446,550	407,600

**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	使用權資產 Right-of-use assets	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
於 2024 年 1 月 1 日	At 1 January 2024	7,859,067	511,017	701,186	9,071,270
增置	Additions	12,486	19,850	81,154	113,490
出售/終止確認	Disposals/Derecognition	(51,337)	(98)	(81)	(51,516)
重估	Revaluation	(159,611)	-	-	(159,611)
本期折舊	Depreciation for the period	(92,407)	(42,234)	(120,091)	(254,732)
重新分類轉撥至投資物業 之淨額 (附註 22)	Reclassification to investment properties, net (Note 22)	(47,900)	-	-	(47,900)
匯兌差額	Exchange difference	(17,995)	(5,179)	(13,727)	(36,901)
分類為待出售資產	Classified as assets held for sale	(88,040)	-	-	(88,040)
於 2024 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2024	<u>7,414,263</u>	<u>483,356</u>	<u>648,441</u>	<u>8,546,060</u>
於 2024 年 6 月 30 日 成本值或估值	At 30 June 2024 Cost or valuation	7,414,263	1,246,266	1,261,811	9,922,340
累計折舊	Accumulated depreciation	-	(762,910)	(613,370)	(1,376,280)
於 2024 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2024	<u>7,414,263</u>	<u>483,356</u>	<u>648,441</u>	<u>8,546,060</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 2024 年 6 月 30 日	At 30 June 2024				
按成本值	At cost	-	1,246,266	1,261,811	2,508,077
按估值	At valuation	7,414,263	-	-	7,414,263
		<u>7,414,263</u>	<u>1,246,266</u>	<u>1,261,811</u>	<u>9,922,340</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	使用權資產 Right-of-use assets	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
於 2023 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2023	7,901,917	416,866	770,463	9,089,246
增置	Additions	54,875	188,333	183,902	427,110
出售/終止確認	Disposals/Derecognition	-	(12,561)	-	(12,561)
重估	Revaluation	(47,331)	-	-	(47,331)
年度折舊	Depreciation for the year	(177,760)	(77,431)	(240,742)	(495,933)
重新分類轉撥自投資物業 (附註 22)	Reclassification from investment properties, net (Note 22)	142,500	-	-	142,500
匯兌差額	Exchange difference	(15,134)	(4,190)	(12,437)	(31,761)
於 2023 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2023	<u>7,859,067</u>	<u>511,017</u>	<u>701,186</u>	<u>9,071,270</u>
於 2023 年 12 月 31 日 成本值或估值	At 31 December 2023 Cost or valuation	7,859,067	1,258,078	1,261,033	10,378,178
累計折舊	Accumulated depreciation	-	(747,061)	(559,847)	(1,306,908)
於 2023 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2023	<u>7,859,067</u>	<u>511,017</u>	<u>701,186</u>	<u>9,071,270</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 2023 年 12 月 31 日	At 31 December 2023				
按成本值	At cost	-	1,258,078	1,261,033	2,519,111
按估值	At valuation	7,859,067	-	-	7,859,067
		<u>7,859,067</u>	<u>1,258,078</u>	<u>1,261,033</u>	<u>10,378,178</u>

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
24. 無形資產
24. Intangible assets

無形資產之變動概述如下：

The movements in intangible assets are summarised as follows:

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	843,464	619,709
增置	Additions	143,369	326,695
本期／年度攤銷	Amortisation for the period/year	(56,254)	(98,014)
匯兌差額	Exchange difference	(5,996)	(4,926)
於期／年末	At period/year end	924,583	843,464
成本	Cost	1,288,183	1,159,431
累計攤銷	Accumulated amortisation	(363,600)	(315,967)
於期／年末之賬面淨值	Net book value at period/year end	924,583	843,464

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

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
收回資產	Repossessed assets	33,507	53,092
貴金屬	Precious metals	398,398	284,266
應收賬項及預付費用	Accounts receivable and prepayments	4,117,645	2,869,794
		4,549,550	3,207,152
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(5,312)	(3,795)
- 第二階段	- Stage 2	(28)	(34)
- 第三階段	- Stage 3	(3,616)	(3,518)
		(8,956)	(7,347)
		4,540,594	3,199,805

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)
26. 公允值變化計入損益之金融負債 **26. Financial liabilities at fair value through profit or loss**

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
交易性		
- 外匯基金票據及債券 短盤	6,853,536	5,784,773

於 2024 年 6 月 30 日，沒有界定為以公允值變化計入損益之金融負債（2023 年 12 月 31 日：無）。

At 30 June 2024, there was no financial liabilities designated at fair value through profit or loss (31 December 2023: Nil).

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

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		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	21,150,894	24,790,670
- 個人	- personal	2,568,715	2,646,497
		23,719,609	27,437,167
儲蓄存款	Savings deposits		
- 公司	- corporate	25,244,047	33,771,975
- 個人	- personal	35,269,267	35,571,905
		60,513,314	69,343,880
定期、短期及通知存款	Time, call and notice deposits		
- 公司	- corporate	119,664,269	139,414,415
- 個人	- personal	192,890,709	158,194,401
		312,554,978	297,608,816
		396,787,901	394,389,863

28. 已發行債務證券及存款證
28. Debt securities and certificates of deposit in issue

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
債務證券及存款證，按攤銷 成本列賬	Debt securities and certificates of deposit, at amortised cost		
- 存款證	- Certificates of deposit	14,660,300	18,701,698
- 其他債務證券	- Other debt securities	12,484,385	10,018,137
		27,144,685	28,719,835

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

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
租賃負債	Lease liabilities	706,606	737,412
其他應付賬項	Other accounts payable	16,676,308	13,730,359
準備	Provisions	50,122	50,156
貸款承諾及財務擔保合同 減值準備	Impairment allowances for loan commitments and financial guarantees contracts		
- 第一階段	- Stage 1	100,252	101,996
- 第二階段	- Stage 2	10	6
- 第三階段	- Stage 3	3,847	2,976
		17,537,145	14,622,905

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

30. 遞延稅項

30. Deferred taxation

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

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

資產負債表內之遞延稅項（資產）／負債主要組合，以及其在2024年上半年及截至2023年12月31日止年度之變動如下：

The major components of deferred tax (assets)/liabilities recorded in the balance sheet, and the movements during the first half of 2024 and the year ended 31 December 2023 are as follows:

		於 2024 年 6 月 30 日 At 30 June 2024				
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	減值準備 Impairment allowance	其他 Other	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
於 2024 年 1 月 1 日	At 1 January 2024	74,380	1,045,306	(783,560)	(350,918)	(14,792)
(貸)/借記收益 表	(Credited)/charged to income statement	(6,294)	(958)	(7,050)	32,210	17,908
借記其他全面 收益	Charged to other comprehensive income	-	(53,750)	-	78,899	25,149
匯兌差額	Exchange difference	-	(3,096)	14,840	2,283	14,027
於 2024 年 6 月 30 日	At 30 June 2024	68,086	987,502	(775,770)	(237,526)	42,292
		於 2023 年 12 月 31 日 At 31 December 2023				
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	減值準備 Impairment allowance	其他 Other	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
於 2023 年 1 月 1 日	At 1 January 2023	61,809	1,049,403	(616,431)	(458,620)	36,161
借/(貸)記收益 表	Charged/(credited) to income statement	12,571	12,366	(177,018)	(54,118)	(206,199)
(貸)/借記其他 全面收益	(Credited)/charged to other comprehensive income	-	(14,027)	-	160,530	146,503
匯兌差額	Exchange difference	-	(2,436)	9,889	1,290	8,743
於 2023 年 12 月 31 日	At 31 December 2023	74,380	1,045,306	(783,560)	(350,918)	(14,792)

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
30. 遞延稅項 (續)
30. 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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(504,312)	(551,106)
遞延稅項負債	Deferred tax liabilities	546,604	536,314
		42,292	(14,792)
		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產 (超過 12 個月後收回)	Deferred tax assets to be recovered after more than twelve months	(569,554)	(522,404)
遞延稅項負債 (超過 12 個月後支付)	Deferred tax liabilities to be settled after more than twelve months	754,731	776,118
		185,177	253,714

於 2024 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 2,088,000 元 (2023 年 12 月 31 日：港幣 2,095,000 元)。按照現行稅例，有關稅務虧損沒有作廢期限。

As at 30 June 2024, the Group has not recognised deferred tax assets in respect of tax losses amounting to HK\$2,088,000 (31 December 2023: HK\$2,095,000). 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)
31. 待出售資產
31. Assets held for sale

根據 2024 年 6 月 28 日董事會書面決議，本銀行同意出售若干房產予市區重建局。

According to the Board's written resolution dated 28 June 2024, the Bank agreed to sell certain premises to Urban Renewal Authority.

