

# 2021 中期業績報告

## Interim Report 2021



**集友銀行**  
*Chiyu Banking Corporation Ltd.*



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## 財務摘要

## Financial Highlights

		2021年6月30日 30 June 2021	2020年6月30日 30 June 2020	2020年12月31日 31 December 2020
期內／年度	For the period / year	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,178,060	1,439,378	2,786,349
經營溢利	Operating profit	823,573	881,816	1,027,773
除稅前溢利	Profit before taxation	823,864	877,271	1,020,196
期內／年度溢利	Profit for the period / year	712,251	740,208	843,260
於期／年末	At period / year end	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資本總額	Total equity	18,434,852	14,301,482	17,894,300
已發行及繳足股本	Issued and fully paid up share capital	6,577,871	3,245,980	6,577,871
資產總額	Total assets	163,940,862	153,130,750	163,514,373
財務比率	Financial ratios	%	%	%
平均總資產回報率 <sup>1</sup>	Return on average total assets <sup>1</sup>	0.89	0.97	0.54
平均股東權益回報率 <sup>2</sup>	Return on average shareholders' equity <sup>2</sup>	8.22	11.26	5.26
成本對收入比率	Cost to income ratio	48.60	34.68	40.20
貸存比率 <sup>3</sup>	Loan to deposit ratio <sup>3</sup>	66.00	63.78	63.46
流動性覆蓋比率的平均值 <sup>4</sup>	Average value of liquidity coverage ratio <sup>4</sup>			
第一季度	First quarter	236.79	224.76	224.76
第二季度	Second quarter	200.15	301.99	301.99
穩定資金淨額比率的季度終結值 <sup>5</sup>	Quarter-end value of net stable funding ratio <sup>5</sup>			
第一季度	First quarter	141.30	143.92	143.92
第二季度	Second quarter	134.57	148.39	148.39
總資本比率 <sup>6</sup>	Total capital ratio <sup>6</sup>	17.80	18.25	19.23

1. 平均總資產回報率 = 
$$\frac{\text{期內／年度溢利}}{\text{每日資產總額平均值}}$$
  
Return on average total assets
2. 平均股東權益回報率 = 
$$\frac{\text{本銀行股東應佔溢利}}{\text{本銀行股東應佔股本和儲備之期初及期末餘額的平均值}}$$
  
Return on average shareholders' equity
3. 貸存比率以期／年結日數額計算。貸款為客戶貸款總額。  
3. Loan to deposit ratio is calculated as at period / year end. Loan represents gross advances to customers.
4. 流動性覆蓋比率的平均值乃根據《銀行業（流動性）規則》及按香港金融管理局（「金管局」）就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。  
4. The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
5. 穩定資金淨額比率乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。  
5. The net stable funding ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.
6. 總資本比率乃根據《銀行業（資本）規則》及分別按金管局就監管規定要求由本銀行之本地辦事處、海外分行及指定附屬公司組成的綜合基礎計算。  
6. Total capital ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and designated subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.



綜合收益表

Consolidated Income Statement

			(重列) (Restated)
		(未經審計) (Unaudited)	(未經審計) (Unaudited)
		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020
	附註 Notes	港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	1,498,203	2,140,575
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	1,479,947	2,128,284
其他利息收入	Other interest income	18,256	12,291
利息支出	Interest expense	(704,489)	(1,254,431)
淨利息收入	Net interest income	793,714	886,144
服務費及佣金收入	Fee and commission income	362,932	331,770
服務費及佣金支出	Fee and commission expense	(18,248)	(14,768)
淨服務費及佣金收入	Net fee and commission income	344,684	317,002
淨交易性（虧損）／收益	Net trading (loss) / gain	(7,502)	29,401
其他金融資產之淨收益	Net gain on other financial assets	34,204	201,144
其他經營收入	Other operating income	12,960	5,687
提取減值準備前之淨經營收入	Net operating income before impairment allowances	1,178,060	1,439,378
減值準備淨撥回／（撥備）	Net reversal / (charge) of impairment allowances	218,014	(58,441)
淨經營收入	Net operating income	1,396,074	1,380,937
經營支出	Operating expenses	(572,501)	(499,121)
經營溢利	Operating profit	823,573	881,816
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	(200)	(5,930)
出售／重估物業、器材及設備之淨收益	Net gain from disposal / revaluation of properties, plant and equipment	491	1,385
除稅前溢利	Profit before taxation	823,864	877,271
稅項	Taxation	(111,613)	(137,063)
期內溢利	Profit for the period	712,251	740,208

第 8 至 77 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 77 are an integral part of this interim financial information.



綜合全面收益表

Consolidated Statement of Comprehensive Income

		(未經審計) (Unaudited) 半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
<b>期內溢利</b>	<b>Profit for the period</b>	<b>712,251</b>	<b>740,208</b>
其後不可重新分類至收益表內的項目：	Items that will not be reclassified subsequently to income statement:		
房產：	Premises:		
房產重估	Revaluation of premises	10,350	(29,298)
遞延稅項	Deferred tax	(292)	6,289
		<b>10,058</b>	<b>(23,009)</b>
以公平值變化計入其他全面收益之股份權益工具：	Equity instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	(18,521)	(1,449)
		<b>(8,463)</b>	<b>(24,458)</b>
其後可重新分類至收益表內的項目：	Items that may be reclassified subsequently to income statement:		
以公平值變化計入其他全面收益之債務工具：	Debt instruments at fair value through other comprehensive income:		
公平值變化	Change in fair value	155,903	107,270
因處置之轉撥重新分類至收益表	Release upon disposal reclassified to income statement	(33,992)	(193,362)
減值準備變化借記收益表	Change in impairment allowances charged to income statement	18,033	8,453
遞延稅項	Deferred tax	(24,269)	21,750
		<b>115,675</b>	<b>(55,889)</b>
貨幣換算差額	Currency translation difference	24,912	(56,811)
		<b>140,587</b>	<b>(112,700)</b>
<b>期內除稅後其他全面收益</b>	<b>Other comprehensive income for the period, net of tax</b>	<b>132,124</b>	<b>(137,158)</b>
<b>期內全面收益總額</b>	<b>Total comprehensive income for the period</b>	<b>844,375</b>	<b>603,050</b>
<b>應佔全面收益總額：</b>	<b>Total comprehensive income attributable to:</b>		
本銀行股東	Equity holders of the Bank	<b>844,375</b>	<b>603,050</b>

第 8 至 77 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 77 are an integral part of this interim financial information.



綜合財務狀況表

Consolidated Statement of Financial Position

			(未經審計) (Unaudited) 於 2021 年 6 月 30 日 At 30 June 2021	(經審計) (Audited) 於 2020 年 12 月 31 日 At 31 December 2020
	附註 Notes		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>		<b>ASSETS</b>		
庫存現金及存放銀行及其他金融機構的結餘		Cash and balances with banks and other financial institutions		
	16		20,195,618	22,971,832
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		2,162,730	7,440,298
衍生金融工具		Derivative financial instruments		
	18		122,303	140,505
客戶貸款及貿易票據		Advances to customers and trade bills		
	19		81,782,522	78,340,141
證券投資		Investment in securities		
	20		56,126,141	50,817,131
投資物業		Investment properties		
	21		153,420	153,620
物業、器材及設備		Properties, plant and equipment		
	22		2,076,517	2,044,562
應收稅項資產		Current tax assets		
			27,618	21,489
遞延稅項資產		Deferred tax assets		
	26		24,842	23,499
其他資產		Other assets		
	23		1,269,151	1,561,296
資產總額		Total assets	<u>163,940,862</u>	<u>163,514,373</u>
<b>負債</b>		<b>LIABILITIES</b>		
銀行及其他金融機構之存款及結餘		Deposits and balances from banks and other financial institutions		
			21,039,280	20,567,635
衍生金融工具		Derivative financial instruments		
	18		31,651	75,396
客戶存款		Deposits from customers		
	24		122,494,973	122,573,031
其他賬項及準備		Other accounts and provisions		
	25		1,680,126	2,224,695
應付稅項負債		Current tax liabilities		
			60,781	42,013
遞延稅項負債		Deferred tax liabilities		
	26		199,199	137,303
負債總額		Total liabilities	<u>145,506,010</u>	<u>145,620,073</u>
<b>資本</b>		<b>EQUITY</b>		
股本		Share capital		
	27		6,577,871	6,577,871
儲備		Reserves		
			<u>9,919,269</u>	<u>9,378,717</u>
本銀行股東應佔股本和儲備		Capital and reserves attributable to the equity holders of the Bank		
			16,497,140	15,956,588
額外資本工具		Additional equity instruments		
	28		<u>1,937,712</u>	<u>1,937,712</u>
資本總額		Total equity	<u>18,434,852</u>	<u>17,894,300</u>
負債及資本總額		Total liabilities and equity	<u>163,940,862</u>	<u>163,514,373</u>

第 8 至 77 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 77 are an integral part of this interim financial information.



綜合權益變動表

Consolidated Statement of Changes in Equity

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves								
	股本 Share capital	房產重估 儲備 <sup>1</sup> Premises revaluation reserve <sup>1</sup>	公平價值 儲備 <sup>2</sup> Fair value reserve <sup>2</sup>	監管儲備 <sup>3</sup> Regulatory reserve <sup>3</sup>	換算儲備 <sup>4</sup> Translation reserve <sup>4</sup>	留存盈利 Retained earnings	總計 Total	額外資本工具 Additional equity instruments	資本總額 Total equity	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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 2021 年 1 月 1 日之 列賬	At 1 January 2021	6,577,871	1,202,767	(90,876)	134,725	101,177	8,030,924	15,956,588	1,937,712	17,894,300
期內溢利	Profit for the period	-	-	-	-	-	712,251	712,251	-	712,251
其他全面收益：	Other comprehensive income:									
房產	Premises	-	10,058	-	-	-	-	10,058	-	10,058
以公平值變化計入 其他全面收益之 股份權益工具	Equity instruments at fair value through other comprehensive income	-	-	(18,521)	-	-	-	(18,521)	-	(18,521)
以公平值變化計入 其他全面收益之 債務工具	Debt instruments at fair value through other comprehensive income	-	-	115,675	-	-	-	115,675	-	115,675
貨幣換算差額	Currency translation difference	-	-	-	-	24,912	-	24,912	-	24,912
全面收益總額	Total comprehensive income	-	10,058	97,154	-	24,912	712,251	844,375	-	844,375
轉撥自留存盈利	Transfer from retained earnings	-	-	-	219,856	-	(219,856)	-	-	-
股息	Dividends	-	-	-	-	-	(252,879)	(252,879)	-	(252,879)
支付額外資本工具持 有者利息	Distribution to the holders of the additional equity instruments	-	-	-	-	-	(50,944)	(50,944)	-	(50,944)
於 2021 年 6 月 30 日	At 30 June 2021	6,577,871	1,212,825	6,278	354,581	126,089	8,219,496	16,497,140	1,937,712	18,434,852

第 8 至 77 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 77 are an integral part of this interim financial information.





## 綜合權益變動表（續） Consolidated Statement of Changes in Equity (continued)

		(未經審計) (Unaudited)								
		歸屬於本銀行股東 Attributable to equity holders of the Bank								
		儲備 Reserves								
		股本 Share capital	房產重估 儲備 <sup>1</sup> Premises revaluation reserve <sup>1</sup>	公平價值 儲備 <sup>2</sup> Fair value reserve <sup>2</sup>	監管儲備 <sup>3</sup> Regulatory reserve <sup>3</sup>	換算儲備 <sup>4</sup> Translation reserve <sup>4</sup>	留存盈利 Retained earnings	總計 Total	額外資本工具 Additional equity instruments	資本總額 Total equity
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	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 2020 年 1 月 1 日之	At 1 January 2020									
列賬		3,245,980	1,249,885	588	519,987	(108,991)	7,277,828	12,185,277	1,937,712	14,122,989
期內溢利	Profit for the period	-	-	-	-	-	740,208	740,208	-	740,208
其他全面收益：	Other comprehensive income:									
房產	Premises	-	(23,009)	-	-	-	-	(23,009)	-	(23,009)
以公平值變化計入	Equity instruments									
其他全面收益之	at fair value									
股份權益工具	through other									
	comprehensive									
	income	-	-	(1,449)	-	-	-	(1,449)	-	(1,449)
以公平值變化計入	Debt instruments									
其他全面收益之	at fair value									
債務工具	through other									
	comprehensive									
	income	-	-	(55,889)	-	-	-	(55,889)	-	(55,889)
貨幣換算差額	Currency translation									
	difference	-	-	-	-	(56,811)	-	(56,811)	-	(56,811)
全面收益總額	Total comprehensive income	-	(23,009)	(57,338)	-	(56,811)	740,208	603,050	-	603,050
轉撥至留存盈利	Transfer to retained earnings	-	-	-	(236,383)	-	236,383	-	-	-
股息	Dividends	-	-	-	-	-	(373,650)	(373,650)	-	(373,650)
支付額外資本工具持	Distribution to the									
有者利息	holders of the									
	additional equity									
	instruments	-	-	-	-	-	(50,907)	(50,907)	-	(50,907)
於 2020 年 6 月 30 日	At 30 June 2020	3,245,980	1,226,876	(56,750)	283,604	(165,802)	7,829,862	12,363,770	1,937,712	14,301,482

1. 房產重估儲備的建立及處理是根據重估房產所採用的會計政策。

2. 公平價值儲備包括持有以公平值變化計入其他全面收益證券直至證券被終止確認的累計公平價值變動淨額。

3. 除按香港財務報告準則第 9 號對貸款提取減值準備外，按金管局要求撥轉部分留存盈利至監管儲備作銀行一般風險之用（包括未來損失或其他不可預期風險）。

4. 換算儲備的建立及處理是根據外幣折算所採用的會計政策。

1. Premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for the revaluation of premises.

2. Fair value reserve comprises the cumulative net change in the fair value of fair value through other comprehensive income securities held until the securities are derecognised.

3. In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under Hong Kong Financial Reporting Standard ("HKFRS") 9.

4. Translation reserve has been set up and is dealt with in accordance with the accounting policies adopted for foreign currency translation.



## 綜合現金流量表

## Consolidated Cash Flow Statement

		(未經審計) (Unaudited) 半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	(未經審計) (Unaudited) 半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
		附註 Notes	
經營業務之現金流量	Cash flows from operating activities		
除稅前經營現金之（流出）／流入	Operating cash (outflow) / inflow before taxation	29(a)	(5,061,506) 918,224
支付香港利得稅	Hong Kong profits tax paid		(37,391) (127,286)
支付海外利得稅	Overseas profits tax paid		(25,033) (60,065)
經營業務之現金（流出）／流入淨額	Net cash (outflow) / inflow from operating activities		(5,123,930) 730,873
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		(13,336) (18,334)
出售物業、器材及設備	Disposal of properties, plant and equipment		- 78
投資業務之現金流出淨額	Net cash outflow from investing activities		(13,336) (18,256)
融資業務之現金流量	Cash flows from financing activities		
支付租賃租金之資本部份	Capital element of lease rentals paid		(48,750) (37,489)
支付租賃租金之利息部份	Interest element of lease rentals paid		(4,109) (4,038)
支付本銀行股東之末期股息	Final dividend paid to the equity holders of the Bank	15	(252,879) (373,650)
支付額外資本工具持有者利息	Distribution to the holders of the additional equity instruments	15	(50,944) (50,907)
融資業務之現金流出淨額	Net cash outflow from financing activities		(356,682) (466,084)
現金及等同現金項目（減少）／增加	(Decrease) / increase in cash and cash equivalents		(5,493,948) 246,533
於 1 月 1 日之現金及等同現金項目	Cash and cash equivalents at 1 January		31,282,874 21,189,799
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		41,823 (78,303)
於 6 月 30 日之現金及等同現金項目	Cash and cash equivalents at 30 June	29(b)	25,830,749 21,358,029

第 8 至 77 頁之附註屬本中期財務資料之組成部分。

The notes on pages 8 to 77 are an integral part of this interim financial information.



## 中期財務資料附註

## Notes to the Interim Financial Information

### 1. 編製基準及主要會計政策

### 1. Basis of preparation and significant accounting policies

#### (a) 編製基準

此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。

#### (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) 主要會計政策

此未經審計之中期財務資料所採用之主要會計政策及計算辦法，除預期在 2021 年年報反映的會計政策修訂外，均與截至 2020 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 2020 年之年度報告一併閱覽。

#### (b) Significant accounting policies

The significant accounting policies adopted and methods of computation used in the preparation of the unaudited interim financial information are consistent with those adopted and used in the Group's annual financial statements for the year ended 31 December 2020, except for the accounting policy changes that are expected to be reflected in the 2021 annual financial statements, and should be read in conjunction with the Group's Annual Report for 2020.

已於 2021 年 1 月 1 日起開始的會計年度強制性生效之準則及修訂

Standards and amendments issued that are already mandatorily effective for accounting periods beginning on 1 January 2021

準則／修訂	內容	起始適用之年度 Applicable for financial years beginning on / after
Standards / Amendments	Content	
《香港財務報告準則》第 9 號、 《香港會計準則》第 39 號、 《香港財務報告準則》第 7 號、 《香港財務報告準則》第 4 號 及《香港財務報告準則》第 16 號之修訂	利率基準改革－第二階段	2021 年 1 月 1 日
Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16	Interest Rate Benchmark Reform – Phase 2	1 January 2021

本集團自 2021 年 1 月 1 日起初始採用《香港財務報告準則》第 9 號、《香港會計準則》第 39 號、《香港財務報告準則》第 7 號、《香港財務報告準則》第 4 號及《香港財務報告準則》第 16 號有關利率基準改革之第二期修訂（「第二期修訂」）。

The Group has initially adopted Interest Rate Benchmark Reform – Phase 2 Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16 (the "Phase 2 amendments") from 1 January 2021.