待出售資產如下：

Assets held for sale is as follows:

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
資產		
物業、器材及設備	88,040	-
ASSETS		
Properties, plant and equipment		

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
32. 後償負債
32. Subordinated liabilities

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
按攤銷成本列賬於 2029 年到期之 700,000,000 美元定息後償票據	US\$700 million fixed rate subordinated notes issued due 2029 at amortised cost	
	5,468,237	5,468,028

此乃本銀行於 2019 年 11 月 20 日發行之 700,000,000 美元在香港交易所上市及符合《巴塞爾協定三》而被界定為二級資本的 10 年期後償票據（「票據」）（須根據《銀行業（資本）規則》之條款）。此等票據將於 2029 年 11 月 20 日到期，選擇性贖還日為 2024 年 11 月 20 日。由發行日至其選擇性贖還日，年息為 3.80%，每半年付息一次。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為當時 5 年期美國國庫債券息率加 218 點子。若獲得香港金融管理局預先批准，本銀行可於選擇性贖還日或因稅務或監管要求等理由於票據到期前的任何日子以票面價值贖回所有（非部分）票據。

在 2024 年 6 月 30 日之後，本銀行於 2024 年 8 月 6 日發行了 700,000,000 美元在香港交易所上市及符合《巴塞爾協定三》而被界定為二級資本的 10 年期後償票據（「票據」）（須根據《銀行業（資本）規則》之條款）。此等票據將於 2034 年 8 月 6 日到期，選擇性贖還日為 2029 年 8 月 6 日。由發行日至其選擇性贖還日，年息為 6.00%，每半年付息一次。

This represents US\$700,000,000 Basel III compliant 10-year subordinated notes qualifying as Tier 2 capital of the Bank issued on 20 November 2019 in accordance with the Banking (Capital) Rules (the "Notes"), which are listed on the Hong Kong Stock Exchange. The Notes will mature on 20 November 2029 with an optional redemption date falling on 20 November 2024. Interest at 3.80% p.a. is payable semi-annually from the issue date to the optional redemption date. Thereafter, if the Notes are not redeemed, the interest rate will be reset and the Notes will bear interest at the prevailing 5-year U.S. Treasury Rate plus 218 basis points. The Bank may, subject to receiving the prior approval of the HKMA, redeem the Notes at the option of the Bank in whole but not in part, at par either on the optional redemption date or for tax or regulatory reasons at any time prior to maturity of the Notes.

Subsequent to the six months ended 30 June 2024, the Bank issued US\$700,000,000 Basel III compliant 10-year subordinated notes qualifying as Tier 2 capital of the Bank on 6 August 2024 in accordance with the Banking (Capital) Rules (the "Notes"), which are listed on the Hong Kong Stock Exchange. The Notes will mature on 6 August 2034 with an optional redemption date falling on 6 August 2029. Interest at 6.00% p.a. is payable semi-annually from the issue date to the optional redemption date.

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

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	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	3,144,517	3,144,517

Issued and fully paid:
7,000,000 ordinary shares

34. 額外資本工具
34. Additional equity instruments

	於 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
300,000,000 美元永久非 累計次級額外一級資本 證券	2,344,170	2,344,170
650,000,000 美元永久非 累計次級額外一級資本 證券	5,077,856	5,077,856
	7,422,026	7,422,026

US\$300,000,000 perpetual non-cumulative
subordinated additional tier 1 capital securities

US\$650,000,000 perpetual non-cumulative
subordinated additional tier 1 capital securities

34. 額外資本工具 (續) 34. Additional equity instruments (continued)

本銀行於 2022 年 4 月 28 日發行了票面值 650,000,000 美元(扣除相關發行成本後等值港幣 5,077,856,000 元)的永久非累計次級額外一級資本證券(「額外資本工具」)。此永久額外資本工具於 2027 年 4 月 28 日首個提前贖回日期前，票面年利率定於 6.50%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。

本銀行於 2023 年 3 月 7 日發行了票面值 300,000,000 美元(扣除相關發行成本後等值港幣 2,344,170,000 元)的永久非累計次級額外一級資本證券(「額外資本工具」)。此永久額外資本工具於 2028 年 3 月 7 日首個提前贖回日期前，票面年利率定於 7.35%。若屆時未有行使贖回權，票面年利率將每五年按當時五年期美國國庫債券息率的每年利率加上初始發行利差重設。

On 28 April 2022, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital securities (“additional equity instruments”) with a face value of US\$650,000,000 (equivalent to HK\$5,077,856,000 net of related issuance costs). The additional equity instruments are perpetual and bear a 6.50% coupon until the first call date on 28 April 2027. The coupon will be reset every five years if the additional equity instruments are not redeemed to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread.

On 7 March 2023, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital securities (“additional equity instruments”) with a face value of US\$300,000,000 (equivalent to HK\$2,344,170,000 net of related issuance costs). The additional equity instruments are perpetual and bear a 7.35% coupon until the first call date on 7 March 2028. The coupon will be reset every five years if the additional equity instruments are not redeemed to a fixed rate equivalent to the then-prevailing five-year US Treasury rate plus a fixed initial spread.

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****34. 額外資本工具 (續)****34. Additional equity instruments (continued)**

票息需每半年派付一次。本銀行有權根據該額外資本工具的條款規定取消利息發放，而取消的利息不會累積。然而，本銀行亦禁止宣佈向普通股股東分派股息直至下一次發放利息為止。

The coupon shall be payable semi-annually. The Bank has the right to cancel coupon payment (subjected to the requirement as set out in the terms and conditions of the additional equity instruments) and the coupon cancelled shall not be cumulative. However, the Bank is stopped from declaring dividend to its ordinary shareholders unless the next scheduled coupon payment is paid.

假如金管局通知本銀行不對本金進行撇銷則無法繼續經營，該額外資本工具的本金將會按與金管局協商後或接受其指令下進行撇銷。

The principal of the additional equity instruments will be written down to the amount as directed or agreed with the HKMA if the HKMA notifies the Bank that the Bank would become non-viable if there is no written down of the principal.

於發行日後第五個年度或任何其後的派息日，本銀行擁有贖回權贖回所有未償付的額外資本工具，但須受已列載之條款及細則所限制。

The Bank has a call option to redeem all the outstanding additional equity instruments from the fifth year after issue date or any subsequent coupon payment date, but subject to restriction as set out in the terms and conditions.

於 2024 年 3 月 7 日，本銀行支付額外資本工具（發行於 2023 年 3 月 7 日）票息 11,025,000 美元。(2023 年內共支付票息：11,025,000 美元)

The Bank has distributed coupon payment for additional equity instruments (issued on 7 March 2023) of US\$11,025,000 on 7 March 2024. (Total coupon payment during the year 2023: US\$11,025,000)

於 2024 年 4 月 28 日，本銀行亦支付額外資本工具（發行於 2022 年 4 月 28 日）票息 21,125,000 美元 (2023 年內共支付票息：42,250,000 美元)。

Also, the Bank has distributed coupon payment for additional equity instruments (issued on 28 April 2022) of US\$21,125,000 on 28 April 2024. (Total coupon payment during the year 2023: US\$42,250,000).

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

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
經營溢利	1,848,785	2,338,472
折舊及攤銷	310,986	293,501
減值準備淨撥備	1,687,661	1,004,162
已撤銷之貸款(扣除收回 款額)	(2,525,058)	(821,935)
後償負債利息支出	105,777	105,988
租賃負債利息支出	13,802	15,275
原到期日超過3個月之 存放銀行及其他金融 機構的結餘之變動	(723,396)	469,086
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	(3,766,351)	1,893,389
公允值變化計入損益之 金融資產之變動	(1,377,456)	(3,783,811)
衍生金融工具之變動	(598,079)	(54,090)
貸款及其他賬項之變動	9,285,289	4,793,730
金融投資之變動	(1,826,393)	(10,708,740)
其他資產之變動	(1,342,758)	(1,505,560)
銀行及其他金融機構之 存款及結餘之變動	(11,344,493)	2,993,173
公允值變化計入損益之 金融負債之變動	1,068,763	(629,268)
客戶存款之變動	2,398,038	(14,337,454)
已發行債務證券及存款 證之變動	(1,575,150)	(4,646,787)
其他賬項及準備之變動	2,928,390	(4,489,578)
匯率變動之影響	279,006	678,498
除稅前經營現金之流出	(5,152,637)	(26,391,949)
經營業務之現金流量中 包括：		
- 已收利息	11,604,791	10,266,907
- 已付利息	(7,966,436)	(5,380,531)
- 已收股息	976	900

中期財務資料附註 Notes to the Interim Financial Information (continued)
(續)
35. 簡要綜合現金流量表附註 (續) 35. 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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 6 月 30 日 At 30 June 2023
	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	42,103,318	29,707,601
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	2,511,809	2,511,619
原到期日在 3 個月內之 庫券	4,312,915	1,904,074
原到期日在 3 個月內 之存款證	644,199	84,439
	49,572,241	34,207,733

**中期財務資料附註
(續)**
Notes to the Interim Financial Information (continued)
36. 或然負債及承擔
36. 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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	20,106,658	22,417,172
與交易有關之或然負債	2,607,090	1,910,983
與貿易有關之或然負債	33,124,110	29,152,270
有追索權的資產出售	2,850,407	664,860
不需事先通知的無條件 撤銷之承諾	139,619,114	135,801,299
其他承擔，原到期日為		
- 1 年或以下	2,803,646	3,427,209
- 1 年以上	11,884,474	11,095,086
	212,995,499	204,468,879
信貸風險加權數額	19,954,014	17,743,711

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)
37. 資本承擔
37. 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 2024 年 6 月 30 日 At 30 June 2024	於 2023 年 12 月 31 日 At 31 December 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	651,469	612,171
已批准但未簽約	8,402	72,974
	659,871	685,145

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

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

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

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

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

		於 2024 年 6 月 30 日 At 30 June 2024	於 2023 12 月 31 日 At 31 December 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇	Land and buildings		
- 不超過 1 年	- Not later than one year	3,631	3,852
- 1 至 2 年	- One to two years	1,977	1,939
- 2 至 3 年	- Two to three years	660	1,389
		6,268	7,180

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 2 年。租約條款一般要求租客提交保證金。

The Group leases its investment properties (Note 22) under operating lease arrangements, with leases typically for a period from one to two 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)****39. 分類報告****39. 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。

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.

「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)

39. 分類報告 (續)

39. Segmental reporting (continued)

(a) 按營運分類 (續)

(a) By operating segment (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2024年6月30日	Half-year ended 30 June 2024								
淨利息(支出)/收入	Net interest (expense)/income								
- 外來	- external	(2,865,993)	3,761,924	3,045,874	-	-	3,941,805	-	3,941,805
- 跨業務	- inter-segment	3,525,403	(2,344,521)	(1,180,882)	-	-	-	-	-
		659,410	1,417,403	1,864,992	-	-	3,941,805	-	3,941,805
淨服務費及佣金收入/ (支出)	Net fee and commission income/(expense)	436,868	417,468	(33,392)	22	(1,931)	819,035	-	819,035
淨交易性收益/(虧損)	Net trading gain/(loss)	21,240	52,736	126,687	(33,582)	-	167,081	-	167,081
以公允價值變化計入損益 之金融工具淨收益	Net gain on financial instruments at fair value through profit or loss	-	-	133,770	12,173	-	145,943	-	145,943
其他金融資產之淨(虧損)/收益	Net (loss)/gain on other financial assets	-	(325)	220,609	-	189	220,473	-	220,473
其他經營收入/ (支出)	Other operating income/(expenses)	173,492	36,302	(209,537)	70,349	163	70,769	(63,298)	7,471
提取減值準備前 之淨經營收入/ (支出)	Net operating income/(expense) before impairment allowances	1,291,010	1,923,584	2,103,129	48,962	(1,579)	5,365,106	(63,298)	5,301,808
減值準備淨(撥備)/ 回撥	Net (charge)/reversal of impairment allowances	(49,686)	(1,702,158)	10,585	-	53,598	(1,687,661)	-	(1,687,661)
淨經營收入	Net operating income	1,241,324	221,426	2,113,714	48,962	52,019	3,677,445	(63,298)	3,614,147
經營支出	Operating expenses	(553,516)	(705,382)	(265,284)	(160,684)	(143,794)	(1,828,660)	63,298	(1,765,362)
經營溢利/(虧損)	Operating profit/(loss)	687,808	(483,956)	1,848,430	(111,722)	(91,775)	1,848,785	-	1,848,785
投資物業公允價值調整之 淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	(9,000)	-	(9,000)	-	(9,000)
出售/重估物業、器材 及設備之淨虧損	Net loss from disposal/ revaluation of properties, plant and equipment	-	-	-	(23,418)	-	(23,418)	-	(23,418)
除稅前溢利/(虧損)	Profit/(loss) before taxation	687,808	(483,956)	1,848,430	(144,140)	(91,775)	1,816,367	-	1,816,367
於2024年6月30日 資產	At 30 June 2024 Assets								
分部資產	Segment assets	50,068,760	238,808,228	247,855,015	11,372,745	662,143	548,766,891	-	548,766,891
負債	Liabilities								
分部負債	Segment liabilities	234,101,917	177,068,855	65,835,448	1,621	2,592,760	479,600,601	-	479,600,601
半年結算至 2024年6月30日 其他資料	Half-year ended 30 June 2024 Other information								
資本性支出	Capital expenditure	-	-	-	175,755	-	175,755	-	175,755
折舊及攤銷	Depreciation and amortisation	36,956	62,363	32,942	160,681	18,044	310,986	-	310,986
證券攤銷	Amortisation of securities	-	-	754,207	-	-	754,207	-	754,207

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

39. 分類報告 (續)

39. Segmental reporting (continued)

(a) 按營運分類 (續)

(a) By operating segment (continued)

	個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	投資 Investment	其他 Others	小計 Subtotal	合併抵銷 Eliminations	綜合 Consolidated
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
半年結算至 2023年6月30日	Half-year ended 30 June 2023							
淨利息(支出)/收入	Net interest (expense)/income							
- 外來	(1,358,262)	3,358,052	1,791,820	-	-	3,791,610	-	3,791,610
- 跨業務	2,066,564	(1,637,282)	(429,282)	-	-	-	-	-
	708,302	1,720,770	1,362,538	-	-	3,791,610	-	3,791,610
淨服務費及佣金收入/ (支出)	376,224	418,721	(18,253)	19	(2,498)	774,213	-	774,213
淨交易性收益/(虧損)	19,677	240,386	(123,561)	(10,781)	(439)	125,282	-	125,282
以公允價值變化計入損益 之金融工具淨收益	-	-	170,767	34,037	-	204,804	-	204,804
其他金融資產之淨收益	-	-	191,653	-	-	191,653	-	191,653
其他經營(支出)/ 收入	(28,948)	(56,214)	86,877	68,013	24	69,752	(62,476)	7,276
提取減值準備前 之淨經營收入/ (支出)	1,075,255	2,323,663	1,670,021	91,288	(2,913)	5,157,314	(62,476)	5,094,838
減值準備淨(撥備)/ 回撥	(211,686)	(795,469)	3,899	-	(906)	(1,004,162)	-	(1,004,162)
淨經營收入	863,569	1,528,194	1,673,920	91,288	(3,819)	4,153,152	(62,476)	4,090,676
經營支出	(537,639)	(740,431)	(189,751)	(154,071)	(192,788)	(1,814,680)	62,476	(1,752,204)
經營溢利/(虧損)	325,930	787,763	1,484,169	(62,783)	(196,607)	2,338,472	-	2,338,472
投資物業公允價值調整之 淨虧損	-	-	-	(590)	-	(590)	-	(590)
出售/重估物業、器材 及設備之淨虧損	-	-	-	(700)	-	(700)	-	(700)
除稅前溢利/(虧損)	325,930	787,763	1,484,169	(64,073)	(196,607)	2,337,182	-	2,337,182
於2023年6月30日 資產	At 30 June 2023 Assets							
分部資產	55,201,681	233,203,121	224,084,757	11,610,773	559,585	524,659,917	-	524,659,917
負債	Liabilities							
分部負債	176,362,630	186,510,142	92,653,632	1,887	3,045,358	458,573,649	-	458,573,649
半年結算至 2023年6月30日	Half-year ended 30 June 2023							
其他資料	Other information							
資本性支出	-	-	-	86,141	-	86,141	-	86,141
折舊及攤銷	39,296	68,553	20,321	154,064	11,267	293,501	-	293,501
證券攤銷	-	-	478,397	-	-	478,397	-	478,397