本集團追溯性採用第二期修訂。根據第二期修訂容許，本集團反映該修訂時選擇不重新列示比較數字，包括不提供 2020 年的額外披露。

The Group applied the Phase 2 amendments retrospectively. In accordance with the options permitted in the Phase 2 amendments, the Group has elected not to restate the prior period to reflect the application of these amendments, including not providing additional disclosures for 2020.

本集團並無就採用該等準則而進行追溯調整。

The Group did not make retrospective adjustments as a result of adopting this standard.



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

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

本集團會計估計的性質及假設，均與本集團截至2020年12月31日的財務報告內所採用的一致。

The nature and assumptions related to the Group's accounting estimates are consistent with those used in the Group's financial statements for the year ended 31 December 2020.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理

3. Financial risk management

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

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

3.1 信貸風險

3.1 Credit risk

A. 信貸質素分析

A. Credit quality analysis

(a) 客戶貸款及貿易票據的信貸質素

下列關於客戶貸款和貿易票據之信貸質素分析是以賬面值列示。

(a) Credit quality of advances to customers and trade bills

The following tables set out information about the credit quality of advances to customers and trade bills. The amounts in the table represent gross carrying amount.

		於 2021 年 6 月 30 日 As at 30 June 2021			
按攤銷成本的客戶貸款 Advances to customers at amortised cost		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
合格	Pass	79,427,508	217,230	-	79,644,738
需要關注	Special Mention	6,418	886,039	-	892,457
次級	Substandard	-	-	30,936	30,936
呆滯	Doubtful	-	-	175,901	175,901
虧損	Loss	-	-	105,289	105,289
減值準備	Loss allowance	(257,172)	(9,157)	(281,641)	(547,970)
賬面值	Carrying amount	79,176,754	1,094,112	30,485	80,301,351

		於 2020 年 12 月 31 日 As at 31 December 2020			
按攤銷成本的客戶貸款 Advances to customers at amortised cost		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
合格	Pass	76,624,088	223,184	-	76,847,272
需要關注	Special Mention	384	652,827	-	653,211
次級	Substandard	-	-	39,957	39,957
呆滯	Doubtful	-	-	129,827	129,827
虧損	Loss	-	-	110,379	110,379
減值準備	Loss allowance	(476,643)	(8,637)	(278,510)	(763,790)
賬面值	Carrying amount	76,147,829	867,374	1,653	77,016,856



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

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

**3.1 信貸風險 (續)**

**3.1 Credit risk (continued)**

**A. 信貸質素分析 (續)**

**A. Credit quality analysis (continued)**

**(a) 客戶貸款及貿易票據的信貸質素 (續)**

**(a) Credit quality of advances to customers and trade bills (continued)**

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
按攤銷成本的貿易票據	Trade bills at amortised cost				
合格	Pass	1,510,142	-	-	1,510,142
減值準備	Loss allowance	(28,971)	-	-	(28,971)
賬面值	Carrying amount	1,481,171	-	-	1,481,171
		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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
按攤銷成本的貿易票據	Trade bills at amortised cost				
合格	Pass	1,327,776	-	-	1,327,776
減值準備	Loss allowance	(4,491)	-	-	(4,491)
賬面值	Carrying amount	1,323,285	-	-	1,323,285



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素

下列關於在央行、銀行及其他金融機構的結餘及存款之信貸質素分析是以賬面值列示。

(b) Credit quality of financial assets other than advances to customers and trade bills

The following table sets out information about the credit quality of balances and placements with central banks, banks and other financial institutions. The amounts in the table represent gross carrying amount.

		於 2021 年 6 月 30 日 As at 30 June 2021			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	22,138,219	-	-	22,138,219
減值準備	Loss allowance	(3,644)	-	-	(3,644)
賬面值	Carrying amount	22,134,575	-	-	22,134,575

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
存放央行、銀行及其他 金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	30,197,824	-	-	30,197,824
減值準備	Loss allowance	(1,924)	-	-	(1,924)
賬面值	Carrying amount	30,195,900	-	-	30,195,900



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

下表列出強制及界定為以公平值變化計入損益的債務證券的信用質素。在無發行評級的情況下，則會按發行人的評級報告。

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

The following tables present the credit quality of debt securities mandatorily measured and designated at FVTPL. In the absence of such issue ratings, the ratings designated for the issuers are reported.

		於 2021 年 6 月 30 日 As at 30 June 2021					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	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
強制性以公平值變化計入損益之金融資產	Financial assets mandatorily measured at FVTPL	-	-	18,050	208,227	158,787	385,064
界定為以公平值變化計入損益之金融資產	Financial assets designated at FVTPL	-	-	158,620	39,801	-	198,421
		-	-	176,670	248,028	158,787	583,485

		(重列) (Restated) 於 2020 年 12 月 31 日 As at 31 December 2020					
		Aaa	Aa1 至 Aa3	A1 至 A3	A3 以下 Lower than A3	無評級 Unrated	總計 Total
		Aaa	Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	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
強制性以公平值變化計入損益之金融資產	Financial assets mandatorily measured at FVTPL	-	-	16,725	196,119	172,925	385,769
界定為以公平值變化計入損益之金融資產	Financial assets designated at FVTPL	-	-	159,752	40,027	15,880	215,659
		-	-	176,477	236,146	188,805	601,428





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

A. 信貸質素分析 (續)

A. Credit quality analysis (continued)

(b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

債務證券及存款證交易的信貸風險管理手法，與本集團管理企業及銀行借貸的方法一致及風險級別是適用於設有個別對手限額的對手。

於報告期結束日，按照發行評級分析之債務證券及存款證的信貸質素分析如下：

(b) Credit quality of financial assets other than advances to customers and trade bills (continued)

Credit risk of treasury transactions is managed in the same way as the Group manages its corporate and bank lending risk and risk gradings are applied to the counterparties with individual counterparty limits set.

At the end of the reporting period, the credit quality of investment in debt securities analysed by designation of external credit assessment institution, Moody's Investor Services, or equivalent, is as follows:

		於 2021 年 6 月 30 日 As at 30 June 2021			總計 Total
按攤銷成本計量的債務證券及存款證 Debt securities and certificate of deposits at amortised cost		12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	831,638	-	-	831,638
Aa1 至 Aa3	Aa1 to Aa3	124,447	-	-	124,447
A1 至 A3	A1 to A3	794,694	-	-	794,694
A3 以下	Lower than A3	348,160	-	-	348,160
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(1,232)	-	-	(1,232)
賬面值	Carrying amount	2,097,707	-	-	2,097,707

		於 2020 年 12 月 31 日 As at 31 December 2020			總計 Total
按攤銷成本計量的債務證券及存款證 Debt securities and certificate of deposits at amortised cost		12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Aaa	Aaa	-	-	-	-
Aa1 至 Aa3	Aa1 to Aa3	120,910	-	-	120,910
A1 至 A3	A1 to A3	887,257	-	-	887,257
A3 以下	Lower than A3	346,434	-	-	346,434
無評級	Unrated	-	-	-	-
減值準備	Loss allowance	(3,600)	-	-	(3,600)
賬面值	Carrying amount	1,351,001	-	-	1,351,001



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### A. 信貸質素分析 (續)

##### A. Credit quality analysis (continued)

##### (b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

##### (b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities and certificate of deposits at FVOCI	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
Aaa	Aaa	4,009,354	-	-	4,009,354
Aa1 至 Aa3	Aa1 to Aa3	11,267,447	-	-	11,267,447
A1 至 A3	A1 to A3	26,803,641	-	-	26,803,641
A3 以下	Lower than A3	7,044,441	137,298	-	7,181,739
無評級	Unrated	2,807,104	-	143,574	2,950,678
賬面值	Carrying amount	51,931,987	137,298	143,574	52,212,859
減值準備	Loss allowance	69,284	1,419	325,443	396,146

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
以公平值變化計入全面 收益的債務證券及存款 證	Debt securities and certificate of deposits at FVOCI	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
Aaa	Aaa	3,505,435	-	-	3,505,435
Aa1 至 Aa3	Aa1 to Aa3	7,231,983	-	-	7,231,983
A1 至 A3	A1 to A3	29,791,378	-	-	29,791,378
A3 以下	Lower than A3	5,698,954	-	-	5,698,954
無評級	Unrated	2,446,284	-	107,215	2,553,499
賬面值	Carrying amount	48,674,034	-	107,215	48,781,249
減值準備	Loss allowance	33,294	-	344,341	377,635

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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### A. 信貸質素分析 (續)

##### A. Credit quality analysis (continued)

##### (b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

##### (b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
其他金融資產	Other financial assets				
合格	Pass	976,570	-	-	976,570
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	3,942	3,942
呆滯	Doubtful	-	-	852	852
虧損	Loss	-	-	295	295
減值準備	Loss allowance	(569)	-	(4,345)	(4,914)
賬面值	Carrying amount	976,001	-	744	976,745

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
其他金融資產	Other financial assets				
合格	Pass	1,339,636	-	-	1,339,636
需要關注	Special Mention	-	-	-	-
次級	Substandard	-	-	7	7
呆滯	Doubtful	-	-	653	653
虧損	Loss	-	-	708	708
減值準備	Loss allowance	(4,299)	-	(387)	(4,686)
賬面值	Carrying amount	1,335,337	-	981	1,336,318



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### A. 信貸質素分析 (續)

##### A. Credit quality analysis (continued)

##### (b) 除客戶貸款及貿易票據外的資產信貸質素 (續)

##### (b) Credit quality of financial assets other than advances to customers and trade bills (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
貸款及應收款的貸款承諾 諾應數開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	11,521,943	6,752	-	11,528,695
需要關注	Special Mention	20,047	83,187	-	103,234
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
賬面值	Carrying amount	11,541,990	89,939	8,597	11,640,526
減值準備	Loss allowance	(14,872)	-	-	(14,872)

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
貸款及應收款的貸款承諾 諾應數開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
合格	Pass	14,094,571	10,000	-	14,104,571
需要關注	Special Mention	-	103,322	-	103,322
次級	Substandard	-	-	-	-
呆滯	Doubtful	-	-	8,597	8,597
虧損	Loss	-	-	-	-
賬面值	Carrying amount	14,094,571	113,322	8,597	14,216,490
減值準備	Loss allowance	(51,644)	(1)	-	(51,645)



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度

B. Concentration risk

(a) 按行業分類之客戶  
貸款總額

(a) 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 2021 年 6 月 30 日 At 30 June 2021			
	客戶貸款總額 Gross advances to customers	抵押品或其他抵 押覆蓋之百分比 % covered by collateral or other security	減值分類 Impaired	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 2 impairment allowances
	港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	3,264,855	29.50%	-	1,334
- 物業投資	- Property investment	3,835,489	51.75%	24	853
- 金融業	- Financial concerns	6,947,278	25.30%	-	12,756
- 股票經紀	- Stockbrokers	2,102,042	0.78%	-	201
- 批發及零售業	- Wholesale and retail trade	3,479,787	43.20%	6,869	24,905
- 製造業	- Manufacturing	924,742	10.51%	-	819
- 運輸及運輸設備	- Transport and transport equipment	836,960	0.92%	-	150
- 休閒活動	- Recreational activities	25,020	100.00%	-	4
- 資訊科技	- Information technology	403,100	0.97%	-	2,391
- 其他	- Others	3,102,078	72.62%	4,112	2,534
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	49,334	98.45%	-	11
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	4,787,459	100.00%	-	1,159
- 其他	- Others	9,321,759	99.47%	3,544	29,123
在香港使用之貸款總額	Total loans for use in Hong Kong	39,079,903	58.14%	14,549	76,240
貿易融資	Trade finance	827,142	66.25%	164,895	4,729
在香港以外使用之貸款	Loans for use outside Hong Kong	40,942,276	13.41%	132,682	185,360
客戶貸款總額	Gross advances to customers	80,849,321	35.56%	312,126	266,329



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(a) 按行業分類之客戶  
貸款總額 (續)

(a) Sectoral analysis of gross advances to customers (continued)

		於 2020 年 12 月 31 日 As at 31 December 2020				
		客戶貸款總額 Gross advances to customers	抵押品或其他抵押 押覆蓋之百分比 % covered by collateral or other security	減值分類 Impaired	第三階段之 減值準備 Stage 3 impairment allowances	第一及第二階段 之減值準備 Stage 1 & 2 impairment allowances
		港幣千元 HK\$'000		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
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	3,408,076	25.05%	-	-	23,378
- 物業投資	- Property investment	3,638,788	51.02%	25	-	12,878
- 金融業	- Financial concerns	6,026,042	23.71%	-	-	16,460
- 股票經紀	- Stockbrokers	2,276,150	2.06%	-	-	9,561
- 批發及零售業	- Wholesale and retail trade	4,141,089	66.29%	10,284	10,265	19,483
- 製造業	- Manufacturing	709,330	23.08%	-	-	3,107
- 運輸及運輸設備	- Transport and transport equipment	655,320	1.26%	-	-	2,266
- 休閒活動	- Recreational activities	26,716	100.00%	-	-	83
- 資訊科技	- Information technology	72,620	5.56%	-	-	654
- 其他	- Others	2,712,789	66.19%	3,023	3,023	6,829
個人	Individuals					
- 購買居有其屋計劃、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	50,805	98.33%	-	-	75
- 購買其他住宅物業之貸款	- Loans for purchase of other residential properties	4,460,498	100.00%	-	-	4,695
- 其他	- Others	8,495,354	98.41%	776	776	64,702
在香港使用之貸款總額	Total loans for use in Hong Kong	36,673,577	59.44%	14,108	14,064	164,171
貿易融資	Trade finance	407,295	36.85%	155,676	155,676	523
在香港以外使用之貸款	Loans for use outside Hong Kong	40,699,774	20.33%	110,379	108,770	320,586
客戶貸款總額	Gross advances to customers	77,780,646	38.86%	280,163	278,510	485,280



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客戶貸款總額

(b) Geographical analysis of gross advances to customers

下列關於客戶貸款之地理區域分析是根據交易對手之所在地，並已顧及風險轉移因素。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。

The following geographical analysis of advances to customers is based on the locations 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.

於 2021 年 6 月 30 日  
30 June 2021

		客戶貸款總額	逾期貸款	減值分類貸款	第三階段之減值準備	第一及第二階段之減值準備
		Total advances to customers	Overdue advances	Impaired advances	Stage 3 impairment allowances	Stage 1 & 2 impairment allowances
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	48,320,243	364,110	189,642	187,362	74,000
中國內地	Mainland China	26,438,696	274,439	122,484	94,279	171,047
其他	Others	6,090,382	921,298	-	-	21,282
		<b>80,849,321</b>	<b>1,559,847</b>	<b>312,126</b>	<b>281,641</b>	<b>266,329</b>

佔客戶貸款總額百分比 % of impaired advances to total advances to customers

**0.39%**

減值貸款的抵押品市值 Market value of collateral held against impaired advances to customers

**69,695**



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

B. 風險集中度 (續)

B. Concentration risk (continued)

(b) 按地理區域分類之客  
戶貸款總額 (續)

(b) Geographical analysis of gross advances to customers (continued)

於 2020 年 12 月 31 日

31 December 2020

		客戶貸款總額	逾期貸款	減值分類貸款	第三階段之 減值準備	第一及第二 階段之 減值準備
		Total	Overdue	Impaired	Stage 3	Stage 1 & 2
		advances to	advances	advances	impairment	impairment
		customers			allowances	allowances
		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
香港	Hong Kong	45,870,310	921,899	179,617	179,617	279,616
中國內地	Mainland China	25,528,684	169,795	100,546	98,893	169,615
其他	Others	6,381,652	2,845	-	-	36,049
		<u>77,780,646</u>	<u>1,094,539</u>	<u>280,163</u>	<u>278,510</u>	<u>485,280</u>
佔客戶貸款總額百分比		% of impaired advances to total advances to customers		<u>0.36%</u>		
減值貸款的抵押品市值		Market value of collateral held against impaired advances to customers		<u>37,050</u>		





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.1 信貸風險 (續)

3.1 Credit risk (continued)

C. 預期信貸損失增加額

減值準備對賬

下表列示金融工具的類別劃分減值準備的期初結餘與期末結餘的對賬。此對賬是以交易層面比較 2021 年 1 月 1 日至 6 月 30 日及 2020 年全年的情況。

C. Amounts arising from ECL

Loss allowance reconciliation

The following tables show reconciliations from the opening to the closing balance of the impairment allowance by class of financial instrument. The reconciliation is prepared by comparing the position of impairment allowance between 1 January and 30 June 2021 and full year 2020 at transaction level.