**中期財務資料附註
(續)**
39. 分類報告 (續)
(b) 按地理區域劃分

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：

Notes to the Interim Financial Information (continued)
39. Segmental reporting (continued)
(b) By geographical area

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 2024 年 6 月 30 日 Half-year ended 30 June 2024		半年結算至 2023 年 6 月 30 日 Half-year ended 30 June 2023	
		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	4,074,882	1,575,763	3,780,474	2,104,743
中國內地	Mainland of China	1,226,926	240,604	1,314,364	232,439
合計	Total	5,301,808	1,816,367	5,094,838	2,337,182

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

		於 2024 年 6 月 30 日 At 30 June 2024			
		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	395,043,783	344,232,769	8,493,775	84,405,341
中國內地	Mainland of China	153,723,108	135,367,832	1,546,612	128,590,158
合計	Total	548,766,891	479,600,601	10,040,387	212,995,499

		於 2023 年 12 月 31 日 At 31 December 2023			
		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	392,864,482	343,319,372	8,611,082	79,978,825
中國內地	Mainland of China	162,284,115	143,838,068	1,764,969	124,490,054
合計	Total	555,148,597	487,157,440	10,376,051	204,468,879

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****40. 已抵押資產****40. Assets pledged as security**

於2024年6月30日，本集團之負債港幣5,633,769,000元(2023年12月31日：港幣3,658,262,000元)是以存放於中央保管系統以便利結算之資產作抵押。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14,047,703,000元(2023年12月31日：港幣22,216,954,000元)。本集團為擔保此等負債而質押之資產金額為港幣20,407,661,000元(2023年12月31日：港幣27,657,705,000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 2024, the liabilities of the Group amounting to HK\$5,633,769,000 (31 December 2023: HK\$3,658,262,000) were secured by assets deposited with central depositories to facilitate settlement operations. In addition, the liabilities of the Group amounting to HK\$14,047,703,000 (31 December 2023: HK\$22,216,954,000) 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\$20,407,661,000 (31 December 2023: HK\$27,657,705,000) 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)

41. 金融工具之抵銷

41. 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 2024 年 6 月 30 日 At 30 June 2024					
		於資產負債表中 抵銷之已確認 金融負債總額 Gross amounts of recognised financial liabilities set off in the balance sheet	於資產負債表 中列示的金融 資產淨額 Net amounts of financial assets presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	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
資產	Assets						
衍生金融工具	Derivative financial instruments	643,758	-	643,758	(281,626)	(246,806)	115,326
其他資產	Other assets	1,094,959	(755,990)	338,969	-	-	338,969
總計	Total	1,738,717	(755,990)	982,727	(281,626)	(246,806)	454,295

		於 2024 年 6 月 30 日 At 30 June 2024					
		於資產負債表中 抵銷之已確認 金融資產總額 Gross amounts of recognised financial assets set off in the balance sheet	於資產負債表 中列示的金融 負債淨額 Net amounts of financial liabilities presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount	
		港幣千元 HK\$'000	港幣千元 HK\$'000	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
負債	Liabilities						
衍生金融工具	Derivative financial instruments	493,854	-	493,854	(281,626)	(191,622)	20,606
其他負債	Other liabilities	814,486	(755,990)	58,496	-	-	58,496
總計	Total	1,308,340	(755,990)	552,350	(281,626)	(191,622)	79,102

中期財務資料附註
(續)

Notes to the Interim Financial Information (continued)

41. 金融工具之抵銷
(續)

41. Offsetting financial instruments (continued)

於 2023 年 12 月 31 日

At 31 December 2023

	已確認金融 資產總額 Gross amounts of recognised financial assets	於資產負債表中 抵銷之已確認金 融負債總額 Gross amounts of recognised financial liabilities set off in the balance sheet	於資產負債表 中列示的金融 資產淨額 Net amounts of financial assets presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount
				金融工具 Financial instruments	已收取之 現金押品 Cash collateral received	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets					
衍生金融工具	Derivative financial instruments					
	510,709	-	510,709	(296,242)	(205,188)	9,279
其他資產	Other assets					
	2,176,237	(915,793)	1,260,444	-	-	1,260,444
	<u>2,686,946</u>	<u>(915,793)</u>	<u>1,771,153</u>	<u>(296,242)</u>	<u>(205,188)</u>	<u>1,269,723</u>

於 2023 年 12 月 31 日

At 31 December 2023

	已確認金融 負債總額 Gross amounts of recognised financial liabilities	於資產負債表中 抵銷之已確認金 融資產總額 Gross amounts of recognised financial assets set off in the balance sheet	於資產負債表 中列示的金融 負債淨額 Net amounts of financial liabilities presented in the balance sheet	未有於資產負債表中抵銷之 相關金額 Related amounts not set off in the balance sheet		淨額 Net amount
				金融工具 Financial instruments	已抵押之 現金押品 Cash collateral pledged	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
負債	Liabilities					
衍生金融工具	Derivative financial instruments					
	932,594	-	932,594	(296,242)	(499,650)	136,702
其他負債	Other liabilities					
	934,545	(915,793)	18,752	-	-	18,752
	<u>1,867,139</u>	<u>(915,793)</u>	<u>951,346</u>	<u>(296,242)</u>	<u>(499,650)</u>	<u>155,454</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)****42. 主要之有關連人士交易****42. Significant related party transactions**

母公司的基本資料：

General information of the parent companies:

本集團直接控股公司為信達金融控股有限公司（「信達金控」），最終控股公司為中國信達資產管理股份有限公司（「中國信達」），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's immediate holding company is Cinda Financial Holdings Co., Limited ("Cinda Financial Holdings"), the Group's ultimate holding company is China Cinda Asset Management Co., Ltd. ("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**

本集團之直接控股公司是信達金控，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，主要負責國家財政收支和稅收政策等。

The Group's immediate holding company is Cinda Financial Holdings which is in turn controlled by China Cinda (HK) Holdings Company Limited ("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 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.

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****42. 主要之有關連人士交易 (續)****42. 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)**

大部分與中國信達進行的交易源自客戶存款及出售客戶貸款及墊款。於2024年6月30日，本集團客戶存款總額為港幣5,701,001,000元（2023年12月31日：22,455,924,000）。本集團於2024年6月30日沒有與中國信達出售客戶貸款及墊款（2023年12月31日：無）。2024年上半年與中國信達做客戶存款業務過程中產生的支出為港幣222,907,000元（2023年上半年：港幣37,778,000元）。

The majority of transactions with China Cinda arises from deposits from customers and disposal of loans and advances. As at 30 June 2024, the related aggregate amount of the Group from deposits from customers was HK\$5,701,001,000 (31 December 2023: HK\$22,455,924,000) and there was no disposal of loans and advances (31 December 2023: Nil). The aggregate amount of expenses of the Group arising from deposits from customers with China Cinda for the first half of 2024 was HK\$222,907,000 (first half of 2023: HK\$37,778,000).