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers				
於 1 月 1 日	Balance at 1 January	476,643	8,637	278,510	763,790
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	205	(205)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(1,772)	1,772	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	(375)	375	-
新購入的金融資產	New financial assets originated	411,540	214	-	411,754
已終止確認的金融資產	Financial assets that have been derecognised	(96,978)	(3,270)	(3,497)	(103,745)
註銷	Write-offs	-	-	(84)	(84)
收回已註銷賬項	Recoveries of amounts previously written off	-	-	(6,759)	(6,759)
外匯調整及其他變動	Foreign exchange and other movements	228	68	7,276	7,572
減值準備的重新計量	Net remeasurement of loss allowance	(532,694)	2,316	5,820	(524,558)
於 6 月 30 日	Balance at 30 June	257,172	9,157	281,641	547,970



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
客戶貸款	Advances to customers	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於 1 月 1 日	Balance at 1 January	326,066	18,309	284,868	629,243
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	646	(646)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	(924)	924	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	(648)	-	648	-
新購入的金融資產	New financial assets originated	299,221	163	-	299,384
已終止確認的金融資產	Financial assets that have been derecognised	(133,266)	(13,209)	(105,337)	(251,812)
註銷	Write-offs	-	-	(131,051)	(131,051)
外匯調整及其他變動	Foreign exchange and other movements	5,485	44	4,685	10,214
減值準備的重新計量	Net remeasurement of loss allowance	(19,937)	3,052	224,697	207,812
於 12 月 31 日	Balance at 31 December	476,643	8,637	278,510	763,790



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	4,491	-	-	4,491
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	7,167	-	-	7,167
已終止確認的金融資產	Financial assets that have been derecognised	(4,256)	-	-	(4,256)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(113)	-	-	(113)
減值準備的重新計量	Net remeasurement of loss allowance	21,682	-	-	21,682
於 6 月 30 日	Balance at 30 June	28,971	-	-	28,971

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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
貿易票據	Trade bills				
於 1 月 1 日	Balance at 1 January	3,926	-	-	3,926
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	4,491	-	-	4,491
已終止確認的金融資產	Financial assets that have been derecognised	(3,926)	-	-	(3,926)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	234	-	-	234
減值準備的重新計量	Net remeasurement of loss allowance	(234)	-	-	(234)
於 12 月 31 日	Balance at 31 December	4,491	-	-	4,491



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
以攤餘成本列賬之債務證券及 存款證	Debt securities and Certificate of deposits at amortised cost	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	3,600	-	-	3,600
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	94	-	-	94
已終止確認的金融資產	Financial assets that have been derecognised	(57)	-	-	(57)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	11	-	-	11
減值準備的重新計量	Net remeasurement of loss allowance	(2,416)	-	-	(2,416)
於 6 月 30 日	Balance at 30 June	1,232	-	-	1,232

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
以攤餘成本列賬之債務證券及 存款證	Debt securities and Certificate of deposits at amortised cost	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	1,798	-	-	1,798
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	-	-	-	-
已終止確認的金融資產	Financial assets that have been derecognised	(271)	-	-	(271)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	5	-	-	5
減值準備的重新計量	Net remeasurement of loss allowance	2,068	-	-	2,068
於 12 月 31 日	Balance at 31 December	3,600	-	-	3,600



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	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
以公平值變化計入其他全面收 益之債務證券及存款證	Debt securities and Certificate of deposits at FVOCI				
於 1 月 1 日	Balance at 1 January	33,294	-	344,341	377,635
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit- impaired	(1,618)	1,618	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit- impaired	-	-	-	-
新購入的金融資產	New financial assets originated	44,907	-	-	44,907
已終止確認的金融資產	Financial assets that have been derecognised	(7,599)	-	-	(7,599)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(110)	(2)	590	478
減值準備的重新計量	Net remeasurement of loss allowance	410	(197)	(19,488)	(19,275)
於 6 月 30 日	Balance at 30 June	69,284	1,419	325,443	396,146

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
		Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Lifetime ECL credit-impaired	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
以公平值變化計入其他全面收 益之債務證券及存款證	Debt securities and Certificate of deposits at FVOCI				
於 1 月 1 日	Balance at 1 January	26,400	-	-	26,400
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit- impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit- impaired	(8,169)	-	8,169	-
新購入的金融資產	New financial assets originated	19,353	-	-	19,353
已終止確認的金融資產	Financial assets that have been derecognised	(13,587)	-	-	(13,587)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	278	-	-	278
減值準備的重新計量	Net remeasurement of loss allowance	9,019	-	336,172	345,191
於 12 月 31 日	Balance at 31 December	33,294	-	344,341	377,635



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	1,924	-	-	1,924
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	642	-	-	642
已終止確認的金融資產	Financial assets that have been derecognised	(1,913)	-	-	(1,913)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	2	-	-	2
減值準備的重新計量	Net remeasurement of loss allowance	2,989	-	-	2,989
於 6 月 30 日	Balance at 30 June	3,644	-	-	3,644

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
存放央行、銀行及其他金融機構的結餘及存款	Balances and placements with central banks, banks and other financial institutions	12 個月的預期信貸虧損 12-month ECL	非信貸減值的終身預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	484	-	-	484
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1,916	-	-	1,916
已終止確認的金融資產	Financial assets that have been derecognised	(482)	-	-	(482)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	13	-	-	13
減值準備的重新計量	Net remeasurement of loss allowance	(7)	-	-	(7)
於 12 月 31 日	Balance at 31 December	1,924	-	-	1,924



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
其他金融資產	Other financial assets	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	4,299	-	387	4,686
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	17	-	3,953	3,970
已終止確認的金融資產	Financial assets that have been derecognised	(1)	-	-	(1)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	1	-	1	2
減值準備的重新計量	Net remeasurement of loss allowance	(3,747)	-	4	(3,743)
於 6 月 30 日	Balance at 30 June	569	-	4,345	4,914

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
		12 個月的預期 信貸虧損	非信貸減值的終身 預期虧損	信貸減值的終身 預期虧損	總計
其他金融資產	Other financial assets	12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	306	-	735	1,041
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	1	-	27	28
已終止確認的金融資產	Financial assets that have been derecognised	(1)	-	(40)	(41)
註銷	Write-offs	-	-	(10)	(10)
外匯調整及其他變動	Foreign exchange and other movements	11	-	36	47
減值準備的重新計量	Net remeasurement of loss allowance	3,982	-	(361)	3,621
於 12 月 31 日	Balance at 31 December	4,299	-	387	4,686



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

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

#### 3.1 信貸風險 (續)

#### 3.1 Credit risk (continued)

##### C. 預期信貸損失增加額 (續)

##### C. Amounts arising from ECL (continued)

##### 減值準備對賬 (續)

##### Loss allowance reconciliation (continued)

		於 2021 年 6 月 30 日 As at 30 June 2021			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	51,644	1	-	51,645
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	1	(1)	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	11,886	-	-	11,886
已終止確認的金融資產	Financial assets that have been derecognised	(11,672)	-	-	(11,672)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	124	-	-	124
減值準備的重新計量	Net remeasurement of loss allowance	(37,111)	-	-	(37,111)
於 6 月 30 日	Balance at 30 June	14,872	-	-	14,872

  

		於 2020 年 12 月 31 日 As at 31 December 2020			
貸款承諾及應收開出保函	Loan commitments and financial guarantee contracts issued	12 個月的預期 信貸虧損 12-month ECL	非信貸減值的終身 預期虧損 Lifetime ECL not credit-impaired	信貸減值的終身 預期虧損 Lifetime ECL credit-impaired	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 1 月 1 日	Balance at 1 January	26,802	1	-	26,803
轉至 12 個月的預期信貸虧損	Transfer to 12-month ECL	-	-	-	-
轉至非信貸減值的終身預期虧損	Transfer to lifetime ECL not credit-impaired	-	-	-	-
轉至信貸減值的終身預期虧損	Transfer to lifetime ECL credit-impaired	-	-	-	-
新購入的金融資產	New financial assets originated	33,530	-	-	33,530
已終止確認的金融資產	Financial assets that have been derecognised	(6,004)	(1)	-	(6,005)
註銷	Write-offs	-	-	-	-
外匯調整及其他變動	Foreign exchange and other movements	(7)	-	-	(7)
減值準備的重新計量	Net remeasurement of loss allowance	(2,677)	1	-	(2,676)
於 12 月 31 日	Balance at 31 December	51,644	1	-	51,645





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險

3.2 Market risk

A. 外匯風險

A. Currency risk

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

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

於報告期結束日，本集團的以下結構性持倉淨額不低於結構性外幣淨持倉總額 10%：

The Group had the following net structural positions which were not less than 10% of the total net structural foreign currency position at the end of the reporting period:

結構性倉盤淨額

Net structural position

於 2021 年 6 月 30 日		
As at 30 June 2021		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign
currencies		
1,928,322	2,311,039	4,239,361

結構性倉盤淨額

Net structural position

於 2020 年 12 月 31 日		
As at 31 December 2020		
港幣千元等值		
Equivalent in thousand of HK\$		
美元	人民幣	外幣總額
US		Total
Dollars	Renminbi	foreign
currencies		
1,925,020	2,171,063	4,096,083



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險

B. Interest rate risk

下表概述了本集團於2021年6月30日及2020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 2021 and 31 December 2020. Included in the tables are the assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing date and maturity date.

		於2021年6月30日 At 30 June 2021						
		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 Non-interest bearing	總計
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	Non-interest bearing	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	11,683,885	-	-	-	-	8,511,733	20,195,618
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	-	1,875,376	287,354	-	-	-	2,162,730
衍生金融工具	Derivative financial instruments	-	-	-	-	-	122,303	122,303
客戶貸款及貿易票據	Advances to customers and trade bills	47,957,476	14,852,372	9,125,259	6,924,377	2,923,038	-	81,782,522
證券投資	Investment in securities							
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	5,855	16,107	101,031	66,849	195,222	128,194	513,258
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	-	198,421	-	-	-	198,421
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	6,423,426	10,752,024	10,404,832	23,272,229	1,360,348	1,103,896	53,316,755
– 以攤餘成本計量之證券	– securities at amortised cost	62,530	792,183	11,793	1,231,201	-	-	2,097,707
投資物業	Investment properties	-	-	-	-	-	153,420	153,420
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,076,517	2,076,517
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)	19,295	-	-	-	-	1,302,316	1,321,611
<b>資產總額</b>	<b>Total assets</b>	<b>66,152,467</b>	<b>28,288,062</b>	<b>20,128,690</b>	<b>31,494,656</b>	<b>4,478,608</b>	<b>13,398,379</b>	<b>163,940,862</b>
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(7,748,916)	(6,360,608)	(1,567,490)	-	-	(5,362,266)	(21,039,280)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(31,651)	(31,651)
客戶存款	Deposits from customers	(47,752,844)	(31,398,727)	(27,018,505)	(3,986,493)	-	(12,338,404)	(122,494,973)
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)	(153,639)	(8,850)	(35,618)	(188,274)	(29,124)	(1,524,601)	(1,940,106)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(55,655,399)</b>	<b>(37,768,185)</b>	<b>(28,621,613)</b>	<b>(4,174,767)</b>	<b>(29,124)</b>	<b>(19,256,922)</b>	<b>(145,506,010)</b>
利率敏感度缺口	Interest sensitivity gap	<b>10,497,068</b>	<b>(9,480,123)</b>	<b>(8,492,923)</b>	<b>27,319,889</b>	<b>4,449,484</b>	<b>(5,858,543)</b>	<b>18,434,852</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.2 市場風險 (續)

3.2 Market risk (continued)

B. 利率風險 (續)

B. Interest rate risk (continued)

		(重列) (Restated) 於 2020 年 12 月 31 日 At 31 December 2020					
		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 Non-interest bearing
		Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years	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
<b>資產</b>	<b>Assets</b>						
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	20,078,836	-	-	-	-	2,892,996
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	7,384,601	55,697	-	-	-
衍生金融工具	Derivative financial instruments	-	-	-	-	-	140,505
客戶貸款及貿易票據	Advances to customers and trade bills	47,929,386	11,237,761	13,767,410	2,671,492	2,734,092	-
證券投資	Investment in securities						
- 強制性以公平值變化計入損益之證券	- securities mandatorily measured at FVTPL	-	9,552	95,518	72,633	208,066	62,599
- 界定為以公平值變化計入損益之證券	- securities designated at FVTPL	-	-	15,880	199,779	-	-
- 以公平值變化計入其他全面收益之證券	- securities at FVOCI	8,287,698	7,584,871	12,830,277	20,078,403	-	20,854
- 以攤餘成本計量之證券	- securities at amortised cost	-	665,328	340,152	345,521	-	-
投資物業	Investment properties	-	-	-	-	-	153,620
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	2,044,562
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)	34,935	-	-	-	-	1,571,349
<b>資產總額</b>	<b>Total assets</b>	<b>76,330,855</b>	<b>26,882,113</b>	<b>27,104,934</b>	<b>23,367,828</b>	<b>2,942,158</b>	<b>6,886,485</b>
<b>負債</b>	<b>Liabilities</b>						
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(14,604,011)	(2,085,395)	(1,981,301)	-	-	(1,896,928)
衍生金融工具	Derivative financial instruments	-	-	-	-	-	(75,396)
客戶存款	Deposits from customers	(47,951,252)	(34,802,381)	(26,507,551)	(4,442,405)	-	(8,869,442)
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)	(167,326)	(13,862)	(58,980)	(145,210)	(13,105)	(2,005,528)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(62,722,589)</b>	<b>(36,901,638)</b>	<b>(28,547,832)</b>	<b>(4,587,615)</b>	<b>(13,105)</b>	<b>(12,847,294)</b>
利率敏感度缺口	Interest sensitivity gap	<b>13,608,266</b>	<b>(10,019,525)</b>	<b>(1,442,898)</b>	<b>18,780,213</b>	<b>2,929,053</b>	<b>(5,960,809)</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險

3.3 Liquidity risk

A. 到期日分析

A. Maturity analysis

下表為本集團於 2021 年 6 月 30 日及 2020 年 12 月 31 日之資產及負債的到期日分析，按於結算日時，資產及負債相距合約到期日的剩餘期限分類。

The tables below analyse the Group's assets and liabilities as at 30 June 2021 and 31 December 2020 into relevant maturity groupings based on the remaining period at the end of the reporting date to the contractual maturity date.

		於 2021 年 6 月 30 日 At 30 June 2021							總計 Total
		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	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>								
庫存現金及存放銀行及其他金融機構的結餘	Cash and balances with banks and other financial institutions	10,054,095	8,581,179	-	-	-	-	1,560,344	20,195,618
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	-	-	1,875,376	287,354	-	-	-	2,162,730
衍生金融工具	Derivative financial instruments	85,005	12,890	6,406	3,889	14,113	-	-	122,303
客戶貸款及貿易票據	Advances to customers and trade bills	19,209,504	2,277,559	4,166,145	23,244,380	27,359,096	5,525,838	-	81,782,522
證券投資	Investment in securities								
– 強制性以公平值變化計入損益之證券	– securities mandatorily measured at FVTPL	1,091	5,202	16,921	102,814	65,792	193,244	128,194	513,258
– 界定為以公平值變化計入損益之證券	– securities designated at FVTPL	-	611	1,212	196,598	-	-	-	198,421
– 以公平值變化計入其他全面收益之證券	– securities at FVOCI	143,574	3,927,074	7,247,757	12,452,864	27,088,397	1,353,193	1,103,896	53,316,755
– 以攤餘成本計量之證券	– securities at amortised cost	-	68,866	211,711	593,961	1,223,169	-	-	2,097,707
投資物業	Investment properties	-	-	-	-	-	-	153,420	153,420
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	2,076,517	2,076,517
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)	408,514	735,615	143,884	6,566	-	-	27,032	1,321,611
<b>資產總額</b>	<b>Total assets</b>	<b>29,901,783</b>	<b>15,608,996</b>	<b>13,669,412</b>	<b>36,888,426</b>	<b>55,750,567</b>	<b>7,072,275</b>	<b>5,049,403</b>	<b>163,940,862</b>
<b>負債</b>	<b>Liabilities</b>								
銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions	(3,463,632)	(9,647,550)	(6,360,608)	(1,567,490)	-	-	-	(21,039,280)
衍生金融工具	Derivative financial instruments	(4,207)	(4,084)	(3,245)	(5,860)	(14,255)	-	-	(31,651)
客戶存款	Deposits from customers	(44,561,474)	(15,529,774)	(31,398,727)	(27,018,505)	(3,986,493)	-	-	(122,494,973)
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)	(488,642)	(676,127)	(28,844)	(328,531)	(188,296)	(29,124)	(200,542)	(1,940,106)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(48,517,955)</b>	<b>(25,857,535)</b>	<b>(37,791,424)</b>	<b>(28,920,386)</b>	<b>(4,189,044)</b>	<b>(29,124)</b>	<b>(200,542)</b>	<b>(145,506,010)</b>
流動資金缺口	Net liquidity gap	<b>(18,616,172)</b>	<b>(10,248,539)</b>	<b>(24,122,012)</b>	<b>7,968,040</b>	<b>51,561,523</b>	<b>7,043,151</b>	<b>4,848,861</b>	<b>18,434,852</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.3 流動資金風險 (續)

3.3 Liquidity risk (continued)

A. 到期日分析 (續)

A. Maturity analysis (continued)

		(重列) (Restated) 於 2020 年 12 月 31 日 At 31 December 2020						
		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
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
		總計 Total						
		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	5,217,582	15,903,303	-	-	-	-	1,850,947
在銀行及其他金融機構 一至十二個月內到期 之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	-	-	7,384,601	55,697	-	-	-
衍生金融工具	Derivative financial instruments	95,385	631	22,621	1,391	20,477	-	-
客戶貸款及貿易票據	Advances to customers and trade bills	18,474,079	2,378,205	5,333,036	24,329,934	22,208,667	5,616,220	-
證券投資	Investment in securities	-	-	-	-	-	-	-
- 強制性以公平值變化 計入損益之證券	- securities mandatorily measured at FVTPL	-	585	10,517	97,405	71,503	205,759	62,599
- 界定為以公平值變化計 入損益之證券	- securities designated at FVTPL	-	610	1,210	15,880	197,959	-	-
- 以公平值變化計入其他 全面收益之證券	- securities at FVOCI	53,212	6,188,368	3,759,443	14,905,206	23,875,020	-	20,854
- 以攤餘成本計量之證券	- securities at amortised cost	-	6,291	632	426,171	917,907	-	-
投資物業	Investment properties	-	-	-	-	-	-	153,620
物業、器材及設備	Properties, plant and equipment	-	-	-	-	-	-	2,044,562
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)	987,203	448,857	123,327	21,208	-	-	25,689
<b>資產總額</b>	<b>Total assets</b>	<b>24,827,461</b>	<b>24,926,850</b>	<b>16,635,387</b>	<b>39,852,892</b>	<b>47,291,533</b>	<b>5,821,979</b>	<b>4,158,271</b>
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構之 存款及結餘	Deposits and balances from banks and other financial institutions	(4,406,596)	(12,094,343)	(2,085,395)	(1,981,301)	-	-	-
衍生金融工具	Derivative financial instruments	(13,360)	(5,670)	(26,758)	(2,761)	(26,847)	-	-
客戶存款	Deposits from customers	(40,680,848)	(16,139,846)	(34,802,381)	(26,507,551)	(4,442,405)	-	-
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)	(422,344)	(1,217,258)	(66,855)	(400,594)	(145,210)	(13,105)	(138,645)
<b>負債總額</b>	<b>Total liabilities</b>	<b>(45,523,148)</b>	<b>(29,457,117)</b>	<b>(36,981,389)</b>	<b>(28,892,207)</b>	<b>(4,614,462)</b>	<b>(13,105)</b>	<b>(138,645)</b>
<b>流動資金缺口</b>	<b>Net liquidity gap</b>	<b>(20,695,687)</b>	<b>(4,530,267)</b>	<b>(20,346,002)</b>	<b>10,960,685</b>	<b>42,677,071</b>	<b>5,808,874</b>	<b>4,019,626</b>

本集團將逾期列為「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。上述列示之資產已扣除任何相關準備 (如有)。

The Group has reported assets such as advances and debt securities which have been overdue 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. The above assets are stated after deduction of provisions, if any.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

3. 金融風險管理 (續)

3. Financial risk management (continued)

3.4 資本管理

本集團繼續採用標準（信貸風險）計算法計算所有信用風險資本要求。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。本集團繼續採用標準（市場風險）計算法計算所有市場風險資本要求，並豁免本集團的部份人民幣結構性外匯敞口計算市場風險資本要求。本集團繼續採用標準（業務操作風險）計算法計算操作風險資本要求。

3.4 Capital management

The Group continues to adopt the standardised (credit risk) ("STC") approach to calculate all the credit risk capital charge. The Group continues to adopt the standardised credit valuation adjustment ("CVA") method to calculate the capital charge for the CVA risk of the counterparty. The Group continues to adopt the standardised (market risk) ("STM") approach to calculate all the market risk capital charge and exclude part of our Group's CNY structural FX positions in the calculation of the market risk capital charge. The Group continues to adopt the standardised (operational risk) ("STO") approach to calculate the operational risk capital charge.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平值 4. Fair values of financial assets and liabilities

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

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

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

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 stock, debt securities 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 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 and debt instruments with significant unobservable components.