大部分與信達香港進行的交易源自客戶存款。於2024年6月30日，本集團相關款項總額為港幣3,087,163,000元（2023年12月31日：港幣1,364,303,000元）。2024年上半年與信達香港做此類業務過程中產生的支出總額為港幣13,279,000元（2023年上半年：港幣8,000元）。

The majority of transactions with Cinda Hong Kong arises from deposits from customers. As at 30 June 2024, the related aggregate amount of the Group was HK\$3,087,163,000 (31 December 2023: HK\$1,364,303,000). The aggregate amount of expenses of the Group arising from these transactions with Cinda Hong Kong for the first half of 2024 was HK\$13,279,000 (first half of 2023: HK\$8,000).

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****42. 主要之有關連人士交易 (續)****42. 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)**

大部分與母公司控制之其他公司的交易源自衍生金融工具。於 2024 年 6 月 30 日，本集團相關款項總額為衍生金融資產：港幣 65,000 元 (2023 年 12 月 31 日：港幣 68,000 元) 及衍生金融負債：港幣 64,529,000 元 (2023 年 12 月 31 日：43,398,000)。^o 2024 年上半年，與母公司控制之其他公司做此類業務過程中產生的收入及支出總額分別為衍生金融資產：收入港幣 3,000 元 (2023 上半年：支出港幣 36,000 元) 及衍生金融負債：支出港幣 22,152,000 元 (2023 上半年：收入港幣 218,000 元)。^o

The majority of transactions with other companies controlled by the parent companies arises from derivative financial instruments. As at 30 June 2024, the related aggregate amount of the Group was HK\$65,000 (31 December 2023: HK\$68,000) for the asset side and HK\$64,529,000 (31 December 2023: HK\$43,398,000) for the liability side respectively. The aggregate amount of income/expenses of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 2024 was income HK\$3,000 (first half of 2023: expense HK\$36,000) for derivative financial assets and expenses HK\$22,152,000 (first half of 2023: income HK\$218,000) for derivative financial liabilities.

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)**42. 主要之有關連人士交易 (續)** **42. Significant related party transactions (continued)****(a) 與母公司及母公司控制之其他公司進行的交易 (續)**

大部分與母公司控制之其他公司的交易源自客戶貸款及客戶存款。於2024年6月30日，本集團相關款項總額分別為港幣 1,462,193,000 元（2023年12月31日：港幣 856,172,000 元）及港幣 3,111,344,000 元（2023年12月31日：港幣 5,097,690,000 元）。2024上半年與母公司控制之其他公司所做此類業務過程中產生的收入及支出總額分別為港幣 21,250,000 元（2023年上半年：港幣 4,373,000 元）及港幣 24,232,000 元（2023年上半年：港幣 26,910,000 元）。

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

The majority of transactions with other companies controlled by the parent companies arises from advances to customers and deposits from customers. As at 30 June 2024, the related aggregate amount of the Group was HK\$1,462,193,000 (31 December 2023: HK\$856,172,000) and HK\$3,111,344,000 (31 December 2023: HK\$5,097,690,000) respectively. The aggregate amount of income and expenses of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 30 June 2024 was 21,250,000 (first half of 2023: HK\$4,373,000) and HK\$24,232,000 (first half of 2023: HK\$26,910,000) respectively.

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****42. 主要之有關連人士交易 (續)****42. 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)**

大部分與母公司控制之其他公司的交易源自物業、器材及設備、其他資產及其他賬項及準備。於2024年6月30日，本集團相關款項總額為港幣287,901,000元(2023年12月31日：港幣365,447,000元)及港幣339,129,000元(2023年12月31日：港幣364,055,000元)，其中港幣272,067,000元(2023年12月31日：港幣308,763,000元)為使用權資產及港幣298,767,000元(2023年12月31日：港幣335,711,000元)為與母公司控制之其他公司簽訂租賃協議而產生的租賃負債。2024年上半年與母公司控制之其他公司做此類業務過程中產生的淨支出總額為港幣30,571,000元(2023年上半年淨支出總額：港幣26,943,000元)。

除上述披露外，與其他母公司及母公司控制之其他公司進行的交易並不重大。

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

The majority of transactions with other companies controlled by the parent companies arises from property, plant and equipment, other assets and other accounts and provisions. As at 30 June 2024, the related aggregate amount of the Group was HK\$287,901,000 (31 December 2023: HK\$365,447,000) and HK\$339,129,000 (31 December 2023: HK\$364,055,000), of which HK\$272,067,000 (31 December 2023: HK\$308,763,000) represent right-of-use assets and HK\$298,767,000 (31 December 2023: HK\$335,711,000) represent lease liabilities arising from lease agreements entered into with other companies controlled by the parent companies. The aggregate amount of net expenses of the Group arising from these transactions with other companies controlled by the parent companies for the first half of 2024 was HK\$30,571,000 (net expenses for the first half of 2023: HK\$26,943,000).

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

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

中期財務資料附註
(續)**Notes to the Interim Financial Information (continued)****42. 主要之有關連人士交易 (續)****42. Significant related party transactions (continued)****(b) 與政府機構、代理機構、附屬機構及其他國有控制實體的交易****(b) Transactions with government authorities, agencies, affiliates and other state controlled entities**

中華人民共和國財政部對本集團實施控制，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。

The Group is subject to the control of the MOF of the PRC Government, 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.

這些交易包括但不局限於下列各項：

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

- 借貸、提供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。

- 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)
42. 主要之有關連人士交易 (續)
42. Significant related party transactions (continued)
(c) 主要管理人員
(c) Key management personnel

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

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including Directors and other 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.

主要高層人員之薪酬如下：

The compensation of key management personnel is detailed as follows:

	半年結算至 2024年 6月30日 Half-year ended 30 June 2024	半年結算至 2023年 6月30日 Half-year ended 30 June 2023
	港幣千元 HK\$'000	港幣千元 HK\$'000
薪酬及其他短期員工福利	18,492	27,782
退休福利	543	690
	19,035	28,472

(d) 與附屬公司的結餘
(d) Balances with subsidiaries

於2024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2,443,539,000元（2023年12月31日：港幣1,748,907,000元）及港幣2,735,166,000元（2023年12月31日：港幣1,818,894,000元）。

As at 30 June 2024, 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\$2,443,539,000 (31 December 2023: HK\$1,748,907,000) and HK\$2,735,166,000 (31 December 2023: HK\$1,818,894,000) respectively.

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

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：

43. International claims

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 2024 年 6 月 30 日 At 30 June 2024				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	35,261,687	1,275,666	8,040,581	54,271,050	98,848,984
香港	Hong Kong	7,981,157	30,614	18,487,730	35,381,037	61,880,538
		於 2023 年 12 月 31 日 At 31 December 2023				
		非銀行私人機構 Non-bank private sector				總計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
中國內地	Mainland of China	29,761,212	726,951	7,902,518	14,449,259	52,839,940
香港	Hong Kong	6,497,137	15,887	23,667,474	32,190,815	62,371,313

中期財務資料附註 **Notes to the Interim Financial Information (continued)**
(續)**44. 符合香港會計準則第 34 號** **44. Compliance with HKAS 34**

截至 2024 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 2024 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

45. 法定賬目

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 2023 年 12 月 31 日止之法定賬目，已送呈公司註冊處及金管局。前任核數師於 2024 年 3 月 21 日對該法定賬目發出無保留意見的核數師報告。

45. Statutory accounts

The information in this Interim Report is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2023 have been delivered to the Registrar of Companies and the HKMA. The former auditor expressed an unqualified opinion on those statutory accounts in the report dated 21 March 2024.



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獨立審閱報告

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

我們已審閱列載於第 1 至 124 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 2024 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對中期財務資料之審閱」進行審閱。審閱中期財務資料包括對財務和會計事務的人員作出查詢，及實施分析性及其他審閱程式。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

2024 年 8 月 20 日



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Independent Review Report

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 124, which comprises the condensed consolidated balance sheet of Nanyang Commercial Bank, Limited (the "Bank") and its subsidiaries (together, the "Group") as at 30 June 2024 and the related condensed consolidated income statement, the condensed consolidated statement of comprehensive income, the condensed consolidated statement changes in equity and condensed consolidated cash flow statement for the six-month period then ended, and 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 ("HKICPA"). 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 HKICPA. 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

20 August 2024

其他資料

1. 董事會

於 2024 年 8 月 20 日，本銀行之董事會成員為張衛東先生[#]（董事長）、楊英勛先生[#]、孫建東先生、鄭建崗先生、劉漢銓先生^{*}、藍鴻震先生^{*}、趙麗娟女士^{*}及李樹培先生^{*}。

[#] 非執行董事

^{*} 獨立非執行董事

Additional Information

1. Board of Directors

As at 20 August 2024, the Board of Directors of the Bank comprises Mr. ZHANG Weidong[#] (Chairman), Mr. YANG Yingxun[#], Mr. SUN Jiandong, Mr. CHENG Kin Kong, Mr. LAU Hon Chuen^{*}, Mr. LAN Hong Tsung, David^{*}, Ms. CHIU Lai Kuen Susanna^{*} and Mr. LI Shu Pui^{*}.

[#] 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.

其他資料 (續)

Additional Information (continued)

3. 按行業分類之客戶貸款總額 3. Sectoral analysis of gross advances to customers

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

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

		於 2024 年 6 月 30 日 At 30 June 2024					
	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	第三階段之 減值準備 Impairment allowances- Stage 3	第一和第二 階段之 減值準備 Impairment allowances- Stage 1 and 2	
	港幣千元 HK\$'000		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	16,081,420	41.43%	1,125,973	1,418,524	792,683	84,061
- 物業投資	- Property investment	17,373,623	93.55%	997,163	1,225,603	133,057	54,669
- 金融業	- Financial concerns	17,924,978	6.99%	-	-	-	53,078
- 股票經紀	- Stockbrokers	403,959	77.71%	-	-	-	72
- 批發及零售業	- Wholesale and retail trade	5,883,010	78.77%	58,961	866,279	1,981	21,554
- 製造業	- Manufacturing	2,859,383	19.18%	-	48,299	-	13,232
- 運輸及運輸設備	- Transport and transport equipment	5,078,447	17.99%	-	-	-	11,669
- 休閒活動	- Recreational activities	2,149,828	97.20%	-	-	-	1,142
- 資訊科技	- Information technology	823,182	1.85%	-	-	-	4,602
- 其他	- Others	21,609,837	49.94%	847,917	894,865	144,110	96,553
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	185,755	100.00%	1,737	4,317	-	14
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	9,726,146	99.83%	22,282	128,685	-	3,541
- 信用卡貸款	- Credit card advances	422	0.00%	-	-	-	247
- 其他	- Others	18,062,515	97.06%	24,127	158,871	1,043	3,887
在香港使用之貸款總額	Total loans for use in Hong Kong	118,162,505	60.00%	3,078,160	4,745,443	1,072,874	348,321
貿易融資	Trade finance	9,619,027	14.13%	31,365	46,405	10,809	27,542
在香港以外使用之貸款	Loans for use outside Hong Kong	161,337,009	23.63%	5,096,399	5,325,698	1,502,006	1,063,545
客戶貸款總額	Gross advances to customers	289,118,541	38.18%	8,205,924	10,117,546	2,585,689	1,439,408

其他資料 (續)

Additional Information (continued)

3. 按行業分類之客戶貸款總額 (續) 3. Sectoral analysis of gross advances to customers (continued)

		於 2023 年 12 月 31 日 At 31 December 2023					
		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	第三階段之 減值準備 Impairment allowances- Stage 3 港幣千元 HK\$'000	第一和第二階 段之 減值準備 Impairment allowances- Stage 1 and 2 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	17,179,011	38.00%	1,109,704	1,109,704	623,558	143,391
- 物業投資	- Property investment	16,930,883	93.11%	972,502	974,549	54,646	48,656
- 金融業	- Financial concerns	23,217,587	7.13%	-	-	-	64,718
- 股票經紀	- Stockbrokers	170,507	11.51%	-	-	-	93
- 批發及零售業	- Wholesale and retail trade	5,770,986	81.69%	6,873	54,307	5,119	20,348
- 製造業	- Manufacturing	2,536,681	23.85%	-	23,587	-	9,892
- 運輸及運輸設備	- Transport and transport equipment	3,626,081	25.03%	-	781	-	13,544
- 休閒活動	- Recreational activities	2,236,035	94.60%	-	-	-	1,218
- 資訊科技	- Information technology	823,737	1.78%	-	25,887	-	5,927
- 其他	- Others	23,563,424	47.66%	32,903	805,399	14,768	177,212
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	196,591	99.83%	-	1,429	-	27
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	10,049,099	99.81%	2,858	115,388	-	2,848
- 信用卡貸款	- Credit card advances	494	0.00%	-	-	-	177
- 其他	- Others	19,436,459	96.49%	13,977	295,202	2,719	5,806
在香港使用之貸款總額	Total loans for use in Hong Kong	125,737,575	57.69%	2,138,817	3,406,233	700,810	493,857
貿易融資	Trade finance	8,184,039	23.82%	50,302	82,756	33,645	25,747
在香港以外使用之貸款	Loans for use outside Hong Kong	164,384,704	23.04%	4,730,431	5,737,686	2,347,290	1,298,406
客戶貸款總額	Gross advances to customers	298,306,318	37.67%	6,919,550	9,226,675	3,081,745	1,818,010

其他資料 (續)
Additional Information (continued)
4. 流動性覆蓋比率及淨穩定資金比率
4. Liquidity coverage ratio and net stable funding ratio

	季度結算至 2024年 6月30日 Quarter ended 30 June 2024	季度結算至 2024年 3月31日 Quarter ended 31 March 2024	季度結算至 2023年 6月30日 Quarter ended 30 June 2023	季度結算至 2023年 3月31日 Quarter ended 31 March 2023	
流動性覆蓋比率 的平均值	Average value of liquidity coverage ratio	214.18%	169.47%	152.07%	155.64%

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.

淨穩定資金比率
Net stable funding ratio

		2024	2023
季末淨穩定資金比率	Quarter end value of net stable funding ratio		
- 第一季度	- First quarter	128.83%	119.36%
- 第二季度	- Second quarter	135.64%	119.71%

每季末的淨穩定資金比率是基於有關穩定資金狀況之金管局報表列明的計算方法及指示計算。

Quarter end value of net stable funding ratio is calculated based on the calculation methodology and instructions set out in the HKMA return of stable funding position.

其他資料 (續)

Additional Information (continued)

4. 流動性覆蓋比率及淨穩定資金比率 (續) 4. Liquidity coverage ratio and net stable funding ratio (continued)

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

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

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

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

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

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

其他資料 (續)
Additional Information (continued)
5. 非銀行的內地風險承擔
5. Non-bank Mainland exposures

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

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

		於 2024 年 6 月 30 日 At 30 June 2024			
	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	67,659,005	2,282,876	69,941,881
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	45,031,958	13,381,206	58,413,164
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	85,135,173	41,660,272	126,795,445
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	7,064,562	233,419	7,297,981
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	728,471	65,246	793,717
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	19,579,129	1,978,760	21,557,889
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	3,720,628	243,700	3,964,328
總計	Total	8	<u>228,918,926</u>	<u>59,845,479</u>	<u>288,764,405</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>561,573,089</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>40.76%</u>		

其他資料 (續)
Additional Information (continued)
**5. 非銀行的內地風險承擔
(續)**
5. Non-bank Mainland exposures (continued)

		於 2023 年 12 月 31 日 At 31 December 2023			
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	74,456,082	3,278,877	77,734,959
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	49,671,433	12,888,347	62,559,780
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	85,158,131	36,394,686	121,552,817
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	7,141,305	329,500	7,470,805
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	553,545	54,817	608,362
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	21,863,315	2,276,761	24,140,076
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	<u>4,197,920</u>	<u>248,506</u>	<u>4,446,426</u>
總計	Total	8	<u>243,041,731</u>	<u>55,471,494</u>	<u>298,513,225</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>567,570,212</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>42.82%</u>		