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.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

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

4.1 以公平值計量的金融工具

4.1 Financial instruments measured at fair value

本集團建立了完善的公平值管治及控制架構，公平值數據由獨立於前線的控制單位確定或核實。各控制單位負責獨立核實前線業務之估值結果及重大公平值數據。其他特定控制程序包括核實可觀察的估值參數、審核新的估值模型或任何模型改動、根據可觀察的市場交易價格校準及回顧測試所採用的估值模型、深入分析日常重大估值變動、評估重大不可觀察估值參數及估值調整。重大估值事項將向高級管理層、風險管理委員會及稽核委員會匯報。

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

對於本集團所持有的金融工具，其估值技術使用的主要參數包括債券價格、利率、匯率、權益及股票價格、商品價格、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 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; review and approval for new models and changes to models; calibration and back-testing of models against observed market transactions; analysis and investigation of significant daily valuation movements; review of significant unobservable inputs and valuation adjustments. Significant valuation issues are reported to senior management, Risk Management Committee and Audit Committee.

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

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





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

4. 金融資產和負債的公平  
值 (續)

4. Fair values of financial assets and liabilities (continued)

4.1 以公平值計量的金融工具  
(續)

4.1 Financial instruments measured at fair value (continued)

用以釐定以下金融工具  
公平值的估值方法如  
下：

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

債務證券及存款證

Debt securities and certificates of deposit

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

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

衍生工具

Derivatives

場外交易的衍生工具合約包括外匯、利率、股票或商品的遠期、掉期及期權合約。衍生工具合約的價格主要由貼現現金流模型及期權計價模型等估值技術釐定。所使用的參數為可觀察或不可觀察市場數據。可觀察的參數包括利率、匯率、權益及股票價格、商品價格及波幅。不可觀察的參數如波幅平面可用於嵌藏於結構性存款中非交易頻繁的期權類產品。對一些複雜的衍生工具合約，公平值將按經紀／交易商之報價為基礎。

OTC derivative contracts include forward, swap and option contracts on foreign exchange, interest rate, equity or commodity. The fair values of these contracts are mainly measured using valuation techniques such as discounted cash flow models and option pricing models. The inputs can be observable or unobservable market data. Observable inputs include interest rate, foreign exchange rates, equity and stock prices, commodity prices and volatilities. Unobservable inputs such as volatility surface may be used for less commonly traded option products which are embedded in structured deposits. For certain complex derivative contracts, the fair values are determined based on broker / dealer price quotations.



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

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

#### 4.1 以公平值計量的金融工具 (續)

##### 衍生工具 (續)

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。

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

##### Derivatives (continued)

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.

#### A. 公平值的等級

#### A. Fair value hierarchy

		於 2021 年 6 月 30 日 At 30 June 2021			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>				
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	347,348	37,716	385,064
- 存款證	- Certificates of deposit	-	-	-	-
- 股份證券	- Equity securities	70,393	57,801	-	128,194
界定為以公平值變化計入損益之證券 (附註 20)	Investment in securities designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	198,421	-	198,421
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	122,303	-	122,303
以公平值變化計入其他全面收益的證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	1,686,823	43,969,293	-	45,656,116
- 存款證	- Certificates of deposit	-	6,556,743	-	6,556,743
- 股份證券	- Equity securities	-	1,080,353	23,543	1,103,896
		<b>1,757,216</b>	<b>52,332,262</b>	<b>61,259</b>	<b>54,150,737</b>
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(31,651)	-	(31,651)



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

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

#### 4.1 以公平值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)

##### A. 公平值的等級 (續)

##### A. Fair value hierarchy (continued)

		(重列) (Restated) 於 2020 年 12 月 31 日 At 31 December 2020			
		第一層級 Level 1	第二層級 Level 2	第三層級 Level 3	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>金融資產</b>	<b>Financial assets</b>				
強制性以公平值變化計入損益之證券 (附註 20)	Investment in securities mandatorily measured at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	385,769	-	385,769
- 存款證	- Certificates of deposit	-	-	-	-
- 股份證券	- Equity securities	-	62,599	-	62,599
界定為以公平值變化計入損益之證券 (附註 20)	Investment in securities designated at fair value through profit or loss (Note 20)				
- 債務證券	- Debt securities	-	215,659	-	215,659
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	140,505	-	140,505
以公平值變化計入其他全面收益的證券 (附註 20)	Investment in securities measured at FVOCI (Note 20)				
- 債務證券	- Debt securities	2,064,144	37,988,869	-	40,053,013
- 存款證	- Certificates of deposit	-	8,728,236	-	8,728,236
- 股份證券	- Equity securities	-	-	20,854	20,854
		<u>2,064,144</u>	<u>47,521,637</u>	<u>20,854</u>	<u>49,606,635</u>
<b>金融負債</b>	<b>Financial liabilities</b>				
衍生金融工具 (附註 18)	Derivative financial instruments (Note 18)	-	(75,396)	-	(75,396)

本集團之金融資產及負債於期內均沒有第一層級及第二層級之間的轉移 (2020 年 12 月 31 日：無)。

There were no financial asset and liability transfers between Level 1 and Level 2 for the Group during the period (31 December 2020: Nil).



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

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

#### 4.1 以公平值計量的金融工具 (續) 4.1 Financial instruments measured at fair value (continued)

##### B. 第三層級的项目變動

##### B. Reconciliation of level 3 items

		金融資產 Financial assets		
		強制性以公平值變化 計入損益之證券 Investment in securities mandatorily measured at FVTPL	以公平值變化 計入其他全面 收益的證券 Investment in securities measured at FVOCI	總計 Total
		債務證券 Debt 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
於 2021 年 1 月 1 日 (虧損)/收益	At 1 January 2021 (Losses)/Gains	-	20,854	20,854
- 公平值變化	- Change in fair value			
- 收益表	- Income statement	(2,164)	-	(2,164)
- 其他全面收益	- Other comprehensive income	-	2,689	2,689
增置/買入	Additions/Purchases	39,880	-	39,880
於 2021 年 6 月 30 日	At 30 June 2021	37,716	23,543	61,259
於 2021 年 6 月 30 日持有的 資產於期內計入收益表的 其他金融資產之淨收益的 未實現虧損總額	Unrealised losses recognised in net gain on other financial assets in income statement relating to assets held at 30 June 2021	(2,164)	-	(2,164)
		金融資產 Financial assets		
		強制性以公平值變化 計入損益之證券 Investment in securities mandatorily measured at FVTPL	以公平值變化 計入其他全面 收益的證券 Investment in securities measured at FVOCI	總計 Total
		債務證券 Debt 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
於 2020 年 1 月 1 日 (虧損)	At 1 January 2020 (Losses)	-	27,183	27,183
- 公平值變化	- Change in fair value			
- 收益表	- Income statement	-	-	-
- 其他全面收益	- Other comprehensive income	-	(6,329)	(6,329)
增置/買入	Additions/Purchases	-	-	-
於 2020 年 12 月 31 日	At 31 December 2020	-	20,854	20,854
於 2020 年 12 月 31 日持有的 資產於年內計入收益表的 其他金融資產之淨收益的 未實現收益總額	Unrealised gains recognised in net gain on other financial assets in income statement relating to assets held at 31 December 2020	-	-	-



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

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

4.1 以公平值計量的金融工具  
(續)

4.1 Financial instruments measured at fair value (continued)

B. 第三層級的項目變動  
(續)

B. Reconciliation of level 3 items (continued)

於 2021 年 6 月 30 日及 2020 年 12 月 31 日，分類為第三層級的金融工具主要為以公平值變化計入損益之債務證券及非上市股權。

As at 30 June 2021 and 31 December 2020, financial instruments categorised as level 3 are mainly comprised of debt securities measured at fair value through profit or loss and unlisted equity shares.

對於某些低流動性並以公允值變化計入損益之債券證券，本集團從交易對手處詢價。其公平值的計量可能採用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。

For certain illiquid debt securities classified as fair value through profit or loss, 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.

非上市股權的公平值乃參考可供比較的上市公司之平均市價／盈利倍數，或若沒有合適可供比較的公司，則按其資產淨值釐定。公平值與適合採用之可比較倍數比率或資產淨值存在正向關係。若股權投資的企業之資產淨值增長／減少 5%，則本集團之其他全面收益將增加／減少港幣 1,177,000 元（2020 年 12 月 31 日：港幣 1,043,000 元）。

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 or net asset value, if appropriate comparables are not available. The fair value is positively correlated to the price / earning ratios of appropriate comparables or net asset values. Had the net asset value of the underlying equity investments increased / decreased by 5%, the Group's other comprehensive income would have increased / decreased by HK\$1,177,000 (31 December 2020: HK\$1,043,000).



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

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

#### 4.2 非以公平值計量的金融工具

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

##### 存放／尚欠銀行及其他金融機構之結餘及貿易票據

大部分之金融資產及負債將於結算日後一年內到期，其賬面值與公平值相若。

##### 客戶貸款

大部分之客戶貸款是浮動利率，按市場息率計算利息，其賬面值與公平值相若。

##### 以攤餘成本計量之債務工具

採用以現時收益率曲線相對應剩餘期限之利率為基礎的貼現現金流模型計算。

##### 客戶存款

大部分之客戶存款將於結算日後一年內到期，其賬面值與公平值相若。

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

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

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

Substantially all the financial assets and liabilities mature within one year from the end of the reporting 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.

##### Debt instruments at amortised cost

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

##### Deposits from customers

Substantially all the deposits from customers mature within one year from the end of the reporting date and their carrying value approximates fair value.

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

#### 4. Fair values of financial assets and liabilities (continued)

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

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

	於 2021 年 6 月 30 日		於 2020 年 12 月 31 日	
	At 30 June 2021		At 31 December 2020	
	賬面值	公平值	賬面值	公平值
	Carrying value	Fair value	Carrying value	Fair value
	港幣千元	港幣千元	港幣千元	港幣千元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>金融資產</b>	<b>Financial assets</b>			
以攤餘成本計量的證券 (附註 20)	Investment in securities measured at amortised cost (Note 20)			
	<b>2,097,707</b>	<b>2,082,691</b>	1,351,001	1,364,469



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

5. 淨利息收入

5. Net interest income

		(重列) (Restated)
	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
<b>利息收入</b>	<b>Interest income</b>	
存放於同業及其他金融機構的 款項	Due from banks and other financial institutions	
	33,584	158,823
客戶貸款及貿易票據	Advances to customers and trade bills	
	1,096,405	1,448,772
證券投資	Investment in securities	
	366,947	531,272
其他	Others	
	1,267	1,708
	<b>1,498,203</b>	<b>2,140,575</b>
<b>利息支出</b>	<b>Interest expense</b>	
同業及其他金融機構存放的 款項	Due to banks and other financial institutions	
	(208,445)	(37,154)
客戶存款	Deposits from customers	
	(491,831)	(1,212,848)
租賃負債	Lease liabilities	
	(4,109)	(4,038)
其他	Others	
	(104)	(391)
	<b>(704,489)</b>	<b>(1,254,431)</b>
<b>淨利息收入</b>	<b>Net interest income</b>	
	<b>793,714</b>	<b>886,144</b>

非以公平值變化計入損益之  
金融資產與金融負債所產生  
的利息收入及利息支出分別  
為港幣 1,479,947,000 元  
(2020 年上半年：港幣  
2,128,284,000 元)及港幣  
704,489,000 元(2020 年上  
半年：港幣 1,254,431,000  
元)。

Included within interest income and interest expense are HK\$1,479,947,000 (first half of 2020: HK\$2,128,284,000) and HK\$704,489,000 (first half of 2020: HK\$1,254,431,000) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

6. 淨服務費及佣金收入

6. Net fee and commission income

		(重列) (Restated)
	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
<b>服務費及佣金收入</b>	<b>Fee and commission income</b>	
保險	Insurance	67,600
證券經紀	Securities brokerage	66,243
貸款佣金	Loan commissions	161,257
繳款服務	Payment services	14,517
匯票佣金	Bills commissions	3,688
保管箱	Safe deposit box	10,185
基金分銷	Funds distribution	8,280
其他	Others	31,162
	<b>362,932</b>	<b>331,770</b>
<b>服務費及佣金支出</b>	<b>Fee and commission expense</b>	
證券經紀	Securities brokerage	(11,000)
其他	Others	(7,248)
	<b>(18,248)</b>	<b>(14,768)</b>
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>344,684</b>
其中源自：	Of which arise from:	
非以公平值變化計入損益 之金融資產或金融負債	Financial assets or financial liabilities not at fair value through profit or loss	
- 服務費及佣金收入	- Fee and commission income	164,945
- 服務費及佣金支出	- Fee and commission expense	(66)
	<b>164,879</b>	<b>154,699</b>
信託及其他受託活動	Trust and other fiduciary activities	
- 服務費及佣金收入	- Fee and commission income	3,435
- 服務費及佣金支出	- Fee and commission expense	(740)
	<b>2,695</b>	<b>2,546</b>



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

### 7. 淨交易性(虧損)/收益 7. Net trading (loss) / gain

		半年結算至 2021年 6月30日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020年 6月30日 Half-year ended 30 June 2020 港幣千元 HK\$'000
淨(虧損)/收益源自:	Net (loss) / gain from:		
外匯交易及外匯交易產品	Foreign exchange and foreign exchange products	3,958	36,868
強制性以公平值變化計入損益之證券淨虧損	Net loss on investment in securities mandatorily measured at fair value through profit or loss	(11,710)	(1,595)
利率工具	Interest rate instruments	242	(5,857)
商品	Commodities	8	(15)
		<b>(7,502)</b>	<b>29,401</b>

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

		半年結算至 2021年 6月30日 Half-year ended 30 June 2021 港幣千元 HK\$'000	(重列) (Restated) 半年結算至 2020年 6月30日 Half-year ended 30 June 2020 港幣千元 HK\$'000
界定為以公平值變化計入損益之金融工具淨(虧損)/收益	Net (loss) / gain on financial instruments designated at FVTPL	(1,905)	3,196
強制性以公平值變化計入損益之證券淨收益(除已包括在淨交易性(虧損)/收益內)	Net gain on investment in securities mandatorily measured at FVTPL (other than those included in net trading (loss) / gain)	1,992	4,635
以公平值變化計入其他全面收益之證券之淨收益	Net gain on investment in securities measured at FVOCI	33,992	193,362
其他	Others	125	(49)
		<b>34,204</b>	<b>201,144</b>

### 9. 其他經營收入 9. Other operating income

		半年結算至 2021年 6月30日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020年 6月30日 Half-year ended 30 June 2020 港幣千元 HK\$'000
證券投資股息收入	Dividend income from investment in securities		
- 上市證券投資	- Listed investments	6,586	-
- 非上市證券投資	- Unlisted investments	1,251	1,445
投資物業之租金總收入	Gross rental income from investment properties	2,044	2,584
有關投資物業之收入	Incomings in respect of investment properties	209	79
其他	Others	2,870	1,579
		<b>12,960</b>	<b>5,687</b>



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

10. 減值準備淨(撥回)  
／撥備

10. Net (reversal) / charge of impairment allowances

		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
客戶貸款及貿易票據	Advances to customers and trade bills	(198,715)	53,897
證券投資	Investment in securities	15,654	10,116
存放央行、銀行及其他金融機構的結餘	Balances with central banks, banks and other financial institutions	1,718	1,286
其他金融資產	Other financial assets	226	1,811
資產負債表外	Off-balance sheet	(36,897)	(8,669)
		<b>(218,014)</b>	<b>58,441</b>

11. 經營支出

11. Operating expenses

		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020
		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	343,554	316,508
- 退休成本	- Pension cost	25,037	15,206
		<b>368,591</b>	<b>331,714</b>
房產及設備支出(不包括折舊)	Premises and equipment expenses (excluding depreciation)		
- 房產租金	- Rental of premises	197	348
- 資訊科技	- Information technology	6,685	4,761
- 其他	- Others	10,835	6,228
		<b>17,717</b>	<b>11,337</b>
折舊(附註 22)	Depreciation (Note 22)	70,115	59,103
- 自置物業、器材及設備	- Owned properties, plant and equipment	22,914	18,929
- 使用權資產	- Right-of-use assets	47,201	40,174
核數師酬金	Auditor's remuneration	1,659	1,538
- 審計服務	- Audit services	1,659	955
- 非審計服務	- Non-audit services	-	583
其他經營支出	Other operating expenses	114,419	95,429
		<b>572,501</b>	<b>499,121</b>



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

12. 投資物業公平值調整  
之淨虧損

12. Net loss from fair value adjustments on investment properties

	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
投資物業公平值調整之 淨虧損 (附註 21)	(200)	(5,930)

13. 出售／重估物業、器  
材及設備之淨收益

13. Net gain from disposal / revaluation of properties, plant and equipment

	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
重估房產之淨收益	1,424	1,392
出售設備、固定設施及裝備 的淨虧損	(933)	(7)
	491	1,385



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

14. 稅項

14. Taxation

綜合收益表內之稅項組成如下：

Taxation in the consolidated income statement represents:

		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 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	82,193	69,811
- 往年不足撥備	- Under-provision in prior year	100	14
		82,293	69,825
海外稅項	Overseas taxation		
- 期內計入稅項	- Current period taxation	20,533	63,597
- 往年超額撥備	- Over-provision in prior year	(27,763)	-
		75,063	133,422
遞延稅項	Deferred tax		
暫時性差額之產生及撥回 (附註 26)	Origination and reversal of temporary differences (Note 26)	36,550	3,641
		111,613	137,063

香港利得稅乃按照截至 2021 年上半年估計應課稅溢利依稅率 16.5% (2020 年：16.5%) 提撥。海外溢利之稅款按照 2021 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% (2020: 16.5%) on the estimated assessable profits arising in Hong Kong for the first half of 2021. Taxation on overseas profits has been calculated on the estimated assessable profits for the first half of 2021 at the rates of taxation prevailing in the country in which the Group operates.