其他資料 (續)

Additional Information (continued)

6. 業務回顧

2024 年上半年，全球經濟復甦緩慢，地緣政治風險上升，行業競爭日趨激烈。儘管部分央行已開啓降息，但主要經濟體利率仍然高企，抑制信貸規模增長，銀行業資產素質承壓。中國內地經濟復甦基礎仍待進一步鞏固，出口向好但內需有待進一步提振，房地產仍偏弱勢。香港地區出口表現明顯回升，但市民消費模式的轉變為本地消費帶來挑戰，外圍環境抑制投資意願，「撤辣」未能扭轉樓市走勢。面對不確定的外部市場環境，本集團堅定推進高質量發展和一體化經營，上半年提取減值準備前之淨經營收入實現較快增長，成本收入比進一步優化，IT 新系統建設取得重要階段性成果，轉型發展成效加快顯現，可持續發展韌性不斷增強。

財務摘要

截至 2024 年 6 月底，本集團總資產為港幣 5,487.67 億元；客戶存款為港幣 3,967.88 億元；客戶貸款為港幣 2,891.19 億元；集團特定分類或減值貸款比率為 2.84%。但受大額撥備支出及 IT 新系統建設、營運外包回收等基礎設施建設投資影響，集團經營溢利為港幣 18.49 億元，稅後溢利為港幣 16.99 億元。面對市場利率維持高位、銀行業資金成本高漲、貸款需求縮減，本集團致力優化資產負債結構管理，淨利息收入為港幣 39.42 億元，較去年同期上升 3.96%；加快業務轉型和跨境特色化優勢打造，淨服務費及佣金收入為港幣 8.19 億元，較去年同期上升 5.79%。集團平均總資本回報率為 5.08%；平均總資產回報率為 0.62%；淨利息收益率(NIM)為 1.53%。

6. Business Review

The first half of 2024 was characterised by a slow global economic recovery, rising geopolitical risks and increasing competition in the industry. Despite the interest rate cuts initiated by some central banks, interest rates in major economies remained high, inhibiting credit growth and putting pressure on the asset quality of the banking sector. The mainland of China's economic recovery was yet to be further consolidated, with exports improving but domestic demand to be further boosted, and the real estate market was still weak. Hong Kong's export performance rebounded significantly, but the change in consumption patterns of the public brought challenges to local consumption, and the external environment dampened the desire to invest, while the "withdraw the harsh measures" failed to reverse the trend of the property market. In the face of the uncertain external market environment, the Group had steadfastly promoted high quality development and integrated operation, achieving faster growth in net operating income before impairment allowances in the first half of the year, further optimising the cost-to-income ratio, achieving significant milestones in the construction of the new IT system, accelerating the effectiveness of transformation and development, and increasing the resilience of sustainable development.

Financial Review

As at the end of June 2024, the Group's total assets amounted to HK\$548,767 million; deposits from customers amounted to HK\$396,788 million; gross advances to customers amounted to HK\$289,119 million; and classified or impaired loan ratio was 2.84%. However, due to the impact of large provisioning expenses and investments in infrastructure, such as new IT system construction and the outsourced operation bring back in-house, the Group's operating profit amounted to HK\$1,849 million, while profit after tax was HK\$1,699 million. In the face of high market interest rates, high funding costs in the banking sector and shrinking demand for loans, the Group endeavoured to optimise its asset and liability structure management, with net interest income amounted to HK\$3,942 million, an increase of 3.96% compared with the same period last year; and accelerated its business restructuring and cross-border specialisation, with net fee and commission income amounted to HK\$819 million, an increase of 5.79% compared with the same period last year. The Group's return on average total equity was 5.08%, return on average total assets was 0.62%, and net interest margin (NIM) was 1.53%.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧****Business Review****個人銀行業務****Personal Banking**

截至 2024 年 6 月底，個人銀行業務提取減值準備前之淨經營收入為港幣 12.91 億元。本集團堅持「以客戶為中心」，圍繞客戶、產品、渠道打造特色化競爭優勢，加快向財富顧問轉型。期內，積極把握跨境市場機遇，實現跨境客群規模較快增長；圍繞本地客群，提供定制化的產品和服務；拓展高淨值客戶，提升私人銀行服務能力。在產品方面，聚焦客戶需求，推出多幣種「快閃」存款優惠，推進存款業務綫上化；上架多款基金和保險產品，持續豐富財富管理產品架，壽險和債券代銷業務實現快速增長。加快 NCB Life 非金融服務平台建設，平台入駐商戶數持續快速增加，匯集多種跨境非金融服務產品，形成「金融+非金融」特色化服務模式。

As at the end of June 2024, net operating income before impairment allowances in Personal Banking amounted to HK\$1,291 million. The Group adhered to the "customer-oriented" principle, building up distinctive competitive advantages around customers, products and channels, and accelerating its transformation into a wealth advisor. During the period, the Group proactively seized opportunities in the cross-border market to achieve faster growth in the cross-border customer base; provided customised products and services to the local customer base; and expanded the number of high net-worth customers to enhance the capability of private banking services. In terms of products, we launched multi-currency "flash" deposit offers to promote online deposit business, focusing on customer needs. We continued to enrich its wealth management product shelf by launching a variety of fund and insurance products, and achieved rapid growth in its life insurance and bond agency business. We accelerated the construction of its NCB Life non-financial services platform, which continued to see a rapid increase in the number of merchants on board and the collection of a wide range of cross-border non-financial service products, forming a "financial + non-financial" specialised service model.

期內，在香港主流媒體《香港 01》舉辦的「01 企業金助大獎」中，榮獲「傑出非金融服務銀行平台」獎項。在香港銀行學會「傑出財富管理師」比賽中，榮獲「最佳提名機構獎」，4 位員工分別獲得金銀銅獎。

During the period, the Group was awarded the honors of "Outstanding Non-Financial Services Banking Platform" Award at "01 Gold Medal Awards 2023" organised by Hong Kong mainstream media, "HK01". In addition, the Group was awarded the "Best Nominating Agency" Award at "Outstanding Wealth Manager Competition 2023" organised by The Hong Kong Institute of Bankers, with four of our staff receiving gold, silver and bronze awards respectively.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧 (續)****Business Review (continued)****企業銀行業務****Corporate Banking**

截至 2024 年 6 月底，企業銀行業務提取減值準備前之淨經營收入為港幣 19.24 億元。期內，深化內地及香港一體化營銷，全力拓展目標客群，多元化、特色化產品體系不斷豐富，金融管家綜合服務能力不斷提升。面對本地信貸需求持續萎縮，積極拓展銀團業務；把握業務機遇，人民幣貸款實現快速增長。積極服務國家戰略，做好「五篇大文章」。6 月底，綠色貸款和戰略新興產業貸款餘額較上年末顯著增長；與香港品質保證局簽訂「策略合作協議」，深化雙方在綠色金融產品創新、認證和助力企業綠色轉型方面的合作；擔任客戶的綠色轉型顧問，落地可持續發展掛鉤貸款。普惠金融方面，中小企業客戶規模持續擴大，「政府百分百擔保貸款」市占率上升，榮獲香港中小型企業總商會頒發的「中小企業最佳拍檔獎」。

As at the end of June 2024, net operating income before impairment allowances in Corporate Banking amounted to HK\$1,924 million. During the period, the Group deepened integrated marketing between the mainland and Hong Kong, made every effort to expand our target customer base, enriched our diversified and specialised product portfolio, and enhanced our ability to provide comprehensive services as a financial stewardship. In the face of shrinking local credit demand, the Group actively expanded its syndicated business and capitalised on business opportunities to achieve rapid growth in RMB loans. The Group was actively to serve the national strategy and in five major areas. At the end of June, the balance of green loans and loans for strategic emerging industries grew significantly from the end of the previous year; the Group signed a Memorandum of Understanding with the Hong Kong Quality Assurance Agency (HKQAA) to deepen co-operation between the two sides in the areas of green financial product innovation, certification and assistance to the enterprises in green transformation. The Group acted as an advisor to customers on green transition, and implemented sustainability linked loans. In terms of inclusive finance, the scale of SME customers continued to expand, and the market share of "100% Government Guaranteed Loan" increased, winning the "Best SME's Partner Award" from the Hong Kong General Chamber of Small and Medium Business.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧 (續)****Business Review (continued)****財資業務****Treasury**