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

15. 股息及支付利息

15. Dividends and Distributions

- (i) 於年度核准及支付屬上年  
度股息

- (i) Dividends payable to equity shareholders attributable to the previous financial year, approved and paid during the interim period

半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021			半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	
每股 Per share	總額 Total		每股 Per share	總額 Total
港幣 HK\$	港幣千元 HK\$'000		港幣 HK\$	港幣千元 HK\$'000
本年度經批准及支付的上 年度末期股息	Final dividend in respect of the previous financial year, approved and paid during the interim period	0.114252,879	0.200	373,650

- (ii) 永久非累計次級額外一  
級資本證券支付的股息  
為港幣 50,944,000 元  
(2020 年上半年：港幣  
50,907,000 元)。

- (ii) Dividend paid on perpetual non-cumulative subordinated additional tier 1 capital securities is HK\$50,944,000 (first half of 2020: HK\$50,907,000).



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

16. 庫存現金及存放銀行及其他金融機構的結餘

16. Cash and balances with banks and other financial institutions

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金	Cash	223,773	216,230
存放中央銀行的結餘	Balances with central banks	9,082,607	3,909,384
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	2,308,093	2,942,926
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	8,581,706	15,903,903
		20,196,179	22,972,443
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(561)	(611)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		20,195,618	22,971,832

17. 在銀行及金融機構一至十二個月內到期之定期存放

17. Placements with banks and other financial institutions maturing between one and twelve months

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及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 to twelve months	2,165,813	7,441,611
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(3,083)	(1,313)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		2,162,730	7,440,298



## 中期財務資料附註 (續)

## Notes to the Interim Financial Information (continued)

### 18. 衍生金融工具

本集團訂立下列匯率及利率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。

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

外匯期權是指期權的賣方（出讓方）為買方（持有方）提供在未來某一特定日期或未來一定時期內按約定的價格買進（認購期權）或賣出（認沽期權）一定數量的金融工具的權利（而非承諾）的一種協議。考慮到外匯和利率風險，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或透過交易所進行（如於交易所進行買賣之期權）。

本集團之衍生金融工具合約／名義數額及其公平值詳列於下表。各類型金融工具的合約／名義數額僅顯示於財務狀況表內未完成之交易量，而若干金融工具之合約／名義數額則提供了一個與財務狀況表內所確認的公平值資產或負債的對比基礎。但是，這並不反映所涉及的未來的現金流或當前的公平值，因而也不能反映本集團所面臨的信貸風險或市場風險。隨著與衍生金融工具合約條款相關的匯率或市場利率的波動，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。

### 18. Derivative financial instruments

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

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

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

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

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 end of the reporting dates and certain of them provide a basis for comparison with fair value instruments recognised on the statement of financial position. 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 or market interest rates 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  
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Notes to the Interim Financial Information (continued)

18. 衍生金融工具 (續)

18. Derivative financial instruments (continued)

下表概述各類衍生金融工具於 2021 年 6 月 30 日及 2020 年 12 月 31 日之合約／名義數額及公平值：

The following tables summarise the contract / notional amounts and fair values of each class of derivative financial instrument as at 30 June 2021 and 31 December 2020:

		於 2021 年 6 月 30 日		
		At 30 June 2021		
		合約／名義數額 Contract / notional amounts	公平值 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	952,668	86,158	(5,105)
掉期	Swaps	21,491,119	21,706	(7,700)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	3,936	28	-
- 賣出期權	- Options written	3,936	-	(29)
		22,451,659	107,892	(12,834)
利率合約	Interest rate contracts			
掉期	Swaps	1,445,861	14,411	(18,817)
		23,897,520	122,303	(31,651)

		於 2020 年 12 月 31 日		
		At 31 December 2020		
		合約／名義數額 Contract / notional amounts	公平值 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	961,017	97,298	(15,142)
掉期	Swaps	14,096,968	22,146	(32,726)
外匯交易期權	Foreign currency options			
- 買入期權	- Options purchased	8,351	23	-
- 賣出期權	- Options written	8,351	-	(27)
		15,074,687	119,467	(47,895)
利率合約	Interest rate contracts			
掉期	Swaps	1,678,689	21,038	(27,501)
		16,753,376	140,505	(75,396)



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

19. 客戶貸款及貿易票據

19. Advances to customers and trade bills

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
個人貸款	Personal loans and advances	14,872,403	13,616,426
公司貸款	Corporate loans and advances	65,976,918	64,164,220
客戶貸款	Advances to customers	80,849,321	77,780,646
客戶貸款減值準備	Advances to customers impairment allowances		
- 按第一階段	- Stage 1	(257,172)	(476,643)
- 按第二階段	- Stage 2	(9,157)	(8,637)
- 按第三階段	- Stage 3	(281,641)	(278,510)
		80,301,351	77,016,856
貿易票據	Trade bills	1,510,142	1,327,776
貿易票據減值準備	Trade bills impairment allowances		
- 按第一階段	- Stage 1	(28,971)	(4,491)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	-	-
		1,481,171	1,323,285
		81,782,522	78,340,141

於 2021 年 6 月 30 日，客戶貸款包括應計利息港幣 209,673,000 元 (2020 年 12 月 31 日：港幣 180,337,000 元)。

As at 30 June 2021, advances to customers included accrued interest of HK\$209,673,000 (31 December 2020: HK\$180,337,000).



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Notes to the Interim Financial Information (continued)

20. 證券投資

20. Investment in securities

		於 2021 年 6 月 30 日 As at 30 June 2021				
		強制性以公平 值變化計入損 益之證券 Investment in securities mandatorily measured at fair value through profit or loss	界定為以公平 值變化計入損 益之證券 Investment in securities designated at fair value through profit and loss	以公平值變 化計入其他全 面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本 計量之證券 Investment in securities 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	港幣千元 HK\$'000
存款證：	Certificate of deposit:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	-	-	6,556,743	-	6,556,743
		-	-	6,556,743	-	6,556,743
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	79,893	39,801	11,320,105	1,080,289	12,520,088
- 於香港以外上市	- Listed outside Hong Kong	115,781	158,620	6,284,867	956,085	7,515,353
- 非上市	- Unlisted	189,390	-	28,051,144	62,565	28,303,099
		385,064	198,421	45,656,116	2,098,939	48,338,540
		385,064	198,421	52,212,859	2,098,939	54,895,283
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(1,232)	(1,232)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(1,232)	(1,232)
存款證及債務證券	Total debt securities and certificates of deposit	385,064	198,421	52,212,859	2,097,707	54,894,051
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	113,689	-	1,080,353	-	1,194,042
- 於香港以外上市	- Listed outside Hong Kong	14,505	-	-	-	14,505
- 非上市	- Unlisted	-	-	23,543	-	23,543
股份證券總額	Total equity securities	128,194	-	1,103,896	-	1,232,090
		513,258	198,421	53,316,755	2,097,707	56,126,141
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	-	-	17,826,025	831,611	18,657,636
公營單位	Public sector entities	-	-	2,227,931	-	2,227,931
銀行及 其他金融機構	Banks and other financial institutions	234,323	198,421	27,674,077	806,500	28,913,321
公司企業	Corporate entities	278,935	-	5,588,722	459,596	6,327,253
		513,258	198,421	53,316,755	2,097,707	56,126,141



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Notes to the Interim Financial Information (continued)

20. 證券投資 (續)

20. Investment in securities (continued)

		(重列) (Restated) 於 2020 年 12 月 31 日 As at 31 December 2020				
		強制性以公平 值變化計入損 益之證券 Investment in securities mandatorily measured at fair value through profit or loss	界定為以公平 值變化計入損 益之證券 Investment in securities designated at fair value through profit and loss	以公平值變 化計入其他全 面收益之證券 Investment in securities at fair value through other comprehensive income	以攤餘成本 計量之證券 Investment in securities 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	港幣千元 HK\$'000
存款證：	Certificate of deposit:					
- 於香港上市	- Listed in Hong Kong	-	-	-	-	-
- 於香港以外上市	- Listed outside Hong Kong	-	-	-	-	-
- 非上市	- Unlisted	-	-	8,728,236	-	8,728,236
		-	-	8,728,236	-	8,728,236
債務證券：	Debt securities:					
- 於香港上市	- Listed in Hong Kong	82,522	40,027	6,094,516	1,013,552	7,230,617
- 於香港以外上市	- Listed outside Hong Kong	152,637	175,632	4,752,932	120,910	5,202,111
- 非上市	- Unlisted	150,610	-	29,205,565	220,139	29,576,314
		385,769	215,659	40,053,013	1,354,601	42,009,042
		385,769	215,659	48,781,249	1,354,601	50,737,278
減值準備	Impairment allowances					
- 按第一階段	- Stage 1	-	-	-	(3,600)	(3,600)
- 按第二階段	- Stage 2	-	-	-	-	-
- 按第三階段	- Stage 3	-	-	-	-	-
		-	-	-	(3,600)	(3,600)
存款證及債務證券	Total debt securities and certificates of deposit	385,769	215,659	48,781,249	1,351,001	50,733,678
股份證券：	Equity securities:					
- 於香港上市	- Listed in Hong Kong	51,535	-	-	-	51,535
- 於香港以外上市	- Listed outside Hong Kong	11,064	-	-	-	11,064
- 非上市	- Unlisted	-	-	20,854	-	20,854
股份證券總額	Total equity securities	62,599	-	20,854	-	83,453
		448,368	215,659	48,802,103	1,351,001	50,817,131
按發行機構之分類 如下：	Analysed by type of issuer as follows:					
官方實體	Sovereigns	-	-	18,872,423	-	18,872,423
公營單位	Public sector entities	-	-	1,513,178	-	1,513,178
銀行及 其他金融機構	Banks and other financial institutions	198,797	199,779	23,433,969	799,529	24,632,074
公司企業	Corporate entities	249,571	15,880	4,982,533	551,472	5,799,456
		448,368	215,659	48,802,103	1,351,001	50,817,131



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

21. 投資物業

21. Investment properties

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	153,620	237,150
公平值虧損 (附註 12)	Net loss from fair value adjustment (Note 12)	(200)	(7,330)
重新分類轉至物業、器材及設備 (附註 22)	Reclassification to properties, plant and equipment (Note 22)	-	(76,200)
於期／年末	At period / year end	153,420	153,620

22. 物業、器材及設備

22. Properties, plant and equipment

		房產使用權 資產 Right-of-use assets of premises 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	設備、固定 設施及裝備 Equipment, fixtures and fittings 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 2021 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2021	236,571	1,706,828	101,163	2,044,562
增置	Additions	69,870	1,558	11,778	83,206
出售	Disposals	(2,668)	-	(933)	(3,601)
重估	Revaluation	-	11,774	-	11,774
本期折舊 (附註 11)	Depreciation for the period (Note 11)	(47,201)	(11,774)	(11,140)	(70,115)
匯兌差額	Exchange difference	10,005	-	686	10,691
於 2021 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2021	266,577	1,708,386	101,554	2,076,517
於 2021 年 6 月 30 日 成本值或估值	At 30 June 2021 Cost or valuation	370,957	1,708,386	209,048	2,288,391
累計折舊及減值	Accumulated depreciation and impairment	(104,380)	-	(107,494)	(211,874)
於 2021 年 6 月 30 日之 賬面淨值	Net book value at 30 June 2021	266,577	1,708,386	101,554	2,076,517
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 2021 年 6 月 30 日 按成本值	At 30 June 2021 At cost	370,957	-	209,048	580,005
按估值	At valuation	-	1,708,386	-	1,708,386
		370,957	1,708,386	209,048	2,288,391



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

22. 物業、器材及設備  
(續)

22. Properties, plant and equipment (continued)

		房產使用權 資產 Right-of-use assets of premises 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	設備、固定 設施及裝備 Equipment, fixtures and fittings 港幣千元 HK\$'000	總計 Total 港幣千元 HK\$'000
於 2020 年 1 月 1 日之 賬面淨值	Net book value at 1 January 2020	240,083	1,707,835	73,154	2,021,072
增置	Additions	71,917	4,410	41,836	118,163
出售	Disposals	(368)	-	(8)	(376)
重估	Revaluation	-	(58,425)	-	(58,425)
本年折舊	Depreciation for the year	(85,261)	(23,192)	(14,717)	(123,170)
重新分類轉自投資物業 (附註 21)	Reclassification from investment properties (Note 21)	-	76,200	-	76,200
匯兌差額	Exchange difference	10,200	-	898	11,098
於 2020 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2020	<u>236,571</u>	<u>1,706,828</u>	<u>101,163</u>	<u>2,044,562</u>
於 2020 年 12 月 31 日 成本值或估值	At 31 December 2020 Cost or valuation	358,100	1,706,828	205,823	2,270,751
累計折舊及減值	Accumulated depreciation and impairment	<u>(121,529)</u>	<u>-</u>	<u>(104,660)</u>	<u>(226,189)</u>
於 2020 年 12 月 31 日之 賬面淨值	Net book value at 31 December 2020	<u>236,571</u>	<u>1,706,828</u>	<u>101,163</u>	<u>2,044,562</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 2020 年 12 月 31 日	At 31 December 2020				
按成本值	At cost	358,100	-	205,823	563,923
按估值	At valuation	<u>-</u>	<u>1,706,828</u>	<u>-</u>	<u>1,706,828</u>
		<u>358,100</u>	<u>1,706,828</u>	<u>205,823</u>	<u>2,270,751</u>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

23. 其他資產

23. Other assets

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
貴金屬	Precious metals	70,678	65,179
收回資產	Reposessed assets	116,242	122,324
應收賬項及預付費用	Accounts receivable and prepayments	1,087,145	1,378,479
		<b>1,274,065</b>	<b>1,565,982</b>
減值準備	Impairment allowances		
- 按第一階段	- Stage 1	(569)	(4,299)
- 按第二階段	- Stage 2	-	-
- 按第三階段	- Stage 3	(4,345)	(387)
		<b>1,269,151</b>	<b>1,561,296</b>

24. 客戶存款

24. Deposits from customers

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		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	13,554,766	10,065,280
儲蓄存款	Savings deposits	30,887,983	30,394,687
定期、短期及通知存款	Time, call and notice deposits	78,052,224	82,113,064
		<b>122,494,973</b>	<b>122,573,031</b>

25. 其他賬項及準備

25. Other accounts and provisions

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
其他應付賬項	Other accounts payable	1,388,976	1,923,601
租賃負債	Lease liabilities	266,161	238,449
準備	Provisions	10,117	11,000
		<b>1,665,254</b>	<b>2,173,050</b>
貸款承諾及應收開出保函 之減值準備	Impairment allowances of loan commitments and financial guarantees contracts issued		
- 按第一階段	- Stage 1	14,872	51,644
- 按第二階段	- Stage 2	-	1
- 按第三階段	- Stage 3	-	-
		<b>1,680,126</b>	<b>2,224,695</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

26. 遞延稅項

26. 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及未使用稅項抵免作提撥。

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 and unused tax credits in accordance with HKAS 12 "Income Taxes".

財務狀況表內之遞延稅項（資產）／負債主要組合，以及其在2021年上半年及截至2020年12月31日止年度之變動如下：

The major components of deferred tax (assets) / liabilities recorded in the statement of financial position, and the movements during the first half of 2021 and the year ended 31 December 2020 are as follows:

		於 2021 年 6 月 30 日 At 30 June 2021					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2021 年 1 月 1 日	At 1 January 2021	29,922	222,774	(465)	(82,845)	(55,582)	113,804
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	857	4	(39)	35,728	-	36,550
借記其他全面收益	Charged to other comprehensive income	-	292	-	-	24,269	24,561
匯兌差額	Exchange difference	-	-	-	(345)	(213)	(558)
於 2021 年 6 月 30 日	At 30 June 2021	30,779	223,070	(504)	(47,462)	(31,526)	174,357





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

26. 遞延稅項 (續)

26. Deferred taxation (continued)

		於 2020 年 12 月 31 日					
		At 31 December 2020					
		加速折舊 免稅額 Accelerated tax depreciation	物業重估 Property revaluation	虧損 Losses	減值準備 Impairment allowance	其他 Others	總計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於 2020 年 1 月 1 日	At 1 January 2020	26,426	224,540	(390)	(42,017)	(25,524)	183,035
借記／（貸記） 收益表 （附註 14）	Charged / (credited) to income statement (Note 14)	3,496	9,302	(75)	(37,087)	-	(24,364)
貸記其他全面 收益	Credited to other comprehensive income	-	(11,068)	-	-	(30,471)	(41,539)
匯兌差額	Exchange difference	-	-	-	(3,741)	413	(3,328)
於 2020 年 12 月 31 日	At 31 December 2020	29,922	222,774	(465)	(82,845)	(55,582)	113,804

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。下列在財務狀況表內列賬之金額，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 statement of financial position:

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
遞延稅項資產	Deferred tax assets	(24,842)	(23,499)
遞延稅項負債	Deferred tax liabilities	199,199	137,303
		174,357	113,804



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

27. 股本

27. Share capital

普通股持有人有權不時收取已宣告派發的股息，並在銀行剩餘淨資產會議上投票。

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank's residual net assets.

		2021	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	2,218,236,000	6,577,871
已發行股票	Shares issued	-	-
於 6 月 30 日	At 30 June	2,218,236,000	6,577,871

  

		2020	
		股份數目 Number of shares	港幣千元 HK\$'000
於 1 月 1 日	At 1 January	1,868,247,500	3,245,980
已發行股票	Shares issued	349,988,500	3,331,891
於 12 月 31 日	At 31 December	2,218,236,000	6,577,871

根據香港《公司條例》第135條，本銀行的普通股並無票面值。普通股持有人有權獲得不時宣佈派發的紅利，並有權在銀行股東會議按一股一票方式進行投票。所有普通股在銀行剩餘資產方面的排名相等。

In accordance with section 135 of the Hong Kong Companies Ordinance, the ordinary shares of the Bank do not have a par value. The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

28. 額外資本工具

28. Additional equity instruments

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
2.5 億美元永久非累計次級 額外一級資本證券	US\$250 million perpetual non-cumulative subordinated additional tier 1 capital securities	<b>1,937,712</b>	1,937,712
<p>本銀行於2017年11月29日發行了票面值2.5億美元（扣除相關發行成本後等值港幣19.38億元）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2022年11月29日首個提前贖回日期前，票面年利率定於5.25%。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。</p> <p>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。</p> <p>假如金管局通知本銀行不對本金進行撤銷則無法繼續經營，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撤銷。</p> <p>於2022年11月29日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。</p> <p>2021年5月25日派發此額外資本工具利息港幣50,944,000元。</p>			
<p>On 29 November 2017, the Bank issued perpetual non-cumulative subordinated additional tier 1 capital securities ("additional equity instruments") with a face value of US\$250 million (equivalent to HK\$1,938 million net of related issuance costs). The additional equity instruments are perpetual and bear a 5.25% coupon until the first call date on 29 November 2022. 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.</p> <p>The coupon shall be payable semi-annually. The Bank has the right to cancel coupon payment (subject to the requirement as set out in the terms and conditions of the additional equity instruments) and the coupon cancelled shall not be cumulative.</p> <p>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.</p> <p>The Bank has a call option to redeem all the outstanding additional equity instruments from 29 November 2022 or any subsequent coupon payment date, but subject to restriction as set out in the terms and conditions.</p> <p>During the period, the coupons of this additional equity instruments were paid with the amount of HK\$50,944,000 on 25 May 2021.</p>			



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 綜合現金流量表附註

29. Notes to consolidated cash flow statement

(a) 除稅前溢利與除稅前  
經營現金之(流出)/  
流入對賬

(a) Reconciliation of profit before taxation to operating cash (outflow) /  
inflow before taxation

	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
除稅前溢利	823,864	877,271
投資物業公平值調整之淨虧損	200	5,930
出售/重估物業、器材及設備之淨收益	(491)	(1,385)
租賃負債之利息支出	4,109	4,038
折舊	70,115	59,103
減值準備淨(撥回)/撥備	(218,014)	58,441
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	1,446,358	(329,336)
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	571,103	(424,753)
衍生金融工具之變動	(25,543)	2,435
客戶貸款及貿易票據之變動	(3,243,666)	(1,919,684)
證券投資之變動	(4,620,763)	431,015
其他資產之變動	291,919	(1,031,608)
銀行及其他金融機構之存款及結餘之變動	471,645	(4,604,678)
客戶存款之變動	(78,058)	7,008,177
其他賬項及準備之變動	(536,129)	761,872
匯率變動之影響	(18,155)	21,386
除稅前經營現金之(流出)/流入	(5,061,506)	918,224
經營業務之現金流量中包括		
– 已收利息	1,560,861	2,264,199
– 已付利息	(717,722)	(1,272,902)
– 已收股息	7,837	1,445



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

29. 綜合現金流量表附註  
(續)

29. Notes to 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 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 6 月 30 日 At 30 June 2020
	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	18,479,605	11,856,480
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	1,413,106	2,667,784
原到期日在 3 個月內之債務證券	5,938,038	6,072,323
原到期日在 3 個月內之存款證	-	761,442
	<b>25,830,749</b>	<b>21,358,029</b>

(c) 與綜合財務狀況表的對賬

(c) Reconciliation with the consolidated statement of financial position  
(重列)

	於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 6 月 30 日 At 30 June 2020
	港幣千元 HK\$'000	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	20,195,618	14,732,659
在銀行及其他金融機構一至十二個月內到期之定期存放	2,162,730	5,400,926
證券投資		
其中：強制性以公平值變化計入損益之證券	385,064	448,900
其中：界定為以公平值變化計入損益之證券	198,421	216,523
其中：以公平值變化計入其他全面收益之證券	52,212,859	47,941,690
其中：攤銷成本證券	2,097,707	1,589,840
在綜合財務狀況表列示的金額	<b>77,252,399</b>	<b>70,330,538</b>
減：原本期限為 3 個月以上的金額	(49,861,306)	(47,184,928)
減：受規管限制的中央銀行的現金結存	(1,560,344)	(1,787,581)
在綜合現金流量表內的現金及等同現金項目	<b>25,830,749</b>	<b>21,358,029</b>



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

30. 或然負債及承擔

30. 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 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
直接信貸替代項目	Direct credit substitutes	2,171	5,147
與交易有關之或然負債	Transaction-related contingencies	24,429	25,621
與貿易有關之或然負債	Trade-related contingencies	530,311	677,387
不需事先通知的無條件撤銷之承諾	Commitments that are unconditionally cancellable without prior notice	9,059,749	10,356,740
其他承擔，原到期日為	Other commitments with an original maturity of		
- 1 年或以下	- up to one year	111,383	564,022
- 1 年以上	- over one year	1,912,483	2,587,573
		<b>11,640,526</b>	<b>14,216,490</b>
信貸風險加權數額	Credit risk-weighted amount	<b>878,046</b>	<b>1,225,636</b>

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

The credit risk-weighted 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)

31. 資本承擔

31. 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 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
	港幣千元 HK\$'000	港幣千元 HK\$'000
已批准及簽約但未撥備	13,234	22,855
已批准但未簽約	-	184
	<b>13,234</b>	<b>23,039</b>

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

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

32. 租賃承擔

32. Lease commitments

(a) 作為承租人

(a) As lessee

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

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

	於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
	港幣千元 HK\$'000	港幣千元 HK\$'000
土地及樓宇		
- 不超過 1 年	497	513
- 1 年以上至 5 年內	-	23
	<b>497</b>	<b>536</b>

上列若干不可撤銷之經營租約可再商議及參照協議日期之市值或按租約內的特別條款說明而作租金調整。

Certain non-cancellable operating leases included in the table above were subject to renegotiation and rent adjustment with reference to market rates prevailing at specified agreed dates or according to the special conditions as stipulated in the leases.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

32. 租賃承擔 (續)

32. Lease commitments (continued)

(b) 作為出租人

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

土地及樓宇  
- 不超過 1 年  
- 1 年以上至 5 年內

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

(b) As lessor

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

Land and buildings  
- Not later than one year  
- Later than one year but not later than five years

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

於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
港幣千元 HK\$'000	港幣千元 HK\$'000
1,972	1,673
1,581	-
<b>3,553</b>	<b>1,673</b>





中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告

33. Segmental reporting

(a) 按業務劃分

本集團業務分為三個業務分類，它們分別是個人銀行業務、企業銀行業務和財資業務。業務線的分類是基於不同客戶層及產品種類。

個人銀行和企業銀行業務線均會提供全面的銀行服務，包括各類存款、透支、貸款、與貿易相關的產品及其他信貸服務、投資及保險產品、外幣業務及衍生產品。個人銀行業務線主要是服務個人客戶，而企業銀行業務線主要是服務公司客戶。至於財資業務線，除了自營買賣外，還負責管理集團的流動資金、利率和外匯敞口。「其他」這一欄，主要包括本集團持有房地產、投資物業及股權投資。

業務線的資產、負債、收入、支出、經營成果及資本性支出是基於本集團會計政策進行計量。分類資料包括直接屬於該業務線的績效以及可以合理攤分至該業務線的績效。跨業務線資金的定價，按本集團內部資金轉移價格機制釐定，主要是以市場利率為基準，並考慮有關產品的特性。

本集團的主要收入來源為利息收入，並且高級管理層主要按淨利息收入來管理業務，因此所有業務分類的利息收入及支出以淨額列示。

(a) Operating segments information

The Group divides its businesses into three business segments. They are Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type.

Both Personal Banking and Corporate Banking provide general banking services including various deposit products, overdrafts, loans, trade related products and other credit facilities, investment and insurance products, and foreign currency and derivative products. Personal Banking mainly serves retail customers, while Corporate Banking mainly deals with corporate customers. Treasury manages the funding and liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" mainly represents the Group's holdings of premises, investment properties and equity investments.

Measurement of segment assets, liabilities, income, expenses, results and capital expenditure is based on the Group's accounting policies. The segment information includes items directly attributable to a segment as well as those that can be allocated on a reasonable basis. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group, which is primarily based on market rates with the consideration of specific features of the product.

As the Group derives a majority of revenue from interest and the senior management relies primarily on net interest income in managing the business, interest income and expense for all reportable segments are presented on a net basis.



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

### 33. 分類報告 (續) 33. Segmental reporting (continued)

#### (a) 按業務劃分 (續)

#### (a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	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
半年結算至 2021年6月30日	Half-year ended 30 June 2021							
淨利息(支出)/收入	Net interest (expense) / income							
- 外來	- external	(155,360)	545,130	403,944	-	793,714	-	793,714
- 跨業務	- inter-segment	334,509	23,371	(357,880)	-	-	-	-
		179,149	568,501	46,064	-	793,714	-	793,714
淨服務費及佣金收入	Net fee and commission income	152,351	191,111	933	289	344,684	-	344,684
淨交易性收益/(虧損)	Net trading gain / (loss)	10,776	9,999	5,849	(34,126)	(7,502)	-	(7,502)
其他金融資產之淨收益	Net gain on other financial assets	-	17,134	19,236	(2,166)	34,204	-	34,204
其他經營收入	Other operating income	-	2,637	362	17,531	20,530	(7,570)	12,960
提取減值準備前之淨經營收入	Net operating income before impairment allowances	342,276	789,382	72,444	(18,472)	1,185,630	(7,570)	1,178,060
減值準備淨撥回/(撥備)	Net reversal / (charge) of impairment allowances	43,605	179,450	(15,654)	10,613	218,014	-	218,014
淨經營收入	Net operating income	385,881	968,832	56,790	(7,859)	1,403,644	(7,570)	1,396,074
經營支出	Operating expenses	(201,642)	(183,180)	(17,905)	(177,344)	(580,071)	7,570	(572,501)
經營溢利/(虧損)	Operating profit / (loss)	184,239	785,652	38,885	(185,203)	823,573	-	823,573
投資物業公平值調整之淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	(200)	(200)	-	(200)
出售/重估物業、器材及設備之淨收益	Net gain from disposal / revaluation of properties, plant and equipment	-	-	-	491	491	-	491
除稅前溢利/(虧損)	Profit / (loss) before taxation	184,239	785,652	38,885	(184,912)	823,864	-	823,864
於2021年6月30日	At 30 June 2021							
資產	Assets							
分部資產	Segment assets	17,188,235	70,864,544	74,030,356	1,857,727	163,940,862	-	163,940,862
負債	Liabilities							
分部負債	Segment liabilities	88,065,220	46,887,949	9,868,049	684,792	145,506,010	-	145,506,010
半年結算至 2021年6月30日	Half-year ended 30 June 2021							
其他資料	Other information							
資本性支出	Capital expenditure	(2,041)	(6,905)	(622)	(73,638)	(83,206)	-	(83,206)
折舊	Depreciation	(2,952)	(6,833)	(41)	(60,289)	(70,115)	-	(70,115)
證券攤銷	Amortisation of securities	-	-	154,394	(734)	153,660	-	153,660



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(a) 按業務劃分 (續)

(a) Operating segments information (continued)

		個人銀行 Personal Banking	企業銀行 Corporate Banking	財資業務 Treasury	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
(重列)	(Restated)							
半年結算至	Half-year ended							
2020年6月30日	30 June 2020							
淨利息(支出)/收入	Net interest (expense) / income							
- 外來	- external	(627,200)	787,280	726,064	-	886,144	-	886,144
- 跨業務	- inter-segment	812,380	(210,640)	(601,740)	-	-	-	-
		185,180	576,640	124,324	-	886,144	-	886,144
淨服務費及佣金收入／ (支出)	Net fee and commission income / (expense)	138,716	180,274	(1,598)	(390)	317,002	-	317,002
淨交易性收益	Net trading gain	9,387	3,849	5,538	10,627	29,401	-	29,401
其他金融資產之淨收益	Net gain on other financial assets	-	111,600	89,544	-	201,144	-	201,144
其他經營收入	Other operating income	-	317	268	12,699	13,284	(7,597)	5,687
提取減值準備前之淨經 營收入	Net operating income before impairment allowances	333,283	872,680	218,076	22,936	1,446,975	(7,597)	1,439,378
減值準備淨撥回／(撥 備)	Net reversal / (charge) of impairment allowances	41,756	(95,653)	(10,116)	5,572	(58,441)	-	(58,441)
淨經營收入	Net operating income	375,039	777,027	207,960	28,508	1,388,534	(7,597)	1,380,937
經營支出	Operating expenses	(200,426)	(161,770)	(18,702)	(125,820)	(506,718)	7,597	(499,121)
經營溢利／(虧損)	Operating profit / (loss)	174,613	615,257	189,258	(97,312)	881,816	-	881,816
投資物業公平值調整之 淨虧損	Net loss from fair value adjustments on investment properties	-	-	-	(5,930)	(5,930)	-	(5,930)
出售／重估物業、器材 及設備之淨收益	Net gain from disposal / revaluation of properties, plant and equipment	-	-	-	1,385	1,385	-	1,385
除稅前溢利／(虧損)	Profit / (loss) before taxation	174,613	615,257	189,258	(101,857)	877,271	-	877,271
於2020年12月31日	At 31 December 2020							
資產	Assets							
分部資產	Segment assets	16,363,528	72,781,881	72,806,839	1,562,125	163,514,373	-	163,514,373
負債	Liabilities							
分部負債	Segment liabilities	87,484,965	51,696,763	5,807,306	631,039	145,620,073	-	145,620,073
半年結算至	Half-year ended							
2020年6月30日	30 June 2020							
其他資料	Other information							
資本性支出	Capital expenditure	(5,030)	(5,182)	(68)	(41,415)	(51,695)	-	(51,695)
折舊	Depreciation	(3,068)	(5,084)	(328)	(50,623)	(59,103)	-	(59,103)
證券攤銷	Amortisation of securities	-	-	41,977	(4,049)	37,928	-	37,928



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

33. 分類報告 (續)

33. Segmental reporting (continued)

(b) 按地理區域劃分

(b) By geographical area

以下資料是根據主要  
營業地點分類：

The following information is presented based on the principal places of operations:

		半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021		半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020	
		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	989,268	783,972	1,009,013	557,368
中國內地	Mainland China	188,792	39,892	430,365	319,903
		<b>1,178,060</b>	<b>823,864</b>	<b>1,439,378</b>	<b>877,271</b>

  

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		總資產 Total assets	總資產 Total assets
		港幣千元 HK\$'000	港幣千元 HK\$'000
香港	Hong Kong	134,657,419	126,331,879
中國內地	Mainland China	29,283,443	37,182,494
		<b>163,940,862</b>	<b>163,514,373</b>

34. 已抵押資產

34. Assets pledged as security

於 2021 年 6 月 30 日，本集團通過票據抵押之負債為港幣 114,305,000 元 (2020 年 12 月 31 日：無)。本集團為擔保此等負債而質押之資產金額為港幣 114,305,000 元 (2020 年 12 月 31 日：無)，並於「貿易票據」內列賬。

As at 30 June 2021, the liabilities of the Group amounting to HK\$114,305,000 (31 December 2020: Nil) were secured by bills. The amount of assets pledged by the Group to secure these liabilities was HK\$114,305,000 (31 December 2020: Nil) included in "Trade bills".

於 2021 年 6 月 30 日，本集團通過債券抵押之負債為港幣 7,265,480,000 元 (2020 年 12 月 31 日：港幣 8,730,629,000 元)。本集團為擔保此等負債而質押之資產金額為港幣 7,434,427,000 元 (2020 年 12 月 31 日：港幣 9,174,021,000 元)，並於「證券投資」內列賬。

As at 30 June 2021, the liabilities of the Group amounting to HK\$7,265,480,000 (31 December 2020: HK\$8,730,629,000) were secured by debt securities. The amount of assets pledged by the Group to secure these liabilities was HK\$7,434,427,000 (31 December 2020: HK\$9,174,021,000) included in "investment in securities".