推進多樣化金融生態圈建設，通過不斷創新、優化、豐富業務場景，充分挖掘市場需求和業務機遇，實現批量化獲客。上半年「投行+商行」生態圈持續擴大，新增一批投行合作夥伴，引流多個優質商機。兩地攜手推進「內地中小銀行跨境業務」生態圈建設，成功舉辦「中國信達-南洋商業銀行長三角同業跨境金融服務合作交流會」；上半年落地多家人民幣賬戶融資合作銀行，以及首筆集團大協同場景業務。債務資本市場業務持續發力，上半年發債規模同比快速增長，完成多個標誌性債券發行項目，其中相關美元債項目獲中證科技中資離岸債券平台 DMI 評為「年度最佳投資級交易」。持續強化離岸人民幣業務，打造具有市場競爭力的跨境人民幣產品組合，人民幣兌換交易量持續放大。期內，榮獲《明報》頒發的「卓越財資解決方案大獎」。

The Group promoted the construction of a diversified financial ecosystem, and through continuous innovation, optimisation and enrichment of the business landscape, the Group fully explored market demand and business opportunities to achieve bulk customer acquisition. In the first half of the year, the "investment bank + commercial bank" ecosystem continued to expand, with the addition of a number of new investment banking partners and the diversification of a number of high-quality business opportunities. The two places joined hands to promote the construction of the "Mainland Small and Medium-sized Banks Cross-border Business" ecosystem, and successfully organised the "Seminar on China Cinda-NCB Yangtze River Delta Industry Cross-border Financial Services Co-operation"; a number of RMB account financing co-operative banks were established in the first half of the year, as well as the first group large-scale co-operative scene business. The debt capital market business continued to gain momentum, with the scale of bond issuance growing rapidly year-on-year in the first half of the year, and a number of landmark bond issuance projects were completed, of which the relevant US dollar bond projects were named the "Best Investment Grade Transaction of the Year" by Dealing Matrix International (DMI), the Chinese offshore bond platform of CSCI Technology Co., Ltd. The Group continued to strengthen our offshore RMB business and build a competitive cross-border RMB product portfolio, with the volume of RMB exchange transactions continuing to expand. During the period, the Group was awarded the "Outstanding Treasury Solution 2024" Award at "Awards for Excellence in Finance" organised by Ming Pao.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧 (續)****Business Review (continued)****內地業務****Mainland Business**

2024 年上半年，內地經濟處於恢復和重構期，房地產風險尚未出清，銀行業受到相對寬鬆的貨幣政策影響，息差持續下行。面對嚴峻的外部環境，南商中國以轉型發展應對多重挑戰，上半年客戶結構、收入結構進一步優化，科技金融、綠色金融相關貸款規模顯著增長，數字金融助力客戶營銷提質增效，集約化經營取得新進展。期內，榮獲 2023（第七屆）博鰲企業論壇頒發的「2023 年度（行業）領軍企業」稱號。

In the first half of 2024, the economy of the mainland was undergoing a period of recovery and restructuring, real estate risks had yet to be cleared, and the banking sector was affected by the relatively loose monetary policy, with interest rate spreads continuing to decline. In the face of the severe external environment, NCB China responded to the multiple challenges with restructuring and development, further optimising its customer and revenue structures in the first half of the year, significantly increasing the scale of loans related to technology and green finance, enhancing the quality and efficiency of its customer marketing with the help of digital finance, and making new progress in intensifying its operations. During the period, the Group was awarded the title of "2023 Industry Leader" issued by 2023 (7th) Boao Enterprise Forum.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧 (續)****Business Review (continued)****風險管控****Risk Management**

本集團持續推進全面風險管理體系建設，完善風險管理架構，落實風險管理原則，培育良好風險文化，守住銀行風險底線。信用風險方面，加快存量風險處置，壓降高風險資產；做好貸前審查和貸後監控，防範增量風險。操作風險及合規方面，定期舉辦相關培訓，強化全員風險合規意識；加強反洗錢及反恐籌資管理力度，加強打擊詐騙活動，榮獲香港警務處頒佈的「防騙表現飛躍獎」。

The Group continued to promote the formation of a comprehensive risk management system, improve the risk management framework, implement risk management principles, cultivate a good risk culture and safeguard the bottom line of bank risks. In respect of credit risk, the Group accelerated the handling of inventory risk and reduced high-risk assets, and prevented incremental risk by conducting pre-loan review and post-loan monitoring. In terms of operational risk and compliance, the Group organised regular training to strengthen the risk compliance awareness of the staff; strengthened anti-money laundering and counter-terrorism fund raising management; and stepped up efforts to anti-deception activities, which resulted in receiving the "Anti-Scam Advancement Award" from Hong Kong Police Force.

其他資料 (續)**Additional Information (continued)****6. 業務回顧 (續)****6. Business Review (continued)****業務回顧 (續)****Business Review (continued)****前景展望****Outlook**

展望下半年，市場預期美國聯儲局將進入降息週期，但降息路徑尚不明確。受地緣政治風險升溫、全球利率政策走向不一、全球需求放緩等因素影響，全球範圍經濟擴張步伐預計較為緩慢。中國內地下半年財政政策有望加力，或對投資和內需形成有效支撐，疊加穩健的貨幣政策，經濟有望保持一定增速。

Looking ahead to the second half of the year, the market expects the U.S. Federal Reserve to enter a cycle of interest rate cuts, but the path of the cuts is not yet clear. The pace of global economic expansion is expected to be slower due to factors such as rising geopolitical risks, inconsistent global interest rate policies, and slowing global demand. Fiscal policy in the mainland of China is expected to be strengthened in the second half of the year, which may provide effective support for investment and domestic demand. Coupled with a prudent monetary policy, the economy is expected to maintain a certain growth rate.

本港市場高利率水平或將持續一段時間，一方面給銀行業息差帶來一定支撐；但同時將繼續抑制客戶貸款需求。下半年，面對更具挑戰性的市場環境和更加激烈的行業競爭，本集團繼續堅持在差異化定位中做強做優，實現內涵式發展；全力推進存量風險化解，夯實高質量發展基礎，力爭在業務結構優化、特色化打造、集約化經營等方面取得更大成效。

The high interest rates in Hong Kong may continue for some time, which on the one hand will bring some support to the interest rate spreads of the banking industry, but at the same time will continue to dampen customer demand for loans. In the second half of the year, in the face of a more challenging market environment and more intense competition in the industry, the Group will continue to adhere to its differentiated positioning to strengthen and optimise its business, and achieve organic development; make every effort to push forward the resolution of risks in its inventory and consolidate the foundation for high-quality development, and strive to achieve greater results in the optimisation of its business structure, the creation of special features and the intensification of its business operations.

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9,500,000,000元 Registered capital RMB9,500,000,000	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
南商財富管理顧問有限公司 NCB Wealth Management Advisor Limited	香港 2004年9月13日 Hong Kong 13 September 2004	普通股 港幣22,000,000元 Ordinary shares HK\$22,000,000	100%	保險經紀及 顧問 Insurance Broker & Consultancy

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
「董事會」	本銀行的董事會
「中國信達」	中國信達資產管理股份有限公司，在中國成立的國有獨資金融企業
「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」或「南商」	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
“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. ,a wholly state-owned financial enterprise established in the PRC
“Cinda Hong Kong”	China Cinda (HK) Holdings Company Limited
“Cinda Financial Holdings”	Cinda Financial Holdings Co., Limited
“CVA”	Credit Valuation Adjustment
“DVA”	Debit Valuation Adjustment
“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
“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" or "NCB"	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