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易 35. Significant related party transactions

母公司的基本資料：

本集團由廈門國際銀行間接控制，廈門國際銀行是一所於中華人民共和國（「中國」）成立的中資商業銀行。

General information of the parent companies:

The Group is indirectly controlled by Xiamen International Bank Co., Ltd., which is a Chinese commercial bank established in the People's Republic of China (the "PRC").

(a) 與母公司及母公司控制之其他公司進行的交易

本集團之直接控股公司是集友國際金融控股有限公司（「集友國際金控」），集友國際金控是廈門國際投資有限公司全資附屬公司，廈門國際投資有限公司由廈門國際銀行全資擁有。

大部分與廈門國際銀行進行的交易源自貨幣市場活動。於 2021 年 6 月 30 日，本集團相關應收及應付廈門國際銀行款項總額分別為港幣 4,624,000 元（2020 年 12 月 31 日：港幣 4,852,000 元）及港幣 1,032,645,000 元（2020 年 12 月 31 日：港幣 180,564,000 元）。2021 年上半年，與廈門國際銀行釐做此類業務過程中產生的收入總額為港幣 200,000 元（2020 年上半年：港幣 5,933,000 元），沒有與廈門國際銀行釐做此類業務過程中產生的支出（2020 年上半年：港幣 14,750,000 元）。

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

The Group's immediate holding company is Chiyu International Financial Holdings Limited ("Chiyu International Holdings"), which is a wholly-owned subsidiary of Xiamen International Investment Limited, which is in turn wholly owned by Xiamen International Bank Co., Ltd.

The majority of transactions with Xiamen International Bank Co., Ltd. arise from money market activities. As at 30 June 2021, the related aggregate amount due from and to Xiamen International Bank Co., Ltd. of the Group were HK\$4,624,000 (31 December 2020: HK\$4,852,000) and HK\$1,032,645,000 (31 December 2020: HK\$180,564,000) respectively. The aggregate amount of income of the Group arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2021 was HK\$200,000 (first half of 2020: HK\$5,933,000). There was no expense arising from these transactions with Xiamen International Bank Co., Ltd. for the first half 2021 (first half of 2020: HK\$14,750,000).



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易 (續) 35. 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來自客戶存款。於2021年6月30日，本集團相關款項總額為港幣202,982,000元(2020年12月31日：港幣311,784,000元)。2021年上半年與母公司控制之其他公司所做此業務過程中產生的支出總額為港幣1,113,000元(2020年上半年：港幣282,000元)。

與母公司控制之其他公司的交易來自租賃服務。2021年上半年與母公司控制之其他公司所做此業務過程中產生的收入總額為港幣835,000元(2020年上半年：港幣835,000元)。

截至2021年6月30日止，本集團分別持有港幣150,146,000元(2020年12月31日：港幣145,988,000元)由澳門國際銀行發行的次級債和港幣482,930,000元(2020年12月31日：港幣239,443,000元)由廈門國際銀行發行的債務證券。2021年上半年分別從澳門國際銀行賺取港幣4,463,000元(2020年上半年：港幣4,488,000元)利息收入和從廈門國際銀行賺取港幣5,848,000元(2020年上半年：港幣169,000元)利息收入。

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

The majority of transactions with other companies controlled by the parent companies arise from deposits from customers. As at 30 June 2021, the related aggregate amount of the Group was HK\$202,982,000 (31 December 2020: HK\$311,784,000). The aggregate amount of expenses of the Group arising from these transactions for the first half 2021 was HK\$1,113,000 (first half of 2020: HK\$282,000).

The majority of transactions with other companies controlled by the parent companies arise from rental service. The aggregate amount of expenses of the Group arising from these transactions for the first half 2021 was HK\$835,000 (first half of 2020: HK\$835,000).

As at 30 June 2021, the related aggregate amount of the Group invested in the subordinated debt issued by Luso International Banking Limited and debt securities issued by Xiamen International Bank were HK\$150,146,000 (31 December 2020: HK\$145,988,000) and HK\$482,930,000 (31 December 2020: HK\$239,443,000) respectively. The interest income gained during first half 2021 from Luso International Banking Limited and Xiamen International Bank were HK\$4,463,000 (first half of 2020: HK\$4,488,000) and HK\$5,848,000 (first half of 2020: HK\$169,000) respectively.



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

35. 主要之有關連人士交易  
(續)

35. Significant related party transactions (continued)

(b) 主要高層人員

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

主要高層人員之薪酬如下：

(b) Key management personnel

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

The compensation of key management personnel is detailed as follows:

		(重列) (Restated)
	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021 港幣千元 HK\$'000	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020 港幣千元 HK\$'000
薪酬、其他短期員工 福利及退休福利	Salaries, other short-term employee benefits and post-employment benefits	
	<b>19,822</b>	18,026



中期財務資料附註  
(續)

Notes to the Interim Financial Information (continued)

36. 比較數字

36. Comparative figures

若干比較數字經已重報以符合本年度的呈報方式。

Certain comparative figures have been reclassified to conform to the financial statement presentation adopted in the current year.

37. 符合香港會計準則第 34 號

37. Compliance with HKAS 34

截至 2021 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。中期財務報告於 2021 年 9 月 8 日核准發佈。

The unaudited interim financial information for the first half of 2021 complies with HKAS 34 "Interim Financial Reporting" issued by the HKICPA. The interim financial report was authorised for issue on 8 September 2021.

38. 法定賬目

38. Statutory accounts

被納入本中期業績報告作為比較信息的截至 2020 年 12 月 31 日止年度有關的財務信息，雖然來源於本銀行的法定年度綜合財務報表，但不構成本銀行的法定年度綜合財務報表。按照香港《公司條例》第 436 條要求需就這些法定財務報表披露更多有關的信息如下：

The financial information relating to the year ended 31 December 2020 that is included in this Interim Report as comparative information does not constitute the Bank's statutory annual consolidated financial statements for that year but is derived from those financial statements. Further information relating to these statutory financial statements required to be disclosed in accordance with section 436 of the Hong Kong Companies Ordinance is as follows:

本銀行已按照香港《公司條例》第 662(3)條及附表 6 第 3 部的要求送呈截至 2020 年 12 月 31 日止年度的財務報表予公司註冊處。

The Bank has delivered the financial statements for the year ended 31 December 2020 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Hong Kong Companies Ordinance.

本銀行的核數師已就該財務報表發出核數師報告。該核數師報告為無保留意見的核數師報告；其中不包含核數師在不發出保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據香港《公司條例》第 406(2)、407(2)或(3)條作出的聲明。

The Bank's auditor has reported on those financial statements. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report; and did not contain a statement under sections 406(2), 407(2) or (3) of the Hong Kong Companies Ordinance.





## 獨立審閱報告



致集友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 貴集團列載於第 2 頁至第 77 頁的中期財務報告，此中期財務報告包括於 2021 年 6 月 30 日的綜合財務狀況表與截至該日止 6 個月期間有關的綜合收益表、綜合全面收益表、綜合權益變動表和綜合現金流量表以及附註解釋。董事須負責根據《香港會計準則》第 34 號編製及列報中期財務報告。

我們的責任是根據我們的審閱對中期財務報告作出結論，並按照我們雙方所協定的應聘條款，僅向全體董事會報告。除此以外，我們的報告書不可用作其他用途。我們概不就本報告書的內容，對任何其他人士負責或承擔法律責任。

### 審閱範圍

我們已根據香港會計師公會所頒布的《香港審閱工作準則》第 2410 號「獨立核數師對中期財務信息的審閱」進行審閱。中期財務報告審閱工作包括主要向負責財務會計事項的人員詢問、並實施分析和其他審閱程序。由於審閱的範圍遠較按照《香港審核準則》進行審核的範圍為小，所以不能保證我們會注意到在審核中可能會被發現的所有重大事項。因此我們不會發表任何審核意見。

### 結論

根據我們的審閱工作，我們並沒有注意到任何事項，使我們相信於 2021 年 6 月 30 日的中期財務報告在所有重大方面沒有按照《香港會計準則》第 34 號「中期財務報告」的規定編製。

畢馬威會計師事務所

執業會計師

香港中環

遮打道十號

太子大廈八樓

2021 年 9 月 8 日

## Independent Review Report

To the board of directors of Chiyu Banking Corporation Limited  
(Incorporated in Hong Kong with limited liability)

### Introduction

We have reviewed the interim financial report set out on pages 2 to 77 which comprises the consolidated statement of financial position of Chiyu Banking Corporation Limited (the "Bank") and its subsidiaries (together, the "Group") as of 30 June 2021 and the related consolidated income statement, the consolidated statement of comprehensive income and the consolidated statement of changes in equity and consolidated cash flow statement for the six month period then ended and explanatory notes. The directors are responsible for the preparation and presentation of the interim financial report in accordance with Hong Kong Accounting Standard 34, "Interim financial reporting", issued by the Hong Kong Institute of Certified Public Accountants.

Our responsibility is to form a conclusion, based on our review, on the interim financial report and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

### Scope of review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity", issued by the Hong Kong Institute of Certified Public Accountants. A review of the interim financial report consists of making enquiries, 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 report as at 30 June 2021 is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34, "Interim financial reporting".

KPMG

Certified Public Accountants

8th Floor, Prince's Building

10 Chater Road

Central, Hong Kong

8 September 2021



## 其他資料

## Additional Information

### 1. 本銀行之附屬公司

### 1. Subsidiaries of the Bank

附屬公司的具體情況如下：

The particulars of subsidiaries are as follows:

名稱	註冊／營業 地點及日期	已發行並繳足股本／ 註冊資本	持有權益	主要業務
Name	Place and date of incorporation / operation	Issued share capital / Registered capital	Interest held	Principal activities
集友銀行（代理人）有限公司	香港 1981 年 11 月 3 日	普通股份 100,000 港元	100%	代理服務及投資控股
Chiyu Banking Corporation (Nominees) Limited	Hong Kong 3 November 1981	Ordinary shares HK\$100,000	100%	Nominee service and investment holding
誠信置業有限公司	香港 1961 年 12 月 11 日	普通股份 2,800,000 港元	100%	投資控股及集團間物業 租賃
Seng Sun Development Company, Limited	Hong Kong 11 December 1961	Ordinary shares HK\$2,800,000	100%	Investment holding and leasing of properties to group companies
欣澤有限公司	香港 2001 年 5 月 4 日	普通股份 2 港元	100%*	投資控股
Grace Charter Limited	Hong Kong 4 May 2001	Ordinary shares HK\$2	100%*	Investment holding
集友國際資本有限公司	香港 2017 年 3 月 13 日	普通股份 5,000,000 港元	100%	提供企業融資顧問服務
Chiyu International Capital Limited	Hong Kong 13 March 2017	Ordinary shares HK\$5,000,000	100%	Corporate finance advisory
集友資產管理有限公司	香港 2017 年 3 月 13 日	普通股份 356,800,000 港元	100%	資產管理業務
Chiyu Asset Management Limited	Hong Kong 13 March 2017	Ordinary shares HK\$356,800,000	100%	Asset management
Sun King Limited	香港 2018 年 3 月 29 日	普通股份 1 港元	100%*	持有物業
	Hong Kong 29 March 2018	Ordinary shares HK\$1	100%*	Property holding
集友基金獨立投資組合公司	開曼群島 2019 年 1 月 22 日	管理股份 100 美元	100%*	基金工具公司
Chiyu Fund Segregated Portfolio Company	Cayman Islands 22 January 2019	Management shares USD100	100%*	Fund vehicle
集友私募股權投資基金管理 （深圳）有限公司 （前名稱：集友股權投資管理 （深圳）有限公司） (Formerly known as: 集友股 權投資管理（深圳）有限公 司)	深圳 2020 年 4 月 17 日	註冊資本 2,000,000 美元	100%*	股權投資業務
	Shenzhen 17 April 2020	Registered capital USD2,000,000	100%*	Equity Investment
集友科技創新（深圳）有限公 司	深圳 2020 年 9 月 21 日	註冊資本 10,000,000 人民幣	100%	信息科技、數據處理及 其他相關服務
	Shenzhen 21 September 2020	Registered capital RMB10,000,000	100%	Information technology, data processing and other related services

\*本銀行間接持有股份

\* Shares held indirectly by the Bank



## 其他資料（續）

## Additional Information (continued)

### 2. 符合《銀行業（披露）規則》

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

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。

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

### 3. 流動性覆蓋比率

### 3. Liquidity coverage ratio

		<u>2021</u>	<u>2020</u>
流動性覆蓋比率的平均值	Average value of liquidity coverage ratio		
- 第一季度	- First quarter	<b>236.79%</b>	224.76%
- 第二季度	- Second quarter	<b>200.15%</b>	301.99%

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

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

流動性覆蓋比率的平均值乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。

The average value of liquidity coverage ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

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

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



## 其他資料（續）

## Additional Information (continued)

### 4. 穩定資金淨額比率

### 4. Net stable funding ratio

		2021	2020
穩定資金淨額比率的 季度終結值	Quarter-end value of net stable funding ratio		
- 第一季度	- First quarter	<b>141.30%</b>	143.92%
- 第二季度	- Second quarter	<b>134.57%</b>	148.39%

穩定資金淨額比率的季度終結值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。

The 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.

穩定資金淨額比率乃根據《銀行業（流動性）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及附屬公司組成的綜合基礎計算。

The net stable funding ratio is computed on the consolidated basis which comprises the positions of local offices, overseas branches and subsidiaries of the Bank specified by the HKMA for its regulatory purposes and in accordance with the Banking (Liquidity) Rules.

有關穩定資金淨額比率披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 中「監管披露」一節瀏覽。

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



## 其他資料（續）

## Additional Information (continued)

### 5. 資本管理

### 5. Capital management

#### 5.1 監管合併基礎

#### 5.1 Basis of regulatory combination

監管規定綜合基礎乃根據《銀行業（資本）規則》及按金管局就監管規定要求由本銀行之本地辦事處、海外分行及指定附屬公司組成。

The consolidated basis for regulatory purposes comprises the positions of the Bank's local offices, overseas branches and designated subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

包括在會計準則綜合範圍，而不包括在監管規定合併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 combination are as follows:

名稱	Name	於 2021 年 6 月 30 日 At 30 June 2021		(重列) (Restated) 於 2020 年 12 月 31 日 At 31 December 2020	
		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 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集友國際資本有限公司	Chiyu International Capital Limited	124,591	112,366	160,423	108,353
集友資產管理有限公司	Chiyu Asset Management Limited	335,075	333,800	359,786	335,529
集友基金獨立投資組合公司	Chiyu Fund Segregated Portfolio Company	1	1	1	1
集友私募股權投資基金管理（深圳）有限公司	-	19,670	19,614	8,852	8,851
集友科技創新（深圳）有限公司	-	14,520	4,577	-	-

以上附屬公司的主要業務載於「其他資料 – 本銀行之附屬公司」。

The principal activities of the above subsidiaries are set out in "Additional Information – Subsidiaries of the Bank".

於 2021 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合併範圍而使用不同綜合方法（2020 年 12 月 31 日：無）。

There were also no subsidiaries which are included within both the accounting scope of consolidation and the regulatory scope of combination where the methods of consolidation differ as at 30 June 2021 (31 December 2020: Nil).



## 其他資料（續）

## Additional Information (continued)

### 5. 資本管理（續）

### 5. Capital management (continued)

#### 5.2 資本比率

#### 5.2 Capital ratios

資本比率分析如下：

The capital ratios are analysed as follows:

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
普通股權一級資本比率	CET1 capital ratio	<b>14.55%</b>	15.66%
一級資本比率	Tier 1 capital ratio	<b>16.49%</b>	17.79%
總資本比率	Total capital ratio	<b>17.80%</b>	19.23%

用於計算以上資本比率之扣減後的合併資本基礎分析如下：

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

		於 2021 年 6 月 30 日 At 30 June 2021 港幣千元 HK\$'000	於 2020 年 12 月 31 日 At 31 December 2020 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	<b>6,577,871</b>	6,577,871
保留溢利	Retained earnings	<b>8,127,221</b>	7,933,040
已披露的儲備	Disclosed reserves	<b>1,701,043</b>	1,347,828
監管扣減之前的普通股權一級資本	CET1 capital before regulatory deductions	<b>16,406,135</b>	15,858,739
普通股權一級資本：監管扣減	CET1 capital: regulatory deductions		
估值調整	Valuation adjustments	<b>(4,778)</b>	(194)
已扣除遞延稅項負債的遞延稅項資產	Deferred tax assets net of deferred tax liabilities	<b>(24,842)</b>	(23,499)
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	<b>(12)</b>	(12)
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)	<b>(1,428,103)</b>	(1,397,685)
一般銀行業務風險監管儲備	Regulatory reserve for general banking risks	<b>(354,581)</b>	(134,725)
對普通股權一級資本的監管扣減總額	Total regulatory deductions to CET1 capital	<b>(1,812,316)</b>	(1,556,115)
普通股權一級資本	CET1 capital	<b>14,593,819</b>	14,302,624
額外一級資本	AT1 capital	<b>1,937,712</b>	1,937,712
一級資本	Tier 1 capital	<b>16,531,531</b>	16,240,336



## 其他資料（續）

## Additional Information (continued)

### 5. 資本管理（續）

### 5. Capital management (continued)

#### 5.2 資本比率（續）

#### 5.2 Capital ratios (continued)

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
二級資本：票據及準備金 合資格計入二級資本的集體 減值備抵及一般銀行風 險監管儲備	Tier 2 capital: instruments and provisions Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	671,214	689,395
監管扣減之前的二級資本	Tier 2 capital before regulatory deductions	671,214	689,395
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	642,646	628,958
對二級資本的監管扣減總額	Total regulatory deductions to Tier 2 capital	642,646	628,958
二級資本	Tier 2 capital	1,313,860	1,318,353
<b>總資本</b>	<b>Total capital</b>	<b>17,845,391</b>	<b>17,558,689</b>

緩衝資本比率分析如下：

The capital buffer ratios are analysed as follows:

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
防護緩衝資本比率	Capital conservation buffer ratio	2.500%	2.500%
較高吸收虧損能力比率	Higher loss absorbency ratio	-	-
逆周期緩衝資本比率	Countercyclical capital buffer ratio	0.642%	0.689%

於 2021 年 6 月 30 日，香港有效的司法管轄區 CCyB（「JCCyB」）比率為 1.0%。按照香港金管局 2020 年 3 月 16 日發出的公布，將此比率由 2.0% 下調至 1.0%。本行私人機構信用風險承擔所在的其餘司法管轄區的適用 JCCyB 比率為 0%。

As at 30 June 2021, the applicable jurisdictional CCyB ("JCCyB") ratio in Hong Kong was 1.0%. The ratio was reduced from 2.0% in accordance with the announcement made by the HKMA on 16 March 2020. For the rest of the jurisdictions in which the Bank had private sector credit exposures, the applicable JCCyB ratios were 0%.

有關資本披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 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.chiyubank.com](http://www.chiyubank.com).



其他資料（續）

Additional Information (continued)

6. 槓桿比率

6. Leverage ratio

槓桿比率分析如下：

The leverage ratio is analysed as follows:

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
一級資本	Tier 1 capital	<b>16,531,531</b>	16,240,336
槓桿比率風險承擔	Leverage ratio exposure	<b>164,438,630</b>	164,951,289
槓桿比率	Leverage ratio	<b>10.05%</b>	9.85%

有關槓桿比率披露的補充資料可於本銀行網頁 [www.chiyubank.com](http://www.chiyubank.com) 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.chiyubank.com](http://www.chiyubank.com).





## 其他資料（續）

## Additional Information (continued)

### 7. 國際債權

### 7. International claims

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

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.

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：

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 2021 年 6 月 30 日 At 30 June 2021				
		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 China	17,628,000	2,578,000	3,643,000	17,728,000	41,577,000
香港	Hong Kong	1,847,000	230,000	6,013,000	7,623,000	15,713,000
		於 2020 年 12 月 31 日 At 31 December 2020				
		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 China	17,346,000	2,730,000	2,323,000	20,358,000	42,757,000
香港	Hong Kong	1,564,000	-	4,149,000	8,354,000	14,067,000



其他資料（續）

Additional Information (continued)

8. 非銀行的內地風險承擔 8. 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 types 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 only.

		於 2021 年 6 月 30 日 At 30 June 2021			
	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 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
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	17,674,506	3,186	17,677,692
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	11,278,489	458,456	11,736,945
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	20,907,409	101,469	21,008,878
不包括在上述第一項中央政 府內的其他機構	Other entities of central government not reported in item 1 above	4	2,430,655	154,450	2,585,105
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	1,312,189	-	1,312,189
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	11,303,283	244,725	11,548,008
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	2,687,233	-	2,687,233
總計	Total	8	67,593,764	962,286	68,556,050
扣減準備金後的資產總額	Total assets after provision	9	163,299,463		
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	41.39%		



其他資料（續）

Additional Information (continued)

8. 非銀行的內地風險承擔 (續) 8. Non-bank Mainland exposures (continued)

		於 2020 年 12 月 31 日 At 31 December 2020			
	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 港幣千元 HK\$'000	資產負債 表外的 風險承擔 Off-balance sheet exposure 港幣千元 HK\$'000	總風險承擔 Total exposure 港幣千元 HK\$'000	
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	19,312,706	190,692	19,503,398
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	10,682,862	188,273	10,871,135
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	19,291,514	669,596	19,961,110
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	1,857,805	174,449	2,032,254
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	564,315	-	564,315
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	14,961,662	47,587	15,009,249
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	1,792,951	-	1,792,951
總計	Total	8	68,463,815	1,270,597	69,734,412
扣減準備金後的資產總額	Total assets after provision	9	163,104,644		
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	41.98%		



## 其他資料（續）

## Additional Information (continued)

### 9. 信貸風險

### 9. Credit Risk

#### 9.1 逾期超過 3 個月之貸款

#### 9.1 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.

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 2021 年 6 月 30 日 At 30 June 2021		於 2020 年 12 月 31 日 At 31 December 2020	
		金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
		Amount 港幣千元 HK\$'000		Amount 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	-	0.00%	39,957	0.05%
- 超過 6 個月但不超過 1 年	- one year or less but over six months	64,569	0.08%	692	0.00%
- 超過 1 年	- over one year	244,728	0.30%	239,514	0.31%
逾期超過 3 個月之貸款	Advances overdue for over three months	309,297	0.38%	280,163	0.36%
就上述之貸款作個別評估之減值準備	Specific provisions made in respect of such advances	281,641		278,510	
				於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
				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	Current market value of collateral held against the covered portion of such advances to customers			53,528	28,450
上述有抵押品覆蓋之客戶貸款	Covered portion of such advances to customers			28,108	7,703
上述沒有抵押品覆蓋之客戶貸款	Uncovered portion of such advances to customers			281,189	272,460

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 2021 年 6 月 30 日，沒有逾期超過 3 個月之貿易票據(2020 年 12 月 31 日：無)。

As at 30 June 2021, there were no trade bills overdue for more than three months (31 December 2020: Nil).



## 其他資料（續）

## Additional Information (continued)

### 9. 信貸風險（續）

### 9. Credit Risk (continued)

#### 9.2 經重組貸款

#### 9.2 Rescheduled advances

	於 2021 年 6 月 30 日		於 2020 年 12 月 31 日	
	At 30 June 2021		At 31 December 2020	
	金額	佔客戶貸款總額 百分比 % of gross advances to customers	金額	佔客戶貸款總額 百分比 % of gross advances to customers
	Amount		Amount	
	港幣千元		港幣千元	
	HK\$'000		HK\$'000	
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"	-	-	-	-

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

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

#### 9.3 收回資產

本集團於 2021 年 6 月 30 日持  
有收回資產為港幣  
116,242,000 元(2020 年 12 月  
31 日:港幣 122,324,000 元)。  
收回資產指本集團通過對抵押  
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。

#### 9.3 Repossessed assets

There were HK\$116,242,000 repossessed assets held by the Group as at 30 June 2021 (31 December 2020: HK\$122,324,000). The repossessed assets 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.



## 其他資料（續）

## Additional Information (continued)

### 10. 外匯風險

### 10. Currency Risk

下表列出本集團因自營交易及非自營交易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。

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

		於 2021 年 6 月 30 日 At 30 June 2021							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	42,812,221	1,227,338	98,852	854,163	273,481	40,463,635	434,553	86,164,243
現貨負債	Spot liabilities	(24,274,266)	(346,661)	(122,627)	(825,574)	(244,912)	(39,066,678)	(374,342)	(65,255,060)
遠期買入	Forward purchases	1,548,966	20,535	294,172	24,457	3,529	100,020	74,567	2,066,246
遠期賣出	Forward sales	(19,503,776)	(900,325)	(266,318)	(44,408)	(34,008)	(1,680,380)	(134,720)	(22,563,935)
長／（短）盤淨額	Net long / (short) position	583,145	887	4,079	8,638	(1,910)	(183,403)	58	411,494

  

		於 2020 年 12 月 31 日 At 31 December 2020							
		港幣千元等值 Equivalent in thousand of HK\$							
		美元 US Dollars	歐元 Euro Dollars	日元 Japanese Yen	澳元 Australian Dollars	新西蘭元 New Zealand Dollars	人民幣 Renminbi	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	43,844,693	1,286,644	398,971	655,462	271,781	43,393,546	437,410	90,288,507
現貨負債	Spot liabilities	(33,020,819)	(374,024)	(110,747)	(938,263)	(272,791)	(42,081,352)	(393,990)	(77,191,986)
遠期買入	Forward purchases	2,094,802	23,349	328,871	353,383	2,945	72,578	79,016	2,954,944
遠期賣出	Forward sales	(11,964,027)	(926,659)	(617,345)	(68,419)	(1,679)	(1,595,124)	(131,072)	(15,304,325)
長／（短）盤淨額	Net long / (short) position	954,649	9,310	(250)	2,163	256	(210,352)	(8,636)	747,140



## 其他資料 (續)

## Additional Information (continued)

### 11. 管理層討論及分析

### 11. Management's Discussion and Analysis

#### 財務表現

#### Financial Review

2021 年上半年，本集團錄得股東應佔溢利為港幣 712,251,000 元，較去年同期減少 3.78%。平均股東權益回報率及平均總資產回報率分別為 8.22% 及 0.89%。

For the first half of 2021, the Group recorded a profit attributable to shareholders of HK\$712,251,000, decreased by 3.78% from same period last year. The return on average shareholders' equity and the return on average total assets were 8.22% and 0.89% respectively.

期內淨利息收入為港幣 793,714,000 元，較 2020 年上半年減少 10.43%，而淨利息收益率亦較去年同期下跌 18 個點子至 1.02%。淨服務費及佣金收入較去年上半年上升 8.73%至港幣 344,684,000 元。經營支出為港幣 572,501,000 元，同比上升 14.70%，而成本對收入比率則較去年同期上升 13.92%至 48.60%。

Compared with the first half of 2020, net interest income was HK\$793,714,000, decreased by 10.43% and the net interest margin decreased by 18 basis points to 1.02%. Net fee and commission income increased by 8.73% to HK\$344,684,000. Operating expenses increased by 14.70% to HK\$572,501,000, yet the cost to income ratio increased by 13.92 percentage points to 48.60%.

期內錄得減值準備淨撥回港幣 218,014,000 元，比去年同期增加港幣 276,455,000 元。減值或特定分類貸款比率較 2020 年底上升 0.03 個百分點至 0.39%。

For the first half of 2021, net reversal of impairment allowances was HK\$218,014,000, increased by HK\$276,455,000 compared with the same period last year. The impaired or classified loan ratio increased by 0.03 percentage points to 0.39% compared with the end of 2020.

截至 2021 年 6 月 30 日止，本集團綜合總資產為港幣 163,940,862,000 元，較 2020 年底增加 0.26%。客戶貸款為港幣 80,849,321,000 元，較去年底上升 3.95%。客戶存款為港幣 122,494,973,000 元，較去年底減少 0.06%。

As of 30 June 2021, the total consolidated assets of the Group increased by 0.26% to HK\$163,940,862,000 compared with the end of 2020. Advances to customers increased by 3.95% to HK\$80,849,321,000. Customer deposits decreased by 0.06% to HK\$122,494,973,000.



## 分行網絡

### Branch Network

分行名稱 <b>BRANCH (Br.)</b>	地址 <b>ADDRESS</b>	電話 <b>TELEPHONE</b>
<b>香港島 HONG KONG ISLAND</b>		
中區分行 Central Br.	香港中環德輔道中 78 號 No. 78 Des Voeux Road Central, Central, H.K.	(852) 3556 9730
北角分行 North Point Br.	香港北角英皇道 390-394 號地下 G/F, No. 390-394 King's Road, North Point, H.K.	(852) 3556 9731
灣仔分行 Wanchai Br.	香港灣仔軒尼詩道 323-331 號地下 C 和 D 舖 Shop C & D, G/F, No. 323-331 Hennessy Road, Wanchai, H.K.	(852) 3556 9734
上環分行 Sheung Wan Br.	香港上環皇后大道中 315-319 號地下 3 號舖 Shop 3, G/F, No. 315-319 Queen's Road Central, Sheung Wan, H.K.	(852) 3556 9737
西區分行 Western Br.	香港西區皇后大道西 443-445 號地下 13 號舖 Shop 13, G/F, No. 443-445 Queen's Road West, Western District, H.K.	(852) 3556 9739
鯉魚涌分行 Quarry Bay Br.	香港鯉魚涌英皇道 1065 號東達中心地下 C 單位 Unit C, G/F, Eastern Centre, 1065 King's Road, Quarry Bay, H.K.	(852) 3556 9743
香港仔分行 Aberdeen Br.	香港香港仔大道 138-140 號地下 G/F, No. 138-140 Aberdeen Main Road, Aberdeen, H.K.	(852) 3556 9753
<b>九龍 KOWLOON</b>		
紅磡分行 Hung Hom Br.	九龍紅磡機利士南路 23-25 號地下 G/F, No. 23-25 Gillies Avenue South, Hung Hom, Kln.	(852) 3556 9732
觀塘分行 Kwun Tong Br.	九龍觀塘道 398-402 號地下 A 單位 Unit A, G/F, No. 398-402 Kwun Tong Road, Kln.	(852) 3556 9733
深水埗分行 Sham Shui Po Br.	九龍深水埗荔枝角道 235-237 號地下 G/F, No. 235-237 Laichikok Road, Sham Shui Po, Kln.	(852) 3556 9735
新蒲崗分行 San Po Kong Br.	九龍新蒲崗康強街 61-63 號地下 G/F, No. 61-63 Hong Keung Street, San Po Kong, Kln.	(852) 3556 9736
油麻地分行 Yau Ma Tei Br.	九龍油麻地上海街 117-119 號地下 G/F, No. 117-119 Shanghai Street, Yaumatei, Kln.	(852) 3556 9738
青山道分行 Castle Peak Road Br.	九龍深水埗青山道 226-228 號地下 G/F, No. 226-228 Castle Peak Road, Sham Shui Po, Kln.	(852) 3556 9740
九龍灣分行 Kowloon Bay Br.	九龍九龍灣啓業邨啟樂樓地下 10 及 10A 號舖 Shop 10 & 10A, G/F, Kai Lok House, Kai Yip Estate, Kowloon Bay, Kln.	(852) 3556 9741
土瓜灣分行 Tokwawan Br.	九龍土瓜灣道 78-80W 號地下 11-13 號舖 Shop 11-13, G/F, No. 78-80W To Kwa Wan Road, Kln.	(852) 3556 9742
慈雲山分行 Tsz Wan Shan Br.	九龍慈雲山中心 7 樓 703A 號舖 Shop 703A, 7/F, Tsz Wan Shan Shopping Centre, Kln.	(852) 3556 9751





## 分行網絡 (續)

### Branch Network (continued)

分行名稱 <b>BRANCH (Br.)</b>	地址 <b>ADDRESS</b>	電話 <b>TELEPHONE</b>
<b>新界 NEW TERRITORIES</b>		
屯門分行 Tuen Mun Br.	新界屯門安定邨 H.A.N.D.S N 區 1 樓 N-125 舖 Shop N-125, Level 1, Zone N, H.A.N.D.S, On Ting Estate, Tuen Mun, N.T.	(852) 3988 9508
葵興邨分行 Kwai Hing Estate Br.	新界葵涌葵興邨興逸樓地下 1 號舖 Shop 1, G/F, Hing Yat House, Kwai Hing Estate, Kwai Chung, N.T.	(852) 3556 9745
大埔太和邨分行 Tai Po Tai Wo Estate Br.	新界大埔太和邨安和樓地下 112-114 號舖 Shop 112-114, G/F, On Wo House, Tai Wo Estate, Tai Po, N.T.	(852) 3556 9746
麗城花園分行 Belvedere Garden Br.	新界荃灣麗城薈三期地下 5A 號舖 Shop 5A, G/F, Belvedere Square, Belvedere Garden Phase 3, Tsuen Wan, N.T.	(852) 3556 9747
荃灣分行 Tsuen Wan Br.	新界荃灣沙咀道 131-135 號地下 G/F, No. 131-135 Sha Tsui Road, Tsuen Wan, N.T.	(852) 3988 9518
沙田穗禾苑分行 Shatin Sui Wo Court Br.	新界沙田穗禾苑穗禾商場 1 樓 F7 號舖 Shop F7, 1/F, Commercial Centre, Sui Wo Court, Shatin, N.T.	(852) 3556 9749
馬鞍山分行 Ma On Shan Br.	新界馬鞍山海柏花園馬鞍山廣場 3 樓 313 號舖 Shop 313, Level 3, Ma On Shan Plaza, Bayshore Towers, Ma On Shan, N.T.	(852) 3556 9750
尚德邨分行 Sheung Tak Estate Br.	新界將軍澳尚德邨尚德商場 2 樓 238 號舖 Shop 238, 2/F, Sheung Tak Shopping Centre, Sheung Tak Estate, Tseung Kwan O, N.T.	(852) 3556 9752
<b>中國內地 MAINLAND CHINA</b>		
廈門分行 Xiamen Br.	中國福建省廈門市思明區湖濱南路 90 號立信廣場 101-103 及 202 單元 Unit 101-103 and 202, Lixin Plaza, No. 90 Hubin South Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6288
集美支行 Xiamen Jimei Sub-Br.	中國福建省廈門市集美區樂海北里 68-71 號 No. 68-71 Lehai Bei Li, Jimei District, Xiamen, Fujian Province, China	(86-592) 619 3300
廈門思明支行 Xiamen Siming Sub-Br.	中國福建省廈門市思明區嘉禾路 182 號 112-123 單元 Unit 112-123, No. 182 Jiahe Road, Siming District, Xiamen, Fujian Province, China	(86-592) 585 6278
福州分行 Fuzhou Br.	中國福建省福州市鼓樓區五四路 118 號三盛國際中心東塔 30 樓、32 樓及 33 樓 30F, 32F and 33F, East Tower, Sansheng International Center, No. 118 Wusi Road, Gulou District, Fuzhou, Fujian, China	(86-591) 2831 5555
深圳分行 Shenzhen Br.	中國深圳市福田區益田路 6003 號榮超商務中心 A 棟 1 層 01 單元 Unit 1, Level 1, Block A, Rongchao Business Center, No. 6003 Yitian Road, Futian District, Shenzhen, China	(86-755) 3690 8888